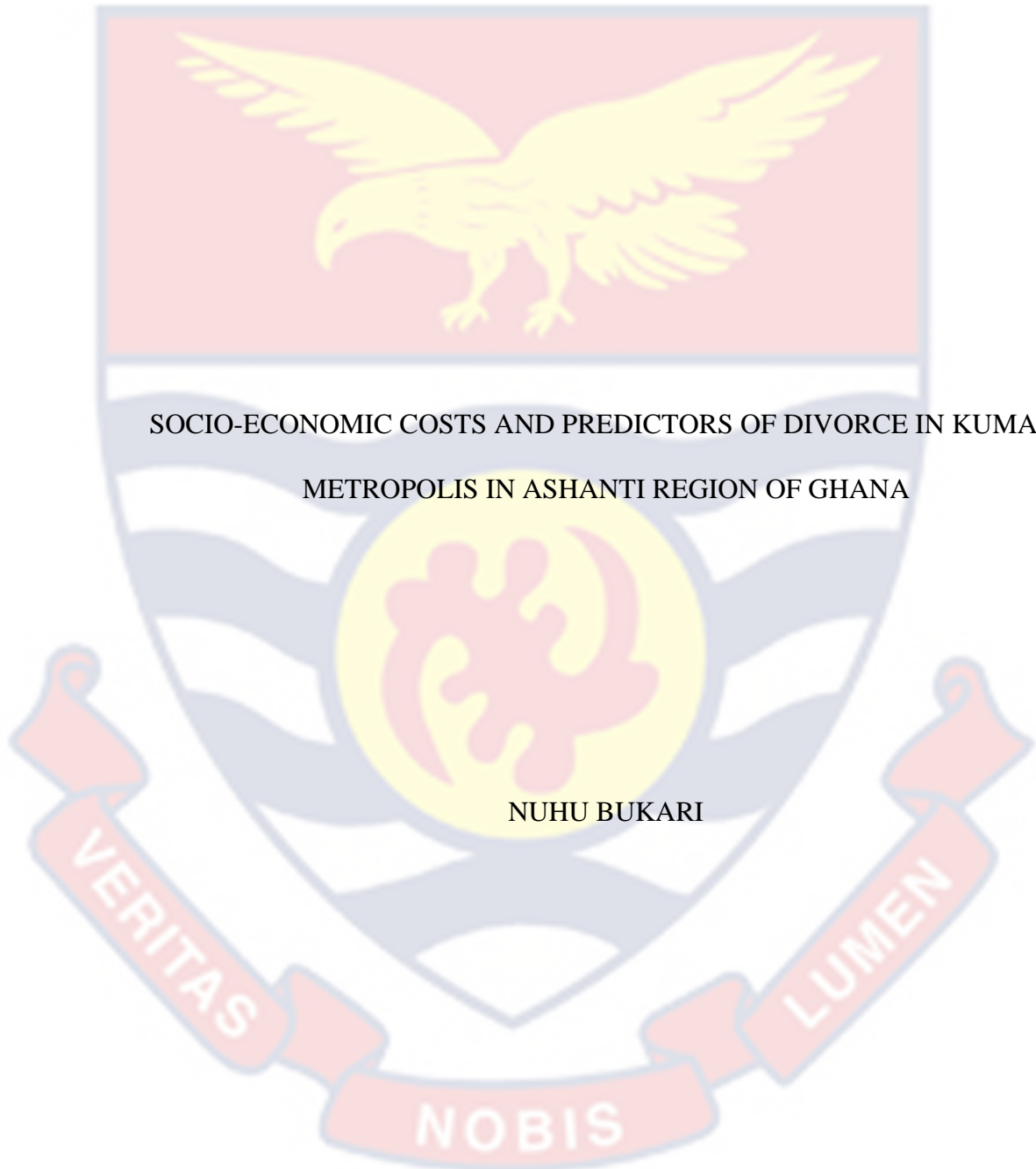


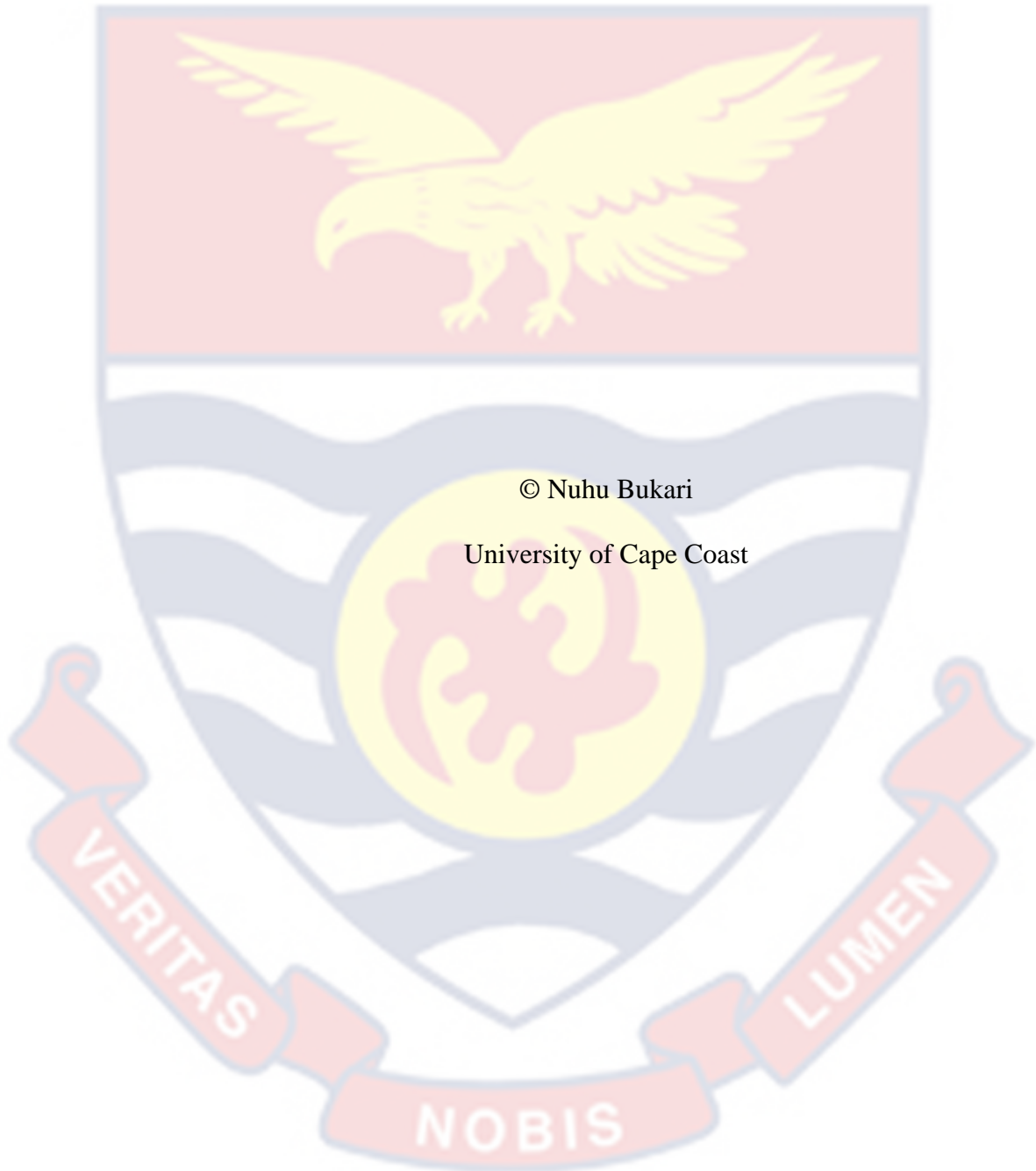
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SOCIO-ECONOMIC COSTS AND PREDICTORS OF DIVORCE IN KUMASI
METROPOLIS IN ASHANTI REGION OF GHANA

