

Mekelle University
College of Business and Economics
Department of Management



**Divorce: Common Causes and Socio-Economic Costs – A Survey of Divorced Individuals
in Mekelle City**

**A Thesis Research Submitted in Partial Fulfillment of the Requirements
For the Degree of Master of Arts in Development Studies**

**By
Mehari Haile**

Principal Advisor: Mr. Tesfay Aregawi (Assistant Professor)

Co-Advisor: Mr. Assefa Shamie (MA)

**May 2013
Mekelle**

Declaration

The thesis entitled “Divorce: Common Causes and Socio-Economic costs – a Survey of Divorced Individuals in Mekelle city” is my original work and has not been presented for a degree, diploma or fellowship to any other university and that all the sources of materials used for the thesis have been dully acknowledged.

Mehari Haile

Signature: _____

Date: _____

Certification

I certify that the thesis entitled as “Divorce: Common Causes and Socio-Economic costs – a Survey of Divorced Individuals in Mekelle city” Submitted in Partial Fulfillment of the requirements for the award of M.A Degree, in Development Studies is a research work of Mr. Mehari Haile who carried out the research under my guidance.

Principal Advisor:

Tesfay Aregawi (Assistant Professor)

Signature: _____

Date: _____

Co-advisor:

Assefa Shamie (M.A)

Signature: _____

Date: _____

Abstract

Divorce is acknowledged to be the most traumatic event on divorced individuals exposing them in to a variety of tribulations. Hence, this study's' main objective is to discover the common causes and socio-economic costs of divorce in Mekelle city. The study has employed both quantitative and qualitative data types with primary and secondary sources. As a data collection method, a structured questionnaire was administered to 125 divorced individuals and an interview was conducted with five key informants in courts, case study was also included. For the data analysis, descriptive statistics such as frequency distributions, percentages, mean, minimum and maximum were used to describe and explore the responses. The identified variables which are considered to be the common causes are found to be momentous causes of divorce in Mekelle city in which majority of the respondents 65.6% agreed and strongly agreed as being the common causes of divorce laying the ground for the various socio-economic costs. Hence, It was found that lack of communication (too much arguing and nagging) is the number one cause with the average mean response of 4.64 followed by lack of commitment to the marriage 4.32 and lack of communication (not talking, not discussing) with the average mean response of 4.13. The results for the social costs also dictate that divorce affects the social life of divorced individuals, Hence, majority of the respondents 66.4% agreed and strongly agreed on the variables that most of them except suicide and violence are the social costs that divorced individuals face after divorce. The variables identified as economic cost are agreed and strongly agreed with majority of the respondents 80%, which confirm that the economic consequence identified in this study are considerable. The result of the study also shows that female's standard of living decreases after divorce by about 51.74% whereas for male's it decreases by 12.24% compared to pre divorce period. Thus, the future well-being of any family depends a great deal on what mother and father do in the home and how they deal with good and bad circumstances. Recommendations are also forwarded such as Social workers and NGO's because of their emphasis on system/ecological perspective should play an important role in this shift in focus from individual to family in counseling, increase the public awareness about the benefits of relationship skills training. The religious institutions should also play a noteworthy role in creating awareness about peaceful family life compared to disrupted ones interacting the sort of counseling with religious laws. Besides, the government and law makers should be aware of the ease of the divorce law and reform to rectify the family law in a way that gives more time for divorcing couples to think over their disrupted family life.

Key words: *Divorce, Causes, Social Costs, Economic Costs*

Acknowledgement

First and for most, I would like to eloquently express my deepest gratitude to my principal advisor Mr. Tesfay Aregawi (Assistant Professor) for his professional suggestions and guidance to the paper that without his assistance, the accomplishment of this paper would have been dubious. Besides, my special approval and thanks goes to my co-advisor Mr. Assefa Shamie (M.A) for his valuable comments and significant suggestions and above all for his friendly prop up during the research process. Moreover, may his soul rest in peace; I am deeply grateful to late Mr. Gebremedhin Yihdego (Assistant Professor) for his plain and plainest comments on the research paper.

Over and above, I am profoundly indebted to my mother (Gidayey L.) and sister (Amleset B.) for their invigorating endorsement in terms of finance and advise to get done of my sense of duty. Furthermore, I would like to convey my sincere appreciation to Mrs. Abeba Berhe, Mr. Yemane Tesfay (MA), Mr. Weldu Tesfay, Mr. Michale Mekonnen, Mr. Tedros Teshome, and Mr. Daniel Mekonnen (Administrator of Semien local administration) for their different sort of fortifying support and to the key informants in some social courts who genuinely lent their hand to me during the data collection. Finally, my appreciation and recognition goes to my real friends for their encouragement and inspiration which enabled me to successfully accomplish the research paper.

Acronyms and Abbreviations

CSA	Central Statistics Agency
FDRE	Federal Democratic Republic of Ethiopia
FLT	Family Law of Tigray
KM	Kilo Meter
MASL	Meters Above Sea Level
NCTPE	National Committee on Eradication Harmful Traditional Practices of Ethiopia
NGO	Non Governmental Organization
RFC	Revised Family Code
SES	Socio-Economic Status
SPSS	Statistical Package for Social Scientists
UK	United Kingdom
UNICEF	United Nations Children's Fund
USA	United States of America
USD	United States Dollars
WHO	World Health Organization

Contents

<u>Title</u>	<u>Page</u>
Chapter One: Introduction.....	1
1.1 Background of the Study.....	1
1.2 Statement of the Problem.....	3
1.3 Research Questions.....	5
1.4 Research Objectives	5
1.5 Significance of the Study	6
1.6 Scope and Limitation of the Study.....	6
1.7 Definition of Key Terminologies.....	7
1.8 Organization of the Paper.....	8
Chapter Two: Review of Related Literature.....	9
2.1.Overview of Marriage, Family and Divorce.....	9
2.2.Common Causes of Divorce.....	10
2.3.Socio-Economic Costs of Divorce.....	16
2.3.1. Social Costs of Divorce.....	17
2.3.2. Economic Costs of Divorce.....	21
2.4.Conceptual Framework	26
Chapter Three: Research Methodology	28
3.1.Description of the Study Area.....	28
3.2.Data Type and Source.....	30
3.3.Research Strategy Design.....	30
3.4.Target population and Sampling	31
3.5.Data Collection Instruments and Field Work.....	32
3.6.Data Processing and Analysis.....	33

Chapter Four: Results and Discussions.....	35
4.1.Socio Demographic Characteristics of Respondents.....	36
4.2. Common Causes of Divorce.....	48
4.3.Social Costs of Divorce.....	60
4.4.Economic Costs of Divorce.....	64
4.5.Economic Condition Subsequent to Divorce.....	68
Chapter Five: Summery, Conclusions and Recommendations.....	75
5.1.Summery and Conclusion.....	75
5.2.Recommendation.....	77

References

Appendices

Appendix 1: Questionnaire in English

Appendix 2: Questionnaire in Tigrigna

Appendix 3: Interview Questions for key informants in social courts

Appendix 4: Case study; Mr. X's and Mrs. Y's Divorce: Causes and Costs

4.1.Case Study Questions

4.2.Mr. X's and Mrs. Y's Divorce: Causes and Costs

Appendix 5: Tables of the socio-demographic characteristics of respondents

List of Tables

Table 1: <i>Elucidates the Age range and Sex of respondents</i>	36
Table 2: <i>Reveals Sex and Religion of Respondents</i>	39
Table 3: <i>Expounds the Sex, Age and Job of Respondents</i>	40
Table 4: <i>Illustrates the Sex, Frequency of Divorces and the Time Span of Spouses before Divorce of Respondents</i>	41
Table 5: <i>Portrays the Sex, Age at First Marriage and Time Span before Divorce of Respondent</i>	43
Table 6: <i>Discloses the Sex, Marriage Conclusion and Marriage Decision of Respondents</i>	44
Table 7: <i>Exemplifies Sex, Marriage Decision and the Time Span before Divorce of Respondents</i>	46
Table 8: <i>Expounds Common causes of divorce</i>	48
Table 9: <i>Explicates the Social Costs of Divorce</i>	60
Table 10: <i>Elucidates the Economic costs of divorce</i>	64
Table 11: <i>Statistical output of pre and post divorce income of females</i>	68
Table 12: <i>Statistical output of pre and post divorce income of males</i>	70
Table 13: <i>Number of days those respondents has been to courts</i>	71
Table 14: <i>The Amount of Money Wasted during the Divorce Process</i>	72
Table 15: <i>Types of Expenses during the Process of Divorce</i>	73

List of Figures

Figure A.	<i>Conceptual framework of the relationship between the variables on the causes and costs of Divorce; Author's design.....</i>	<i>27</i>
Figure B.	<i>Map of Mekelle City showing Sub Locations.....</i>	<i>28</i>
Figure C.	<i>Educational Level of respondents.....</i>	<i>37</i>
Figure D.	<i>Educational level and sex of respondents.....</i>	<i>38</i>
Figure E.	<i>Pre and Post divorce incomes of females.....</i>	<i>69</i>
Figure F.	<i>Pre and Post divorce income of males.....</i>	<i>71</i>

Chapter One: Introduction

1.1. Background of the Study

The family is the building block of society, and marriage is its foundation (Fagan and Churchill, 2012). Hence, Marriage is a social institution that unites people in a special form of mutual dependence for the purpose of founding and maintaining a family. As a social practice entered into through a public act, religious or traditional ceremony, it reflects the purposes, character, and customs of the society in which it is found (Pathfinder International, 2006). Divorce, or dissolution, on the other hand is a legislatively created, judicially administered process that legally terminates a marriage no longer considered viable by one or both of the spouses and that permits both to remarry (Levy, 2009). However, Divorce has pervasive weakening effects on the family (Fagan and Churchill, 2012). Thus, it is one of the major troubles that affect the family system.

Family is also the core of society's structure which undergoes many changes to meet its functions sometimes the pressure creates stresses that lead to family breakdown. Depending on the culture and tradition of society family problems have been solved with different means. Unfortunately some of families could not escape the fate of dissolution (Serkalem, 2006).

Marriage does not only serve to satisfy the fundamental biological need of sexual gratification through a socially acceptable way but also helps the individual to achieve a higher level of personality maturation (Rao et al., 2005). However, the increasing acceptance of divorce has dramatically altered the marriage situation which is acknowledged to be according to Piskor and Colman (2011) the second most traumatic event after death. Thus, according to Hawkins and Fackrell (2009) in the United States 40-60 percent of all marriages end in divorce. Besides, according to Amato and Previt (2003) in USA couples marrying for the first time continue to face a 50% chance of divorce during their life time. In India, even though the rate of divorce is rapidly increasing presently in 5% -7% (Rao et al., 2005). In a study on three district areas of Malawi combined 45 percent of the all marriages end in divorce within 20 years Reniers (2003) and besides according to him, life table probabilities of divorce in Malawi range from 40 to 60 percent, where as 32 percent in Cote d'Ivoire, 33 percent in Ghana and 14 percent in Nigeria

(Brandon, 1990) in Reniers (2003). In Ethiopia approximately 45% of all first marriages end in divorce within 30 years (Tilson and Larsen, 2000). These are national level data that also represent urban areas and the probabilities of marriages ending in divorce in Ethiopia catches up with that of the USA.

In modern societies, many countries based on the nature of customs of the people encourage marriage and protect its dissolution by law (Serkalem, 2006). Accordingly by considering the social, economical and cultural change, taking place in the society and in line with the constitution and international instruments the Federal Democratic Republic of Ethiopian (FDRE) had updated and revised the old (1960) family law in 2000. The revised Family code (RFC) at national level serves for all citizens equally and has given equal weight about the cause and effects of divorce (RFC, 2000) and in Tigray regional state (Family law of Tigray, 1999).

Amato's extensive research into marriage and divorce includes studying the reasons people divorce and found infidelity, drinking or drug use, physical or mental abuse and not meeting family obligations, incompatibilities, growing apart, lack of communication, loss of love, etc (Amato and perviti 2003). Besides, According to Tilson and Larsen (2000) in Ethiopia both early age at marriage and childlessness have a significant impact on the risk of divorce. A study by the NCTPE also estimated the proportion married before the age of 15 at 57% besides the study shows that the practice occurs in its more extreme forms in northern Ethiopia, where girls are married as young as eight or nine years of age. Although early marriage is widely practiced in many parts of the country, rates in Amhara and Tigray region are much higher than the national average (82% in Amhara and 79% in Tigray) (NCTPE, 2003) in (Pathfinder International, 2006). According to Erulkar and muthengi (2009) Ethiopia has one of the highest rates of early marriage in sub Saharan African in which early marriage frequently leads to early divorce.

Divorce is more emotionally devastating than losing a job, about equal to experiencing a major illness, and somewhat less devastating than a spouse's death (AARP, 2004). Besides, divorce involves the loss of social and economic capital as a result of the loss of household income, residential mobility and contact with the non-custodial parents (Kraynak, 2006). Thus, the divorcing couples as well as the entire family experience a variety of abrupt changes which

impact nearly every aspect of their lives. Divorce is most often an extremely painful series of events.

1.2. Statement of the Problems

Divorce is a serious problem affecting an exponentially increasing number of people. it “ is a considerable crisis that sets extreme demands and requires dramatic adaptation “ for both adults and children (Garner, 2008). Furthermore, According to Garner (2008) and Amato (2010) divorce is a vastly interesting and imperative as a topic through the identification of its impacts and how it brought about to offspring is the initial step to be able to minimize the negative effects of divorce. So, studding divorce is an important issue for social and economic life of individuals. Divorce has been practiced for centuries in Ethiopia. However, neither the causes of divorce, nor the impact of divorce on Ethiopian society are fully understood as little research has been conducted on this subject (Tilson and Larsen, 2000).

According to the analytical report of CSA in 2000 vital events registration, during the years of 1998 and 1999 about 161,393 marriages were dissolved due to divorce in Ethiopia. Of these divorces, 157,623 took place in the rural areas, while the remaining 3,770 occurred in the urban areas (CSA, 2000). Thus, this figure shows there is a vast number of a population in divorce. Furthermore, the CSA (2000) has stated that divorce among men who married only once is higher in urban areas than in rural which needs further study in order to identify the driving forces behind its occurrence and that its socioeconomic costs on the lives of individuals affected by it.

According to Tilson and Larsen (2000) in Ethiopia approximately 45% of all first marriages end in divorce within 30 years; 28% of first marriages end in divorce within the first 5 years, 34% within 10 years, and 40% within 20 years. Similarly, according to the 1994 population and housing census in Addis Ababa (as cited by Serkalem, 2006), there were 1, 722, 391 individuals. Among these married were 506, 852 while divorced were 97, 147. Furthermore, the instability of marriage as results of the pathfinder quantitative survey show that about 27% of marriages in urban areas and 19 percent in rural areas had ended in divorce or separation . Of those that had married more than once, nearly 56% reported that their first marriage ended either because they

were too young or “not interested “in the marriage. Nearly 52% of these dissolved marriages ended within 3 years (UAPS African population conference, 2007).

Early marriage practices are prevalent in most parts of the Tigray (Gebreselassie and Kassahun, 2006). According to the ministry of women’s affairs (2008) the prevalence rate of early marriage at the national level is 54% and in Tigray 79%. Besides, the survey of NCTPE (1997) in ministry of women’s affairs (2008) revealed that 53% in Tigray, indicated that girls were married under age i.e. at the age of 15. Hence, early arranged marriage, Forced marriage and abduction results in multidimensional consequences. Thus, according to that ministry among the consequences, the most frequently mentioned is divorce. Moreover, according to Gebreselassie and Kassahun (2006) the numbers of children that are subject to vulnerability are one in five of the 1.942 million children population in the Tigray region. This vulnerability is that comes from among other causes divorce.

According to enderta woreda court (2011) the report from ten tabiya social courts shows that in the years between 2006 and 2010 there were about 1,008 marriage related cases which came in an increasing trend from year to year and majority of these cases were ended in divorce. Besides, according to Kahsu W/Gabir (2012) a key informant in Ketena Sertse social court, marriage related cases in the court were in an increasing trend from year to year, hence in 2008-70, 2009-80, 2010-112, 2011-83 and in the 1st half of 2012 there were about 71 cases in which almost half of them were ended in divorce. Furthermore, despite, the unorganized and incomplete documentation systems of the social courts the researcher has also identified 1950 divorce cases in the 25 social courts found in Mekelle city. Hence, according to this courts the causes for these divorces were disagreement and quarrel among the partners (lack of communication), alcohol and drug abuse, absence of one of the spouses (abandonment), domestic violence and the socio-economic consequences are social isolation, lack of social support, stress (depression), loneliness as the result of separation from a children, expenses to litigation, wastage of time, difficulty on women and children due to their dependency.

Urban areas or cities are mostly characterized with high rate of divorce these days. For instance according to Adegoke (2010) in recent years, Nigeria has witnessed the high rate of divorce as a

result of urbanization and industrialization. In the same vein, Rao et al. (2005) stated that the social life of urban people exposes them to variety of situations that can retract from the bond of attachment to the family and this makes divorce much easier. For such reasons, the society may have erased or accepted the stigma that once accompanied divorce (acknowledge divorce as part of the social life), but it can no longer ignore its massive negative effects. If the effects are indeed demonstrable, grave, and long-lasting, then something must be done to impede the negative effects of divorce. Therefore, this paper is an attempt to study the common causes and socio- economic costs of divorce from the perspective of divorced individuals in the city of Mekelle which is experiencing an urbanized way of life and is divorce occurring in a mounting rate.

1.3. Research Questions

General Question

What are the common causes and socio-economic costs of divorce in the city of Mekelle?

Specific Questions

1. What are the common causes of divorce in Mekelle?
2. What are the social costs of divorce in Mekelle?
3. What are the economic costs of divorce in Mekelle?
4. How is the economic condition of divorced individuals affected subsequent to divorce compared to pre divorce periods?

1.4. Objectives of the Study

General Objective

The general objective of this study is to assess the common causes, and socio-economic costs of divorce in the city of Mekelle.

Specific Objectives

1. To investigate the common causes of divorce in Mekelle
2. To assess the social costs of divorce in Mekelle
3. To find out the economic costs of divorce in Mekelle
4. To analyze the economic condition of divorced individuals subsequent to divorce compared to pre divorce period

1.4. Significance of the Study

This study attempts to summarize the topic of divorce into a succinct form which is useful to people on all sides of ongoing family conflicts (marital disruption) and to create an awareness and knowledge on how divorce negatively affects the lives of divorced individuals. It also provides information about how other people have fared in similar situation. As a result families and spouses create awareness on the negative sides of divorce and are able to keep their familial relationship smooth as it is an event of great social and economic significance in most societies. The social service agencies and NGO's, because of their emphasis to work on the social wellbeing of the society could get an insight from the results of the study.

The purpose of this study is also to add to the existing body of knowledge in this area for divorce is such a widespread difficulty in society. Further, the disparities and resemblances of the studies scrutinized could bring greater truths about the costs. The public and policy makers also deserve to hear what research suggests about divorce and its consequences on divorced individuals in order to reform and rectify the weak sides of the family law in a way that strengthen marriage and reduce the divorce rate.

1.5. Scope and Limitation of the Study

Conceptually, the scope of the study is delimited only to the common causes and socio-economic costs of divorce on divorced individuals. Geographically, the study is restricted only to the city of Mekelle (within the seven local administrations and in the 25 social courts). All the samples and data collected were from this study area. Further, methodologically the study employed both qualitative and quantitative data types with primary and secondary sources. The study is also a cross-sectional type study. Besides, the study took 2097 cases that took place during the years of 2010 to 2012 for sample.

As limitations, the study does not sought to discover all causes and negative effects of divorce. Besides, according to Hawkins and Fackrell (2009) and Ambert (2009) divorce is necessary at times, and it may even help to preserve the moral boundaries of marriage. Furthermore, according to AARP (2004) Divorce is right that the buzzwords of divorcees are freedom,

self-identity, and fulfillment. However, the positive effects are not the concern of this study. Moreover, due to the scope of the study, the results from the study are only the reflection of the study area i.e. Mekelle, it does not represent any other area. Methodologically, in order to point out the real socio-economic costs of divorce over time it would have been better to make a longitudinal (time series) study and cases of many years.

1.6. Definition of key Terminologies

Marriage: it is a rite of passage that marks the beginning of an individual's separation from the parental unit and start living with an opposite sex.

Divorce: is a failure of couple's commitment to marital and family roles. Thus, it is ending of a marriage before the death of either spouse.

Causes of Divorce: are the factors/reasons that contribute for the marriage to be disrupted and for the spouses to get divorced.

Social Costs: are the various social problems an individual or the spouses could face as a result of the divorce (e.g. depression, violence, suicide, homicide, disease, feeling of loneliness, inferiority, frustration and etc.).

Economic Costs: are the various economic problems an individual or spouses could face as a result of divorce (e.g. financial setbacks or crisis, reworking finances, drop of income, debit obligation, decline in the living standard, court appearances and others alike).

1.7. Organization of the Paper

The paper encompasses four chapters. The first chapter is placed as shown in the above. The second chapter deals with the review of related literatures. It also contains conceptual frame work which illustrates the relationship of the independent and dependent variables. Chapter three deal with the research methodologies. The data type and source of data collection are placed here in order, followed with the study design and sampling, data collection and data analysis. The last but not least part of this study includes list of references and appendices. Most of the references are browsed from the internet due to the lack of availability of sufficient materials. These sources are listed in an alphabetical order using the Harvard referencing principle.

Chapter Two: Review of Related Literature

2.1. Overview of Marriage, Family and Divorce

Marriage is socially recognized and approved union between individuals, who commit to one another with the expectation of a stable and lasting intimate relationship (Skolnick, 2009). It begins with a ceremony known as a wedding, which formally unites the marriage partners. Further, according to Skolnick (2009) a marital relationship usually involves some kind of contract, either written or specified by tradition, which defines the partners' rights and obligations to each other, to any children they may have, and to their relatives. In most contemporary industrialized societies, marriage is certified by the government. In addition to being a personal relationship between two people, marriage is one of society's most important and basic institutions. Marriage and family serve as tools for ensuring social reproduction. Social reproduction includes providing food, clothing, and shelter for family members; raising and socializing children; and caring for the sick and elderly. However, according to Skolnick (2009) in contemporary industrialized societies, marriage functions less as a social institution and more as a source of intimacy for the individuals involved.

Family is basic social group united through bonds of kinship or marriage, present in all societies. Ideally, the family provides its members with protection, companionship, security, and socialization (Simpson, 2008). Further according to him the structure of the family and the needs that the family fulfills vary from society to society. The nuclear family—two adults and their children—is the main unit in some societies. In others, it is a subordinate part of an extended family, which also consists of grandparents and other relatives. A third family unit is the single-parent family, in which children live with an unmarried, divorced, or widowed mother or father (Simpson, 2008). Besides, according to Olson and Defrain (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. Family is the natural and fundamental unit of society and is entitled to protection by society and the state. Family operates as a group or family system. Therefore, everything that happens to any family member has an impact on everyone else in the family because the members are interconnected. Hence, divorce is none of the problems occur on

family and is one of the major troubles that affect the family system even though the effect could be with varying degree.

Divorce, or dissolution, as it is increasingly becoming known, a legislatively created, judicially administered process that legally terminates a marriage no longer considered viable by one or both of the spouses and that permits both to remarry (Levy, 2009). Hence, Lack of recognition and respect erodes family structure (Krauth, 2006). Divorce involves a number of life events concentrated within a short time; it also can create strains that persist over the haul (Amato, 2010). For example, many single resident mothers deal with the continuing strain of solo parenting and a lower standard of living. Correspondingly, many single fathers deal with the continuing strain of trying to maintain positive parent-child relationships within the context of limited access arrangements.