NUHU BUKARI

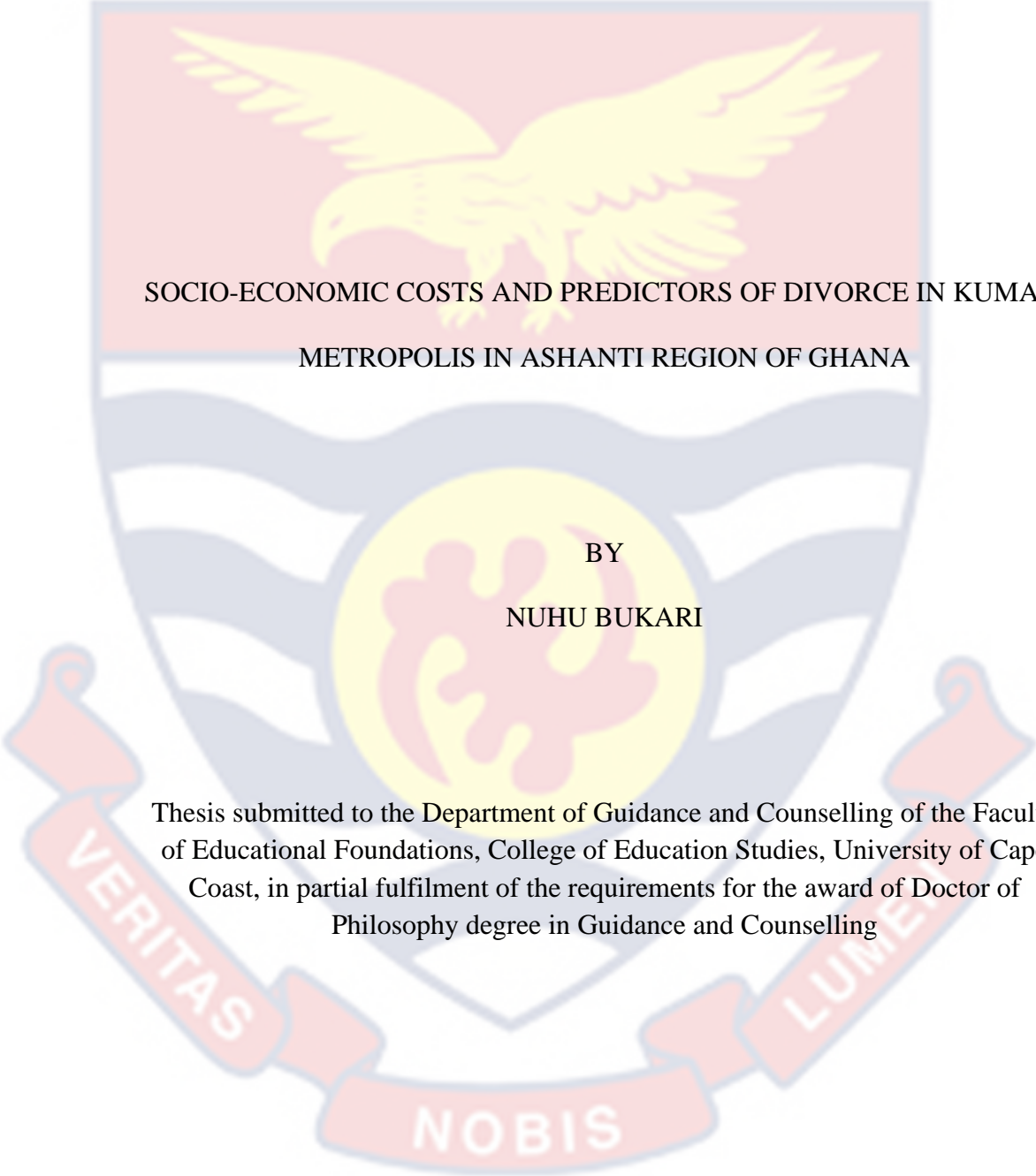
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SOCIO-ECONOMIC COSTS AND PREDICTORS OF DIVORCE IN KUMASI
METROPOLIS IN ASHANTI REGION OF GHANA

BY
NUHU BUKARI

This thesis submitted to the Department of Guidance and Counselling of the Faculty of Educational Foundations, College of Education Studies, University of Cape Coast, in partial fulfilment of the requirements for the award of Doctor of Philosophy degree in Guidance and Counselling

NOVEMBER 2020

DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature: Date:

Name:

Supervisors' Declaration

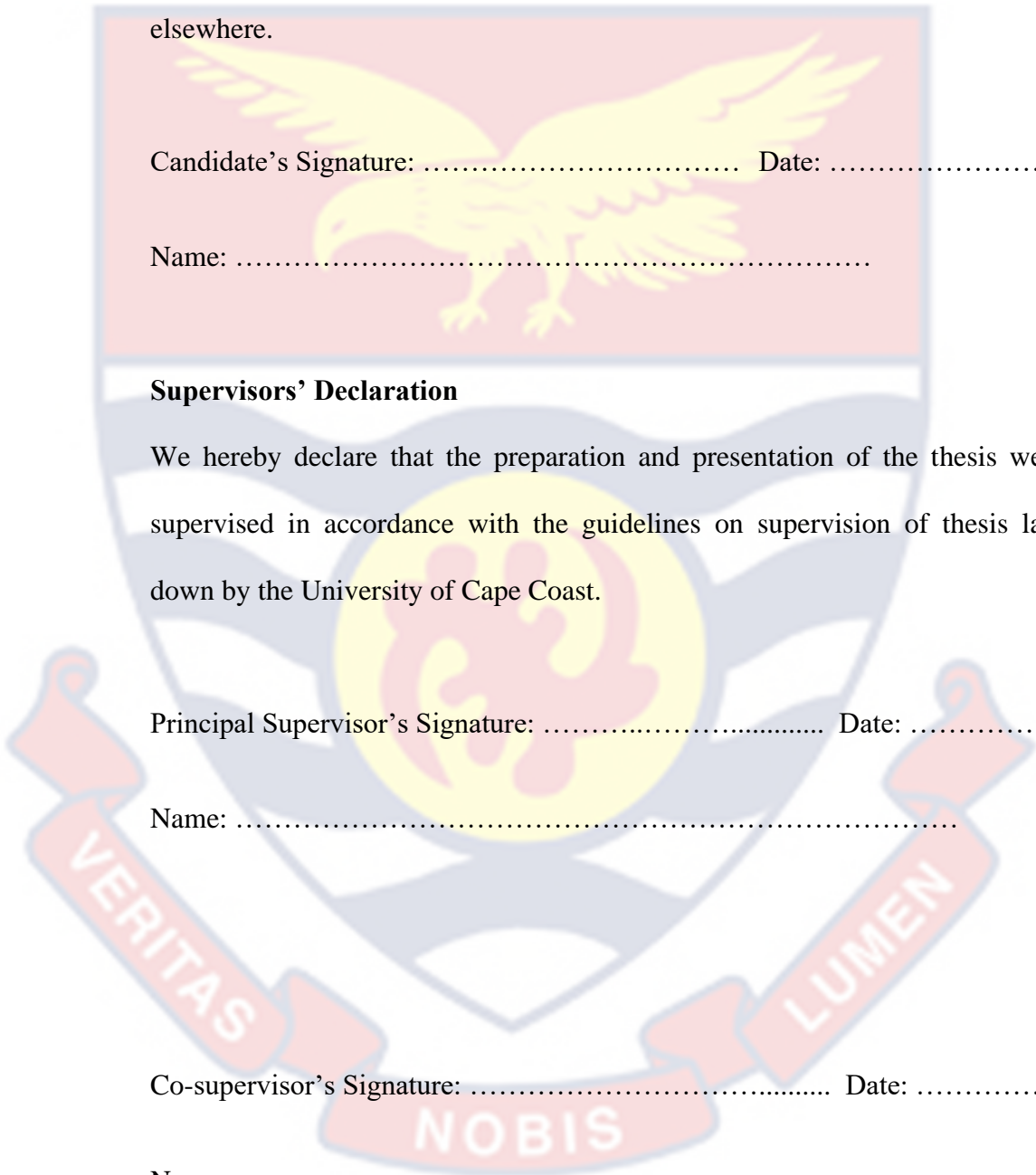
We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature: Date:

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Co-supervisor's Signature: Date:

Name:



ABSTRACT

The purpose of the study was to investigate the socio-economic costs and predictors of divorce in Kumasi Metropolis in Ashanti Region of Ghana. The concurrent triangulation mixed methods design was adopted. The study population was 65,750 registered divorcees, marriage counsellors, judges, and religious leaders in the Metropolis. The sample size was 450, which comprised 420 divorcees, 13 marriage counsellors, four judges, and 13 religious leaders. Purposive sampling technique was used to select the participants while stratified random sampling technique was used to select the respondents. Questionnaire and interview guide were used to collect the data. Both descriptive and inferential statistical tools were used to analyse the quantitative data while the qualitative data were analysed thematically based on the specific purposes of the study. The study revealed that divorcees in the Kumasi Metropolis are facing high level of socio-economic costs of divorce which to a large extent are hampering their standard of living. Furthermore, the study revealed that the seven predominant predictors of divorce in the Metropolis were infertility, infidelity, domestic violence, duration of marriage, alcoholism and narcotic usage, sexual intimacy, and age at first marriage. In addition, the results showed that psycho-socio-personal variables predicted 81.3 percent of the variance in divorce. It was recommended that couples choose the option of mediation through an alternative resolution dispute mechanism in order to avoid the heavy costs incurred during the divorce process. Also, religious bodies should collaborate with professional marriage counsellors to continuously organise comprehensive pre and post marital counselling intervention programmes for yet to be, new, and old couples.

KEYWORDS

Divorce

Economic cost

Predictors of divorce

Social cost



ACKNOWLEDGEMENTS

I wish to acknowledge the patience, commitment to duty and constructive suggestions of my supervisors, Prof. Frederick Ocansey and Prof. Eric Nyarko-Sampson who dedicated their precious time and provided intellectual support, guidance and mentorship throughout this study. Their enthusiasm and overall supervision of the thesis are highly appreciated. Also, I wish to acknowledge both the academic and non-academic staff of the Department of Guidance and Counselling, University of Cape Coast for the encouragement and support. The field work would not have been successful without the support of the management staff of the Legal Department Registry of Marriages and Divorce, Kumasi Metropolitan Assembly.

Furthermore, my heartfelt gratitude goes to my immediate family for their emotional and psychological support. Also, I am thankful for the support and encouragement I received from close relatives and friends. I am also very grateful to respondents and participants of the study for their time, patience and tolerance during the data collection. Finally, I wish to thank all those who helped in diverse ways to make the writing of this thesis a reality. However, I am entirely responsible for any errors and omissions that may be found in this thesis.

DEDICATION

To my family.



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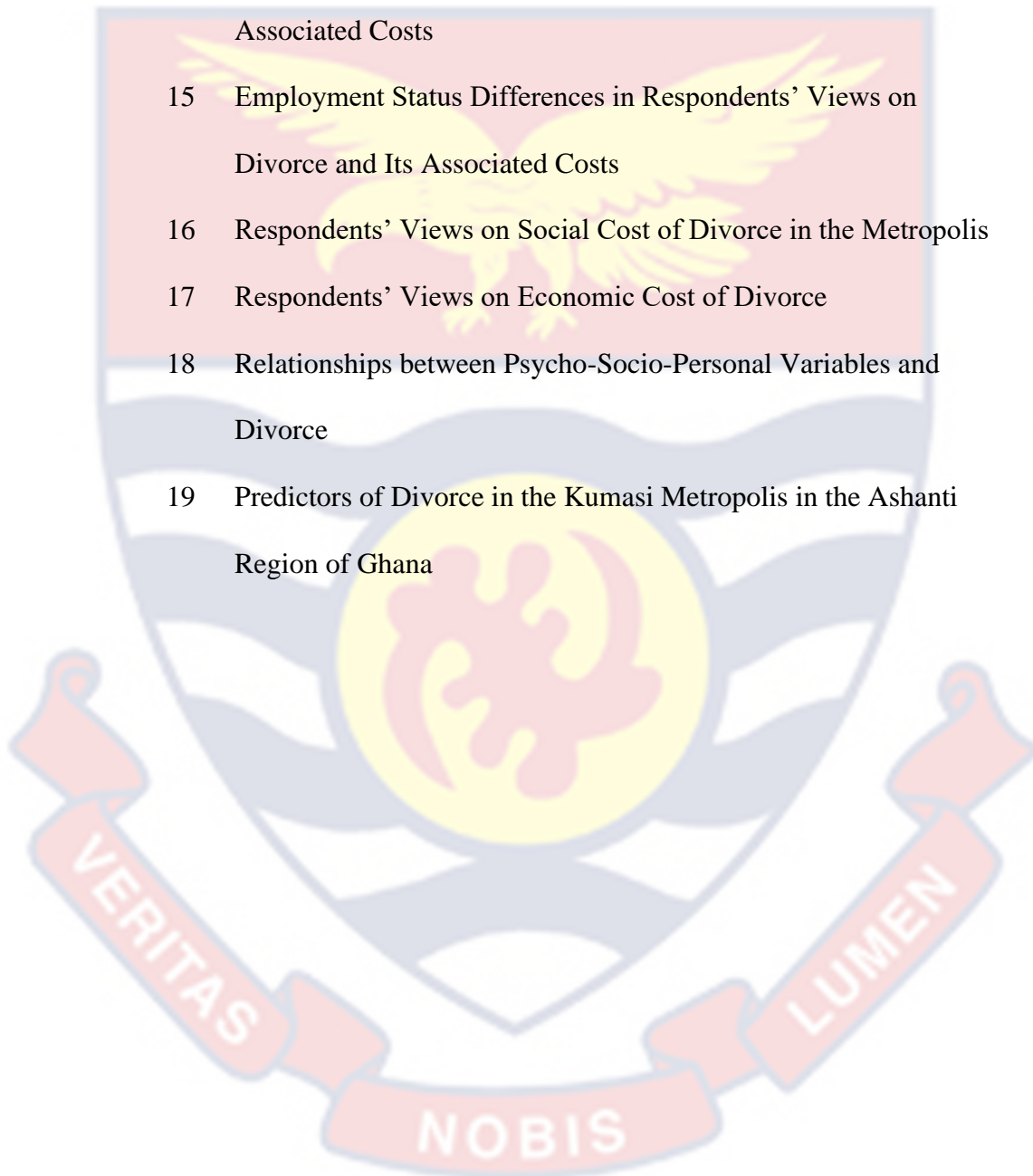
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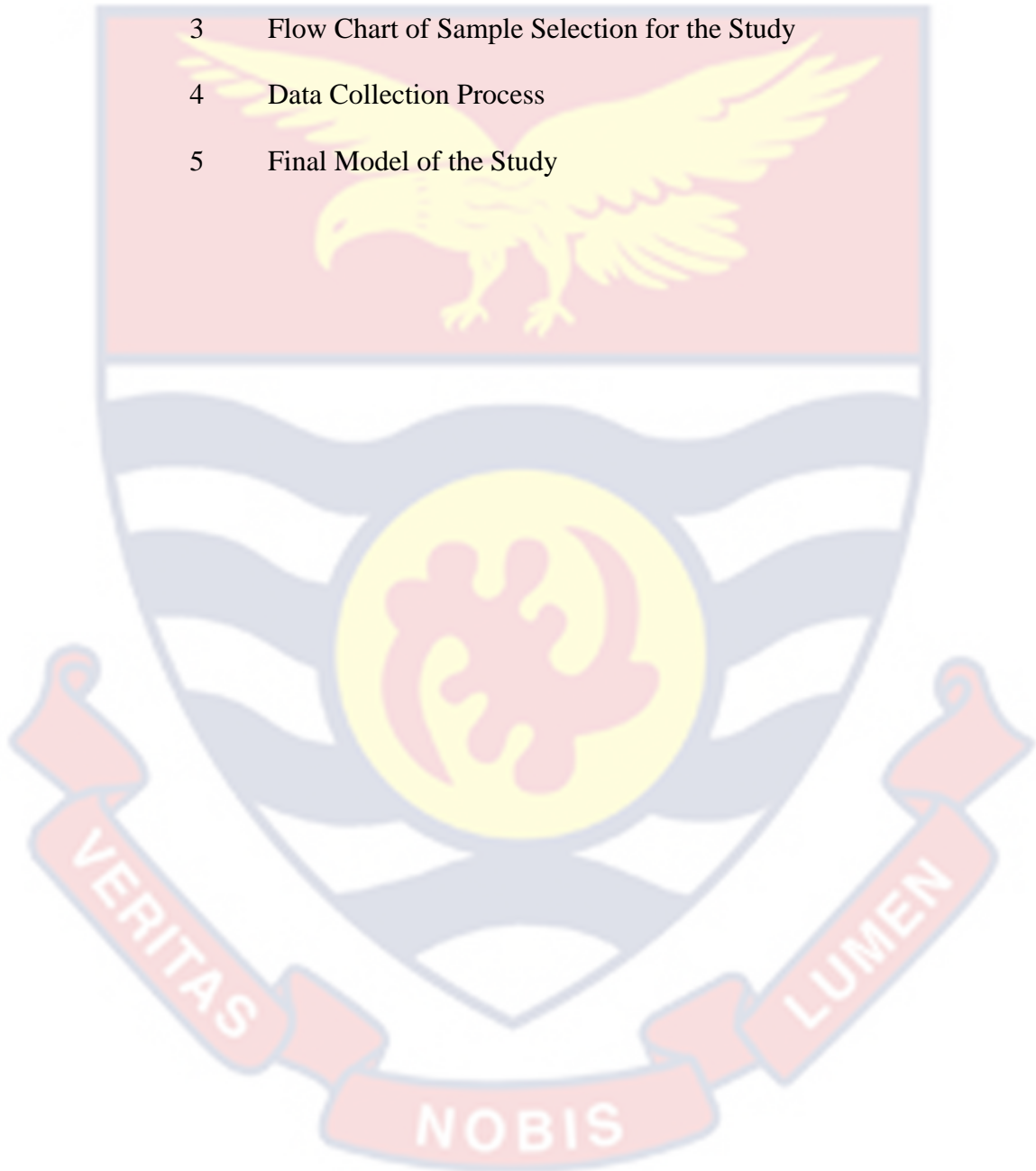
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LIST OF ACRONYMS

| | |
|-----------|---|
| AMA | Accra Metropolitan Assembly |
| ANCOVA | Analysis of Covariance |
| ANOVA | Analysis of Variance |
| GDHS | Ghana Demographic and Health Survey |
| HILDA | Household Income and Labour Dynamics in Australia |
| IRB | Institutional Review Board |
| KMA | Kumasi Metropolitan Assembly |
| LAG | Legal Aid Ghana |
| LDRMD-KMA | Legal Department Registry of Marriages and Divorce, Kumasi Metropolitan Assembly |
| MANOVA | Multivariate Analysis of Variance |
| MDGs | Millennium Development Goals |
| MMDAs | Metropolitan, Municipal or District Assemblies |
| MoE | Ministry of Education |
| NDHS | National Demographic and Health Survey |
| NDPC | National Development Planning Commission |
| NGOs | Non-Governmental Organisations |
| PASW | Predictive Analytic Software |
| SHS | Senior High Schools |
| SPSS | Statistical Package for Service Solution |
| TAFS | Test Analysis for Surveys |
| UCC | University of Cape Coast |
| VIF | Variance Inflation Factor |

CHAPTER ONE

INTRODUCTION

Divorce has become a “hot” topic as evidence mounts on the critical role it plays in determining the well-being of every society. Though divorce rates tend to be more and higher in the Western world according to studies (Amato, 2014; Wolf, 2016), African families have not been exempted from marital dissolution as found in existing literature on the area. Studies have showed that African marriages are facing disruption due to modernisation and urbanisation (Adeniran, 2015; Dzadey, 2015; Odoi, 2018; Zafar & Kausar, 2017). According to Ghana Statistical Service (GSS, 2015), there has been an increase in the divorce rates among Ghanaians (5.0% - 13.4%, from 1998 to 2013). This shows that the rate of divorce is more than doubled in 15 years. The implications of divorce on the family have been adverse, especially, in leading to the breaking down of the family and in becoming the leading cause of single motherhood (GSS, 2015). It comes with both social and economic costs to the society at large. However, it appears that there are limited studies on divorce and the predictors of divorce in Ghana. Therefore, it is appropriate for researchers and practitioners in the social and educational sectors to pay scholarly attention to the challenges indicated in order to answer the many unanswered questions that arise from this problem.