2.2. Common Causes of Divorce

There are numerous causes of divorce and marital conflicts can be virtually anything. Couples complain about sources of conflict ranging from verbal and physical abusiveness to personal characteristics and behaviors. Fincham (2003) explained that perceived inequity in a couple's division of labor is associated with marital conflict and with a tendency for the male to withdraw in response to conflict. Conflict over power is also strongly related to marital dissatisfaction. Spouse's reports to conflict over extramarital sex, problematic drinking or drug use predict divorce, as do wives' reports of husbands being jealous and spending money foolishly. Greater problem severity increases the likelihood of divorce (Fincham, 2003).

Amato's extensive research into marriage and divorce includes studying the reasons people divorce. He found that infidelity is the number one reason for divorce and that serious problems (infidelity, drinking or drug use, physical or mental abuse and not meeting family obligations) accounted for 41% of divorces (Amato and Perviti, 2003). The majority of divorces (59%) were caused by non-serious issues such as; incompatibilities, growing apart, lack of communication, loss of love, etc (Amato and Perviti 2003). Besides, according to Zartler (2002) study reasons for the breakdown of the partnership are (in the perspectives of the former couple): unfulfilled emotional needs, communication problems, absence of dyadic coping and conflict solving strategies, different priorities regarding spare time and family time, strong professional

engagement and long workdays of men. From the female perspective, alcohol abuse was problematic, whereas men estimate sexual problems as a source of conflict.

According to Enwereji (2008) in Nigeria Abia state infidelity, barrenness, frigidity, impotence, cooking food late or cooking poor quality food, lazy and dirty habits are common causes of divorce. The study by Umoh and Adeyemi (1990) on the causes of divorce also showed that barrenness as the number one cause of divorce followed by repeated sickness, religious difference, and sexual problem and age differences. Rohling (2005) as a cause of divorce also found that intimate partner violence typically evolves out of relationship dissatisfaction, alcohol, verbal abuse, neglect, psychological abuse, and physical violence plays an important role in the production of intimate partner violence. Furthermore, according to Hawkins and Fackrell (2009) the most common reasons people give for their divorce are lack commitment, too much arguing, infidelity, marrying too young, lack of equality in the relationship and abuse. Besides, according to Levy (2009) the typical grounds of divorce include adultery (almost universally); desertion; habitual drunkenness; conviction of a felony; impotence (carried over by many state legislatures from annulment law); and, most commonly used by divorcing parties, “cruel and inhuman treatment.”

Pankhurst’s (1992a) in Tilson and Larsen (2000) anthropological research among the Amhara people in North Shewa province suggests that there are many factors involved in the dissolution of marriages. The most common reasons women cited for dissolving a marriage were barrenness, husbands beating and ill-treating them, wasting money, adultery, exerting too much control over their activities, forcing intercourse, homesickness, and a large difference in age. The most common reasons that men cited were barrenness, wives’ adultery, not keeping house correctly, and wives not obeying them or challenging their authority.

Serkalem (2006) in her study of the causes and impacts of divorce has found among the causes of divorce, husband’s addiction to chat, alcohol and smoking and economic problems contributed the large share. In addition, sexual incompatibility, fertility problems of both couples, pressure from friends and families on the couples and difference in religious and ethnic background reported. Further, starting from its formulation there are factors that are contributing to the dissolution of marriage. One of them is early marriage by family arrangement and abduction

contributed the share to risks of divorce. The finding illustrates that the percentage of women in divorced group (52.1%) who got married through family arrangement and abduction is higher than the group of married women (28.7%) (Serkalem, 2006).

A few other factors deserve mention on divorce and divorce rates, in which marriage without children has been one of the factors (Umoh and Adeyemi, 1990; Enwereji, 2008; Serkalem, 2006; Pankhurst's (1992a) in Tilson and Larsen, 2000). According to Tilson and Larsen (2000) a woman's status is, to a certain extent, measured by the number of children she has. Their study on divorce in Ethiopia showed that both early age at marriage and childlessness have a significant impact on the risk of divorce. Childlessness within marriage has generally been viewed as a problem that can be solved through adoption and artificial insemination (Adegoke, 2010). The finding of Tilson and Larsen (2000) shows that whether or not the couple had a child within first marriage is an important factor in the risk of divorce that almost all women (95%) who did not have a child within their first marriage divorced within 20 years. Eighty-five per cent of these women divorced within the first 5 years. Significantly fewer women who did have a child within first marriage divorced (23% within 20 years). Thus, Barrenness is often cited by both men and women as a reason that they left a marriage.

With respect to the duration of marriage, divorces occur more often in the early rather than the later years of marriage (Tilson and Larsen, 2000; Hawkins and Fackrell, 2009; Serkalem, 2006; Erulkar and Muthengi, 2009; Erulkar et. al, 2009; UNICEF, 2001; Amato and Private, 2003) and with age difference (Umoh and Adeyemi, 1990; Pankhurst (1992a) in Tilson and Larsen (2000)). Besides, according to Reniers (2003) women who marry older are less likely to divorce. Early marriage is one of the most typical causes of divorce which is mostly practiced on the developing countries. Thus, according to Erulkar and Muthengi (2009) Ethiopia has one of the highest rates of early marriage in sub Saharan Africa. Nineteen percent of Ethiopian girls are married before their 15th birthday nationally, that means age at first marriage among Ethiopian women aged 25-49 is 16.1 and 23.8 for men aged 25-59. Married girls in Ethiopia are nine years younger than their spouses. Most early marriages do not involve the consent of the bride. Consequently, early marriage frequently leads to early divorce (Erulkar and Muthengi, 2009).

In the study by Erulkar et al. (2007) in Marriage and sexual experience, the ideal age at marriage for adolescent girls was relatively low: 16 years for girls compared to 20 years for boys. Median age at marriage being 17 among those aged 10 to 19, and 14 among those 20 to 29. The vast majority of marriages were arranged and very few included consent from the child bride. Hence, such condition paves the way for divorce. Furthermore in Tilson and Larsen (2000) the median age of first marriage for all women analyzed (8757) was found to be 16.7 years. Thus, the finding of Tilson and Larsen (2000) and Reniers (2003) indicates that age at marriage is an important factor in the risk of divorce that the risk of divorce increases with decreasing age at marriage. Seventy-five per cent of women who marry earlier than age 11 are divorced within 20 years. Nearly 60% of women who marry between age 11 and 13 divorce within 20 years. The risk of divorce drops significantly for women who marry after age 14 (Tilson and Larsen, 2000).

According to the ministry of women's affairs (2008) the prevalence rate of early marriage at the national level is 54% and in Tigray 79%. Besides, the survey of NCTPE (1997) revealed that 53% in Tigray, indicated that girls were married under age i.e. at the age of 15. Hence, early arranged marriage, Forced marriage and abduction results in multidimensional consequences. Thus, according to the ministry of women's affairs (2008) among the consequences, the most frequently mentioned is divorce. Further according to the study by the NCTPE estimated the proportion married before the age of 15 at 57% besides the study shows that the practice occurs in its more extreme forms in northern Ethiopia, where girls are married as young as eight or nine years of age. Although early marriage is widely practiced in many parts of the country, rates in Amhara and Tigray region are much higher than the national average (82 percent in Amhara, 79 percent in Tigray, 64 percent in Benshangul, 64 percent in Gambella and 46 percent in Afar) (NCTPE, 2003) in (Pathfinder International, 2006).

UNICEF (2001) has also elaborated the negative side of early marriage leading to divorce. WHO estimates that there are two million women living with fistulas and an additional 50,000-100,000 new cases every years, many of which go untreated. A girl with the condition is usually ostracized as unclean, and is often divorced. In Nigeria where the condition affects around 150.000 women, 80-90 percent of wives are divorced by their husbands; in Niger it is the reason for 63.3 per cent of all divorce. Divorce or abandonment often plunges a woman into poverty, as she usually assumes sole responsibility for dependent children. If she married young is under

educated and has few incomes –generating skills, her poverty may be acute. Also Studies of young mothers in Latin America and the Caribbean found that they are more likely to be disadvantaged later in life; in Mexico they are six times more likely to be living in poverty than those who postponed childbearing (UNICEF, 2001).

There are many reasons posed to explain why a young age at marriage would contribute to an increased risk of divorce; among them are immaturity, homesickness, and women's lack of choice to whom they marry (Tilson and Larsen, 2000). Besides, early divorces are disproportionately due to the discovery of basic incompatibility, conflict in values, and personality clashes. Nevertheless, couples in marriages of long duration face challenges (Such as raising children, boredom with the relationship and gradually diverging interests and attitudes that differ from those of individuals in marriages of short duration) (Amato and Private , 2003).

Alcohol is also another cause of divorce. One of the difficult problems that can cause people to seriously consider divorce is addiction (Hawkins and Fackrell, 2009; Fincham, 2003; Amato and perviti, 2003; Rohling, 2005; Rao et al., 2005; Serkalem, 2006; Levy, 2009). Spouses in families where there is chronic, excessive use of alcohol are frequently separated (Roberts and McCrady 2003). Divorce may be due to one or both parents abusing alcohol or drugs (Krauth, 2006). The relationship between an alcohol addicted and his/her family is complex. When someone experiences alcohol problems, the negative effects of drinking exert a toll, not only on the drinker, but also on their partner and other family members. Family problems that are likely to co-occur with alcohol problems include: Violence, Marital conflict, Infidelity, Jealousy, Economic insecurity, Divorce, Fetal alcohol effects (Roberts and McCrady, 2003).

Even though there are thoughts that stand on the idea of heavy drinking does not lead to divorce, rather, divorce leads to heavy drinking. For example, Males who have experienced parental divorce are more likely to use alcohol and drugs (Fagan and Churchill, 2012). Parental divorce predicts externalizing behavior, such as tobacco use, alcohol consumption and binge drinking, and marijuana use. Parental divorce or separation also predicts increased adolescent use of other illegal drugs (Fagan and Churchill, 2012). Moreover, marriage leads to less drinking. However, in contrast, Rao et al. (2005) has explained well about drinking, that is excessive drinking is liable to cause profound social disruption, particularly in the family. Marital and family tensions

are virtually inevitable. The divorce rate among heavy drinkers is high and the wives of such men are likely to be anxious, depressed and socially isolated. Marital relationships suffer most from the ravages of addiction. It destroys all that is dear to the spouse, including family life sexual relationship, economic resources, well-being of the children and status within the community (Rao et al., 2005). This is basically because of drinking and family functioning are strongly and reciprocally linked (Roberts and McCrady 2003).

Infidelity is a common phenomenon in marriages but is poorly understood that it is a major cause of divorce and spousal battering (Atkins et al., 2001; Buss and Shackelford, 1997; Hawkins and Fackrell, 2009; Fincham, 2003; Amato and previti, 2003; Enwereji, 2008; Levy, 2009). Infidelity (colloquially known as cheating) most commonly refers to a breach of the expectation of sexual exclusivity (Zare, 2011). Given the difficulty of obtaining information on this sensitive matter, it is well know that infidelity can result in family strife, divorce, violence, depression and low self-esteem (Tsapelas, 2010; Atkins et al., 2001). Some studies showed that only a small percentage of couples who experience infidelity can save their marriage after an affair (Charny and Parnass, 1995; Hansen, 1987) in (Zare, 2011). Infidelity may be the most destructive source of conflict inflicted on a marriage. Despite its destructive impact, infidelities are estimated conservatively to occur in about half of all marriages (Buss and Shackelford, 1997).

The socio economic status (SES) is also considered as one of the causes of divorce. In their study on peoples reasons for divorce Amato and Previti (2003) suggested that the socio economic status is correlated with people's reasons for divorce. High –SES individuals following divorce, were more likely to complain about lack of communication, changes in interests or values, incompatibility and their ex-spouses self centeredness. In contrast, low –SES individuals were more likely to complain about physical abuse, going out with the boys /girls, neglect of household duties, gambling, criminal activities, financial problems, and employment problems (Amato and previti, 2003).

The other cause of divorce is that in a case where there is no real love but marriage for sex implies divorce in the longer term (Amato and perviti 2003). According to Fentie (2009) in his study of the effect of socio-demographic factors and sources of sex information on romantic love has found that in Ethiopia premarital sex is increasing even at ages earlier than ever before,

divorce rates are shooting up, and prostitution has flourished in major towns and cities. This is at least partly, attributable to the existence of romantic ideals and myths about love that influence sexual relationships and mate selection in the general public. According to Hawkins and Fackrell (2009) some risk factors of divorce are uncontrollable. If you experienced the divorce of your parents, unfortunately that doubles your risk for divorce. And if your spouse also experienced his/her parents' divorce, then your risk for divorce more than triples.

2.3. Socio-Economic Costs of Divorce

Divorce has strong negative consequences for the mental, physical, health and socioeconomic lives of both spouses and their children. Thus, according to Gottman (1993) these negative effects include an increased risk for psychopathology, an increased number of automobile accidents and some resulting in fatalities and an increased incidence of physical illness, suicide, violence, homicide, and mortality from diseases

Regardless of couples and individual difference in cultural, economic and other variables, divorce creates change in all aspect of divorcees and their children lives. According to Morison and Coiro (1999) the emotional separation starts before the declaration or pronouncement of divorce by concerned body. Feelings of failure, anger, frustration, fear and relief of the discomfort able situation can make mixed of feeling in the couple. Morison and Coiro (1999) intensified the idea that after separation, the emotional effect may or may not aggravate with context divorce that can change the way of living. In addition the separation of child from one parent shows the devastating and traumatic effects of divorce on children. After all processes of initiation and completion of divorce for divorcees and children of divorces socially and culturally will make changes in their position on the environment. These cultural and economic situations are important to determine their adjustment in their further life. Further according to Garner (2008) an acute sense of failure, often found in the newly divorced can lead to depression and even suicide. In comparison to married people, the divorced exhibit higher rates of depression, suicide, alcohol abuse and mental health treatment (Garner, 2008).

2.3.1. Social Costs of Divorce

Social life and relationship of individuals and couples in their environment is an innate natural behavior of human being. The relationship is not one way; it is two ways where the individual influences the environment and the environment vis-a-vis- in the process of interaction. The disruption of any family has negative impact on the system in general by weakening the bondage between individuals and disrupting the stability and order of the society. Olson and DeFrain (2000) suggested that social readjustment rating scale of divorce among other life events, which require life adjustment, rated second in its severity of impact on individuals, couples and families next to death of spouse. Besides, Along with emotional turmoil, many suffer from loneliness or depression, as well as feelings of desertion or betrayal, a sense of failure, feeling unloved (AARP, 2004). Moreover, according to Ambert (2009) divorce creates a series of stressors for parents, particularly for custodial parents. Many divorced parents are so preoccupied and emotionally burdened that they become depressed.

Divorce not only rips apart a family but adults lose most long-term relationships. It affects more than the immediate family as grandparents, aunts, uncles and other extended family may be either drawn into the emotions of the split or left outside, wondering how their relationships with one or both of the divorcing couple will work out. Garner (2008) stated that usually, relationship with the ex-spouse's family is severed abruptly, even though they may have been close, long term relationships. Once children of divorce marry, family relationships can become even more strained as the children divide time between three or possibly four sets of parents. Relationships become even more complicated when one or both parents marry bringing more family members into their lives (Garner, 2008). Over and above when parents stop loving each other and dissolve a marriage, the negative ripple effects and social costs of divorce interact with a host of other risk factors that unravel threads in the tapestry of assets that are being woven into the lives of children (Schramm, 2009).

Families particularly in state of problems need the social support to cope up and to survive. According to Olson and Defrain (2000) the social networks include close relatives, neighbors, schools, workplace, support group and service giving institution. Farther more according to them the pronouncement of divorce directly or indirectly affects the environment in general and the

extent of its effect can cover a wider area. The response and reaction to any situation from individuals and the society is usually in relation to the definition and meaning given to the particular situation. Therefore society has means and instruments to encourage what is accepted and to discourage what is not. The fate of divorce is also in different society determined by the culture, tradition and legal response of the societal response to it. The relationship of the individual to their environment determines the individual psychological and economic situation in other ways decline of income affects negatively the divorce women's social relationships (Olson and Drfrain 2000).

According to Rao et al. (2005) there has been considerable interest in the role of the marital status as a risk factor for depression that it appears clear that those married have the lowest rate of depression, while separated or divorced men have the highest rate of major depression. Besides, divorce is related to increased depression and anxiety for both boys and girls of all ages (Fagan and Churchill, 2012). Divorce can cause feelings of abandonment, betrayal, and loneliness leading to depression. Adolescents living in a one parent home experience frustration that can lead to bitter feelings towards both parents (Krauth, 2006). For men, it appears clear that those married have the lowest rate of depression, while divorced men have the highest rate of major depression. And also the same is true for women (Rao et al., 2005). The children of divorcing parents are also at risk of depression and are more likely to become anti-social and have delinquency problems, including drug abuse (Wirtz and Williams, 2012).

Divorce could also be followed with suicide. Thus, According to Rao et al. (2005) people who have died of suicide are more likely to have been divorced, living alone, and socially isolated. The risk of suicide is higher for divorced fathers (Ksopowa, 2000) in Kruk (2010). Child suicide is often triggered by thoughts that his divorced parents reject him or have lost interest in him (Fagan and Churchill, 2012).

According to Mathew (2005) in the social adjustment of divorced women, age at divorce found being important factor, that is the older is better adjusted. It is because older women already have longer social life or is there minimum barrier in the society. Moreover the vulnerability of divorced women to social and economic problems related to age at first marriage. Those who found being more vulnerable economical and socially are those who married at early age.

Furthermore, in the process of divorce and post divorce the negative consequence of divorce affects children of divorcees (Mathew, 2005).

According to Serkalem (2006) Divorce affects the relationships of divorced women with relatives and friends. The social life and relationship of divorced women did have much difference from married one. However, the social relationship of divorced 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. According to her among divorced women, more than half indicated that the support they had been getting from relatives and friends has stopped after divorce. In addition, the problem of loneliness is higher in divorced than in married women. Therefore, divorced women indicated that their immediate and most available support in sharing ideas and problems are from their children (Serkalem, 2006). Ambrose et al. (1983) in Kruk (2010) found that in close to half of their samples, fathers developed physical symptoms, including weight loss, nerve-related eye and dental problems, high blood pressure, increased drinking, sleeping and eating difficulties, and a host of psychosomatic complaints after divorce. The relationship of divorced women with their ex-husband's relatives and friends are deteriorated after divorce. Furthermore, the relationship of the majority of divorced women with neighbor has continued while some reported having problem after divorce due to lack of money to cover cost it incur (Serkalem, 2006).

Children of divorced families are highly affected their social life right after divorce. Numerous studies have found that parental separation and divorce is associated with a range of negative outcomes for younger children and adolescents across various domains. D'Onofrio (2011) has suggests that parental separation / divorce is associated with academic difficulties, including lower grades and prematurely Parental divorce is also associated with negative outcomes and earlier life transitions as offspring enter young adulthood and later life.

Weston and Hughes (1999) advocate that research focusing on the effects of divorce in general suggests that children of divorced parents are more likely than children in intact families to experience a broad range of emotional and behavioral adjustment problems, including high anxiety, social withdrawal, low self-esteem, delinquency in adolescence, and poor school

achievement. In addition, Children who engage in fighting and stealing at school are far more likely to come from broken homes than are well-behaved children (Fagan and Churchill, 2012). Children removed from family members often experience separation anxiety disorders; that include repeated nightmares, physical complaints, and fear of harm (Krauth, 2006). As adults, these children are more likely to divorce and become single parents themselves than those who have grown up in intact families (Weston and Hughes, 1999). In contrast, there is no convincing evidence to suggest that marital distress, conflict and disruption are associated with a wide range of deleterious effects on children, including depression, withdrawal, poor social competence, health problems, poor academic performance, and a variety of conduct - related defects (Gottman, 1993).

Although there are adverse effects of persistent conflict in the family, the person of both parents according to sociological and developmental psychologist raises skills, social capital, opportunities and a wider network of support for the children's physical and social well being and will serve as a spring board to the success and life achievements (Furstenberg and Kiernan, 2001). After divorce, the social capital and networks will not function as positively as before. This is because divorced parents with children will not be able to raise the social capital after divorce with all many responsibilities in and outside home. Although there is considerable heterogeneity in outcomes, children whose parents separate or divorce are on average, more likely to exhibit problematic behavior, have poorer mental health and academic performance and have more social difficulties and lower self concept than children whose parents remain married (Morison and Coiro, 1999)

The lives of children of divorcees have been further studied in relation to their commitment to and form of relationship to start family. According to Garner (2008) children also are scared by the divorce of their parents and contrary to society's view they do not completely recover, even in the best of situations. The divorce of their parents is the most traumatic event of their lives and it continues to affect them for life children very often learn that no one can be trusted and relationships are not safe

2.3.2. Economic Costs of Divorce

Financial challenges as a result of divorce are common. According to Waite and Gallagher (2009) the income that used to support one household is split and now must support two households. All possessions, money, financial assets, and debt acquired during (and sometimes before) marriage are divided between former spouses. The financial burden is greatest during the first year after divorce (Waite and Gallagher, 2009). Divorce damages society. It consumes social and human capital. Divorce detrimentally impacts individuals and society in numerous ways: Divorce reduces household income and deeply cuts individual earning capacity (Fagan and Churchill, 2012). To see the economic consequence after divorce Peterson (1996) has re-evaluated Weitzman's book on Divorce Revolution which reports a 73 percent decline in women's standard of living after divorce and a 42 percent increase in men's standard of living and analyzed this finding and produce new estimates of a 27 percent decline in women's standard of living and a 10 percent increase in men's standard of living after divorce. This shows that even if there is difference in the no. all in all womens standard of living decreases.

Many women experience a substantial decline in their financial circumstances after divorce, which in turn affects their children (Fagan and Churchill, 2012). It is a myth that men are financially better off after a divorce. Because most families now have two incomes, two factors contribute to this financial loss. First, if his ex-wife contributed a substantial income to the family, he will struggle to make up for this lost second income. Second, he is likely to be required to make child-support and other payments (Waite and Gallagher, 2009). Even though financial problems come as a result of divorce in contrast in Serkalem's (2000) study economic problem is reported as one cause of divorce among others and besides Finances can be stressful and apparently having at least a modest income can help couples avoid stresses that can lead to divorce Hawkins and Fackrell (2009).

When family dissolution occur a family relationship between members of the family changed in all aspect of relationship including the economic one. Family in the term of economic scale builds capital, skill and investment and its basic economic set, which is the subset of the larger economic set. Divorce often initiates a finical crisis for one or both adults as they split assets and attempt to support two households (Garner, 2008). Besides according to Garner (2008)

reworking finances adds considerably more stress and tension between adults of divorce and can become a leading source of anger. Besides, according to Piskor and Colman (2011) the impact of divorce entails significant costs beyond the property split which would include; divorce fees and court cost, wealth destruction through forced asset liquidation, debt assumption as part of divorce settlement, life style restructuring costs (i.e. moving costs, furniture, bankruptcy etc.) and ongoing child support.

Post-divorce financial concerns usually are found to be the higher stress indicators for both males and females. According to researchers, “ Both women and men experience a drop in income following divorce, but women may suffer more since men typically have more financial resource (Garner, 2008). Schramm (2009) has also elaborated while mentioning divorce in the economic term, as coupled with the emotional stress of divorce, the economic and financial challenges for a split household can be devastating, even for middle- class couples. Most families experience a decline in living standards following divorce. Not only does the divorce process itself consume valuable family assets but also income that was used to support one household is now divided to support two households (Schramm, 2009). Research also finds that, “Divorced men and women are more likely to default on their debt obligations than married households. Couples divorcing experience financial setbacks as assets are split, attorneys paid and income drops. So, this shows that the economic drop for women can be dramatic, especially if she has not worked outside the home for a long period of time (Garner, 2008).