Background to the Study

Generally, no society can exist without a family, and marriage is the supporting pillar of every family. The family is the bedrock of the community. The future of every society depends on successful marriages and parenting.

According to Akuamoah (2013), the family is the building block of society, and marriage is its foundation. 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. The family in decades has undergone changes; one such change is the increasing rate of divorce (Abalos, 2017).

Divorce is a legislatively created, judicially administered process that legally terminates a marriage no longer considered viable by one or both spouses and that permits both to remarry (Amoateng & Heaton, 1989; Levy, 2017). The rise in divorce rate has been predicted to disintegrate the family institution and the foundations of society itself. Some couples rush into a marriage not knowing the struggles associated with it. After marriage, couples realise that they are not equipped with the knowledge they need to have a successful marriage which often results to divorce. Divorce is among the most significant of all life events because it involves the disruption of one of the strongest spiritual and affective bonds formed by adults (Abalos, 2017). The significance of this disrupted bond is often compounded by its far-reaching implications not only for the divorcing spouses, but also for their children, the extended family, future relationships formed by the couples and their children, and the society at large. It is no wonder that divorce and family instability have attracted wide attention among researchers (Ambert, 2018).

According to Garner (2018), divorce is one of the most mentioned major life events and can cause major stress and upheaval for many, and a sense of relief and opportunity for personal growth for others. There are many proximate and psychological factors that may lead to divorce. Low marital

satisfaction is a predictor of divorce and infidelity, while incompatibility, behavioural and relationship problems rank high among the reasons people give for their divorces (Jarynowski & Klis, 2019). According to Jarynowski and Klis (2019), divorce rate has been rising rapidly in modern societies. Garriga and Härkönen (2015) observed that infidelity, domestic violence, psychological and relational problems, and the division of housework are some of the strong reasons for divorce in Europe. In the United States, about half of marriages will end in divorce, and half of American children will experience their parents' divorce before the age of 18 (Amato, 2017).

Changes to family life in Africa over the last century have been numerous. One such change has been the increase in the number of couples divorcing (Animasahun, 2015). According to Animasahun, about half of the divorces in Ibadan, Nigeria involved the youth age group (18 – 45 years). Animasahun added that the probability of divorce increases when the husband is unemployed. A wife's unemployment does not seem to have much effect. This may have something to do with the male ego, whose major source of fulfilment lies in his ability to provide adequately for the family. Unemployed males tend to be depressed, irritable, infected with low self-esteem and difficult to get along with (Clark & Brauner-Otto, 2015). Divorce has pervasive weakening effects on the family. Thus, it is one of the major troubles that now affect the family system in Africa with its compounding social and economic costs (Andersen, 2018).

In most West African countries, 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 (Amoateng & Heaton, 1989; Adegoke, 2017). However, the increasing rate of divorce has dramatically altered the marriage situation which is acknowledged to be the second most traumatic event after death in these countries. According to Brandon (as cited in Fuudia, 2018), life table probabilities of divorce in Malawi range from 40 to 60 percent, whereas it is 32 percent in Cote d'Ivoire, 33 percent in Ghana and 14 percent in Nigeria. In Africa, it is believed that barrenness is often considered an important cause of marital instability. This is in accordance with a study conducted by Clarke and Berrington (2018) in three West African countries which revealed that majority of the women who did not have a child within their first marriage divorced within 20 years. Similarly, 80 percent of these women divorced within the first five years of their first marriage.

In Ghana, divorce is frowned upon and seen as an element of culture diffusion and no ethnic group has been found to be in favour of divorce (GSS, 2015). Despite this, there has been an increase in the divorce rates among Ghanaians (5.0% - 13.4%, from 1998 to 2013). According to the Accra Metropolitan Assembly [AMA] (as cited in GSS, 2015), there were 726 divorces out of over 1,647 registered marriages between 2012 and 2013 in Accra alone. Startling statistics from the Greater Accra Head Office of Legal Aid Ghana (LAG) indicates that at least 40 percent of marriages registered annually in the region break up within a period of 14 months (LAG, 2017). Also, records from the Legal Department Registry of Marriages and Divorce, Kumasi Metropolitan Assembly (LDRMD-KMA) revealed that in 2017, 1,356

customary marriages were contracted and as many as 2,624 cases of dissolution of customary marriages from the courts were also recorded in Kumasi (KMA, 2019). In 2018, 1,576 customary marriages dissolution cases were declared at KMA while the pending cases stood at 523 (KMA, 2019).

According to Fuudia (2018), most of the cases of divorce are attributable to immaturity on the part of the partners, infertility, and in-laws who live with their children in their matrimonial homes. In line with the assertion of Fuudia, KMA (2019) also avers that large chunk of dissolution of customary marriages are associated with couples within the youth age group in Ghana (18 – 45 years). This means, the ‘immaturity’ of the partners can lead to divorce. The records revealed that the dissolution of customary marriages in the region and declaration of customary divorce at the law court had increased at a high rate from the year 2009 through to 2018.

The declaration of customary divorce at the law courts in Kumasi Metropolis increased from 823 in 2009 to 2,624 in 2017, while 3,872 were recorded in 2018 (KMA, 2019). The records further indicated that ordinance marriages increased from 3,264 in 2010 to 5,153 in 2018, while 1,971 cases of dissolution of ordinance marriages from the court were also recorded (KMA, 2019). This is an indication that the rate of divorce is on the increase in Ghana because many divorces do not take place in the law courts but rather at homes which most often are in the form of returning of the bride price by the woman’s family to the man’s family (Fuudia, 2018). When this is done the marriage is said to have finally ended. This comes at the backdrop of the common notion that Ghana is a noted religious anti-divorce society.

Donkor (2019) reported that in 2017 nearly 600,000 marriages contracted in Ghana collapsed, more than three times the divorce cases of England and Wales put together in the same year. Yet Ghanaians have always lamented the divorce rates in countries in the West, and patted themselves on the back for not being as vain and irreligious as other countries. Increase in divorce rate means that there is a corresponding increase in 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 (Donkor, 2019; Dzadey, 2015; Fuudia, 2018; Odoi, 2018). Thus, the divorcing couples as well as the entire family experience a variety of abrupt changes which impact nearly every aspect of their lives in negative terms. Marriage forms the basis of family existence, therefore, if many families in Ghana are experiencing divorces one could easily guess the implications and consequences they would have on families, ranging from the weakening of the family foundation to stress, and increase in socio-economic costs.

Statement of the Problem

Many theories on society have shown that the family is the basis for primary orientation and, therefore if gradually the family is being broken down due to divorce and to some extent other societal evils, then it is a major challenge which needs to be addressed (Adeniran, 2015; Jalovaara, 2016; Yodanis, 2015). The functionalist theory is an example of a perspective which establishes the fact that society bases its existence on the functions of institutions and structures found within it, and its members also contributing to the stability of it (Wolf, 2016). Marriage as an institution, when compromised

by divorce, could have implications on other institutions and the society at large. Unfortunately, the family which is the most important social unit that provides social and economic security to its members is under threat due to rising cases of divorce (Donkor, 2019). That is, divorce has a direct negative impact on individuals, and the nation at large. This includes emotional and psychological stress, reduction in the standard of living, child neglect, and breaking of family ties, among others (Hickman, 2019).

Some studies and surveys in Ghana have indicated the gradual increase in divorce. Amoateng and Heaton (1989) in their comparative analyses of Ghanaian divorcees in 1950 and 1970 concluded that divorcees in 1970 were two times more than those in 1950. The Ghana Demographic and Health Survey (GDHS) of 2014 reported divorce rates to have increased from 5.0 percent to 13.4 percent in 1998 to 2013 respectively which are obviously high (GSS, 2015). Also, Fuudia (2018) posits that the phenomenon of single parenthood in Ghana is increasing meaningfully, and as a result the country is recording increasing number of female household heads, a phenomenon which is largely blamed on divorce. The alarming increased rate of divorce makes it not only a health problem, but also social and economic problems with corresponding social and economic costs (Donkor, 2019).

Furthermore, in Ghana, the Legal Department Registry of Marriages and Divorce in the various Metropolitan, Municipal or District Assemblies (MMDAs), recognise only three types of valid marriage. These are customary marriage, marriage under the marriage ordinance, and Islamic marriage under the marriage of Mohammedans ordinance. According to the Legal Department

Registry of Marriages and Divorce, Kumasi Metropolitan Assembly (LDRMD-KMA, 2019), at least 40 percent of marriages registered annually in the Metropolis break up within a period of 14 months. Cases of divorce have become so rampant and widespread in KMA and other MMDAs in Ghana (Donkor, 2019). Also, records from the Kumasi Metropolis as disclosed by Mr. Samuel Oppong Mintah, the registrar at the Circuit Court KMA was that between July 2013 and November 2014, as many as 665 cases of dissolution of marriages from the courts were recorded (LDRMD-KMA, 2019). This is the state in which the institution of marriage has found itself in the Metropolis.

Under the context of increasing divorce rate observed in Ghana, particularly Kumasi Metropolis in the Ashanti Region of Ghana, compared with those in developed societies such as England (Berrington & Diamond, 2016), Finland (Jalovaara, 2016), South Korea (Park & Raymo, 2018), United States of America (Bramlett & Mosher, 2019), and Australia (Wolcott & Hughes, 2019); there appears to be a paucity of studies in Ghana regarding predictors of divorce, not to mention the socio-economic costs of divorce. Also, in many of the researches on predictors of divorce, data were collected from secondary sources. Techniques and tools of data collection were not satisfactory because in a delicate and intricate phenomenon like divorce personal interview of the respondents should have been undertaken to complement the quantitative data and also to understand the reality of issues. Amoateng and Heaton's (1989) study examined the socio-demographic correlates of the timing of divorce in Ghana. The study concludes that mediation process is generally acceptable and effective in resolving disputes.

Amoateng and Heaton's study is more than three decades old, and in it they called for more research to identify the predictors of divorce. That call is one of the reasons for the current research.

In Ashanti Region, some studies have been conducted on divorce. For instance, Brobbey-Kyei (2013) looked at marital conflicts in traditional Asante marriage today, focusing on Sekyere Kwaman traditional area. He found that inability to give birth, interference by lineage of family members, taking care of visitors, sexual relationships, age difference of marriage partners and the rights and obligations between partners all bring conflicts in traditional marriage. The findings are in line with the assertions of Mahoney and Williams (2016) who also indicated that sexual relationships, age difference of marriage partners and the rights and obligations between partners are factors that bring conflicts in marriage.

Adofo (2014) worked on the impact of divorce on adolescent students' psychosocial adjustment in Senior High Schools (SHS) in Obuasi Municipality. The results revealed that divorce has negative impact on both adolescent males and females. Atta-Nti (2015) looked at the causes of divorce in Christian marriages in the Assemblies of God churches in Kumasi. The study revealed that the major causes of divorce among Assemblies of God churches in Kumasi were extended family influence, domestic violence, financial problems and infidelity.

Furthermore, Dzadey (2015) also examined the psychosocial factors of marital satisfaction and divorce, focusing on selected congregations of the Ho East Presbytery of Evangelical Presbyterian Church, Ghana. Odoi (2018) also

examined the factors that cause divorce among Christians and the church's response to the phenomenon of divorce. Both Dzadey and Odoi found that couples' dissatisfaction in psychosocial factors of marriage is what causes divorce among Christians in Ghana. On the basis of their findings, they both called for the need to examine further the determinants of divorce, and the socio-economic costs of it in Ghana, particularly in the Ashanti Region of Ghana. Donkor (2019) also investigated the causality of divorce in Ghana, focusing on Accra Metropolis. He found that the causality of divorce in Ghana is largely socio-economic and psycho-emotional factors. Based on the findings that emerged from his study, Donkor recommended that further research should be conducted on the predictors of divorce in order to understand the issue of divorce better so that policy makers, researchers and non-governmental organisations can provide appropriate pre and post counselling interventions to couples to help them improve their life.

At the societal level, it is important for policy makers to understand the divorce phenomenon to make informed decisions. Taking the United Kingdom as an example, a research study on the socio-demographic predictors of divorce, has been undertaken for the Lord Chancellor's Department by two universities (Fuudia, 2018). The project looked at predicting factors for divorce, examined socio-economic costs of divorce, and discussed policy implications and noted research gaps. Only few of such research works have been conducted in Ghana. However, the same cannot be said for Kumasi Metropolis, despite the observed changes in family composition in the Metropolis over the past decades.

Furthermore, the few studies that were conducted in Ghana dwell more on psychological and emotional consequences of divorce, neglecting the social and economic costs (Donkor, 2019; Dzadey, 2015; Fuudia, 2018; Odoi, 2018). Also, as indicated by Fuudia (2018), media reports on divorce in the Metropolis show that the phenomenon is pervasive, especially among the youth age group (18 – 40 years). In addition, my personal experiences, having stayed in the Metropolis for over 27 years, concur to the earlier assertions and media reports that the phenomenon of divorce is rampant in the Metropolis. This may be one of the reasons for the changing family composition in the Metropolis. These changes are one of the emerging demographic events in policy debates as they are reflections of the social and economic makeup of society. The progress of the society depends largely on how these socio-economic and psycho-emotional issues related to divorce are addressed.

Basically, most of these studies investigated the various dimensions of marital issues but not really socio-economic costs and predictors of divorce in Kumasi metropolis. In other words, the phenomenon of divorce, its associated predicting factors, and associated socio-economic costs have not been vigorously researched in the Metropolis, and these are the issues that have engaged the attention of the researcher. It is expected that this study will provide a better understanding of problems associated with divorce in order to inform future directions. Policy recommendations in empowering family as a core value can be duly put forward. Therefore, it is expected that this study will help fill the identified gaps in the literature regarding predictors of divorce and its related socio-economic costs.

Assumptions of the Study

The study was carried out based on the following assumptions:

1. Respondents' (divorcees) responses on socio-economic costs and predictors of divorce survey reflect their best effort and truthfulness.
2. Divorcees can report on their own socio-economic costs of divorce.
3. Identifying the socio-economic costs and predictors of divorce would help in designing appropriate premarital counselling services to deal with the challenges couples face in marriage.
4. The variables of interest to the researcher are normally distributed.

Purpose of the Study

Generally, the study investigated the socio-economic costs and predictors of divorce from the perspective of divorced individuals in Kumasi Metropolis in the Ashanti Region of Ghana. Specifically, the study was undertaken to:

1. determine the effects of background characteristics (sex, age at marriage, level of education, religion, duration of marriage, employment status) on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana,
2. examine the socio-economic costs of divorce in Kumasi Metropolis in the Ashanti Region of Ghana,
3. determine the differences in the socio-economic costs incurred by divorced males and females in Kumasi Metropolis in the Ashanti Region of Ghana,

4. find out the predominant predictors of divorce in Kumasi Metropolis in the Ashanti Region of Ghana, and
5. examine the joint contribution of psycho-socio-personal variables to the prediction of divorce among couples in Kumasi Metropolis in the Ashanti Region of Ghana.

Research Questions

Based on the second, fourth, and fifth specific purposes, the following research questions were formulated to guide the conduct of the study.

1. What are the socio-economic costs of divorce in Kumasi Metropolis in the Ashanti Region of Ghana?
2. What are the predominant predictors of divorce in Kumasi Metropolis in the Ashanti Region of Ghana?
3. What is the joint contribution of psycho-socio-personal variables to the prediction of divorce among couples in Kumasi Metropolis in the Ashanti Region of Ghana?

Hypotheses

In line with the first and third specific purposes of the study, the following hypotheses were formulated and tested, at 0.05 level of significance, to confirm or otherwise the argument of the study as discussed under the conceptual framework of the study:

- H₀1: Sex has no statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.
- H₁1: Sex has a statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H₀2: Age at marriage has no statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H₁2: Age at marriage has a statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H₀3: Level of education has no statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H₁3: Level of education has a statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H₀4: Religion has no statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H₁4: Religion has a statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H₀5: Duration of marriage has no statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H₁5: Duration of marriage has a statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H₀6: Employment status has no statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H1.6: Employment status has a statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

Significance of the Study

Families in the Ghanaian society play some major roles in the lives of their people. These roles include ensuring of child support by all members of the family and passing on values and training to their members. However such roles of many Ghanaian families are declining mainly due to modernisation. Undoubtedly, modernisation has adversely impacted on the stability of African marriages and contributed to more divorces (Akuamoah, 2013; Donkor, 2019). The rate at which the family is experiencing breakdown through divorce has compelled the researcher to study and throw more light on predictors of divorce in Ghana and its related socio-economic costs. Also, the existing literature on divorce in Kumasi Metropolis seems mainly descriptive rather than analytical (Atta-Nti, 2015). Therefore, this study is significant to the larger society since it will employ the use of quantitative and qualitative methods to critically assess the socio-economic costs and predictors of divorce in Kumasi Metropolis in the Ashanti Region of Ghana.

The findings of the study may be beneficial to institutions and professionals who are involved in premarital and post-marital counselling. This is so because, in spite of the efforts made by various stakeholders in strengthening the family institution, the problem of divorce seems to be rising in the country. In this connection, the dissemination of research findings on the issues could lead to a wider adoption of appropriate premarital counselling

strategies and in the long run couples would improve their marriage life through effective adjustment strategies. The findings may also serve as a source of information for psychologists, counsellors, pastors, and social workers to promote effective family and marriage counselling in order to assist divorcees who are suffering from socio-economic costs.

Furthermore, the outcome of the study may help educate divorced individuals about the need for them to report their problems to other family members, counsellors and social welfare officers for assistance instead of indulging in anti-social behaviour. Again, the findings may help professional counsellors, psychologists, pastors, and social workers to provide effective premarital counselling services to yet to be couples to help them enjoy marriage life effectively. Also, it is hoped that the findings of the study may inform policy making, practice and research. The findings could guide management of Legal Aid Ghana, and professional and religious institutions to see the need to establish well-resourced counselling units that will be accessible to yet to be couples. This may help them understand what marriage entails before they go into such commitment. It is also envisaged that training programmes on premarital counselling would be instituted for officers in the various Marriage and Divorce Departments within the various MMDAs in the country.