Potentially, one of the most stressful events in a person’s life, divorce also affects job performance in a variety of ways. According to Garner (2008) the first effects are the mental and emotional problems experienced during the divorce process which can make it difficult to perform at normal levels. the obvious cost divorce is human capital when workers are absent for court and the less obvious costs are using working hours to discuss their divorce detail with coworkers; living work due to anxiety attacks; lack of focus (Wirtz and Williams, 2012). Besides employees suffering the stress of divorce make poor decisions and can physically be present while mentally and emotionally absent. Time off for stress related illness, court appearances or personal counseling also put stress on job performance. Thus, the inability to perform at required level because of life stress may lead to dismissal or demotion on the job (Garner, 2008).

Individuals, both men and women, who go through divorce often experience depression. According to Wirtz and Williams (2012) depression increases absenteeism from work, reduces the ability to function, impairs judgment and overall job performance, and can lead to injuries, mistakes and accidents. Thus, according to them depression costs the U.S. \$36.6-\$51.5 billion in lost productivity every year. This all in all shows that depressed workers perform while physically and mentally deficient.

In addition to the financial hardship felt by adults and Children, the economy takes a hit as well. For instance, according to Schramm (2009) experts estimate that lost work time due to marital difficulties accounts for 6 USD billion in annual losses in productivity for American businesses. Even, when employees do report for work they are less likely to perform well and more likely to feel distracted due to the stresses associated with relationship problems or divorce. Yet the economic effects of divorce extend further. Divorced individuals are also more likely to fall for bankruptcy than married couples (Schramm, 2009).

According to Daniel's (1994) cited in Serkalem (2006) study in pointing out the economic crisis of divorce, he found out that the average monthly income of divorced women when compared with during marriage significantly decreased. This directly affects the standard of living and the adjustment after divorce. Starting from the time of petition for divorce, the court has to give appropriate order regarding the maintenance of the spouses, custody and maintenance of their children and the management of their property. Besides the study indicated majority of divorced women have faced housing problems, inability to send their children to school, difficulty of covering medical expenses, inability to cover food and clothing. The economic impact associated with divorce in relation to the burden of responsibilities most of the time carry because of child custody and the responsibility of taking care of children alone. All expenses food, clothing, schooling and health care are covered custodial mothers themselves. This is due to lack of child support and unshared properties accumulate during marriage.

Divorce is financially stressful. According to Waite and Gallagher (2009) Researchers estimate divorcing individuals would need more than a 30% increase in income, on average, to maintain the same standard of living they had prior to their divorce. About one in five women fall into

poverty as a result of divorce. Most men experience a loss in their standard of living in the years after a divorce, as well, a loss generally about 10%–40%, depending on circumstances (Waite and Gallagher, 2009)

According to Schramm (2009) even for mothers that may not need public assistance, their altered economic status will affect their children, from their nutrition and health to the material resource available in the home for books, educational toys, and computers and others. Further negative economic consequences experienced by divorced women in urban areas include a reduced standard of housing, difficulty in paying school fees for their children, food insecurity, medical problems, and insufficient money to buy clothing and other household items (Tefera, 1994) in Tilson and Larsen (2000). Further according to Schramm (2009) the burden of poverty continues the decline and pushes them to search for any kind of job as long as its income covers some expenses. The economic situation in Ethiopia in relation to the general employment capacity of the economic and the opportunity for women in particular is still in a critical condition.

The effects of divorce on children as many researchers agrees is not uniform due to age of development stage, nature of temperament the way their parents handle the process and post divorce changes including the economic and social changes (Furstenberg and Kiernan, 2001). Among much theoretical explanation the economist theory focuses on the accumulations of resource and access in the family, will change by divorce. Besides according to Furstenberg and kiernan (2001) “Divorce disrupts the transfer or sharing of income between parents, diminishes economies of scale, may reduce investment in the children by nonresidential parents, and diminishes the possibilities of specialization in parental contributions afforded by marriage. “ Post divorces the role of both parents with children are not change in which at separate place both parents stretch to meet their responsibilities alone.

Costs that have been shared and resources that have been accumulated in the family depleted due to divorce. Children of divorce are more likely to experience poverty, educational failure, early and risky sexual activity, non-marital childbirth, earlier marriage, cohabitation marital discord and divorce (D’Onofrio, 2011). standard of living often changes dramatically following divorce Less money can mean some of the children’s needs may not be meet (Matthews, 2005). Understanding the magnitude of these problems and the causal mechanisms though which

divorce influences these behaviors, therefore, has important social consequences. Parental separation typically creates an economic crisis, for the money that supported an intact family is usually inefficient to meet the costs of the two newly formed households, one of which includes the children. Families headed by sole mothers are particularly vulnerable to poverty. Long-term poverty in turn can generate educational and career disadvantages for children, increasing their risk of living in poverty when they are adults (Gottman, 1993).

Weston and Hughes (1999) results support previous research suggesting that children are particularly likely to thrive if they live with both biological parents who are sufficiently happy to have survived in an era of high divorce rates. Garner (2008) has also advocated those children of divorce experience loss several different ways; the loss of the home life they knew, physical separation from one parent, emotional separation from parents and other family members, and financial loss. Matthews (2005) in his study of long-term effects of Divorce on children has found that if pre-divorce relationships with parents were positive and nurturing, the risk for post-divorce problems is reduced. If problems with parent-child relationships existed before the divorce, those problems will likely become worse following the divorce.

No matter, which one of the causes is the fundamental cause of any divorce, that the divorce phenomenon affects the social and economic life of both divorced individuals. However, its effect is stronger and harsher to women than men especially women with children. Besides, children from divorced families are affected socially and economically from the divorce of their parents.

2.4. Conceptual Frame work

As being identified in the previous reviewed literatures, numerous studies has been made worldwide portraying the common causes and socio-economic consequence of divorce and come up with a variety of causes as well as different types of consequences or negative out comes including the social and economic costs of divorces. Hence, this indicates to the people, who plan to undergo this state of affairs, that the better information they accumulate about the costs, the more carious they become on their familial affairs.

Thus, on the basis of the literature, the researcher has illustrated a conceptual framework that emphasizes on the common causes and socio-economic costs of divorce identifying the variables on the common causes and variables of the socio-economic costs. The variables are drawn in which most of the reviewed literatures found them to be the most affecting and common causes and also that of common socio-economic costs.

Indeed some of the variables (example, drop of income and financial problems which are considered to be among the consequences of divorce) affect divorce, means become part of the causes for divorce and vice versa, some variables (example, alcohol/drug usage and wasting money which are considered to be among one of the causes of divorce) become effects or are also part of the consequences. However, the figure below represents the hypothesized relationship between the causes and effects of divorce which are derived from most of the reviewed literatures.

Causes

Costs

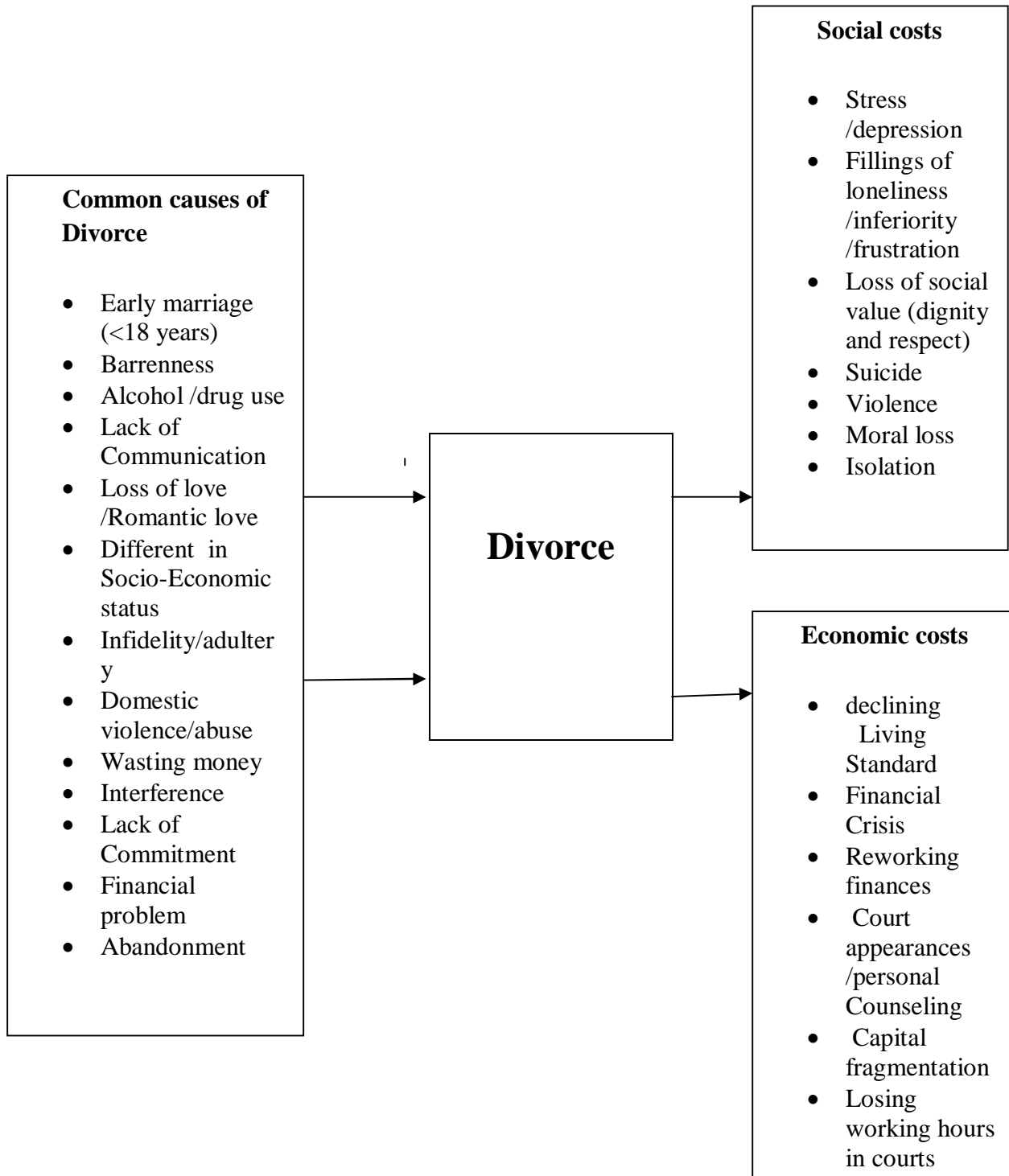


Figure A. conceptual framework of the relationship between variables on the causes and costs of divorce; Author's design

Chapter Three: Research Methodology

3.1. Description of the Study Area

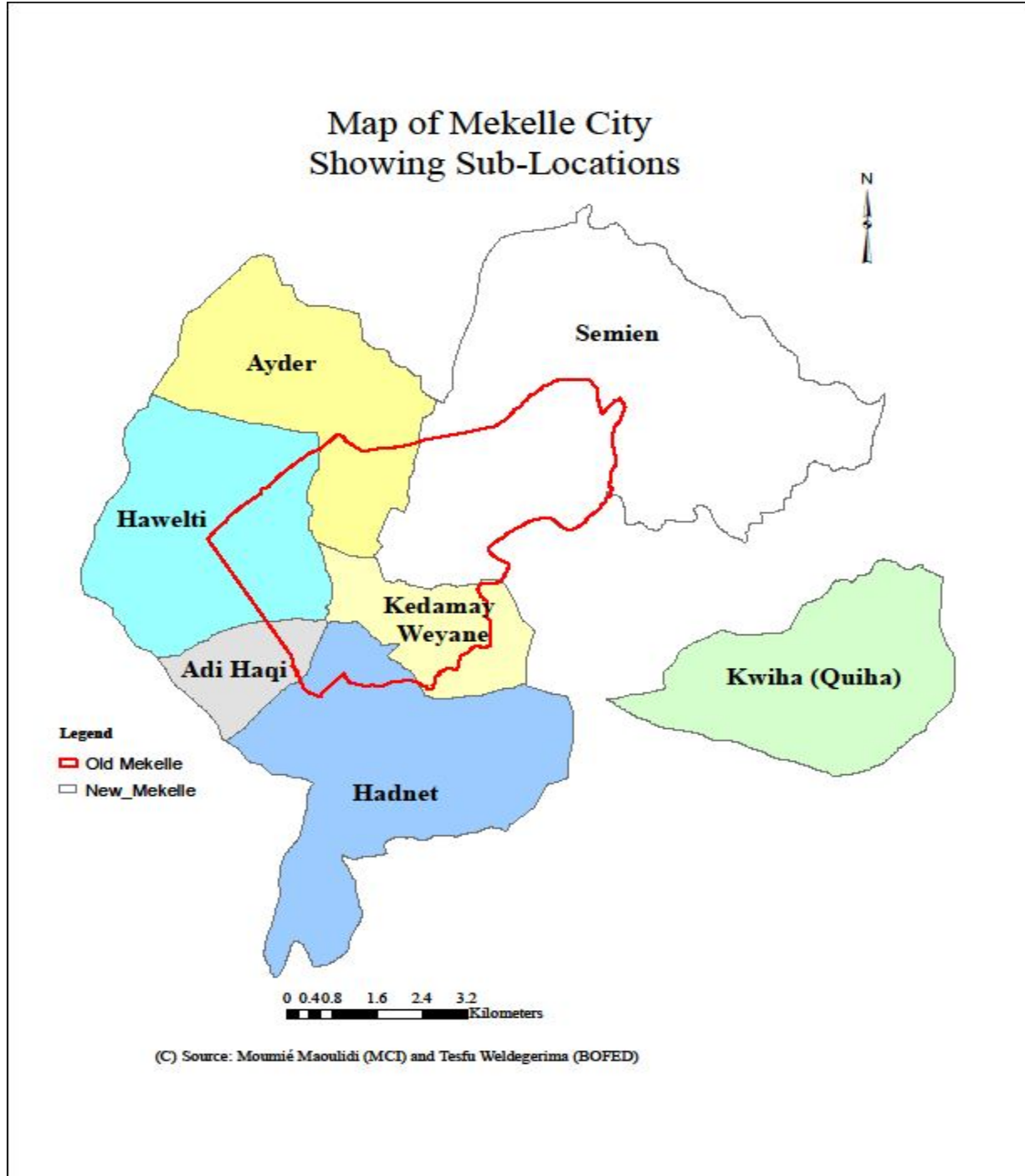


Figure B. Map of Mekelle city showing sub locations

Mekelle is the capital city of Tigray regional state which is located some 783 km North of Addis Ababa, the capital city of Ethiopia and lies between 39 28 East and 13 28 North coordinates. Its altitude ranges from 2150-2270 m.a.s.l (Mekelle Cluster Culture and Tourism office, 2011). It is bordered by kilte – Awlalo wereda to North, Hintallo-Wajirat from South, Afar Regional state to East, and Seharit-Samre from North West and Degua Tembien in the west. It is estimated as the city has an area of 3,200 hectare or 32 square kilometer. Currently, based on the assessment made in 2007/08 the city has divided in to seven local administrations namely, quiha, Hadent, Adi-Haqi, Hawelty, Ayder , Semien and kedamay Weyane (Semien Administration, 2011).

According to the central statistical agency's report, by the year 2011 Tigray has 4,802,998 number of population. Accordingly Mekelle has a population number of 261,177. Of them 126,817 are male while the remaining 134,360 are female (CSA, 2011). Currently it becomes a major commercial and industrial center of Tigray Regional State (Mekelle Cluster Culture and Tourism office, 2011).

Social courts are grass root level structures where the bulk of disputes arising among the urban and rural populations are lodged. Accordingly a family case during marital instability is referred to social courts as they are the foundation stem of marriage and family cases that can see cases and give decisions (TFL, 1999). Accordingly, in the city of Mekelle there are about twenty-five social courts within in the seven local administrations (personal assessment, 2012) from which the respondents in this study were approached. Indeed, there is one Shari 'a court in Mekelle. Shari 'a Courts, however, apply only Islamic laws and have their own appellate system (World Bank, 2004). Further, Parties must voluntarily submit to the jurisdiction of these courts, or the dispute should be redirected to ordinary justice. Hence, to make no touch of the religious affairs (laws) and as the Muslim community has the right or/and option to take their cases to social courts (depends on their own will), the respondents in this study are only approached from the identified sampling frame.

3.2 Data Type and Source

In the study both qualitative and quantitative data types are employed with primary and secondary sources in generating relevant data.

Primary source: primary data was collected through distributing structured questionnaires to the selected respondents, interview with key informants in social courts and case study in further analyzing the data as well as secondary sources of data collection through analyzing documents and reports in social courts to quantify the number of divorce cases in order to investigate the common causes and socioeconomic costs of divorce in Mekelle. As the quantitative for the structured questionnaire, the qualitative method includes, judgmentally selected five key informants interview, case study of ex-spouses and open ended questions.

3.3 Research Strategy Design

The researcher used the survey design to describe and explore the common causes and socioeconomic costs of divorce on the lives of divorced individuals and their children. In addition to this the cross-sectional study was followed that the selected respondents were approached to provide data representing the entire target population at a point in short period of time. Further, the Questionnaire was designed based on Matrix rating scale through structured response questions on the causes and the socio-economic costs of divorce using a five-point Rensis Likert scale with descriptions on every rating scale and are balanced in which respondents are led in either of directions. Likert scale (summated rating scale) is considered to be vital in here, it is basically because of the issue is highly behavioral and attitudinal. To keep the consistency of the answers, the researcher has used some other mechanisms like putting a question that needs further explanation i.e. open ended questions and besides case study and interview which were qualitatively discussed through content analysis are also included.

3.4 Target Population and Sampling

According to Israel (1992) there are several approaches to determine the sample size like, imitating a sample size of similar studies, using published tables and also using formulas to calculate the sample size. Hence, the study has applied a simplified formula provided by Yemane (1967:886) in order to determine the sample size at 95% confidence level, 0.5 degree of variability and as the issue is highly behavioral and respondents were approached purposively then the researcher intended to minimize the sample size through level of precision 9%. Besides according to statistics Canada (2003) suitably accurate results can be obtained by accepting a larger margin of error and using resources more efficiently, further it may be more effective to use the cost savings from a smaller sample size on the factors that affect the accuracy of the survey results such as reducing non sampling error (e.g. follow up of non respondents, testing the questionnaire, training interviewers etc.). Hence, as the unwilling respondents were replaced by the ones who were willing there was serious follow up of respondents and as the non response rate is zero, hence, the margin of error could be acceptable in this case. The formula is dictated below:

$$n = \frac{N}{1 + N(e)^2}$$

Where

n = is the sample size

N = is the population size - cases from the social courts in the previous two years (2010 – 2012)
about 2100 divorce cases

e = is the level of precision

Thus,

$$n = \frac{2097}{1 + 1950(0.0081)}$$

$$n = 125$$

Accordingly the sample size in this study is a minimum of 125 respondents.

In the study only those who were involved in marital disruption or divorced were approached. Besides, according to statistics Canada (2003) non probability sampling can provide viable information to explore and gain insights in to people's attitudes, beliefs, motivations and behaviors. Accordingly, as the issue is highly behavioral and attitudinal non probability sampling was used to determine the primary sampling units. Hence, in the city of Mekelle with in the seven local administrations, there are about 25 social courts. Hence, the researcher has identified these social courts as a sampling frame. In these courts, based on personal document analysis of the researcher averagely in the years of 2010-2012 there were about 2097 cases which are related to divorce. So, the researcher has intended to approach the respondents from and within the information of those social courts. Besides, five judgmentally selected key informants from five social courts were interviewed. In the same vein, a case study was included that asked about the main causes and the socio-economic costs that they have faced to ex-spouses who were selected through volunteer sampling.

Therefore, the study has 125 respondents and they were approached from the identified sampling frame. This sample has also been respondents for the pre structured questionnaire to. The samples were taken by selecting equal sample size from each social court in contemplation of representing all sides of the city. Hence, in judgment sampling the researcher decides which units in the population should be sampled and purposely selects what is considered to be a representative sample (statistics Canada, 2003). Thus, as the respondents are only divorced individuals, five respondents were taken from each social court through judgment sampling technique and with the information from the social courts. Besides contacted units who were unwilling to participate, were replaced for willing respondents to make non response rate zero. Then Questionnaires were given to the respondents and to those who cannot fill by themselves through the help of the enumerators in three weeks (November 24, 2012 - December 15, 2012) and turned back for analysis.

3.5 Data Collection Instruments and Field Work

Once the research design was formalized, the process of gathering data from the respondents began. The instruments in this case were the questionnaire, interview and case study. Indeed, there were two phases for the data collection in this study; the pre testing and the main study. A

pre testing phase using a small sub- sample was determined where the data collection plan for the main study was an appropriate procedure. Questionnaire-oriented data collection method is found to be more appropriate for the quantitative type research as well as open ended questions, case study and interview with five key informants in social courts conducted for the qualitative type.

The data gathering phase of the research process has begun with pilot testing. The researcher has disseminated 11 questionnaires which is 15% of the study to actual respondents in order to obtain suggestions whether the questionnaire was properly designed and comprehend its level of understandability. Finally, it was modified and executed for the survey.

The data collection process was administered by the help of enumerators for its survey and data collection methods with the supervision of the researcher. The researcher was cautious in choosing the enumerators for whom they were compliant with the respondents and over all convincing about the purpose of the study and enduring to fill the questionnaire. The researcher had prearranged training and orientation on how to handle their respondent's properly, and also how to fill the questionnaire completely. Thus, accordingly for the study five enumerators who are to the minimum of undergraduate degree holders (who has involved or attempted collecting questionnaire surveys) were chosen to get filled the 125 questionnaires by the respondents in three weeks (November 24, 2012 - December 15, 2012). During the stated time the case study was employed (ex-spouses were recorded) and the selected five key informants from social courts were also interviewed.

3.6 Data Processing and Analysis

All the data through questionnaire, interview and the case study were collected manually and squeezed out through in house editing. Then, appropriately the questionnaire was processed and entered in to SPSS software version 20 to be analyzed quantitatively. Besides, the open ended questions were edited and prepared for qualitative analysis.

Then after the data entry was completed, all the objectives, i.e. the common causes and socio-economic costs as well as the economic condition subsequent to divorce, were analyzed based on the descriptive methods of data analysis, such as, frequency distributions, percentages, mean and

for better justification tables and charts were also used. In addition the fourth objective has included means's of descriptive methods of data analysis, i.e. minimum and maximum through the application of SPSS version 20 in order to compare the income of women and men in the pre and post divorce periods. Where as to investigate the court cases, despite the unorganized and incomplete documentation systems, the researcher went on searching to find documents and reports from the social courts and analyzed those using percentages. Whereas after the statistical output of the SPSS on the main objectives, the researcher has drawn a table and put all the required frequency, percentage and mean in to one for simple view and to be explicable as easy as possible. Besides, the open ended questions, case study and the conducted interview were analyzed qualitatively through the means of content analysis.

Chapter Four: Data Analysis and Discussions of Results

The data are collected in response to the stated objectives at the first chapter of this study. The findings are based on the collected data from the selected respondents with the help of a structured questionnaire; interview conducted with selected five key informants from selected social courts, case study of divorced individuals (ex-spouse's).

The questionnaires were collected from 125 selected divorced individuals and the data was entered in to SPSS version 20 software for the statistical output and then the responses were analyzed with the means of descriptive methods of data analysis such as frequency distributions, percentages, mean and besides others like tables and charts were used. Whereas, the interview made with the key informants from five social courts were recorded and analyzed through qualitative methods of data analysis and also the open ended questions and case study were done in the same way. The case study is analyzed and put on every section of this chapter with its order on the causes, social costs and economic costs correspondingly (its full view is in the appendices part, appendix 4).