In practice, the findings may serve as the basis upon which effective and comprehensive premarital counselling services could be designed. It would help counsellors in the various MMDAs, family and religious institutions to be more proactive and innovative to design very comprehensive

educational programmes for couples to enhance their marital adjustment in order to prevent the alarming rate of divorce. The findings may further broaden intellectual horizon of counsellors and thereby sharpening their skills to render more effective premarital counselling services to meet the counselling needs of married couples and divorcees. This, in a long run, would help reduce the social and economic costs of divorce to the country.

The findings may also be useful to pastors and imams who serve as advisors to their congregation. For couples and divorcees in the Metropolis, the recommendations of the study would guide them to develop positive behaviour towards premarital and post-marital counselling. Also, religious institutions would be able to formulate appropriate policy interventions that will help provide support for members and couples in order to meet their identified counselling needs that would bring about improved married life. Findings of the study may also help managers of the various family institutions and Non-Governmental Organisations (NGOs) to refer couples, would-be couples, and divorcees who need counselling to the various designated counselling centres. To researchers who will want to embark on similar study, this study may serve as a relevant literature. Lastly, the findings of the study will add to existing knowledge on the issue of socio-economic costs and predictors of divorce within the context of Kumasi Metropolis.

Delimitation

The study focused on assessing the socio-economic costs of divorce and the predictors of divorce in Kumasi Metropolis in the Ashanti Region of Ghana. Geographically, the study was delimited to Kumasi Metropolis

because it has the highest recorded number of divorcees in the Ashanti Region of Ghana. Again, the study was delimited to the Kumasi Metropolis because it has almost all the characteristics of the other 32 MMDAs in the region with regard to cultural, social, economic and family structures. Also, the study was delimited to 17 factors (See Figure 1) that can serve as predictors to divorce in the metropolis. In relation to cost of divorce, the study was delimited to social and economic costs. Those of physical, emotional, psychological, spiritual and cultural costs that divorced individuals may go through were not considered.

Limitations

The study would have been conducted to cover all divorcees in all the regions of Ghana. The researcher, however, was not in a good position to undertake such a venture due to some logistical challenges. The limited area of study coupled with the sampling procedure may affect the generalisation of the findings of the study to all divorcees since only those in the Kumasi Metropolis were considered. Also, the study was confronted with limited access to information on divorce and other costs of divorce due to unavailability of well-resourced data from the assembly.

Another limitation is that this study was cross-sectional in nature and, therefore, one cannot infer meaningful causality from the findings. For the most part, the hypothesised relationships were supported; yet, it may be possible that the causal relationship between predictors of divorce and divorce is reversed. Furthermore, socio-economic costs and predictors of divorce may not be static, a cross-sectional study would not capture the possible dynamic quality of these relationships. A longitudinal approach is thus warranted.

Furthermore, the collection of the data from the divorcees was through the questionnaire. The questionnaire was given out to them to complete on their own. The likelihood that they would confer with each other could affect the quality of the study. Also, the study assumed that the selected respondents with regard to the divorcees had sufficient knowledge and understanding of the concepts, issues and what is expected of them to answer the items in the questionnaire truthfully. However, this was not verified. Also, the study relied on self-reported data. As a result, the data may be prone to distortion to the extent that the findings might not reflect the reality on the ground.

Also, the study did not control for extraneous variables. This can influence the potency of the independent variables on the dependent variable. This is so because such variables may serve as mediators or moderators to the relationship between the independent and dependent variables. Lastly, the findings and conclusions of the study may not be projected for the future since issues related to socio-economic costs and predictors of divorce keep changing with time and place. These limitations notwithstanding, resultant findings of the study would constitute a strong basis for generalisation, and also facilitate the provision of premarital counselling intervention to yet to be couples.

Operational Definition of Terms

In order to have a common understanding of the terms used in this study, the following section provides a definition of terms as they have been expressed in this study:

Basic education refers to nine years of formal education after kindergarten.

Demographic characteristics: These refer to the biological, social, economic and cultural attributes of the individual. Specifically, they refer to the individuals' gender, age, ethnic background, residential status, religious belief and occupation.

Divorce is the legal process through which marriage is dissolved. Thus, it is the dissolution of a society and democratically recognised marital relationship.

Economic costs are the various problems an individual or spouses could face as a result of divorce and are related to ends and scarce means that have alternative uses. In other words, it deals with the problem of choice of divorce (Examples include financial setbacks or crisis, reworking finances, drop of income, debt obligation, decline in the living standard and court appearances).

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

Participants: These refer to subjects who were interviewed for the study. They were the interviewees.

Predictors of divorce are the factors/causes/reasons that contribute for the marriage to be disrupted and for the spouses to get divorced (Figure 1).

Respondents: These refer to subjects who answered the questionnaires.

Secondary education refers to three years of formal education after basic education.

Social costs are the various problems an individual or the spouses could face as a result of divorce and they are social in nature (Examples include social isolation, feeling of loneliness, inferiority, and social labelling).

Psycho-socio-personal variables refer to psychological, social and personal attributes of the individual. Specifically, they refer to the 17 variables used as predictors of divorce as depicted in Figure 1.

Organisation of the Study

This sub-header presents the organisation of the various chapters, and what goes into building up the research as spread over each chapter of the study. The first chapter is an introductory one which deals with the background, statement of the problem, objective of the study, research questions, hypotheses, significance, and delimitation of the study. The first chapter further presents the limitations, operational definition of terms, and organisation of the study. The second chapter provides support for the study. It gives the various authorities the researcher consulted by reviewing the literature to cover the various components of the study and also locates existing studies incorporating socio-economic costs and predictors of divorce. It also covers important aspects of the review such as: theoretical and conceptual frameworks, and other relevant sub-headings that include empirical review. Furthermore, the chapter provides a summary of major findings of the state of the art indicating the linkage with the current study at the end.

The third chapter deals with the methodology of the study. How data were sourced to prove the validity and reliability of the results. Areas that are discussed include the research design, epistemological orientation of the study,

research approach, population, sample and sampling procedure, instrumentation, ethical considerations, data collection procedure and data processing and analysis. The fourth chapter looks at the analyses of the data and discussion of the findings regarding the specific purposes of the study.

The fifth chapter is the summary of findings, conclusions and recommendations. It ends with the contributions of the study to knowledge and suggestions for further research.

Chapter Summary

The purpose of the study through examination of background research regarding socio-economic costs and predictors of divorce was identified in this chapter. Along with the purpose and scope of the study, a statement of the problem was reviewed. Major research questions and hypotheses were outlined. The significance of the study was also discussed and operational definitions of terms were listed. On these foundations, the study proceeded with a detailed description of the research which is a complete review of literature as provided in Chapter Two.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter deals with the review of existing relevant and related literature on the socio-economic costs and predictors of divorce. The chapter is, therefore, categorised into three main areas, namely conceptual, theoretical, and empirical reviews which capture the views and ideas of different authors and researchers that are relevant to the problem under study. For the purpose of focus, the review was done under sub-headings such as overview of marriage and family structures in Ghana, concept of divorce, theories on divorce, predictors of divorce, and socio-economic costs of divorce.

Conceptual Review

The conceptual review of the study considered four main concepts in order to arrive at a concept or generalisation. This was as a result of things seen, experienced, or believed by other researchers and me with regard to divorce, its predictors and associated costs. Specifically, the conceptual review focused on overview of marriage and family structures in Ghana, the concept of divorce in Ghana, predictors of divorce in Ghana, and socio-economic costs of divorce.

Overview of Marriage and Family Structures in Ghana

Marriage is a socially recognised and approved union between individuals, who commit to one another with the expectation of a stable and lasting intimate relationship. Some marriages begin with a ceremony known as a wedding, which formally unites the partners. According to Yodanis (2015) 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 industrialised 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 (Cherlin, 2017).

Marriage is considered to represent a lifelong commitment by two people based on contract and sanctioned by the state. It thus involves legal rights, responsibilities, and duties that are enforced by both secular and sacred laws. As a legal contract ratified by the state, marriage can only be dissolved with state permission (Braver, Whitely & Ng, 2013). This shows that marriage is a socially and legally sanctioned union between a man and a woman regulated by laws, rules, customs, beliefs, and attitudes of the society. It has been described as the legalising of a special relationship between a man and a woman to which the society gives its consent (Hackstaff, 2019). It places each of the partners under legal and social obligations to each other and to the society at large.

Marriage in itself is a sacred and permanent contract, which is assumed to be enacted when two people (usually man and woman) have decided on their own accord and in the presence of at least two witnesses to exchange the formal consent to live a life of vocation of love and sharing for each other. They do that for the purpose of promoting their mutual growth and welfare as persons, in their journey together through life. Marriage and family serve as tools for ensuring social reproduction (Burns, 2014). Social reproduction

includes providing food, clothing, and shelter for family members; raising and socialising children; and caring for the sick and elderly. However, in contemporary industrialised societies, the function of marriage is less as a social institution and more as a source of intimacy for the individuals involved. This may be the reason for the increasing rate of divorce in most modern communities; a phenomenon which is having negative consequences on the family institution of all communities.