4.1. Socio Demographic Characteristics of Respondents

The socio-demographic characteristics of respondents are discussed below:

Table 1: Elucidates the Age range and Sex of respondents

Age		Sex				Total	
		female		male			
		f	%	f	%	f	%
Age of respondents	less than 30 years	16	22.8	13	23.6	29	23.2
	31 -35 years	15	21.4	11	20	26	20.8
	36 -40 years	15	21.4	11	20	26	20.8
	41 -45 years	8	11.4	7	12.7	15	12
	46 -50 years	8	11.4	7	12.7	15	12
	above 50 years	8	11.4	6	10.9	14	11.2
Total		70	100	55	100	125	100

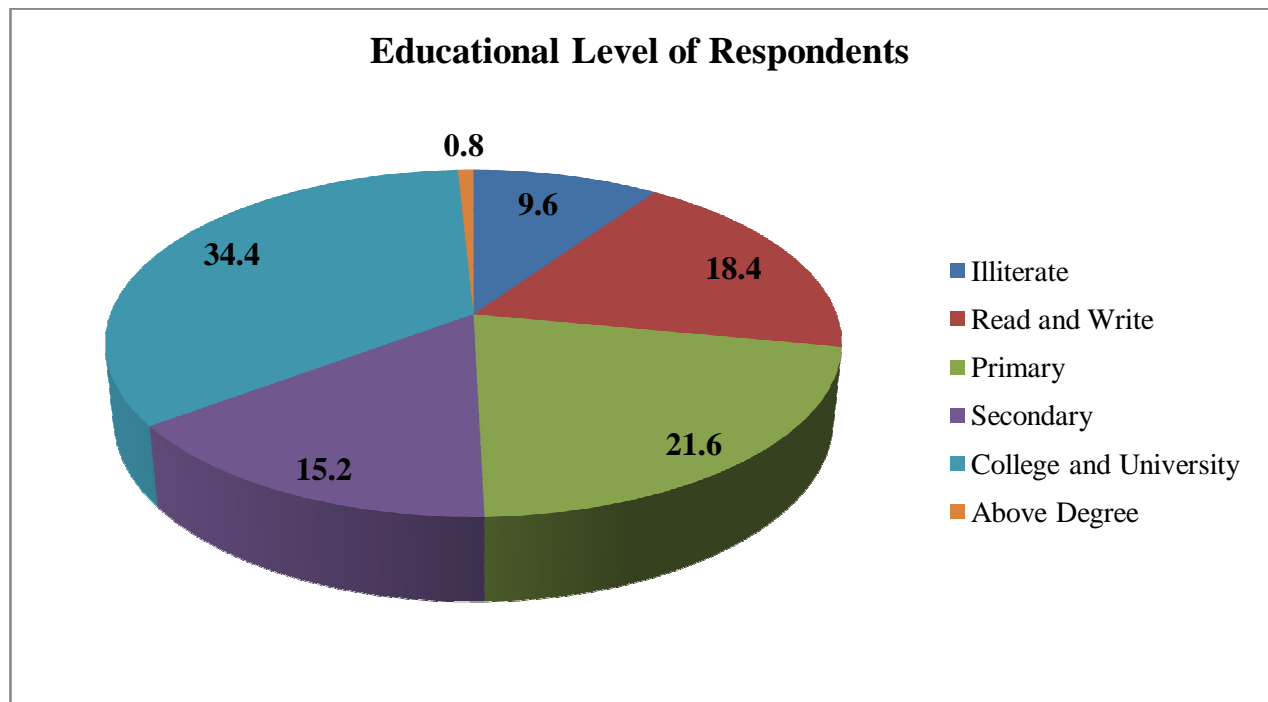
Source: Researcher survey data, 2012

N.B.; f: Frequency of respondents

The above table 1 shows that the study has employed 125 respondents from the seven local administrations of Mekelle city. Hence, the 70 (65.0%) of the sample size are female and the rest are male encompassing 55 (44.0%) of the total sample size. As being identified throughout the literature review female with children are the most victimized of the divorced population. So that, giving more attention or approaching female greater than male was believed to bring out such relevant data and information on the causes and socio-economic costs of divorce taking place on the ground.

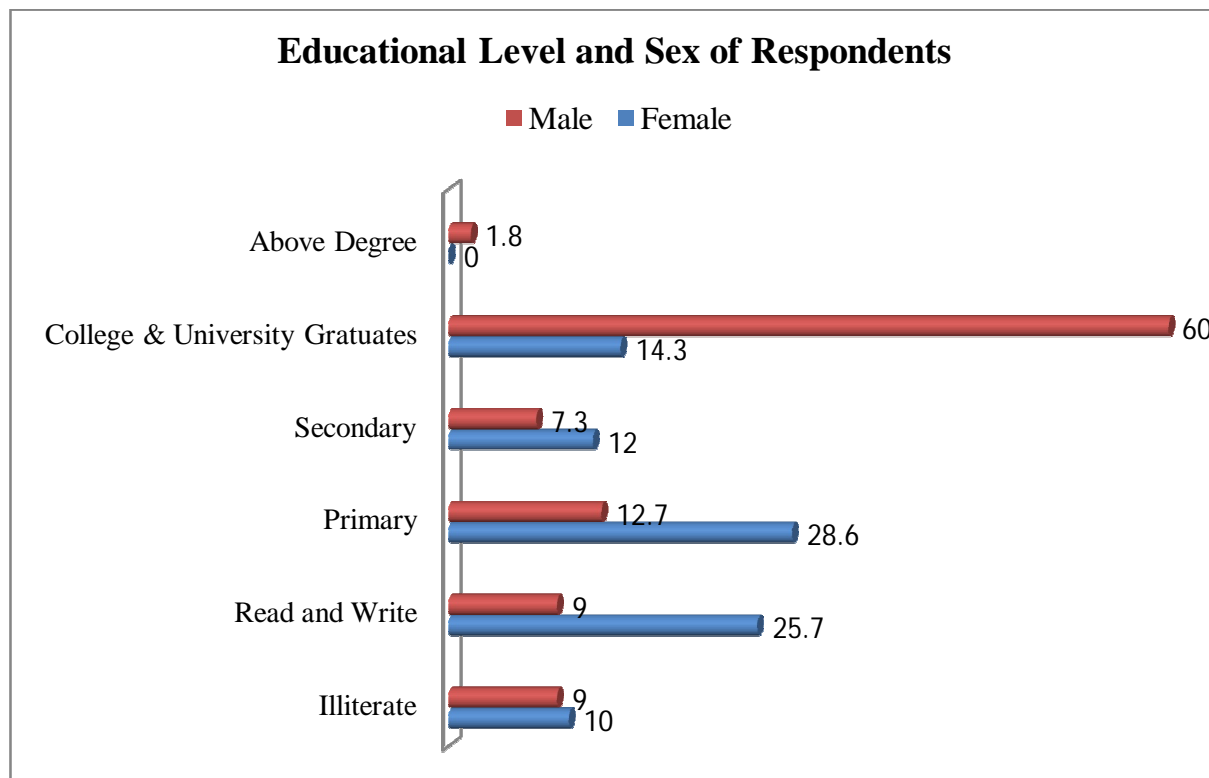
Accordingly, in the study the larger number of respondents are less than 30 years of age making 23.2% of the total sample and out of it 16 (22.8%) are female and 13 (23.6%) are male. Whereas, the second and third age labels which are 31-35 and 36-40 being 21.4% for each female, and 20.0% male are followed. The rest 41-45, 46-50 and above 50 years has equal size being sample in the study which is 8 (11.4%) for female each and 7 (12.7%) for male except for male above 50 years of age are 10.9%. Consequentially, age in marriage phenomena has a great factor of influence in which the older the age of individuals at marriage, the lesser being involved in the

revolution of divorce, the lesser the age of individuals at marriage the greater the risk of divorce exists. According to Ambert (2009) if the proportion of adults between 25 and 45 declines in the population, the rates of divorce will go down because this is the age range with most divorces. Hence, as it is indicated in the above table the majority of these divorced individuals are on the young age which is considered to be among the highly divorcing age labels.



Source: Researcher survey data, 2012

Figure C. Educational level of respondents



Source: Researcher survey data, 2012

Figure D. Educational level and Sex of respondents

As it is dictated in the above chart C majority of the respondents 34.4 % are college and university graduates. Under this educational level 14.3% are females and 60% are males which show a big gap in the educational level between female and male respondents as shown in chart D. In this regard both male and female who are primary and read and write levels are 21.6% and 18.4% respectively, whereas illiterate respondents are 9.6%. Majority of the female respondents are under the category of primary (28.6%) and read and write (25.7%). Unlike to this most of male respondents are under the category of college and university graduates 60% and primary 12.7%. Education seems highly related with age at a first marriage i.e. non educated women marry much earlier than women who have at least primary education (Fikrewold, 2006). Education and divorce has a strong relationship in which uneducated people could not be able to maintain its rights and obligations in a proper way. Hence, uneducated or backward people have not the intention of keeping its individual dignity in particular and familial affairs in general, rather adapt living at homes with marital instability being involved in domestic violence. Whereas population with some sort of education or knowledge could be aware of familial matters seeking stable life at home, which is a base line for any family members before

intermingling in to the social life. However, when there is unstable life at home then the question of divorce takes place. Consequently, the divorce revolution could be the manifestation of this educational output. Accordingly, the university level respondents are the number one divorcees in this study and the illiterate are least divorced. Hence, the result obtained in this study show that there is considerable relationship between educational backgrounds of the divorced individuals which support the research findings of Tilson and Larsen (2000), Reniers (2003) and Adegoke (2010) that educational influence in divorce appears to be low among uneducated and higher among educated groups.

Table 2: Reveals Sex and Religion of Respondents

Sex		Religion										Total	
		Orthodox		Muslim		Protestant		Catholic		Other			
Sex of respondents	female	f	%	f	%	f	%	f	%	f	%	f	%
		62	88.6	4	5.7	0	0	4	5.7	0	0	70	56
	male	50	90.9	2	3.6	2	3.6	0	0	1	1.8	55	44
Total		112	89.6	6	4.8	2	1.6	4	3.2	1	0.8	125	100

Source: Researcher survey data, 2012

N.B.; f: Frequency of respondents

The other demographic characteristics of respondents in the study is religion, hence with the valid number of respondents 125, majority of the respondents lie on Christian orthodox being 112 which is 89.6% and out of it 88.6% are females and 90.9% are males, which is followed by Muslim 4.8% for both male and female, protestant 1.6%, catholic 3.2% and the least 0.8% with religion unspecified. Besides, In this case, the Muslim society has two options by the time marital disruption occurs, either to settle or end the dispute through the law of the Sheri 'a court or through the family law in social courts. It depends on the will of the conflicting individuals (World Bank, 2004). As personal assessment made by the researcher, majority of conflicting Muslim individuals go to Sheri 'a Court to deal with their conflicting issues rather than in social courts and that is why Orthodox Christians became more in this study. However, even though majority of the respondents are religious, according to Ambert (2009) the religious aspect is now largely missing in the institution of marriage. For many, marriage has become an individual

choice rather than a covenant before God and this change has contributed to the acceptance of its temporal nature (Cherlin, 2004 in Ambert, 2009). Furthermore, according to Levy (2009) Philosophical theories and political theories generally maintain that marriage is preeminently a civil contract and that therefore it is subject to dissolution and is eroding the doctrine that marriage is indissoluble. Hence, even though majority of the respondents are religious, within such philosophical or individualistic thinking divorce is taking place in a greater proportion.

Table 3: Expounds the Sex, Age and Job of Respondents

Age Sex			Job								Total	
			Governmental		NGO		Private business		Other			
less than 30 years	Sex of respondents	female	f	%	f	%	f	%	f	%	f	%
		male	3	4.2	5	7.1	7	10	1	1.4	16	12.8
	Total		6	10.9	6	10.9	1	1.8	0	0	13	10.4
			9	7.2	11	8.8	8	6.4	1	0.8	29	23.2
31 -35 years	Sex of respondents	female	5	7.1	1	1.4	8	11.4	1	1.4	15	12
		male	3	5.4	3	5.4	5	9.0	0	0	11	8.8
	Total		8	6.4	4	3.2	13	9.6	1	0.8	26	20.8
36 -40 years	Sex of respondents	female	1	1.4	5	7.1	6	8.5	3	4.2	15	12
		male	1	7.2	4	7.2	6	10.9	0	0	11	8.8
	Total		2	5.6	9	7.2	12	9.6	3	2.4	26	20.8
41 -45 years	Sex of respondents	female	3	0	0	0	3	4.2	2	2.8	8	6.4
		male	4	7.2	2	3.6	1	1.8	0	0	7	5.6
	Total		7	3.2	2	1.6	4	3.2	2	1.6	15	12
46 -50 years	Sex of respondents	female	0	0	1	1.4	6	8.6	1	1.4	8	6.4
		male	4	7.2	1	1.8	1	1.8	1	1.8	7	5.6
	Total		4	3.2	2	1.6	7	5.6	2	1.6	15	12
above 50 years	Sex of respondents	female	1	1.4	0	0	6	4.8	1	1.4	8	6.4
		male	2	3.6	2	3.6	2	3.6	0	0	6	4.8
	Total		3	2.4	2	2.4	8	6.4	1	0.8	14	11.2
Total	Sex of respondents	female	13	18.5	12	17.1	36	51.4	9	12.8	70	56
		male	20	36.3	18	32.7	16	29.0	1	1.8	55	44
	Total		33	26.4	30	24	52	41.6	10	8	125	100

Source: Researcher survey data, 2012

N.B.; f: Frequency of respondents

As it is shown in the above table 3, most of the respondents 41.6% are those who run their own business with 51.4% females and 29% males. This shows that females are more involved in their own businesses than male respondents. Both male and females who are aged 31-40 years are involved in this type of job whereas for both male and female who are 41-45 years are involved in governmental organizations. On the other hand male respondents who are less than 30 years of age are involved in the governmental and NGO's being 10.9% respectively. Unlike to females most of male respondents 36.3% are involved in the governmental organizations and 32.7% in NGO's which shows that as the 60% of male are college and university graduates they are involved in governmental and NGO's than run their own business. As to the key informants in courts suggest, these days divorce is high among those who run their own businesses because with the cover of money infidelity is high and this spreading of cheating on counterpart is causing for high divorce on those who run their own businesses.

From this we can infer that as the highest percentage is accompanied by the private business runners that they are being exposed in to a variety of economic devastation like bankruptcy in business. Job is one characteristic in this divorce subject specially to see it in the economic term of the divorced individuals. Here, there are times in which spouses became vulnerable to a variety of expenses during the divorce process and even the post divorce periods as divorcees spent time in courts which could have been used for work and during the time of property dispersion and especially by the time conflict arises on child custody. So, identifying job types could bring the truth economic conditions of the respondents in picture after divorce.

Table 4: Illustrates the Sex, Frequency of Divorces and the Time Span of Spouses before Divorce of Respondents

Frequency of Divorces			Sex			Time Span before Divorce								Total	
						1 to 5 years		6 to 10 years		11 to 15 years		Above 16 years			
			f	%	f	%	f	%	f	%	f	%			
once	Sex of respondents	female	1	27.1	13	18.5	5	7.1	9	12.8	46	36.8			
		male	19	34.5	13	23.6	2	3.6	2	3.6	36	28.8			
	Total		38	30.4	26	20.8	7	5.6	11	8.8	82	65.6			
twice	Sex of respondents	female	5	7.1	7	10	6	8.6	0	0	18	14.4			
		male	3	5.5	2	3.6	4	7.3	4	7.3	13	10.4			
	Total		8	6.4	9	7.2	10	8	4	3.2	31	24.8			
trice	Sex of respondents	female	3	4.2	2	2.8	-	-	1	1.4	6	4.8			
		male	2	3.6	1	1.8	-	-	1	1.8	4	3.2			
	Total		5	4	3	2.4	-	-	2	1.6	10	8			
more than three	Sex of respondents	male	2	2.8	-	-	-	-	-	-	2	1.6			
	Total		2	1.6	-	-	-	-	-	-	2	1.6			
Total	Sex of respondents	female	27	38.5	22	31.4	11	15.7	10	14.3	70	56			
		male	26	47.2	16	29.0	6	10.9	7	12.7	55	44			
	Total		53	42.4	38	30.4	17	13.6	17	13.6	125	100			

Source: Researcher survey data, 2012

N.B.; f: Frequency of respondents

Table 4 in the above, elucidates that 65.6% of the respondents have divorced once, out of it; the highest percentage 30.4% have stayed in their marriage 1-5 years, whereas, 20.8% stayed married 6-10 years. With this regard out of the 28.8% male respondents who have divorced once have stayed married 1-5 years and 23.6% 6-10 years. Out of 36.8% female respondents who have divorced once 27.1% stayed in marriage 1-5 years and 18.5% 6-10 years, besides 24.8% of the respondents have divorced twice and out of it the highest percentage 10% of female respondents stayed 6-10 years, whereas, 7.3% of male respondents have stayed married 11-15 years and 16 and above years, respectively. Only 2.8% of male respondents who stayed in their marriage 1-5 years have divorced more than three times.

All in all, majority of the respondents 42.4% who are among the young people aged 21 -25 years have stayed 1- 5 years and 30.4% 6-10 years, whereas, the least number 27.2% lasted for more than 11 years. This higher percentages is being hold by the people aged 21 -25 years and 26-30 who are not matured and alerted with this marriage and divorce phenomena and who are not old enough to take leading position at home especially, those who are under 15 years of age(females). Hence, in this case the finding of this study's has the same results with Reniers (2003) in which age at first marriage indicate that the risk of divorce decreases as the age at marriage increases.

Table 5: Portrays the Sex, Age at First Marriage and Time Span before Divorce of Respondents

Age at First Marriage Sex			Time Span before Divorce								Total	
			1 to 5 years		6 to 10 years		11 to 15 years		Above 16 years			
less than 15 years	Sex of respondents	female	f	%	f	%	f	%	f	%	f	%
		male	3	4.3	1	1.4	-	-	-	-	4	3.2
	Total		1	.1.8	0	0	-	-	-	-	1	0.8
			4	3.2	1	0.8	-	-	-	-	5	4
16 - 20 years	Sex of respondents	female	6	8.5	5	7.1	5	7.1	3	4.2	19	15.2
		male	2	3.6	2	3.6	0	0	0	0	4	3.2
	Total		8	6.4	7	5.6	5	4	3	2.4	23	18.4
21 - 25 years	Sex of respondents	female	11	15.7	12	17.1	4	5.7	6	8.6	33	26.4
		male	8	14.5	5	9	3	5.4	1	1.8	17	13.6
	Total		19	15.2	17	13.6	7	5.6	7	5.6	50	40
26 -30 years	Sex of respondents	female	6	8.6	3	4.3	2	2.8	1	1.4	12	9.6
		male	8	14.5.	7	12.7	2	3.6	2	3.6	19	13.6
	Total		14	11.2	10	8	4	3.2	3	2.4	31	24.8
above 30 years	Sex of respondents	female	1	1.4	1	1.4	0	0	0	0	2	1.6
		male	7	12.7	2	3.6	1	1.8	4	7.2	14	11.2
	Total		8	6.4	3	2.4	1	0.8	4	3.2	16	12.8
Total	Sex of respondents	female	27	38.6	22	31.4	11	15.7	10	14.3	70	56
		male	26	47.2	16	29.0	6	10.9	7	12.7	55	44
	Total		53	42.2	38	30.4	17	13.2	17	13.6	125	100

Source: Researcher survey data, 2012

N.B.; f: Frequency of respondents

As the above table 5 illustrated, majority of the respondents 40% has married at the age 21 -25 years and 24.8% at the age of 26 – 30 years. Out of the 40% 15.2% have stayed married 1-5 years and 13.6% 6-10 years with majority of them females, whereas, out of the 24.8% 8.6% female and 14.5% males stayed married 1-5 years, besides 18.4% of the respondents are married under the age of 16 -20 years with majority of it female respondents who stayed married 1-5 years 8.5% and 6-10 years 7.1%. In this case 4% of the respondents are married under the age of 15 and out of it 3.2% are females who stayed married 4.3% 1-5 years and 1.4% 6-10 years.

Age at first marriage has a strong relationship with divorce. The people in marriage at young age have the higher probability rate of divorce at the first five years than the people at marriage who marry during their older ages (e.g. Tilson and Larsen 2000; Reniers, 2003). Potentially people at younger ages has not the ability to tolerate/stand for the overall familial condition that revolve around them being at lead in the marriage in contrast to the people of older ages. So, age at first marriage is a factor that determines the marriage condition.

Table 6: Discloses the Sex, Marriage Decision and Marriage Conclusion of Respondents

Marriage Decision Sex			Marriage Conclusion										Total	
			Family arrange ment		Religious institutio n		Municipali ty		Abductio n		own arrangeme nt			
love	Sex of	female	f	%	f	%	f	%	f	%	f	%	f	%
	responde nts	male	4	5.7	0	0	11	15.7	0	0	25	35.7	40	32
	Total	7	12.7	4	7.3	6	10.9	1	1.8	16	29.0	34	27.2	
pressure from family	Sex of	female	11	8.8	4	3.2	17	13.6	1	0.8	41	32.8	74	59.2
	responde nts	male	17	24.2	2	2.8	2	2.8	-	-	0	0	21	16.8
	Total	8	14.5	0	0	2	3.6	-	-	2	3.6	12	9.6	
pregnanc y	Sex of	female	25	20	2	1.6	4	3.2	-	-	2	1.6	33	26.4
	responde nts	male	1	1.4	0	0	0	0	-	-	5	7.1	6	4.8
	Total	0	0	1	1.8	4	7.2	-	-	2	3.6	7	5.6	
nowhere to live	Sex of	female	1	0.8	1	0.8	4	3.2	-	-	7	5.6	13	10.4
	responde nts	male	1	1.4	-	-	-	-	1	1.4	0	0	2	1.6
	Total	0	0	-	-	-	-	1	1.8	1	1.8	2	1.6	
other	Sex of	female	1	0.8	-	-	-	-	2	1.6	1	0.8	4	3.2
	responde nts	female	-	-	-	-	-	-	-	-	1	1.4	1	0.8
	Total	-	-	-	-	-	-	-	-	1	0.8	1	.08	
Total	Sex of	female	23	32.8	2	2.8	13	18.5	1	1.4	31	44.2	70	56
	responde nts	male	15	32.8	5	9.0	12	21.8	2	3.6	21	38.2	55	44
	Total	38	30.4	7	5.6	25	20	3	2.4	52	41.6	125	100	

Source: Researcher survey data, 2012

N.B.; f: Frequency of respondents

The above table 6 shows that majority of the respondents 41.6% have ended their marriage through their own arrangement and 30.4% through family arrangement which may not take in to account the will of the groom and especially of the bride, besides, 59.2% were prompted to marry with love. And majority of them 32.8% has ended it through their own arrangement which may not be the result of thought full arrangements lacking to outlook future family life in many perspectives but simply affected by love which could be a romantic love or love of the time being which could be lost inside the marriage finally leading to divorce whereas 13.6% of them conclude it through municipality.

On the other hand, the 26.4% who were pressed to marry with the pressure from family, 24.2% of female and 14.5% of male have ended their marriages through family arrangement in which with no female only 3.6% males have ended their marriage through their own arrangement, besides 10.4% were pressed to marry within the case of pregnancy or maternity as majority of the respondents are aged 21-25 they do relations hastily that could expose them in to a variety of problems and one is that pregnancy before marriage which paves the way for decision unconditionally in short period of time. Hence, according to Hawkins and Fackrell (2009) Pregnancy and childbearing prior to marriage significantly increase the likelihood of future divorce in which the sudden amount of responsibility placed on the new parents could cause many problems with the relationship, which could then lead to divorce. On the other hand, those who had nowhere to live 3.2% did the highest percentage conclude their marriage with abduction which made them prone of variety of marital tribulations that finally leads them to divorce. All in all from the above table we can infer that marriages that come in to being with love stays longer time than the others and marriages concluded through religious institutions are least divorced.

Table 7: Exemplifies Sex, Marriage Decision and the Time Span before Divorce of Respondents

Marriage Decision			Sex			Time Span before Divorce								Total	
						1 to 5 years		6 to 10 years		11 to 15 years		Above 16 years			
			f	%	f	%	f	%	f	%	f	%			
love	Sex of respondents	female	14	20	15	21.4	9	12.9	2	2.9	40	32			
		male	13	23.6	15	27.3	3	5.5	3	5.5	34	27.2			
	Total		27	21.6	30	24	12	9.6	5	4	74	59.2			
pressure from family	Sex of respondents	female	9	12.9	5	7	1	1.4	6	8.6	21	16.8			
		male	5	9	0	0	3	5.5	4	7.3	12	9.6			
	Total		14	11.2	5	4	4	3.2	10	8	33	26.4			
pregnancy	Sex of respondents	female	3	4.3	1	1.4	-	-	2	2.9	6	8.6			
		male	6	11	1	1.8	-	-	0	0	7	5.6			
	Total		9	7.2	2	1.6	-	-	2	1.6	13	10.4			
nowhere to live	Sex of respondents	female	1	1.4	1	1.4	-	-	-		2	1.6			
		male	2	3.6	0	0	-	-	-	-	2	1.6			
	Total		3	2.4	1	0.8	-	-	-	-	4	3.2			
other	Sex of respondents	female	-	-	-	-	1	1.4	-	-	1	0.8			
	Total		-	-	-	-	1	0.8	-	-	1	0.8			
Total	Sex of respondents	female	27	38.6	22	31.4	11	15.7	10	14.3	70	56			
		male	26	47.3	16	29	6	11	7	12.7	55	44			
	Total		53	42.4	38	30.4	17	13.6	17	13.6	125	100			

Source: Researcher survey data, 2012

N.B.; f: Frequency of respondents

As table 7 in the above shows, majority of the respondents 59.2% are those who were pressed to marry with love and 45.6% have stayed married for less than 10 years and 13.6% stayed married for more than 11 years. On the other hand, those who were forced to marry with family pressure 26.4% stayed married 1-5 years with majority of respondents 11.2% both female 12.9% and male 9% which is a lesser time length in which spouses stayed married in this study as they do not came to marriage with their own will and consent which creates incompatibilities and divergent interests between the spouses. Over and above those who came to marriage with the case of pregnancy 10.4% and out of it the majority 7.2% stayed married 1-5 years. The same is

true that those who had nowhere to live and who came to marriage through abduction stayed 1-5 years in marriage. From this we can infer that compared to other pressing forces the marriage that comes in to being with love stays longer time than the others.

4.2. Common Causes of Divorce

Table 8: Expounds the Common causes of divorce

scale	Common Causes of Divorce	SDA		DA		SW		A		SA		Total		Mean
		1		2		3		4		5				
		f.	%	f	%	f	%	f	%	f	%	f	%	
1	Early marriage (<18 years old)	26	20.8	24	19.9	16	12.8	23	18.4	36	28.8	125	100	3.15
2	Barrenness (Childlessness, Sterility)	23	18.4	20	16.0	19	15.2	16	12.8	47	37.6	125	100	3.35
3	Alcohol addiction	12	9.6	13	10.4	11	8.8	25	20.0	64	51.2	125	100	3.93
4	Drug usage	19	15.2	19	15.2	13	10.4	22	17.6	52	41.6	125	100	3.55
5	Lack of communication (not speaking/discussing and chatting)	3	2.4	9	7.2	9	7.2	22	17.6	82	65.6	125	100	4.37
6	Lack of communication (arguing or talking in improper way)	4	3.2	5	4.0	7	5.6	23	18.4	86	68.8	125	100	4.46
7	Lose of love or romantic love	14	11.2	19	15.2	20	16.0	22	17.6	50	40.0	125	100	3.60
8	Difference in the social status (family background) of spouses	9	7.2	28	22.4	45	36.0	28	22.4	15	12.0	125	100	3.10
9	Difference in the economic status (income) of spouses	7	5.6	13	10.4	33	26.4	43	34.4	29	23.2	125	100	3.59
10	Wasting money/not meeting family obligation	4	3.2	11	8.8	17	13.6	26	20.8	67	53.6	125	100	4.13
11	Infidelity (adultery/unfaithfulness/cheating)	4	3.2	7	5.6	10	8.0	20	16.0	83	66.4	125	100	4.38
12	Domestic violence (physical/mental/emotional/sexual abuse)	11	8.8	18	14.4	12	9.6	34	27.2	50	40.0	125	100	3.75
13	Interference from outside (family, parents, relatives,	7	5.6	19	15.2	19	15.2	34	27.2	46	36.8	125	100	3.74

	friends)													
14	Lack of commitment to the marriage	3	2.4	8	6.4	9	7.2	31	24.8	74	59.2	125	100	4.32
15	Financial problems	10	8.0	20	16.0	29	23.2	36	28.8	30	24.0	125	100	3.45
16	Abandonment (leaving, desertion, neglect)	7	5.6	27	21.6	9	7.2	35	28.6	47	37.6	125	100	3.70
Average Responses		10	8.0	16	12.8	17	13.6	28	22.4	54	43.2	125	100	

Source: researcher survey data, 2012

N.B.; f: Frequency of respondents

According to Anthony (2011) Mean is the sum of values divided by the number of values. In this case the mean is generated from SPSS v. 20 for each variable. Besides, in this study the scale no. 1 is given to strongly disagree and no. 5 to strongly agree where as no. 3 is considered to be neutral. So that, when the mean response is below 3 it indicates that the variable is either disagreed or strongly disagreed and when it is above 3 it shows that either it is agreed or strongly agreed. Thus, the same is true in the socio-economic costs for the responses in the Likert type tables.

Here the commonly believed causes of divorce by numerous researchers are incorporated and asked to respondents to measure their attitudes whether they agreed or disagreed on these stated issues in the questionnaire in order to investigate the common causes of divorce which are disrupting and putting people in to divorce. Thus, the researcher has come up with the results from the respondents.

Being the first objective of the study, table 8 summarizes the distribution of most of the common variables affecting marriages to be unstable leading to divorce. Hence, these commonly/repeatedly identified variables are momentous causes of divorce in Mekelle city in which majority of the respondents 65.6% agreed and strongly agreed as being the common causes of divorce laying the ground for the various social and economic costs. All the variables are discussed below.

Early Marriage

As being identified in many studies (e.g. Tilson and Larsen, 2000; Amato and Previti, 2003; Serkalem, 2006; Erulkar and Muthengi, 2009; Hawkins and Fackrell, 2009; Erulkar et al., 2007) early marriage is one of the common causes of divorce. Hence, in this study being a cause of divorce early marriage is strongly agreed by 28.8% of the respondents and 18.4% have also agreed. Whereas greater than the people agreed 20.8% of the respondents have strongly disagreed and 19.9% disagreed denying that it could not be reason for divorce. Basically early marriage is practiced in the rural areas (e.g. Reniers, 2003) and in the study of Tilson and Larsen (2000) on divorce in Ethiopia, early marriage was found to be the number one cause of divorce.

However, Ethiopia is a country in which more than 80 percent of the total population resides in the rural area (Ethiopia country profile, 2011). So, having an agrarian way of life and with the defect of back ward cultural phenomena that used to practice marriage at the early ages especially to women without their consent, it could be imaginable that early marriage takes the lead on this divorce case. Whereas, Mekelle is a city (urban area) with a variety of population and culture and in which an urbanized way of life is practiced, where education and educated is colossally available and where backward cultural practices that could harm the population at large are being terminated within the peoples state of mind. Even the family law of Tigray has stated to be the minimum age for marriage above 18 years (Tigray family law, 1999) and this is mostly applied in the urban areas than rural for the reasons stated above. Consequently, in this study even though it is not a typical, but is considered to be a cause with the agreement above 47% of the respondents.

Barrenness

Barrenness is another cause of divorce affecting numerous individuals in marriage (Enwereji, 2008; Adegoke, 2010; Serkalem, 2006). In Ethiopia as the study by Tilson and Larsen (2000) finds barrenness is the second cause of divorce and the same finding by Reniers (2003) in Malawi described as barrenness is the significant cause of divorce Whereas, in this study being one cause of divorce its effect is not that considerable compared with the other causes. Hence, it is ranked in this study as number fourteen out of sixteen causes succeed by early marriage and difference in the social status of spouses. Accordingly, being the highest number 37.6% has

strongly agreed and 12.8% agreed that it is a common cause. Whereas, being the second number next to strongly agreed 18.4% have strongly disagreed and 16.0% disagreed denying its commonness as a cause for divorce in Mekelle city.

The researcher believes that Sterility is found to be a cause of divorce mostly in uncivilized society who gives a great deal to having children. Moreover, according to Fikrewold (2006) women in urban areas have a reduced demand of children as they are engaged in different economical activities and increased level of modernization. Further, according to Simpson (2008) childless families may be increasingly the result of deliberate choice and the availability of birth control. In this case the divorce situation becomes less.

However, people who are determined to have children may neglect the kind of love or relation they had with their mate and get divorce in seeking of fertility which might be the result of their interest or/and mostly to fulfill the requirements of their norm or the pressure from their parents, family, friends and others. In contrast, people mostly among the civilized society tend to save their love and family life by sacrificing to their familial life. The remedy for the problem of childlessness could be maintained through adopting children or according to Adegoke (2010) artificial insemination to get the satisfaction of family life giving a great deal to the mate or spouse. In this case the divorce rate that occurs from barrenness could be reduced. Hence, in most cases such thoughts are considered in urban areas than rural areas. Consequently, the finding of this study differs from that of Tilson and Larsen (2000) in Ethiopia and Reniers (2010) in Malawi findings that mostly come up with results from rural areas. Besides, according to Fikrewold (2006) regarding region of residence women living in Gambela, Harari, Addis Ababa and Direedawa are relatively highly likely to be affected by infertility compared to those living in other regions. Thus, as the study area is among the least affected areas of barrenness its cause for divorce could be less contributable.

Alcohol Addiction and Drug Abusing

One of the problems that can cause people to divorce is alcohol addiction (e.g. Serkalem, 2006; Hawkins and Fackrell, 2009) and drug abusing (e.g. Fagan and churchil, 2012). Hence, in this study alcohol addiction and drug usage are taken as each variable among the causes of divorce being the sixth and tenth causes respectively. Accordingly, in the study alcohol addiction is strongly agreed by about 51.2% of the respondents and 20.0% of them agreed where as it is strongly disagreed and disagreed by 9.6% and 15.2% respectively. Hence, it is strongly agreed by the majority of the respondents that it is the factual reason for divorces.

A home with an alcohol addicted women or men come up with a variety of predicaments including (e.g. Roberts and McCardy, 2003) violence, marital conflict, infidelity, jealousy, economic insecurity and others that higher the risk of divorce. Especially, excessive drinkers come to be divorced in short period of time from their spouse and family life. Over and above, the effect of alcohol addiction continues negatively affecting the life of the divorced who lost his/her family life and children. Apparently, this study reveals with a mean response of 3.93 that alcohol addiction is affecting individuals and family life leading to divorce.

In many quite a few of the problems that cause divorce exists in the couple's relationship long before they got married. The problems may not either be acknowledged or ignored in the fond hope that marriage might offer a miraculous panacea which is not the reality. Hence, among such problems is drug abusing which is strongly agreed by the majority 41.6% and agreed by 17.6% of the respondents. Drug abusing is mostly practiced in the urban areas and its usage disrupts family life leading to divorce. Indeed, in most cases it is used with people who are out of marriage but once when they are married the addiction exposes them to fail in keeping relations well with their spouse as well as with their children. Hence, the study has come up with mean response of 3.55 showing that drug abusing plays a significant role in divorce as is indicated by other studies (e.g. Amato and Previti, 2003; Fincham, 2003). Further the case study shows that addiction is a cause of those divorced individuals. The husband stated that his wife's addiction to alcohol and her abusing of drugs was among one of the main causes of their divorce. Thus, the findings of this study reveal that alcohol addiction and drug usage disrupts family life paving the way for the socio-economic costs.

Lack of Communication

The other variable in this case is lack of communication. In this case lack of communication is seen in two fractions which are lack of communication that describes not speaking; not chatting and not discussing between the spouses up on the overall condition at home and the other lack of communication manifested in too much arguing and talking in improper way.

Spouses may not have the habit of discussion which turns many inside thoughts in to conflicting ideas over time. Such differences may go apart in to two extreme directions and their deep interests turn them to be unstable leading to family disruption (e.g. Amato and Previti, 2003) finally to divorce. Hence in this study 65.6% of all the respondents have strongly agreed and 17.6% agreed that lack of discussion and being unable to chat leads to divorce. Whereas, the least numbers 2.4% and 7.2% respectively has strongly disagreed and disagreed. Communication is the revealing of thoughts or ideas and is an important aspect of all relationships. If effective communication is not present in a marriage, then the relationship will suffer and slowly weaken. A marriage is on the rocks when the lines of communication fail. It is difficult to have an effective relationship if either one of the spouse's won't discuss the feelings, cannot talk about mutual or personal issues, which keeps the resentment simmering under wraps and expect either of the partner to guess what the whole problem is about. The respondents who, on the other hand, have disagreed stand on the idea that even if there is lack of communication, correcting misunderstandings or differences to save their family from the hazardous effects of divorce is better rather than getting divorce.

On the other hand, lack of communication which is too much arguing and talking in improper way between spouses lead to marital disruptions which finally come up with divorce. Hence, in the study lack of communication (too much arguing and nagging) between spouses account the first place as a cause of divorce in Mekelle city. This becomes a significant cause of divorce with mean response of 4.46. Hence, majority of the respondents 68.8% have strongly agreed and 18.4% have also agreed that lack of communication contributes much more than others to divorce. Only 3.2% and 4.0% denied its contribution to divorce by strongly disagreeing and disagreeing respectively.

The case study also dictated that lack communication between the spouses predicted their divorce. Especially of the wife did believe that the main cause provoked to divorce her husband is that there was lack of communication between them for he was convinced of the rumors by outsiders and was unable to communicate with her up on the situation. In this regard, hence, too much arguing frequently leads to divorce and this study maintained the same result with the findings of other studies (e.g. Hawkins and Fackrell, 2009). A couple never loses their ability to communicate. They may misplace it, but it is always there. When couples try to communicate in order to experience Peace in their relationship, it generally fails. When couples get into the Peace in order to communicate, it generally succeeds. Further, according to Hawkins and Fackrell (2009) Couples interact with each other to exchange information and solve problems in respectful, positive ways. The way that couples communicate with each other—in positive and negative ways—is one of the strongest indicators of how healthy a relationship is and whether the marriage will last. To have an effective communication with one's spouse, one should try to be as open as possible by revealing all emotions and feelings. A result of a failed marriage could be divorce. Thus, according to this study divorce is common because there is a lack of effective communication.

Loss of Love (Romantic love)

Lose of love or romantic love is the eleventh cause of divorce in this study with the mean response of 3.60 tending to be agreed as a whole by the respondents. Accordingly 40.0% of the respondents have strongly agreed and 17.6% agreed that loss of love is a cause of divorce; whereas, the 11.2% and 15.2% of the respondents strongly disagreed and disagreed, respectively. Here, as it is strongly agreed by the majority of the respondents when spouses gone simply out of love or if they lost the love that they had with their mate, they finally went on to divorce (e.g. Amato and Previti, 2003).

This losing of love might result from the beginning of the spouse's intention of marriage, what they really were prompted to marry and how was it concluded matters their future life. Hence, mostly the spouses who run into marriage without their consent especially, of women pressed by their parents or others and marriages that come through abduction are being predicted to be divorce earlier or later. Thus, with such cases, spouses may simply fall out of love. Over and

above, spouses who made life together simply for the sake of sexual intercourse, by the time they lost what they were up to, simply went into divorce. Furthermore, When individualism is coupled with an ideology of gratification, particularly sexual and psychological, where people are encouraged to be “happy” and “fulfilled,” it follows that the spouses’ mentality about their marriage is affected (Ambert, 2009). Marriage is less likely to be seen as an institution centered on mutual responsibilities and is more likely to be based on the pursuit of happiness, fulfillment, and companionship. As Amato (2007) in Ambert (2009) put it, in individualistic marriages, spouses view the marriage as valuable as long as it meets their needs for personal growth and self-actualization. “If the marital relationship no longer meets these needs, then spouses feel justified in jettisoning the relationship to seek out new partners who better meet these needs”. So, such individualistic way of thinking leads to divorce.

Difference in the Socio-Economic Status

Amato and Previty (2003), has stated that difference in the social status of spouses leads to divorce. Here, being one variable in the causes of divorce, it took the last place being the least cause of divorce in this study. Accordingly, 22.4% has equally agreed and disagreed, whereas, 36% of the respondents became neutral on this statement. Being the least, the Mean response for this cause is 3.10 which means that the respondents are around the somewhat or neutral answer. This shows that, the social status of spouse’s matters and does not matter equally. Accordingly, in this study those who do not agree upon this statement are those who want to hold their relation and family life strict ignoring what is being meant by others.

Difference in the economic status of spouses took 12th place in this study within 23.2% and 34.4% strongly agreed and agreed responses respectively, whereas, 34.0% of the respondents lie neutral next to agreed. In this case, the relationship of spouses is not determined by the income and economic status they have and is not the cause of divorces for the majority 34.4% of the respondents. Whereas, for the 26.4% of the respondents, the economic status and income matters their relation and is a cause of divorce where having at least a modest income can help avoid stresses that can lead to divorce (e.g. Hawkins and Fackrell, 2009). In the case study the wife has also mentioned that the difference in the economic status between her and her husband is a cause for their divorce that he was the sole economic resource at home and she was a house wife with

no monthly or daily income as she did not involve in any sort of job for long time. Thus, all in all this study reveals that the socio-economic status of spouses neutrally affects the wellbeing of their family life in Mekelle city.

Wasting money (Not meeting family obligations)

The other cause of divorce in this study is wasting money or not meeting family obligations taking the fifth place. Accordingly, 53.6% and 20.8% of the respondents have strongly agreed and agreed respectively with least number of disagreements. The mean response in this case is 4.13 tending from agreement to strongly agreed responses. Not meeting family obligation predicts divorce (e.g. Fincham, 2003; Amato and Previti, 2003). Besides in the case study the divorced husband stated that his ex-wife did not meet her family and household tasks. Even though it was the finance he used to send, she was unable to fulfill her family obligations just used to waste the money for her personal affairs. Hence, the result of this study also shares the findings of such scholars as majority of the respondents have strongly agreed for not meeting family obligations and wasting money is a common cause of divorce. Here, when either of the spouse is not intendancy of fulfilling the required shares in the family consequently, marital disruption occurs leading to divorce.

Infidelity/Adultery

Infidelity is the most destructive source of marital conflict leading to divorce. Hence, in this study infidelity is the number four cause of divorce with a mean response of 4.38 in Mekelle. Accordingly, 66.4% and 16.0% of the respondents strongly agreed and agreed for infidelity is a common cause of divorce. In this case only little respondents have disagreed. Besides, the case study reveals that adultery is the number one cause of those divorced individuals. The husband blamed his wife for she was unfaithful to him she used to cheat him. He stated that she was obsessed of going out with a variety of men's and that is why he divorced her.

This study's finding shares the findings of Atakins et al. (2001) and Enwerej (2008) that adultery is a common cause of divorce. Most of the respondents believed that whenever there are cheating between spouses it is conventional that their relations and life ends with divorce. Hence, it is hardly ever that individuals simply admit for the cheating by their mate (spouse). Thus,

according to Hawkins and Fackrell (2009) and Levy (2009) spouses should sexually be faithful to each other; they must keep intimate physical relationships within the bonds of marriage and virtually all married individuals should endorse this value.

Domestic violence/Abuse

According to Hawkins and Fackrell (2009) while conflict is a normal part of marriage, aggression and violence indicate an unhealthy relationship. This includes verbal, physical, emotional, and sexual aggression and abuse. In developing countries such as Ethiopia, domestic violence (physical, mental, emotional, and sexual abuse) is apparent. Hence, according to Tegbar et al. (2004) domestic violence has largely been unrecognized and unreported in Ethiopia. However, recent reports indicate that it is highly prevalent. Thus, domestic violence is one of the common causes of divorce (e.g. Rohling, 2005; Finchan, 2003; Greenberg, 2010). The same is true that the findings of this study revealed that domestic violence is one of the common causes being the number seven. Accordingly, in the study, majority of the respondents have strongly agreed with 40% and 27.2% have agreed as it is a common cause in Mekelle. Whereas, only few less than 15% disagreed denying that it cannot be a cause of divorce. This study shows that whenever there is domestic violence then divorce is predictable phenomena with average mean response of 3.75 tending to be agreed by majority of the respondents. Furthermore, according to Tegbar et al. (2004) study on domestic violence in Gondar, the prevalence of physical violence was found to be 32.2%, while that of forced sex and physical intimidation amounted to 19.2% and 35.7%, respectively. Thus, divorce is the typical action suggested by these women to reduce domestic violence which shows as domestic violence is prevalent and the same is true for divorce to be frequently available.

Interference from Outside

Marriages have succumbed to internal and external pressures and sometimes a combination of two. In this case interference from outside (parents, family, friends, relatives, etc) dislocates the relationship between spouses and envisages divorce in the longer term. Hence in this study interference from outside is considered as one variable among the causes of divorce. Accordingly, majority 36.8% of the respondents have strongly agreed and 27.2% agreed that is a

common cause of divorce with least number of disagreements. As spouses are interfered by others in their family life, different types of confusion would happen like, listening others advices that could outward provoking bad outlooks on each other. On the other hand, a respondent stated in the open ended question that the main cause to divorce his wife was her family interference. His wife did use to economically backup her parents reducing from the income at home. Even though he repeatedly requested her not to, instead to take care of her family affairs, she kept helping and finally divorce took place between them. Hence, whenever there is taking care of either of the spouse's family then the relationship inside would be damaged creating differences; consequently, divorce comes on the ground laying down the ground for the socio-economic costs.

Lack of Commitment

As being identified by Hawkins and Fackrell (2009) lack of commitment is one of the typical causes of divorce. This study also finds that lack of commitment to the marriage is the number two main and common cause of divorce in Mekelle city. Accordingly, an eye-touching number of respondents 59.2 % have strongly agreed and 24.8% agreed that lack of commitment is significant cause of divorce. In family life and between spouses there may be a lot of dissimilar occurrences, good and bad, but it is determined based on the spouses level of understanding to each other and how to deal with such circumstances to make things good or bad (right or wrong) and deal with it in an apt way. However, when spouses are less committed to their marriage and relationship with such major and minor circumstances, they are affected easily and things went uncontrollable, hence, the relationship of spouses is determined upon the commitment to their marriage and family life and even after bad state of affairs happened better to safe the marriage instead of divorce. So, spouses need to have a long-term perspective toward their relationship; they should intend to persevere when troubles come up and they should be willing to sacrifice their personal needs for each other.

Financial Problem

The other cause of marriage disruptions or divorce is financial problem of spouses. In this study, financial problem is identified as variable among the causes of divorce, accordingly in the study, 24% of the respondents strongly agreed and 28.8% of them agreed that financial problems are causes of divorce. Whereas 23.2% of the respondents have disagreed denying that it could not be a cause for divorce. Whenever there is financial problems at home and if spouses could not deal with it in a proper way then divorce comes on the ground. Ambert (2009) explains low incomes and poverty are risk factors because financial stressors often impact negatively on a marital relationship. Besides, according to Parke (2003) Serious and long-term financial stress can also wreak havoc on a marriage, and this may lead to marital breakup. However, this cause in this study stood number thirteen showing less contribution to divorce against the others and is considered to be among the least affecting causes in Mekelle city.