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 socialisation (Bumpass, Martin & Sweet, 2017). However, the structure of the family and the needs that the family fulfils 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 (Smart, 2017). According to Legal Aid Ghana (LAG, 2017), the phenomenon of single-parent family in Ghana is a function of modernisation and urbanisation. It is now an increasing phenomenon in the Ghanaian society, particularly urban communities such as Accra, Tema, Cape Coast, Takoradi, and Kumasi (Akuamoah, 2013; Brandlyn, 2018; Donkor, 2019; Fuudia, 2018).

Also, 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 (Axinn & Thornton, 2012; Beck-Gernsheim, 2019).

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 system. Through marriage, societies have been able to create more families and also expand existing ones. Marriage ensures the stability and survival of a family. Therefore, everything that affects marriage negatively ends up affecting families in the same direction. Also, everything that happens to any family member has an impact on everyone else in the family because the members are interconnected. Hence, divorce is one of the problems which occurs in the family and is one of the major troubles that affects the family system even though the effect could be with varying degree (Beck-Gernsheim, 2019).

Marriages recognised in Ghana are of three types, marriage under ordinance, marriage under customary law and marriage of the Mohammedans ordinance (Dzadey, 2015). Marriage under ordinance is monogamous while the two others are polygamous. However, GDHS in 2014 as well as the 2010 population and housing census included individuals in informal unions like cohabitation as other forms of union which existed (GSS, 2014; 2015). This is because there has been a substantial increase in this type of union over the years in Ghana. People co-habiting in 2014, according GSS (2015), were about 16.8 percent. The institution of marriage is gradually being compromised by consensual and this could have so many implications on the former. Cohabitation may even be one of the reasons for increasing recorded divorce rate in Ghana and other West African countries.

The Concept of Divorce in Ghana

Divorce is a social process that has consequences both for the families involved and for society at large. It is the legal process through which marriage is dissolved. Axinn and Thornton (2012) define divorce as certified action by a court of law which is needed to dissolve legally marriages that do not seem to work. It is an act of considered and wilful choice which is consistent with our modern democratic heritage. According to Yip et al. (2014), divorce is defined as the dissolution of a society and democratically recognised marital relationship. It is marked by formal court proceedings and usually accompanied by formal arrangements for the owning of property, custody and support of children, if there are any. The property adjustment may also include a provision requiring alimony to be paid by one former partner to the other although alimony is less frequently granted in this era.

Divorce is an honest and above board admission that the couple cannot get along and there is no use pretending that they can provide their children with a model of a loving relationship. 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, 2017). Hence, lack of recognition and respect erodes family structure. Within the Ghanaian cultural context, divorce is the final termination of a marital union, cancelling the socially recognised and legal duties and responsibilities of marriage and dissolving the bonds of matrimony between the parties involved. It is one of

the three ways of ending a marriage that has broken down. The other two ways are annulment and legal separation (Fuudia, 2018).

A breakdown of marriage always precedes a breakup of the marriage. In other words, before a breakup in the marriage (divorce) there must be a breakdown of the relationship. According to Atta-Nti (2015), before the final stage of divorce, the couple's relationship goes through three general stages. The first stage is isolation, the couples become separated from each other as intimacy behaviour breaks down, although they might still converse and be polite to each other. The second stage is invalidation, thus the couples begin to negatively assess each other's worth and belittle one another, which give rise to accusations. The final stage is betrayal, which trust is broken down and there is no support from each other. In Ghana, all these stages are done within the family structure. However, modernisation is influencing most Ghanaians to adopt western culture, and as a result western way of life, which may be the main reason for the increasing rate of divorce in Ghana (Donkor, 2019). This calls for the need to support the argument regarding socio-economic costs and predictors of divorce theoretically. The next sub-header looks at that.

Predictors of Divorce in Ghana

The dynamics of modernisation and human relationships have led to many influences, manifestations, happenings and occurrences in marriage stability within the Ghanaian society leading to the high rate of divorce (Fuudia, 2018; GSS, 2015). Many psychologists, religious authorities, behavioural scientists, sociologists, and counsellors have worked on various dimensions of marital issues but not really on socio-economic costs and

predictors of divorce. Therefore, this study is interested in investigating factors that predict divorce. These factors are hereby discussed:

Age at first marriage

The first predictor of divorce to review is one's age at first marriage. It seems that it is best not to marry too young or wait too long before marrying. Women who marry while still in their teens are twice as likely to divorce as women in their thirties. But those who marry in their thirties are half again as likely to divorce as those who marry in their twenties (Dommaraju, 2016). It has been observed that, higher ages at marriage are typically thought of as an indicator of female autonomy. Age at marriage is often found to have a considerable positive effect on marriage stability, both in the western and African contexts (Härkönen, 2017; Hetherington & Kelly, 2017; Donkor, 2019). Besides, according to Booth and Edwards (2017), women who marry older are less likely to divorce. Early marriage is one of the most typical causes of divorce which is mostly practised in deprived and poor communities. Also, most parents who have not yet been exposed to western education, especially in the northern part of Ghana, are engaged in early marriage, and in most cases do not involve the consent of their children (bride). Consequently, such early marriages frequently lead to early divorce (Donkor, 2019).

Generally, scholars who have carried out research on age at first marriage have argued that marriages, where individuals married in their teens are more likely to divorce than those who married at later ages like mid-twenties and early thirties (Abalos, 2017; Adegoke, 2017; Barrus, 2018; Wolcott & Hughes, 2019). Explanation for this assertion may be that

individuals who marry at younger ages may be less compatible; less prepared for marriage and may lack resources to sustain the union. According to Barrus (2018), when married at a younger age, individuals lack the maturity to make complex decisions. Also, the time for searching for a partner may be insufficient, in other words the choice of a partner may be hastened so the right partner may not have been chosen.

In his study, Donkor (2019) shared the same view as earlier scholars who found a significant relationship between ages at younger stage of marriage and higher risk of divorce. Donkor posits that women who marry during their teens lack the ability to raise their children and keep the home properly because the time for training on marital issues was shortened by marrying. However, other studies on age at first marriage have proven otherwise, meaning some studies have identified marriage at older ages to increase risk of divorce (Piskor & Colman, 2014; Zikhali, 2015). They argue that individuals may just choose any one who might come their way as they have stayed single for so long that the right partner may not have been chosen.

There are many reasons posed to explain why a young age at marriage would contribute to an increased risk of divorce; among them are homesickness, psychological immaturity, unstable employment, a truncated spousal-search process, and women's lack of choice to whom they marry. Besides, early divorces are disproportionately due to the discovery of basic incompatibility, conflict in values, and personality clashes (Lansford, 2017; Osman, 2018). There is no significant effect of age at marriage as marriage stability decreases with an increasing age at marriage (Kitson, 2019). Higher

ages at marriage are typically thought of as an indicator of female empowerment. There is increasing ages at marriage to a greater degree of self-arrangement of marriages, and that is considered as powerful mechanism of declining divorce rates (Kavas, 2019).

Educational attainment

In Ghana, going by the generally expressed rarity of divorce in most traditional settings for instance, the current situation of conjugal closure among women is considered sociologically significant. There is a fact that divorce is caused as a result of continued urbanisation, and the influence of formal education (Brobbe-Kyei, 2013; Bracher et al., 2013). These findings have lasting repercussion for productiveness in Ghana. Education as often used as proxy for female empowerment, but it was observed that in some cases, the relationship between female education and divorce is found to be positive (Atta-Nti, 2015; Fuudia, 2018).

In Ghana, education is positively associated with the occurrence of divorce among women (Adofo, 2014). Adofo (2014) posits that the higher the educational attainment of a woman the higher the risk of marital dissolution. Barrus (2018), on the other hand, argued for the opposite that is women who are educated have some form of skill and are likely to be employed into higher income jobs. Some of these women contribute to the provision of the needs of the family; this goes a long way to sustain the marriage. It was also stated that the educated women are more likely to embrace new ideas about marriage which also resulted into divorce (Ambert, 2018).

Furthermore, Ambert (2018) stressed the point that, as the passion of sexual attraction may emerge; spouses may wish to end unexciting marriages in favour of relationships that will provide renewed excitement. He however, observed that increasing participation of educated women in the labour force may have reduced the extent to which they are depended on men. Jennings (2019) documented that education has a negative influence on marital stability. Jennings explained that the rate of divorce is lower among men who have had college or higher education than their counterparts whose education ended in high school or lower.

Duration of marriage

It is said that the number of years a marriage is, could also influence marital disruptions. Couples who have been married over five years and beyond stand a lesser chance to experience divorce than those married for five years and less (Animasahun, 2015). Some reason to this argument may be that, many couples do not have perfect knowledge about their spouses during courtship but learn more after marriage. Therefore, couples might discover some unusual traits about their spouses and may be a surprise to them, hence leading to divorce. This normally happens during the early stage of the marriage. Some studies have shown that divorce often occurs more in the early years of marriage than marriages which have lasted longer (White, 2017).

However, other scholars (Amato & Previti, 2003; Yoo & Bartle, 2014) are of the view that marriages which are over five years and beyond stand a higher risk of ending in divorce, this is because spouses may start feeling bored with their partners and may want to explore new love grounds. This

eventually leads to divorce if their spouses discover their infidelity and adulterous acts. According to Wolfinger (2019), couples in marriages of long duration face challenges such as raising children, boredom with the relationship, and gradual lack of interest in marriage.