Abandonment

As a cause of divorce, abandonment is considered to be one of the others (e.g. Levy, 2009), hence, in this study it is taken as a common cause putting people into divorce. Accordingly, 37.6% of the respondents have strongly agreed and 28.6% agreed for this variable as a cause of divorce in Mekelle city. Whereas 21.6% of them have disagreed which are less than the agreements each. Hence, it is stated as number eight cause of divorce in Mekelle city according to this study. Here, when there is desertion between either of the spouses thus it is predictable that the relationship of those spouses would be terminated leading to divorce. However, according to Hawkins and Fackrell (2009) while couples are different in the amount of time they spend interacting and doing things together, in a healthy marriage couples enjoy being together. They are friends; they respect each other and enjoy each other's company. So, this shows that leaving behind or/and abandoning either of a spouse predicts divorce.

Easier Divorce Laws

As the interview conducted in the study shows, being a positive outcome of the revised family law that made divorce easier than before, through speeding up the process of divorce which used to be so delaying for the divorcing couples. However, as this case simplified the process, it is also hastening the divorce rate in which conflicting couples cannot get enough time to think over and work more on their marriage and settle their conflicting situation in apt way. Hence, the finding of this study has the same result with Gonzalez and Viitanen (2006) who analyzed a panel of 18 European countries spanning from 1950-2003 to examine the extent to which the legal reforms leading to “easier divorce” that took place during the second half of the 20th century have contributed to the increase in divorce rate across Europe and finds that different reforms that “made divorce easier” were followed by significant increase in divorce rates. The same is also true in Adegoke (2010) that easier divorce laws are the causes for increased divorce rates. Hence, this easier divorce law is one of the common causes of divorce in the contemporary world and as the result of this study dictate in the study area.

In consequence, even if their degree of influence differs, all the identified common causes in the above lay the ground for the socio-economic costs discussed below.

4.3. Social Costs of Divorce

Table 9: Explicates the Social Costs of Divorce

scale	Social Costs of Divorce	SDA		DA		SW		A		SA		Total		Mean
		1		2		3		4		5				
		f	%	f	%	f	%	f	%	f	%	f	%	
1	Stress/depression	0	0	5	4.0	16	12.8	37	29.6	67	53.6	125	100	4.33
2	Feelings of loneliness, inferiority, and frustration	2	1.6	6	4.8	17	13.6	35	28.0	65	52.0	125	100	4.24
3	Loss of social value (dignity and respect)	3	2.4	13	10.4	36	28.8	39	31.2	34	27.2	125	100	3.70
4	Committing suicide	32	25.6	35	28.0	36	28.0	36	28.8	13	10.4	125	100	2.46
5	violence	23	18.4	29	23.2	25	20.0	31	24.8	17	13.6	125	100	2.92
6	Moral loss	6	4.8	7	5.6	28	22.4	47	37.6	47	37.6	125	100	3.82
7	Divorce leads to changing of residence (social isolation)	4	3.2	15	12.0	35	28.0	44	35.2	27	21.6	125	100	3.60
8	Divorce affects the relationship with friends	10	8.0	26	20.8	28	22.4	37	29.6	24	19.2	125	100	3.31
9	Parents divorce affects the social life of their children	2	1.6	4	3.2	9	7.2	25	20.0	85	68.0	125	100	4.50
10	Children are morally affected from their parents divorce	3	2.4	3	2.4	2	1.6	14	11.2	103	82.4	125		4.69
Average Responses		8	6.4	14	11.2	23	18.4	35	28.0	48	38.4	125	100	

Source: researcher survey data, 2012

N.B.; f: Frequency of respondents

Table 12 portrays the findings for the second objective of the study. Accordingly, as it is indicated in table 12 the responses for the social costs show that divorce affects the social life of divorced individuals. Hence, majority of the respondents 66.4% agreed and strongly agreed on

the variables that most of them except suicide and violence are the social costs that divorced individuals face after divorce.

Here, table 9 shows that an eye-touching number of respondents have strongly agreed (82.4%) that children from a divorced family are morally affected by the divorce of their parents. The same is true that 11.2% have agreed upon this statement with a least number of disagreements collectively 4.8% for both. Over and above 68% and 20% have strongly agreed and agreed respectively that the social life of children is affected by the divorce of their parents. It is stated in many studies (e.g. Schramm, 2009; Serkalem, 2006; Krauth, 2006; Garner, 2008; Onofrio, 2011; Fagan & Churchill, 2012) that children of divorced family are morally and socially affected and the results of this study elaborate the same finding within the most respondent's agreement.

Besides, according to Parke (2003) Children of divorce are more than twice as likely to have serious social and emotional problems as children of intact families—25 percent versus 10 percent. Hence, many parents experiencing divorce are unaware of how their negative behaviors detrimentally impact their children. They may be swept up in the passion of the moment and may fail to acknowledge their children's anguish over parental divorce. Their children also may not know how to deal with the strong range of emotions they may be feeling. Here the qualitative data (key informant interview) also show that children of divorced family are facing the hazardous effects from this issue of divorce.

The interview suggested that divorce for children is a trauma putting them in trouble and making them in dilemma being unable to choose to be with either of their parents. Further the data describes that children after the divorce of their parents became violent and trouble makers with delinquency problems in their society which consists of the lost of their parents' serious care that their moral fails leading them to be anti-social and with the variety of tribulations. Beside, the case study shows that after her parents are divorced the child is morally and socially affected.

As the above table 9 illustrates depression /stress is a third social cost of divorce in this study. Majority of the respondents with 53.6% have strongly agreed and 29.6% have agreed that stress/ depression is social consequence after divorce in Mekelle city, whereas feelings of loneliness,

inferiority and frustration account the fourth place as a social cost of divorce in this study. According to AARP (2004) People at divorce face many fears. Greatest among them is the fear of being alone, Divorcees also fear failing again, never finding someone to marry or live with, staying angry/bitter for a long time, staying depressed for a long time, and not seeing their children as much. Hence, these feelings were strongly agreed by about 52% and 28% of the respondents have agreed upon its type of social cost. As spouses used to live together sharing the same life style and common home situations being two or with their children, by the time such relations are terminated the unconditional stress or depression and that of feelings of loneliness, inferiority and frustration take place. These issues are discussed in many studies (e.g. AARP, 2004; Garner, 2008; Fagan & Churchill, 2012; Ambert, 2009; Serkalem, 2006; Wirtz and Williams 2012). Hence, the findings of this study prove that these feelings are social costs of divorce as have been found by others. Further the case study indicates that especially of the women was so depressed right after divorce took place and was facing feelings of loneliness that she begun living life without her child.

Table 12 also shows the results of respondents on the moral loss of divorced individuals as well as the loss of social value (dignity and respect) they have had on their social life. Accordingly, moral loss and loss of social value took the fifth and sixth places respectively in which the majority of the respondents have strongly agreed and agreed with the same distribution of frequency accounting 37.6% each. Hence, this study gives due value to that of moral lose and lose of social value as social cost of divorce sharing the findings with other studies (Olson and Defrain, 200, Serkalem, 2006) and is practically proved here with the majority of the respondents agreement.

As it is identified, being variables of the social cost in this study, table 9 dictates the result of social isolation and the relation breakdown with friends as a result of divorce. Accordingly, 35.2% of all the respondents have agreed and 28% stayed neural, whereas the least numbers 11.6% strongly agreed and the rest 15.2% strongly disagreed upon this issue of social isolation as a result of divorce. In this regard the mean answer for this issue is 3.6% which is closer to that of agreement. Here, as the consequence of divorce, people go away of the society they have been with just due to the fear of divorce or change residence from that of division of the property or housing which consequently leads them to socially isolate. Besides, the case study shows that

after divorce and within the dismantling of the assets including the house which paved the way for social isolation and put them in to the difficulty of intermingling with other society.

On the other side, divorce affects the relationship with friends, hence, this statement as a social cost is agreed by the majority of the respondents 29.6% and 22.4% neutral and the almost catching up number 8% have disagreed denying that divorce can not affect the relationship with friends. In this case, it is agreed with the idea that after divorce, the divorced individuals might be ashamed of or the cause for their divorce might be outside pressures (from family, parents, relatives, etc.) and that is why they terminate their relations with some sort of bad mentality. Whereas those who have stayed neutral and disagreed with this statement stand on the opinion that friends are for bad times and when an individual gets divorced then during the times after it, friends are needed as a backup to help.

As indicated in the above table 9, violence and suicide are other social costs of divorce. However, they are least acknowledged as social costs from divorce by the respondents in the study. Accordingly, violence which is the ninth social cost has been strongly agreed and agreed by about 13.6 and 24.8% of the respondents respectively. However, the majority 41.6% of the respondents strongly disagreed and disagreed. Here, the mean of the respondents' answer is 2.9 which account less to neutral reducing to disagreement. Hence, respondents believed divorce barely leads into violence unlike to other studies (e.g. Gottman, 1993; Greenberg, 2010) which dictate that divorce provides an ample, ongoing opportunity for violence to continue. In this regard according to this study in Mekelle violence is not a significant social cost of divorce.

On the other hand, suicide is another variable of social cost of divorce. It maintains the contemplation that when someone is divorced, there is a probability of committing suicide (e.g. Fagan and Churchill, 2012; Rao et al., 2005). Accordingly, in this study 28.8% of the respondents have agreed whereas 28% of them stayed neutral and disagreed that committing suicide is not a social cost of divorce. The mean response here is 2.46 which tends to be less from somewhat going down to disagreement. Hence, violence and committing suicide are the least social consequences of divorce in this study.

4.4. Economic Costs of Divorce

Table 10: Elucidates the Economic costs of divorce

scale	Economic Costs of Divorce	SDA		DA		SW		A		SA		Total		Mean
		1		2		3		4		5				
		f	%	f	%	f	%	f	%	f	%	f	%	
1	Financial crisis	5	4.0	4	3.2	16	12.8	27	21.6	73	58.4	125	100	4.27
2	Declining living standard/drop of income	3	2.4	6	4.8	22	17.6	27	21.6	67	53.6	125	100	4.19
3	Reworking of finances (once assets are lost through division and the time to get them back)	1	.8	11	8.8	17	13.6	42	33.6	54	43.2	125	100	4.10
4	Court appearances/personal counseling	1	.8	9	7.2	30	24.0	46	36.8	39	31.2	125	100	3.90
5	Capital fragmentation (division of the capital of spouses)	3	2.4	5	4.0	9	7.2	39	28.8	72	57.6	125	100	4.35
6	Losing of working hours in courts	3	2.4	4	3.2	17	13.6	35	28.0	66	52.8	125	100	4.26
7	Children are affected economically from the divorce of their parents	1	.8	5	4.0	9	7.2	17	13.6	93	74.4	125	100	4.57
Average Response		2	1.6	6	4.8	17	13.6	33	26.4	67	53.6	125	100	

Source: researcher survey data, 2012

N.B.; f: Frequency of respondents

As a third objective of the study, here, table 10 has illustrated the respondents' response on the economic cost of divorce. Thus, the variables in the table are agreed and strongly agreed with majority of the respondents 80%, which shows that the economic consequence identified in this study are considerable.

As it is shown in the above table 10, majority of the respondents have agreed that children are economically affected from the divorce of their parents with mean response of 4.23 that is above the agreement and forwarding to strongly agree by the respondents. Hence, the majority 74.4% has strongly agreed and 13.6% have agreed with less than 7.28% disagreement. According to Parke (2003) most divorced families with children experience enormous drops in income, which lessen somewhat over time but remain significant for years. Moreover, there are many studies that show (e.g. Furstenberg and Kiernan, 2001; Onofrio, 2011; Matthews, 2005; Garner, 2008) children economic devastation when their parents are divorced and the same is true that this study's findings reveal the idea that children of divorced family are economically hit or affected.

Here in this study, it is also identified that capital fragmentation or division of the capital of spouses is the economic cost after divorce. It explains that when spouses are to be divorced, the money and financial assets they have acquired together over time get disbursed in to two of the former spouses. Hence, this is an economic cost of divorce (e.g. Waite and Gallagher, 2009; Schramm, 2009; Garner, 2008) affecting divorced individuals. Accordingly, majority of the respondents have strongly agreed 57.6% and 28.8% have agreed with less than 9.4% disagreement on this statement as an economic trauma for divorced individuals caused by divorce in the city of Mekelle. Moreover, the case study shows that especially of the husband who was the sole economic source at home and who constructed the house with his own finance acrimoniously heart felt that the scare of divorce has badly prejudiced him as his wife equally shared those financial assets for she had nothing contribution on the accrue of those assets.

As table 10 elucidates the time that is being wasted for this issue of divorce in courts is an economic cost. Thus, it is given a due value in this study with the average mean response of 4.6. Accordingly, it is strongly agreed by 52.8% of the respondents followed by 28% agreement of respondents. It is viewed as economic consequence by other studies (e.g. Wirtz and Williams, 2012) and this study proves it with the findings from the respondents the time that is lost in

courts would bring bankruptcy to individuals specially, to those who run their own business. Hence, it is true that majority of the respondents (41.6%) run their own businesses in this study and are agreed on this statement that it is economic cost they undergo after divorce. Besides, the same is true for the governmental and NGO workers in which they desecrate working hours in the process of divorce and get markdown on their monthly fee.

Table 10 illustrates the responses on the reworking of finances which is one variable of the economic cost. Reworking of finances or once assets are lost through division and the time to get them back is one sort of economic cost after divorce (Garner, 2008). In this study, this variable is given due value as its mean response is above agreement, hence the majority of the respondents 43.2% and 33.6% have strongly agreed and agreed respectively. All the possessions, money, financial assets, and others that have been produced and owned through time are being split in to two and the spouses again come to the process of having it back. This could be done scrupulously, that is why it is considered to be economic cost an individual pays for divorce. Besides, the case study also indicated that especially of the husband feels that the assets he painstakingly accumulated in many years and while they are disbursed in to two, it hurts and the time to get it back is an economic cost resulted from this divorce situation.

Court appearances or the personal counseling is another variable of this economic cost for divorce. Accordingly, in the study it is agreed by the majority of respondents in which 31.2% have strongly agreed and agreed by 36.8% of the respondents. It is due to the cheap payments in the courts especially of the social courts in which family cases are being seen but, its effect for divorced individuals from lower income is undeniable which is also proven by other studies (e.g. Garner, 2008).

In most cases, divorced individuals experience drop of income or decline their living standard (e.g. Waite and Gallagher, 2009; Matthews, 2005). Hence, this study finds the respondents' agreement with a mean response of 4.19 that change in the living standard is apparent. Accordingly, in this study it is strongly agreed by about 53.6% and agreed by 21.6% of the respondents. The case study besides shows that especially of the women did experience a decline in her standard of living that's she lost the income she used to gain from her ex-husband or the economic resource she have had is terminated.

The other economic cost here that upshot from drop of income is financial crisis that appears after divorce. Hence, table 10 has identified the responses statistics which show 4.27 mean responses that made it agreed economic cost in this study. Accordingly the majority 58.4% have strongly agreed and 21.6% agreed with less than 17.8% disagreements. Over and above, the case study reveals that the women did face financial crisis as she was a house wife who did not involve in any kind of job for more than eight years. Hence, the study shares other studies' findings (e.g. Fagan & Churchill, 2012; Garner, 2008). Furthermore, according to Piskor and Colman (2011) both men and women typically experience a drop in standard of living immediately following dissolution although women are uniformly worse which rally round with the result of this study.

4.5. Economic Condition subsequent to Divorce

As a fourth objective of this study, in this section the economic condition of divorced individuals including the pre and post income of females and males is discussed in detail.

Table 11: Statistical output of pre and post divorce income of females

Descriptive Statistics		Pre divorce income of Females	Post divorce income of Female
N	Valid	70	70
	Missing	0	0
Mean		3217.14	1555.71
Minimum		350	200
Maximum		10000	6500

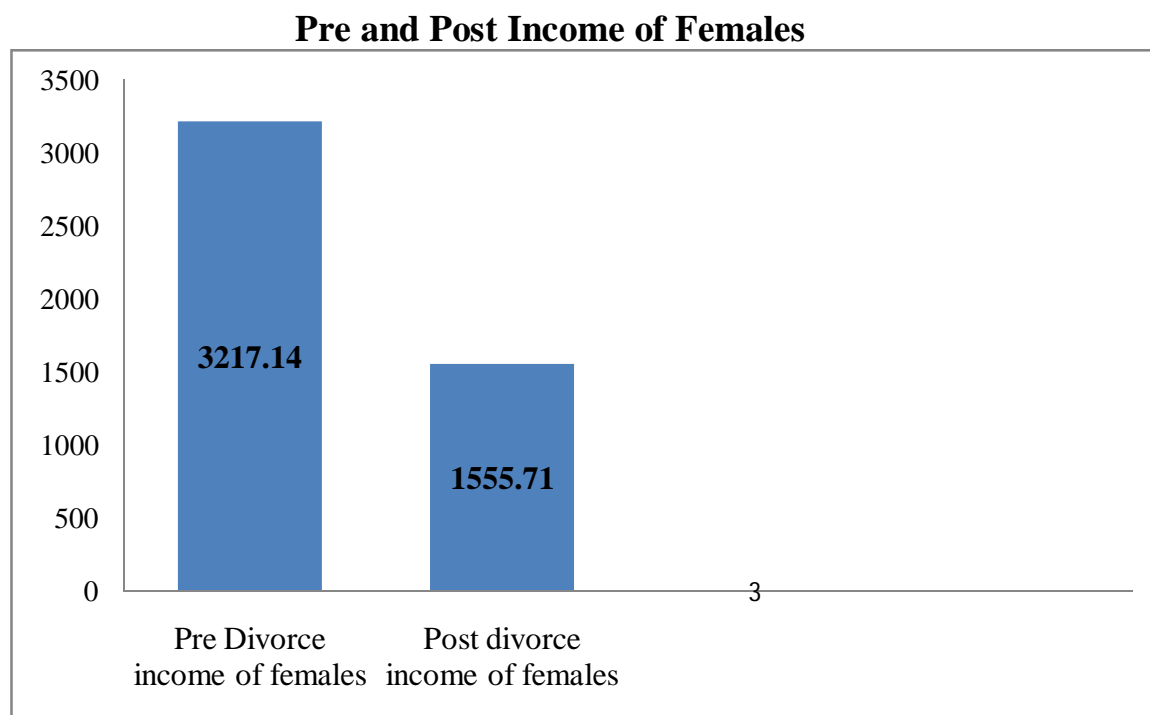
Source: researcher survey, 2012

As table 11 in the above shows the income of divorced females in the pre and post divorce periods have a big gap. In the study, the mean income of divorced female in pre and post divorce time is 3217 and 1555 correspondingly the minimum in the pre 350 and post 200 and the maximum in the pre 10000 and post 6500. Hence, the average post divorce income that the divorced females get after their divorce decreases by about 51.74% which means with the drop of monthly income their standard of living decreases after divorce.

Even though there is difference in the number this study's result shares the findings of Weitzman's that report 73% decline in women's standard of living and Peterson (1996) who re-evaluated Weitzman's book and produce new estimates of a 27% decline in women's standard of living and the same is true that this study finds a 51.74 percent decline in women's standard of living. Beside, according to Piskor and Colman (2011) the first year earnings for woman and especially women with children drop by 20-45% depending on measurement techniques. This is mostly because of being in marriage women stay at home as house wife only expecting the income of their husbands however, by the time they get divorced their economic casualty begins

and their standard of living declines. The same has been described by Amato (2010) that mothers after divorce lowers their standard of living which is a corresponding idea with the finding of this study. The study by Zartler (2002) and AARP (2004) revealed also women are especially vulnerable financially and are more likely than men to be troubled about becoming financially destitute.

Similarly, the case study also reveals that after divorce the women has experienced declining of living standard compared to the pre divorce periods as the assets she owned was disbursed and the financial backups she used to gain from her ex-husband was already terminated.



Source: researcher survey data, 2012

Figure E. *Pre and Post divorce incomes of females*

Table 12: Statistical output of pre and post divorce income of males

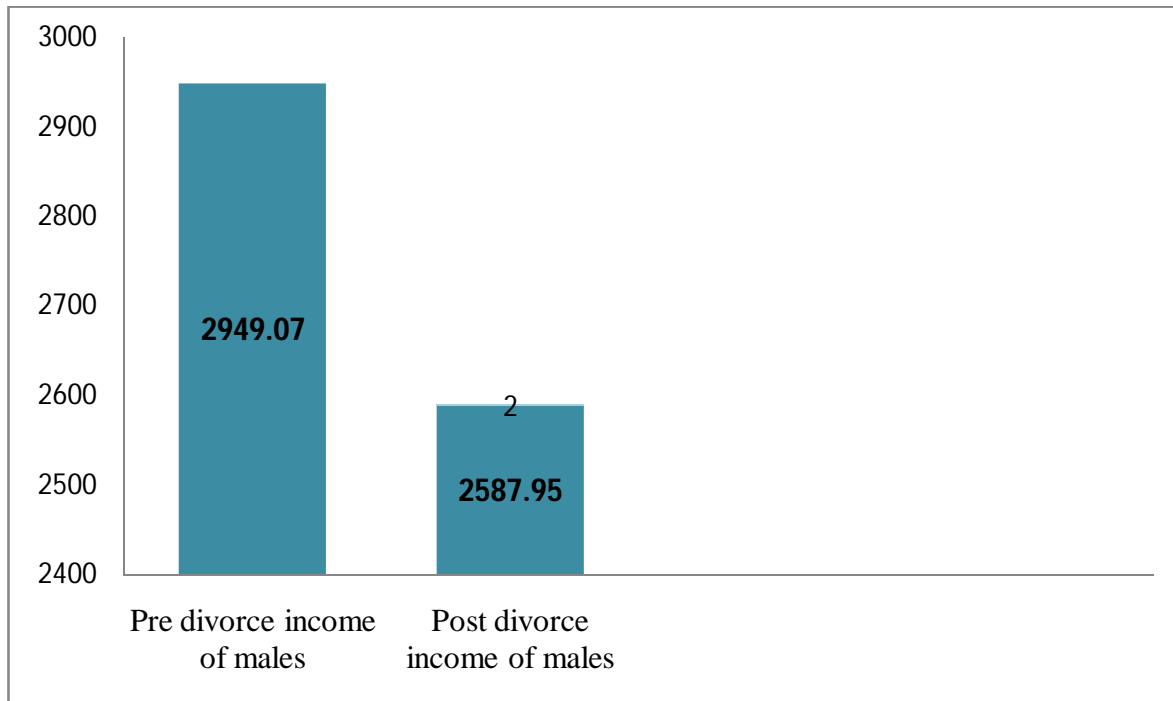
Descriptive Statistics	Pre divorce income of Males	Post divorce income of Males
N Valid	55	55
N Missing	0	0
Mean	2949.07	2587.95
Minimum	400	500
Maximum	10000	8400

Source: researcher survey data, 2012

As table 12 in the above shows, even though not like that of women's but the standard of living for males decreases too. In this study the average mean income of male respondents in the pre divorce period is 2949 where as in the post divorce period 2587. The minimum income is 400 and 500 in the pre and post period times respectively and the maximum 10000 and 8400 in the pre and post divorce periods respectively. Hence according to this statistical out put the average post divorce income has decreased by 12.24 percent.

However, the finding of Peterson (1996) on the re-evaluation of Weitzman's report shows that the male's standard of living after divorce increases by 10 percent which is a contrary to this study's results. On the other hand Waite and Gallagher (2009) has stated that most men experience a loss in their standard of living in the years after a divorce, as well, a loss generally about 10%-40%, depending on circumstances which has a similar finding with this study. Further, according to Piskor and Colman (2011) first year earnings for males drop by 18% but may also increase. In most cases the life of male is dependent on women's contribution especially at a family matter but when divorced then the financial assets split and the share of the women terminates in which only they stand on their own income and even when alone they pay for the custody of their children and this supporting of households and expenses for food and drink which in Ethiopia mostly goes out of the house make their standard of life to decrease. However, according to Ambert (2009) ex-husbands, compared to ex-wives, are less likely to be poor because their income is generally higher, they do not have full care of their children with all the attendant expenses, and their child support payments are usually not crippling.

Pre and Post Income of Males



Source: researcher survey data, 2012

Figure F. Pre and Post divorce income of males

Table 13: Number of days those respondents has been to courts

No. of Days to Courts	Frequency	Percent	Valid Percent	Cumulative Percent
1 to 3 days	44	35.2	35.2	35.2
4 to 6 days	40	32.0	32.0	67.2
Valid 6 to 8 days	15	12.0	12.0	79.2
more than 9 days	26	20.8	20.8	100.0
Total	125	100.0	100.0	

Source: researcher survey data, 2013

As the time that is being wasted in courts affects divorcing individuals table 13 has briefly dictated for how many days respondents have been to courts. Accordingly, majority (35%) of them has ended the process of their divorce within three and less days and 32% within 4-6 days.

Whereas 20.8% of the respondents more than nine days that could stretch to months. This time wasted in courts lets for bankruptcy especially of those who run their businesses and for those who are involved in governmental and NGO's made them discount from their monthly or/and daily wages. From this finding we can infer that the times wasted in courts has a significant economic cost on the lives of divorced individuals.

In contrast, as the interview made with some key informants describes, the revised family law let people get divorced in short period of time and that is why majority of the respondents completed their divorce with less than three days which is considered to be positive outcome. Whereas, on the other hand it does not let conflicting spouses think over their conflicting situation in which, had they had thought repeatedly about it, they could have settle it peacefully instead of divorcing and this is considered to be negative outcome.

Table 14: The Amount of Money Wasted during the Divorce Process

Amount of Wasted Money	Frequency	Percent	Valid Percent	Cumulative Percent
less than 200 birr	25	20.0	20.0	20.0
201 to 400 birr	25	20.0	20.0	40.0
401 to 600 birr	38	30.4	30.4	70.4
Valid 601 to 800 birr	17	13.6	13.6	84.0
801 birr and above	20	16.0	16.0	100.0
Total	125	100.0	100.0	

Source: researcher survey data, 2012

Table 14 shows the result of respondents on the amount of money being wasted during the process of divorce. Accordingly, majority of the respondents (30.4%) has lost about 401-600 birr for the divorce to be ended and 40% less than 200 and 201-400 birr where as 13.6% about 601-800 and 16% has lost more than 800 that stretch in to thousands. These costs include the money payee for personal counseling, transportation and other miscellaneous expenses. The majority who lost less than 600 are because of the social court payments are fair which take in to account the poor or those with little income of the society. However, for those who are with least income

but lost more than 800 birr, it is deemed to be so costly affecting their economic condition. Those who lost more than 800 birr are those who stay for longer time in courts. Especially as the interview shows problems occur and extends the divorce process while assets are disbursed between the spouses.

Table 15: Types of Expenses during the Process of Divorce

scale	Types of Expenses	1 st		2 nd		3 rd		4 th	
		f	%	f	%	f	%	f	%
1	Transportation cost (taxi, petrol)	18	14.4	43	34.4	33	26.4	31	24.8
2	Court appearances (personal counseling)	49	39.2	33	26.4	33	26.4	10	8.0
3	Profit lost due to business interruption in courts (losing of working hours)	38	30.4	29	23.2	41	32.8	17	13.6
4	Miscellaneous expenses	19	15.2	20	16.0	19	15.2	43	53.6
Total		125	100	125	100	125	100	125	100

Being an economic cost, the types of expenses listed above in table 15 are agreed by majority of the respondents with average mean response of 4.23. here the results of respondents in which they have ranked them according to which they have payee or spent most shows that majority of the respondents (39.2%) has lost their money for court appearances or personal counseling.

This is mostly perceived as the first type of expense by majority of the female respondents and by the divorced individuals who has ended the process of their divorce in more than 8 days that stretch to months. Accordingly, the interview conducted with key informants has proven that in some cases divorcing individuals stay longer than normal especially on the distribution of assets which expose them in to a variety of expenses including and being first in this case court appearances or personal counseling especially to those with low income. The second type of

expense is transportation cost agreed by about 34.4% of the respondents followed by the profit lost due to business interruption by 32.8% of the respondents. We can also consider the golden time lost from both parties. Time is the irreplaceable natural resource that we need to make maximum use of it. Plenty of irreplaceable resource is lost while both the plaintiff and the defendant come back and forth to the social courts. By doing so, they lose their precious economic benefits which they could have achieved by using the dissipated time. Thus, the 41.6% in this study are those who run their own businesses and believe that they could have done more business in the time they waste at the courts for the process of divorce. The least type of expense in this case which is believed by 53.6% of the respondents is miscellaneous expenses that include expenses for tea in order to discuss about their divorce condition and that of the time that is lost on working hours discussing with friends and others.

Chapter Five: Summery, Conclusions and Recommendations

5.1. Summary and Conclusion

The purpose of this study was to determine the common causes and socio-economic costs of divorce in Mekelle city. In this subject of divorce little information is available on courts and not accurate data is found due to the poor documentation system especially in the social courts where family cases are seen. It was the researcher's conviction that the best method for discovering the common causes and socio economic costs of divorce on divorced individuals.

The commonly identified variables are momentous causes of divorce in Mekelle city in which majority of the respondents 65.6% agreed and strongly agreed as being the common causes of divorce laying the ground for the various social and economic costs. Accordingly, lack of communication (too much arguing and nagging) between spouses accounts the first place. The study also finds that lack of commitment to the marriage is the number two common cause of divorce. Spouses may not have the habit of discussion which turns many inside thoughts in to conflicting ideas over time. Hence, lack communication that is manifested in not speaking or not discussing between the spouses on personal or family affairs is third cause. In this study infidelity is the number four cause of divorce. Thus, not meeting family obligations is the fifth cause followed by alcohol addiction, domestic violence, interference, abandonment, and loss of love, drug abuse, difference in the economic status, financial problems, and barrenness, early marriage and the last one difference in the social status of spouses. Besides, a variable which was not on the identified independent variables but is among the common causes of divorce is the ease of divorce law. Hence, even if their degree of influence differs, these causes divorce and lay the ground for socio-economic costs.

The study also finds that divorce affects the social life of divorced individuals with majority of respondent's 66.4% agreement on the variables that most of them except suicide and violence are the social costs that divorced individuals face after divorce. Here, as a social cost of divorce an eye-touching number of respondents have strongly agreed that children from a divorced family are morally and socially affected by the divorce of their parents. The data also suggested that divorce for children is a trauma putting them in trouble and making them in dilemma being

unable to choose to be with either of their parents and be anti-social and with the variety of tribulations. Hence, depression is a third social followed with feelings of loneliness, inferiority and frustration, loss of social value, Social isolation and the relation breakdown with friends as a result of divorce and finally violence and suicide which are least.

The variables as economic costs are agreed and strongly agreed with majority of the respondents 80%, which shows that the economic consequence identified in this study are considerable. Hence, majority of the respondents have agreed that children are economically affected from the divorce of their parents and capital fragmentation is agreed as a second economic costs followed by the money being wasted for this issue of divorce in courts, financial crisis, reworking of finances or once assets lost through division and the time to get them back is one sort of economic cost after divorce given due value and finally Court appearances or the personal counseling is another believed economic cost of divorce.

The study also compared the standard of living in the pre and post divorce periods of female and male respondents. Thus, the average post divorce income that the divorced females get after their divorce decreases by about 51.74% which means with the drop of monthly income their standard of living decreases after divorce. Besides according to this study's statistical out put the average post divorce income of males has decreased by about 12.24%.

The result obtained from this study enabled us to understand the broader context and complexities of family problems with particular reference to the issue of divorce. Hence, there are many different and complex causes and reasons for divorce, each of them to that particular couple's marital relationship, their individual experiences and personal problems. None of them may seem 'common' to the people going through a divorce, of course, but many of the reasons recur enough to warrant to the term.

As the first common cause of divorce in this study is lack of communication, one of the most important things that someone who is dealing with divorce can do is to open lines of communication. Besides, telling someone how you feel about a situation can help to relieve your stress and help you deal with any internalized problems that you may be experiencing. It is

important to communicate any problem that you are having as early as possible. This will make communication easier and allow you to deal with potential problems as they arise instead of all at once. When parents stop loving each other and dissolve a marriage, the negative ripple effects and socio-economic costs of divorce interact with a host of other risk factors that unravel threads in the tapestry of assets that are being woven in to the lives of children. So, the future well-being of any family depends a great deal on what mother and father do in the home. Finally, no matter the extent of knowledge westernization offers to change indigenous institutions, the greatest demand to ensure stability is implicit respect to and adherence to socio-cultural, moral and traditional expectations.

5.2. Recommendations

Marriage or family counseling is provided by a variety of professionals, including social workers, psychologists, guidance, counselors, psychiatrist, and members of the clergy (Adegoke, 2010). It is also provided by most direct social service agencies. In marriage or family counseling, families are helped to understand behaviors and coping patterns, establish more productive communication patterns, resolve problems and support each other as family members. Hence, according to the major findings of the study the following recommendations are forwarded:

What should be the role of Social service agencies, NGO's, Religious institutions....?

Social workers, because of their emphasis on system/ecological perspective should play an important role in this shift in focus from individual to family counseling (to stop individualistic way of thinking). Hence, as lack of communication and lack of commitment are the common causes, the population must be affirmed with traditional values related to marriage (such as marriage being a “lifelong commitment”) and family (believe that it is a better for child to be raised “with a married mother and father” and that “fathers are an important as mothers”) as children are the most victimized of this social and economic devastation resulted from their parents divorce. Besides there should be;

- An Increase in the public awareness about the benefits of relationship skills training, marriage preparation, marriage education and counseling.
- Teach relationship skills (communication) to teenagers as part of their school education.
- Identification of “trouble signs” including education regarding adequate means of communication and conflict resolution; typical interaction patterns between males and females and especially how to deal with rather than suppress problems is a core skill
- Require couples seeking a divorce to attend marriage education and/or couples counseling.

However, addressing the issue of divorce certainly can’t be one organization effort. It is crucial that pro-active community involvement and efforts are also harnessed to create awareness of the problems and to tackle the issue presented being on the side of social workers.

As almost all of the respondents are religious but are involved in the divorce revolution, the religious institutions should play a noteworthy role in creating awareness about peaceful family life compared to disrupted ones interacting the sort of counseling with religious laws as most people with religion are abided of religious laws . Such counseling mechanism costs nothing as population simply goes to churches or mosques for their own case of praying especially on weekends.

What should be the role of the government and Family law makers?

The government could take part in creating awareness on the divorcing couples through preparing Parent education programs which are programs for divorcing parents that inform about the situation-specific parenting issues that arise during and after divorce with the means of media i.e. TV, radio, newspaper, magazine, etc. and through publishing books and articles that deal with the divorce subject (causes and costs).

As the interview conducted in the study shows, being a positive outcome of the revised family law that speeds up the process of divorce which used to be so delaying for the divorcing couples, but this time it has simplified the process and is hastening the divorce rate in which conflicting couples cannot get enough time to think over and work more on their marriage to settle it well.

So that, the law makers should be aware of this situation to reform and rectify the family law in a way that gives more time for divorcing couples to think over their disrupted family life through preparing counseling programs on the pros and cons of divorce and should advocate on strengthening marriage by reforming divorce laws to make divorce harder to obtain i.e. according to Adegoke (2010) making breakup harder to do by requiring proof of faults (e.g. adultery, abuse). Implementing such laws need strong attention and contribution on the side of the government (political will and commitment) and involving local people by respecting the whole societal value. For Such programs the Fund/resources could be from the donors or/and NGO's involved in such societal services.

It is hardly some that data about divorce is documented in the social courts that limit researchers from getting the required data/information about divorce. This could be due to the poor/un skilled man power in those courts. The informants in these courts are not educated (only take trainings once in three months) simply serving their society willingly and without known monthly salary. Besides to this, they are too busy on the working days i.e. Tuesday and Saturday a week and with this burden job they became careless on the documentation system. So that, the documentation system would be fruit full if well handled. This could be done through budgeting to the people, even though they work on their own will, for monthly or weekly fees and creating awareness on how documenting data is vital.

Finally, a follow up study should be done to determine if the findings of this study can be verified by another similar study. Besides, there should be an extensive research on regional occurrence, magnitude and reasons to determine the costs and come up with different solving mechanisms.

References

- AARP (2004) The Divorce Experience: A Study of Divorce at Midlife and Beyond, AARP the Magazine, *National Member Research, Survey conducted by Knowledge Networks, Inc. Washington May 2004*
- Adegoke T.G. (2010), Socio-cultural factors as determinants of divorce rates among women of reproductive age in Ibadan Metropolis, Nigeria department of social work, *University of Ibadan, Ibadan, Nigeria. Stud Tribes Tribal's*, 8(2): 107-114
- Amato P.R. and Previt D. (2003), Peoples reasons for divorcing: Gender, Social Class, the Life Course and Adjustment, the Pennsylvania State University. *Journal of family issues, Sage Publications Vol. 24, No. 5, July 2003. 602-626*
- Amato P.R. (2010), Research on Divorce: Continuing Trends and New Developments. *Journal of Marriage and family* 72 (June 2010): 650-666
- Ambert A. M. (2009) *Divorce: Facts, Causes and Consequences*, York University (3rd Edition, 2009), the Vanier institute of the family
- Anthony D. (2011) *Statistics for Health, Life and Social Sciences*, Denis Anthony and Ventus publishing Aps
- Atkins D.C., Donald H.B. and Neil S.J. (2001), Understanding Infidelity: Correlates in a National Random Sample. *Journal of Family Psychology* 2001, Vol. 15, No. 4, 735-749
- Betsey A.I. and Stevenson W. (2010) *Women's education and family behavior: Trends in Marriage, divorce and fertility*, University of Pennsylvania, USA
- Buss D.M. and Shackelford T.S. (1997), Susceptibility to Infidelity in the First Year of Marriage, *Journal of research in personality* 31, 193–221 (1997), Article no. Rp972175
- Central Statistics Agency (2000), *Analytical report on the 1998/99 sample survey and vital events registration*, August 2000.
- Central Statistics Agency (2011), *Census Report*, 2011 Addis Ababa
- Country profiles (2011), *the state of World's midwifery*, 2011 available at: www.stateofworldsmidwifery.com
- D'Onofrio, B.M. PhD (2011), consequences of Separation/Divorce for children. Indian University, USA, (Published on line on June 27, 2011).
- Enwereji E.E. (2008), Indigenous Marriage Institutions and Divorce in Nigeria: the case of Abia Stat of Nigeria. *Eur J Gen Med* 2008; 5(3): 165-169

- Erulkar A.S. and Muthengi E. (2009), *A program to delay child marriage in rural Ethiopia*, Evaluation of Berhana Hewan.
- Erulkar A.S., Tekleab M., Helen A. and Garry C. (2007), Divorce and remarriage, leave no women behind, Ethiopia; *Baseline report, population council one Dag Hammarskjold plaza, New York, USA*.
- Erulkar A.S., Tekle-Ab M., Helen A., and Garry C. (2009), Marriage and sexual experience of adolescent girls and women in West Gojam Zone, Amhara region, *Ethiopian Journal of Reproductive Health*, December 2009, 3(3):27-33
- Federal Negarit Gazette of the Federal Democratic Republic of Ethiopia, (2000), Revised Family Code (RFC) *Proclamation of 2000, Addis Ababa*.
- Fafchamps M. and Quisumbing A.R. (2004), *Assets at marriage in rural Ethiopia*, FCND discussion paper number 185, Washington DC.
- Fagan P.F. and Churchill A. (2012) the Effects of Divorce on Children, Marriage and religion *research institute, January 11, 2012*
- Fentie A. (2009), the effect of socio-demographic factors and sources of sex information on romantic love levels among Jimma University students.
- Fincham F.D. (2003), Marital Conflict: Correlates, Structure, and Context, *Psychology Department, University at Buffalo, New York*
- Fikrewold H., Daniel S. and Biruk T. (2006) Infertility in Ethiopia: prevalence and associated risk factors
- Furstenberg, F.F., and Kiernan, K.E. (2001) Delayed parental divorce: How much do children benefit? *Journal of Marriage and Family*, 63, 446-457.
- Garner C.N. (2008), The Reality of Divorce: A Study of the Effects of Divorce on Parents and their Children, *Liberty University, Fortified Marriages Ministry*.
- Gonzalez L. and Viitanen T.K. (2006) The effect of divorce laws on divorce rates in Europe, *discussion paper no. 2023, March 2006*
- Gottman J.M. (1993) A Theory of Marital Dissolution and Stability, *Department Psychology, University of Washington*
- Greenberg E.E. (2010) Beyond the polemics: Realistic options to help divorcing families manage domestic violence. *Journal of civil rights and economic development*, 24(3): 603-623

- Hawkins A.J. and Fackrell T.S. (2009), *How Common is Divorce and what are the Reasons? A Guide book for Individuals and Couples at the crossroads of Divorce*
- Israel, G.D. (1992), *Sampling the Evidence of Extension Program Impact, Program Evaluation and Organizational Development*, IFAS, University of Florida. PEOD
- Kraynak A.R. (2006), A historical review of research findings regarding the adjustment of U.S children to divorce; *Adjunct faculty, Kent State University, Crestwood Local School, District: School Psychologist.*
- Krauth K.R. (2006), Identifying Adolescent Problems of Substance Abuse and Caregivers Approach for Treatment and Prevention, *Journal of Addictive Disorders*. Retrieved from; <http://www.breining.edu>.
- Kruk, E. (2010). Parental and Social Institutional Responsibilities to Children's Needs in the Divorce Transition: Fathers' Perspectives, *Journal of Men's Studies*, 18(2), 159-178.
- Levy R.J. (2009) "Divorce" Microsoft® Encarta® 2009 [DVD]. Redmond, WA: *Microsoft Corporation, 2008.*
- Mathews D.W. (2005), Long – term Effects of Divorce on Children, North Carolina State University, college of agriculture and life sciences, Human Specialist, *Published by North Carolina Cooperation Extension Service*
- Mekelle Cluster Culture and Tourism Office (2012), *Mekelle on the road of Renaissance*, November, 2012
- Ministry of Women's Affairs (2008), *Early Marriage; Save the Children, Denmark, and Ministry of Education*, Addis Ababa
- Morison D.R. and Coiro M.J. (1999), parental conflict and marital disruption: do children benefit when high-conflict marriages are dissolved? *Journal of marriage and the family* 61 (August 1999): 626-637
- Negarit Gazetta of the Tigray regional state (1999), Family Code of Tigray regional state *Proclamation 116/1999, number 1, Mekelle.*
- Olson H. and Detrain J. (2006) *Marriage and the family: Diversity and strength*. California: Mayfield publishing company
- Parke M. (2003) Are Married Parents Really Better for Children? What Research Says about the Effects of Family Structure on Child Well-Being, *an annotated version of a Couples and*

- Marriage Research and Policy* brief published in May 2003 by the Center for Law and Social Policy (available at www.clasp.org).
- Pathfinder International (2006), *report on causes and consequences of early marriage in Amhara region*. Addis Ababa, Ethiopia July 2006
- Peterson R.R. (1996), A Re-Evaluation of the Economic Consequences of Divorce. *American Sociological Review*, vol. 61, no.3, pp 528-536
- Piskor G.W. and Colman G.C (2011) *Economic consequences of divorce/separation: Different tools to enrich the public policy debate*. Paper presented at the 2nd annual male studies conference, April 6, 2011
- Rao T.S.S., Dr., Nambi S. Dr and Chandrashekar H., Dr (2005), Marriage, Mental health and Indian legislation.
- Reniers G. (2003), Divorce and remarriage in rural Malawi. Demographic research, *special collection 1, article 6 published 19 September 2003, pp 175-206*.
- Roberts L.J. and McCrady B.S. (2003), *Alcohol problems in intimate relationships: identification and intervention*. A Guide for Marriage and Family Therapists,
- Rohling J.L. (2005), Top 10 Greatest “Hits” Important Findings and Future Directions for Intimate Partner Violence Research, *Journal of interpersonal violence*, vol. 20 no. 1, January 2005 108-118
- Schramm D.G. PhD (2009), the Family in America, Counting the Cost of Divorce: what those who know better rarely acknowledge. *A journal of Public Policy, University of Missouri, Columbia*
- Serkalem B. (2006), Divorce: its causes and impacts on the lives of divorced women and their children, A comparative study between divorced and intact families, *Addis Abeba*.
- Simpson, I.H. (2009), "Family." Microsoft® Encarta® 2009 [DVD]. Redmond, WA: *Microsoft Corporation, 2008*.
- Skolnick, A. (2009) "Marriage." Microsoft® Encarta® 2009 [DVD]. Redmond, WA: *Microsoft Corporation, 2008*.
- Statistics Canada (2010), Survey Methods and Practices. *catalogue no. 12-587-x, published by authority of the minister responsible for statistics canada, ottawa*. Electronic publications available at: www.statcan.gc.ca

- Stevenson B. and Wolvers J. (2007), Marriage and Divorce: Changes and their Driving Forces, Bonn, Germany, *Journal of Economic Perspectives – Volume 21, Number 2 – Spring 2007- pages 27-52.*
- Tegbar Y., Anwar Y. and Yigzaw K. (2004) Domestic violence around Gondar in North West Ethiopia. *Ethiopia, J. Health Dev.* 2004; 18(3): 133-139
- Tilsen D. and Larson U. (2000), Divorce in Ethiopia: The Impact of Early Marriage and Childlessness. *Journal of biosocial science*, 32, pp 355-372
- Tsapelas, I, HE Fisher, and Aron A. (2010) “Infidelity: when, where, why.” IN WR Cupach and BH Spitzberg, *The Dark Side of Close Relationships II, New York: Routledge*, pp 175-196.
- UAPS (2007), The Causes and consequences of Early Marriage in the Amhara Region of Ethiopia, *African Population Conference.*
- Umoh S.H. and Adeyemi H. (1990), Causes of Divorce as Perceived by the Students of Tertiary, Institutions in Kwara State. *University of Ilorin, Nigeria, Vol. 10*
- UNICEF (2001), Early Marriage; Child Spouses, *Innocent Research Center No.7 – March 2001*
- Waite L.J. and Gallagher M. (2009) *what are the possible financial consequences of divorce? A guide book for individuals and couples at the crossroads of divorce*
- Weston R. and Hughes J. (1999), Family forms- Family wellbeing, *Family Matters. No.53 winter 1999, Australian Institute of Family Studies*
- Wilson B. and Smallwood S. (2008), *Age difference at marriage and divorce*, Office for national statistics, population trends 132, summer 2008, England
- Wirtz A. and Williams L.D. (2012), An Overview of the Costs of Divorce to Employers, Principled Family Advocacy, *Bar Journal Feature, July/August 2012*
- World Bank (2004) Ethiopia Legal and Judicial Sector Assessment
- Yamane T. (1967), *Statistics, an Introductory Analysis*, 2nd, New York: Harper and Row.
- Zare B. (2011) Review of studies on infidelity, 3rd International Conference on Advanced, Management Science, *IPEDR vol.19 (2011) IACSIT Press, Singapore*
- Zartler U., Wilk L. and Kränzl-Nagl R. (2002): The Causes of Divorce/Separation and its Effects on Children, Women and Men: *European Centre for Social Welfare Policy and Research.*

Appendices Part

Appendix 1: Questionnaire in English

Mekelle University
College of Business and Economics
Department of Management

Questionnaire to be filled by divorced individuals

I. Introduction

The world is undergoing a divorce revolution which has been among one of the causes of society's tribulations. Therefore, this is a study on the common causes and socio-economic costs of divorce Mekelle. This questionnaire is sent to you with the sole intent of learning from your experiences in order to be able to give guidance to those with sick (unstable) marriages or to those who plan to undergo the experience. So, you are kindly requested for your cooperation which is critical for accomplishing the paper employed by the researcher expressing deepest gratitude for devoting your time answering this questionnaire. For your safety the researcher assures you that all the information you provide will be held in strict confidence as the research has only academic purpose, besides your name and address is not needed.

II. General background

1. Age
 - a. <30
 - b. 31-35
 - c. 36-40
 - d. 41-45
 - e. 46-50
 - f. >50
2. Sex:
 - a. Male
 - b. Female
3. Religion
 - a. Orthodox
 - b. Muslim
 - c. Protestant
 - d. Catholic
 - e. Any other, specify.....
4. Level of education
 - a. Illiterate
 - b. Read and write
 - c. Primary (1-8)
 - d. Secondary (9-12)
 - e. College and university
 - f. above

5. How old were you when you first marry?
a. <15 b. 16-20 c. 21-25 d. 26-30 e. >30
6. How long have you stayed with your spouse before your divorce?
a. 1-5 years b. 6-10 years c. 11-15 years d. >16 years
7. How many times have you divorced?
a. 1 b. 2 c. 3 d. >4

For the next three questions multiple answers is possible.

8. What is your job?
a. Governmental organization
b. Nongovernmental organization
c. Private business
d. Any other, specify.....
9. How was your marriage concluded? Through
a. Family arrangement (Customary or traditional)
b. Religious institutions (church)
c. Municipality (legalized or/and official)
d. Abduction (force fully)
e. Own arrangement (simply living together)
10. What prompted the marriage decision?
a. Love
b. Pressures from family and/or friends
c. Pregnancy before marriage
d. Have nowhere to live
e. Any other reason.....

The next five point Likert scale type questions are to be answered based on the level of your agreement from strongly disagree to strongly agree.

- III.** The following seventeen questions are reflections on the **Common Causes of Divorce**. So, please, tick on one of the five alternatives based on your level of agreement (except no. 17).

Note that:

1	2	3	4	5
SDA- Strongly disagree	DA- Disagree	SW- Somewhat	A- Agree	SA- Strongly agree

Scale	Common Causes of Divorce	SDA	DA	SW	A	SA
		1	2	3	4	5
1	Early marriage (<18 years old)					
2	Barrenness (Childlessness, sterility)					
3	Alcohol addiction					
4	Drug usage					
5	Lack of communication (not speaking/discussing/and chatting)					
6	Lack of communication (arguing or talking in improper way)					
7	Lose of love or romantic love					
8	Difference in the social status (family background) of spouses					
9	Difference in the economic status (income) of spouses					
10	Wasting money/not meeting family obligations					
11	Infidelity (adultery/unfaithfulness/cheating)					
12	Domestic violence (Physical/mental/emotional/sexual abuse)					
13	Interference from outside (family, parents, relatives, and friends)					
14	Lack of commitment to the marriage					
15	Financial problems					
16	Abandonment (leaving, desertion, neglect)					

17. Is there any other unstated cause for your divorce?

Specify.....

.....

IV. The following eleven questions are manifestations of the **Social Costs of Divorce**. So, please, tick on one of the five alternatives based on your agreement (except no.11).

Note that:

1 **2** **3** **4** **5**
SDA- Strongly disagree **DA-** Disagree **SW-**Somewhat **A-** Agree **SA-** Strongly agree

Scale	Social Costs of Divorce	SDA	DA	SW	A	SA
		1	2	3	4	5
1	Stress/depression					
2	Feelings of loneliness, inferiority and frustration					
3	Lose of social value (dignity and respect)					
4	Committing suicide					
5	Violence					
6	Moral loss					
7	Divorce leads to changing of residence (social isolation)					
8	Divorce affects the relationship with friends					
9	Parents divorce affects the social life of their children					
10	Children are morally affected from their parent divorce					

11. Is there any other unmentioned social cost that you have faced during your post divorce period?
Specify.....

.....

- V. The following eight questions are reflections on the **Economic Costs of Divorce**. So, please, tick on one of the five alternatives based on the level of your agreement (except no. 8).

Note that:

1 2 3 4 5
SDA- Strongly disagree DA- Disagree SW-Somewhat A- Agree SA- Strongly agree

Scale	Economic Costs of Divorce	SDA	DA	SW	A	SA
		1	2	3	4	5
1	Financial crisis					
2	Declining living standard/drop of income					
3	Reworking of finances (once assets are lost and the time to get them back)					
4	Court appearances/personal counseling					
5	Capital fragmentation (division of the capital of spouses)					
6	Losing of working hours in courts					
7	Children are affected economically from the divorce of their parents					

8. Is there any other unspecified economic cost that you have faced during your post divorce period?

Specify.....
.....

VI. The next six questions are for further explanation on the **economic condition subsequent to divorce**

1. How much money did you earn in your job per month? (If your salary is based on monthly wage)..... or per day.....

2. How many days have you been to the social court? (Note: social courts are opened two days a week i.e. Tuesday and Saturday).....

3. How much money (amount) did you lost during the process of divorce?

a. <200 b. 201-400 c. 401-600 d. 601-800 e.>800

4. In your pre divorce times how much income did you and your spouse have had at home per month?

5. How much income do you earn per month during your post divorce times at home?

6. What do you think are the most expenses you lost during the divorce process?

	Types of expenses	Rank them according to your expenses			
		1 st	2 nd	3 rd	4 th
a.	Transportation (taxi, petrol)				
b.	Court appearances/personal counseling				
c.	Profit lose due to Business interruption (losing working hours)				
d.	Miscellaneous expenses				

THANK YOU FOR COMPLETING THIS QUESTIONNAIRE

I hope this questionnaire will help you think of/examine your previous life and learn more about yourself and rectify mistakes for your future life.

Appendix 2: Questionnaire in Tigrigna

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ (☐ ☐ ☐ ☐ ☐ ☐) ☐ ☐ ☐ ☐ ☐ ☐

--	--	--	--	--

1. 本報告係根據本公司及子公司於民國108年1月1日至12月31日止之財務資料編製，除特別註明外，係以新台幣表達。

2. 本報告係根據本公司及子公司之財務資料編製，除特別註明外，係以新台幣表達。

3. 本報告係根據本公司及子公司之財務資料編製，除特別註明外，係以新台幣表達。

4. 本報告係根據本公司及子公司之財務資料編製，除特別註明外，係以新台幣表達。

5. 本報告係根據本公司及子公司之財務資料編製，除特別註明外，係以新台幣表達。

6. 本報告係根據本公司及子公司之財務資料編製，除特別註明外，係以新台幣表達。

7. 本報告係根據本公司及子公司之財務資料編製，除特別註明外，係以新台幣表達。

8. 本報告係根據本公司及子公司之財務資料編製，除特別註明外，係以新台幣表達。

9. 本報告係根據本公司及子公司之財務資料編製，除特別註明外，係以新台幣表達。

10. 本報告係根據本公司及子公司之財務資料編製，除特別註明外，係以新台幣表達。

□□ □□□□ □□ □□□□□□ □□□ □□□ □□□□□□ □□ □□□□□□

□□□□□□□□ □□□□ □□□ □□ □□□ □□□□□ □□□□ □□□□□□



- □. □□□ 30 □. 31 – 35 □.36 – 40 □. 41 – 45 □. 46 – 50 □. □□□ 50
- □. □□□□□ □. □□□□□
- □. □□□□□□ □□□□□□ □. □□□□□ □. □□□□□□□ □. □□□□ □.
□□□/□□□.....
- □□□□□□ □. □□□□□□ □. □□□□□ □□□□□ □. 1□ □□□ (1-8) □. 2□ □□□ (9-12) □. □□□□ □□□□□□ □. □□□ □□□□
- □□□□□□/□ □□□/□ □□□□ □□□□/□ □□□?
□. □□□ 15 □. 16 – 20 □. 21 – 25 □. 26 – 30 □. □□□ 30
- □□□□□□/□ □□ □□□ □□□□□/□ □□□□□ □□□□ □□□□ □□□ □□□□□?
□. 1 -5 □□□ □. 6 -10 □□□ □. 11 – 15 □□□ □. □□□ 16 □□□
- □□□□ □□ □□□□ □□□□/□?
□. □□ □□ □. □□□ □□ □. □□□□ □□ □.
□□□ □□□□□ □□

□□□□ □□□□□ □□□□ □□□□□ □□ □□ □□□ □□□□ □□□ □□□□ □□□□ □□□

8. □□□□/□?

□. □□□□□□ □□□ □. □□□□□□ □□□□ □□□ □. □□ □□□ □□□ □. □□□/□□□/□.....

9. □□□□/□ □□□□ □□□□ □□□? □.....

□. □□□□□ (□□□□□□ / □□□□□□□) □. □□□□□ (□□□□□□□ □□□□) □. □□□□□□ □□ (□□□□ □□ □□□□) □. □□□□□ (□□□□□ □□□) □. □□□□□ □□□(□□□□□ □□□□□)

10. □□□□□□□ □□□□ □□□□/□?

□. □□□□□ □. □□□□ □□□□□□ □□□□□ □□□ □. □□□□ □□□ □□□□□ □. □□□□□ □□□□□(□□□□□)
□. □□□□? □□□□/□.....

□□□□ □□□□□□□ □□□□ □□□□ □□□□ □□ □□ □□□ □□□□ □□□□ □□□□□
□□□□ □□□□□ □□□□□□□ □□□□ □□□□□ □□□□ □□□□□□□ □□ □□□ □□□□□/□□
□□□□/□□
□□□□□

1. □.□□ (□□□□□ □□□□□□□□□)
2. □□.(□□□□□□□□□)
3. □□.(□□□□□□)
4. □□.(□□□□□□□)
5. □.□□ (□□□□□ □□□□□□□)

□.□	□□□□ □□□□□□□ □□□□	□.□□	□□.	□□.	□□.	□.□□
		1	2	3	4	5
1	□□□□ □□□□ □□□(□□□□ 18 □□□)					
2	□□□□□□ (□□□□ □□□□□ □□□□□□□)					
3	□□□□□□ □□□□□□ □□□ □□□□					
4	□□□□□□□ □□□□□ □□□□□					
5	□□□□□□□□(□□□□□ □□□□□□□□)					
6	□□□□□□□□ (□□□□□□□ □□□□□□□□)					
7	□□□□□ □□□ (□□□□□ □□□□ □□□□ □□□ □□□□)					
8	□□ □□□□□□ □□□□ □□□ □□□□□□□□ □□□□□ □□□□ □□□□□□					
9	□□ □□□□ □□□□ □□□□ □□□□□□					
10	□□□□□ □□□□□ (□□ □□□□□ □□□ □□□□□□)					

11	□□□□ (□□ □□□□ □□ □□ □□□□)					
12	□□ □□ □□ □□□□ □□(□□ □□□□ □□□□□□ □□□□□□ □□□□□□ □□□□ □□□)					
13	□□ □□ □□ □□ □□□□□□(□□ □□□□ □□□□ □□□□ □□□)					
14	□□□□ □□□□□□/□□□□□□ □□□□□□					
15	□□□□□□ □□ □□□□					
16	□□□□□□ (□□□□□□□□ □□ □□□□□□)					

17. □□ □□ □□□□□□ □□ □□ □□□□ □□□□ □□□□ □□□□ □□□□□□ □□□/□□-----

□□□ □□□ □□□□□□ □□□□ □□ □□□□ □□ □□ □□□ □□□□ □□□□ □□□□ □□□□ □□□□ □□□□□□ □□□□ □□□□ □□□□ □□□□ □□ □□□ □□□□/□□ □□□/□□

□□□□□□

1. □.□□ (□□□□ □□□□□□□□)
2. □□.(□□□□□□□□)
3. □□.(□□□□□□)
4. □□.(□□□□□□□)
5. □.□□ (□□□□ □□□□□□□□)

□.□	□□□□□□ □□□□ □□□□	□.□□	□□.	□□.	□□.	□.□□
		1	2	3	4	5
1	□□ □□□□ □□□□□□ □□□□ (□□□□)					
2	□□ □□□□□□□□ □□□□□□□□ □□□□ □□□□□□					
3	□□ □□□□□□ □□□□□□ □□□□□□ □□□ □□□□/□□□□					
4	□□□ □□□□ □□□□					
5	□□□□□□□ (□□□ □□□□/□□□□)					
6	□□ □□□ □□□□					
7	□□ □□□□□□ □□□□□□ □□□□ □□□□					
8	□□ □□□□□□ □□□□□□ □□□ □□□□□□					
9	□□ □□□ □□□□ □□ □□□□□ □□□□□ □□□□ □□□□ □□□□ □□					

10	□□□□ □□□ □□□□ □□□□ □□□□ □□□□ □□□□□					
----	---------------------------------------	--	--	--	--	--

11. □□ □□□ □□ □□□□□□ □□□□□ □□□□ □□ □□□□□□ □□□□□□□ □□□/□□-----

□□□ □□□ □□□□□□ □□□□ □□□□ □□ □□ □□□ □□□□ □□□□ □□□□□□ □□□□
□□□□□ □□□□□□□ □□□□ □□□□□ □□□□ □□□□□□ □□ □□□ □□□□/□□
□□□□/□□

□□□□□

1. □.□□ (□□□□ □□□□□□□□)
2. □□. (□□□□□□□□)
3. □□. (□□□□□)
4. □□. (□□□□□□)
5. □.□□ (□□□□ □□□□□□)

□.□	□□□□□□ □□□□ □□□	□.□□	□□.	□□.	□□.	□.□□
		1	2	3	4	5
1	□□ □□□□□□ □□□ □□□□					
2	□□ □□□□□ □□□ □□□□/□□□□ □□□ □□□□					
3	□□ □□□ □□□□□□□ □□□□□ □□ □□□ □□□□ □□□□□ □□□□ □□□					
4	□□□□□□□ □□ □□□ □□□□ □□□□					
5	□□ □□□□ □□□□					
6	□□ □□ □□□ □□□□ □□					
7	□□□□ □□□ □□□□ □□□□ □□ □□□□□□ □□□□ □□□□ □□□□□					

8. □□ □□□ □□□□□□ □□ □□□ □□□□ □□□□□ □□□□ □□□□ □□□/□□-----

 □□□ □□□□ □□□ □□□□ □□□□ □□□ □□□ □□□□ □□□□□□ □□□□
 □□□□

1. □ □□□ □□□□ □□□□ □□□ □□□□/□?

 2. □□□□ □□□□ □□□□□□ □□ □□□□□ □□ □□□ □□□□□□/□?

 3. □□□ □□ □□□ □□□ □□□□ □□□□ □□□ □□□□□/□?

 4. □□□ □□□□□/□ □□ □□ □□□□ □□□□ □□□□ □□□ □□□□/□ □□□□/□?

 5. □□□ □□□ □□ □□ □□□□ □□□□ □□□ □□□□/□?

 6. □□□ □□ □□□ □□□ □□ □□□□ □□□ □□□□□□/□□ □□□□□ □□? □□□□□□□ □□□

	□□□□ □□□□□	□□□□□ □□□□□/□ □□□ □□□□/□□□□			
		1□	2□	3□	4□
□	□□□□□□□□(□□□□□ □□□□ ... □□□)				
□	□□ □□ □□□ □□□□ (□□□□□□)				
□	□□□□ □□□□ □□□□ □□ □□ □□ □□□ □□□□□ □□□□ □□□				
□	□□□□□□ □□□□□□				

□□ □□□□ □□□□□ □□ □□□□□□□/□□ □□ □□ □□□□□

Appendix 3: Interview Questions to Key Informants in Social Courts

Interview questions to key informants in social courts

1. How often does a marriage conflict come to your court?
2. How are those marriage conflicts resolved? Within divorce or agreement?

3. What do you think are the common causes for those marriage conflicts that end in divorce?
4. What sort of social costs do those divorced individuals face?
5. What types of costs do those divorced individuals face economically?
6. Is the divorce rate increasing or decreasing? Why?
7. What do you think should be done to impede the spread or turn down the divorce rate?

Appendix 4: Case Study; Mr. X and Mrs. Y's Divorce: Causes and Costs

4.1. Case Study Questions

Question 1. What do you think are the main causes for your divorce? Explain?

Question 2. What do think are the socio-economic costs you have faced after you get divorced? Explain?

4.2. Mr. X and Mrs. Y's Divorce: Causes and Costs

4.2.1. Mr. X (the divorced husband)

I have been abroad for over 20 years. The time we met 8 years ago in court while I was divorcing my first wife and her first husband, we conversed about numerous life events and she looked very pity to me and we became married. Then after I considered her like my authentic wife and have a child of 7 years of age. However, for the last five years I heard a lot such disgusting rumors about her. Hence, to prove this I came two years ago and discussed more on this issue that she had to rectify her bad deeds and abstain from things that could disrupt our family life and simply raise the child in a proper way. Economically, she had nothing contribution at home only to be a good mother/housewife and raise the child appropriately. It was me the only one who used to fulfill whatever was deemed to be at home. However, she messed everything up and dented mine and my child's life and the family life as a whole. The bottom line is that she was adultery enough. What I used to hear was really right. She was drank, abusing drugs like khat and misbehaving at home. She used to put the money I sent for her private goals/personal phenomena instead of investing it on the family affair. The child knew the whole thing her mother did but she was afraid of telling what was going on as her mother was despot at home and made her timid. She considered her child as an adopted, serving her like somebody else's child. Let alone outside she used to apply her bad deeds at home. She was obsessed of going with a variety of boys and coming home with such drunker manner. She used to be ill with my child being intoxicated.

I never believed when people were telling me all these situations. Not even my neighbors and my relatives. It was when my family talked to me that I wonder how to be it factual. Then through my ways, I investigated it and realized that everything I heard was right. Consequently, I came back to my home land and accused her seeking a divorce. The bottom line is I am divorced and my child prefers to be with me despising her mothers' behaviors. Indeed, the child is morally failed that she lost the one who used to be with her even if she was at bad condition.

Even though, she had nothing contribution on the financial assets, as she was a wife according to the family law, she was given an equal share which means the financial assets are disbursed

to both of us equally. This really hurts as I have acquired it in long time and painstakingly. However, what I really wanted is to get separated from her and get distant from those disgusting manners considering my child's well being. I have decided not to appeal simply accepted the decisions of the court believing I could bring back this assets again in my life time.

4.2.2. Mrs. Y (the divorced wife)

I met him 8 years ago while I was divorcing my first husband and probably him too. We were of the same effectual phenomenon. He convinced me that his first wife badly impaired him and he looked guileless and liked him. He was in the same mood too, we thought we were an amiable and agreeable for each other then became married. Then after, I considered him as my existent husband who could take care of me. We got 7 years of age child who I am concerned to. I completely used to fulfill everything required as my child and what her father demanded with his help. I used to be a house wife. I was not in a position to be involved in any kind of job. He made me expect only his hand preventing me from any sort of work. I never contradicted him believing he was an actual husband of mine.

Two years ago he came here and blamed me for loads of unbelievable rumors. He could not communicate well with me. He was informed with miss information from anonymous sources probably from enemies I never knew and from his family. I thought I was a real house wife and a mother who was raising her child in a proper way. Everything he heard was completely wrong except that I used to entertain with my friends in a way I could not lose mine and my family's social value (dignity and respect). He was less committed for our marriage to make it work again and was unable to make up his mind only pursue the rumors and decided for divorce.

In this case I do not think the only cause that made him decide for divorce is the rumors, but also he had an inside intent of keeping the house that he constructed for himself avoiding me not to take a share, sad to say for him, according to the family law I am endowed an equal share of the assets. This was not my intention, I was not in the position to divorce but he was up to it and forced me for divorce. I know my child loves me but because of he was not with her for long time only contacting her on phone and as a father she missed him. That is why she chose to be with

him. For the time being I think she is morally hurt but in the longer term I am sure that she is going to come back to her beloved mom and renew her life.

In fact, subsequent to the divorce process conclusion, I felt depressed and loneliness because I lost the family life I have had especially the trauma is that I have lost, even if for the time being, my beloved child who I used to be with. Besides, I am socially isolated from the society I have been with, that I have changed my neighbor and intermingled with new ones. Economically, even though I kept my hand out of work, with his help unlike now I had good income at home in which now my standard of living has lowered. However, with the shared assets my economic confrontation will revive.

Appendix 5: Tables of the Socio-Demographic Characteristics

Age of respondents				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid less than 30 years	29	23.2	23.2	23.2
31 -35 years	26	20.8	20.8	44.0

36 -40 years	26	20.8	20.8	64.8
41 -45 years	15	12.0	12.0	76.8
46 -50 years	15	12.0	12.0	88.8
above 50 years	14	11.2	11.2	100.0
Total	125	100.0	100.0	

Sex of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
female	70	56.0	56.0	56.0
Valid male	55	44.0	44.0	100.0
Total	125	100.0	100.0	

Religion of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
orthodox	112	89.6	89.6	89.6
Muslim	6	4.8	4.8	94.4
Protestant	2	1.6	1.6	96.0
Catholic	4	3.2	3.2	99.2
other	1	.8	.8	100.0
Total	125	100.0	100.0	

Educational level of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Illiterate	12	9.6	9.6	9.6
Read and write	23	18.4	18.4	28.0
Valid primary(1-8)	27	21.6	21.6	49.6
secondary(9-12)	19	15.2	15.2	64.8
College and university	43	34.4	34.4	99.2

above	1	.8	.8	100.0
Total	125	100.0	100.0	

Job of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Governmental	33	26.4	26.4	26.4
NGO	30	24.0	24.0	50.4
Valid private business	52	41.6	41.6	92.0
other	10	8.0	8.0	100.0
Total	125	100.0	100.0	

Age of Marriage

	Frequency	Percent	Valid Percent	Cumulative Percent
less than 15 years	5	4.0	4.0	4.0
16 - 20 years	23	18.4	18.4	22.4
21 - 25 years	50	40.0	40.0	62.4
Valid 26 -30 years	31	24.8	24.8	87.2
above 30 years	16	12.8	12.8	100.0
Total	125	100.0	100.0	

Time span before divorce

	Frequency	Percent	Valid Percent	Cumulative Percent
1 to 5 years	53	42.4	42.4	42.4
6 to 10 years	38	30.4	30.4	72.8
Valid 11 to 15 years	17	13.6	13.6	86.4
more than 16 years	17	13.6	13.6	100.0
Total	125	100.0	100.0	

Frequency of divorced

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid once	82	65.6	65.6	65.6

twice	31	24.8	24.8	90.4
trice	10	8.0	8.0	98.4
more than three	2	1.6	1.6	100.0
Total	125	100.0	100.0	

How marriage was ended

	Frequency	Percent	Valid Percent	Cumulative Percent
Family arrangement	38	30.4	30.4	30.4
Religious institution	7	5.6	5.6	36.0
Municipality	25	20.0	20.0	56.0
Abduction	3	2.4	2.4	58.4
own arrangement	52	41.6	41.6	100.0
Total	125	100.0	100.0	

What prompted marriage decision

	Frequency	Percent	Valid Percent	Cumulative Percent
love	74	59.2	59.2	59.2
pressure from family	33	26.4	26.4	85.6
pregnancy	13	10.4	10.4	96.0
no where to live	4	3.2	3.2	99.2
other	1	.8	.8	100.0
Total	125	100.0	100.0	