Donkor's (2019) research revealed that complaints of infidelity, drinking, and the general quality of home life increased with duration of marriage, whereas complaints about personality and value conflict decreased. Bramlett and Mosher (2019) found a positive correlation between length of marriage and infidelity. Although the underlying pattern is not entirely clear, it appears that long-term marriages are especially likely to be disrupted when people seek out new sexual partners (perhaps out of boredom) or become aware of changes in themselves or their partners due to the passage of time.

Place of residence

The geographical location and its characteristics to some extent could impact on the stability of marriage among individuals. Researches on location of residence have asserted that urban dwellers are more likely to experience divorce than their rural counterparts (Adekoge, 2017; Shrifter, 2017; Zafar & Kausar, 2017). According to Fuudia (2018), urbanisation has gone to an extent to undermine African marriages. Urban characteristics like the preference of conjugal union over the extended family, and the increasing number of women in the labour force have been argued to weaken the foundation of families and marriages (Jennings, 2018). This is because the conjugal family type does not allow for the involvement of other members of the family but only the

immediate ones. These are mainly the married couple and children, hence less involvement of other members of the family to resolve marital conflicts.

Furthermore, Donkor (2019) argued that modernisation in Ghana has led to urbanisation which is encouraging wide separation from the extended family and, therefore, supporting individualistic kind of living arrangement. Many researchers go on to confirm that urban divorce rates exceed rural areas' rates. This shows that the geographical location and its characteristics have impact on the stability of marriage among individuals. This is so because urban dwellers are more likely to experience divorce than their rural counterparts (Adegoke, 2017; Donkor, 2019).

Religious factor

Religious factor in the case of this study refers to the differences in the belief and activities of individual couples. The presence and level of religiosity have also been explained to influence the stability of marriage in various studies. For example, Amato and Previti (2003) indicated that lower church attendance among Christians could compromise the stability of marriage as individuals may lack knowledge and training about the management of marital conflicts and misunderstandings. Lehrer and Chiswick (2013) posit that Muslim unions are more likely to be stable than Christian unions. Lehrer and Chiswick added that dissolution of marriages among Muslims is very low due to the restrictions associated with divorce as compared to Christians.

In contrast, Call and Heaton's (2017) study identified Christian marriages to be more stable than Muslim marriages, especially among the Catholics who do not allow for divorce. This may mean that religious factor

is a major predictor of divorce, and that couples with strong religious conviction are likely not to subject themselves to the phenomenon of divorce. Furthermore, Lehrer (2014) explained that risk of divorce among individuals with different religious background is higher than those with same religious affiliation.

Alcoholism and narcotic usage

Some husbands, as well as wives, are addicts to alcohol and narcotics. They expend much of their time, resources and energy on drinks and narcotics. They spend less time to train and direct their children. As a result, husbands leave their domestic affairs to their wives or vice versa who have little or no money for this purpose. One of the difficult problems that can cause people to seriously consider divorce is addiction (Roberts & McCrady, 2013; Levy, 2017). According to Roberts and McCrady, spouses in families where there is chronic, excessive use of alcohol and narcotics are frequently separated. Divorce may be due to one or both parents abusing alcohol or drugs (Jennings, 2016). The relationship between an alcohol or narcotics addicted and his/her family is complex. When someone experiences alcohol or narcotics problems, the negative effects of drinking exert a toll, not only on the drinker, but also on the partner and other family members.

Family problems that are likely to co-occur with alcohol or narcotic problems include violence, marital conflict, infidelity, jealousy, economic insecurity, divorce, and fatal alcohol effects (Galluzzo, 2017; Jalovaara, 2016). 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 (Amato, 2015). Parental divorce predicts externalising behaviour, such as tobacco use, marijuana use, alcohol consumption and binge drinking. Parental divorce also predicts increased adolescent use of other illegal drugs (Baloyi, 2017; Soria & Linder, 2014). Moreover, marriage leads to less drinking. However, Barrus (2018) posits that 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 (Barrus, 2018; Galluzzo, 2017; Roberts & McCrady, 2013). An alcoholic husband, for example, can hardly make a reasonable and constructive decision regarding the running of his family. He is only interested in spending his money on drink. The same applies to a person who is addicted to narcotics. The effects of alcohol and narcotic addiction are harmful. When a man gets addicted to alcohol or narcotics, he neglects the affairs of his house. He will no longer support his family as he ought, and he may even beat his wife. In the face of drug addiction and alcoholism, the family falls into danger.

Sexual intimacy

Sexual intimacy refers to not just the emotional force of the male's own feelings of entitlement but to a more pervasive attitude of ownership and

control toward social relationships with intimate partners. Engaging in legal satisfactory sexual deal is one of the major reasons for entering into marriage (Animasahun, 2015; Burns, 2015). However, many women resist their spouse's sexual demands in a variety of ways, such as: arguing, protesting, abusing or fighting back (Animasahun, 2015).

Johnson and White (2017) contend that many men consequently sex their wives, without their mutual consent, in order to derive maximum sexual satisfaction in most patriarch societies such as the United States of America. Some women consequently defy men's control by exiting a relationship through a form of emotional separation, which is taken to be a woman's denial or restriction of sexual relations and other intimate exchanges, obtaining a separate residence, and/or starting or completing a legal separation/divorce (Bentler & Newcomb, 2017). This situation often makes men to engage in wife beating, non-mutual sexual consent, and other forms of male-to-female victimisation in these societies. Hence, marriages fail and separation/divorce sets in as a result of lack of sexual intimacy and satisfaction (Blau, 2019; Jalovaara, 2016; Kalmijn & Poortman, 2016).

Infertility

This refers to the situation whereby one of the couples or both are unable to generate necessary elements that could lead to reproduction or giving birth to the young ones. The size of family, particularly the number of children is said to determine marital stability. Infertility or involuntary barrenness topped the factors highlighted by Adegoke (2017) and Enwereji (2018) as being responsible for marital instability, given the societal

expectation and cultural values connected with marital conflict among average West Africans. In the same vein, Animasahun, (2015) observed that, for an African man, procreation takes priority in marriage, as a child is considered instrumental to establishing a lasting family. In Africa, the value attached to children makes barrenness a major cause of marital instability (Enwereji, 2018). The birth of a child after marriage signifies a degree of spousal satisfaction which is conducive to marriage stability because the birth of a child helps to keep the family together for sustenance. Couples without children may have less desire to stay in a failing marriage for the sake of the children if there are no children (Donkor, 2019).

Many Ghanaian societies regard children as the central reason for marriage because marriage serves as the legal grounds to procreate children. In addition, children born perpetuate the family lineage. Ghanaian families cherish more children; explanations for this behaviour are numerous, one of these is, children are a source of resource to their parents. According to Brobbey-Kyei (2013), traditional Ghanaian societies gain family labour from children who work on farms of their parents. In addition, Brobbey-Kyei identified the raising of a family's social status through the number of children it has. That is, there is some kind of prestige attached to more children because fathers of many children are regarded as very responsible. Therefore, childlessness, in the Ghanaian society, according to Adofo (2014) and Donkor (2019), could highly compromise the stability of a union.

According to Donkor (2019), if children are young and dependent the possibility of the spouses staying together is high because parents feel that

children are very vulnerable when young, so leaving the union may affect them negatively. On the other hand, when children are matured and older there is a higher risk of divorce if the marriage is undergoing challenges. Childlessness is unacceptable to a society that values children. It is presumed that when the partners in a marriage die off childless, there will be nobody to remember them. Their line of genealogy will disappear. This shows that any marriage that has been blessed with children in the Ghanaian society has special place in our society. That is, marriage is considered to have achieved its role in Ghanaian society only when it is productive and fruitful. Any marriage that is not fruitful in the physical sense in Ghanaian society has failed both society and the couples.

Infidelity

Infidelity is a common phenomenon in marriages but is poorly understood that it is a major cause of divorce and spousal battering (Levy, 2017; Park & Raymo, 2018). Infidelity, colloquially known as cheating, most commonly refers to a breach of the expectation of sexual exclusivity. Given the difficulty of obtaining information on this sensitive matter, it is well known that infidelity can result in family strife, divorce, violence, depression and low self-esteem (Ambert, 2018). Some studies showed that only a small percentage of couples who experience infidelity can save their marriage after an affair (Doherty & Carroll, 2018; Garner, 2018; Hackstaff, 2019). 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 (Hackstaff, 2019; Mahoney & Williams, 2016).

Premarital cohabitation

Premarital cohabitation refers to the living together of couples before they were legally conjugated. The choice of a partner is made by the individual where he/she is studying or working, and eventually, they begin to live together, engage in sexual intercourse and possibly begin to procreate children. The practice often lacks the essential steps and stages in the establishment and solemnisation of a marriage, whereby both the primary and secondary agreements as well as the legal injunctions are well observed before establishing a marriage (Animasahun, 2015). According to Animasahun, such practice is regarded as an imported idea from other sources that are beyond the African concept of marriage. The process of couples living together or coexisting before marriage is said to increase or encourage divorce.

The findings that emerged from Bennet's (2018) study also show that women and men who cohabit their future spouses before marriage have a higher likelihood divorce rates. On one extreme end, Bennet (2018) added that cohabitation which involved only one partner stands a lower risk of divorce after marriage than cohabitation which involved series of partners. According to Fuudia (2018), this issue has been found to be a significant factor and cause of divorce in modern African society. This factor is strongly connected with wrong pillars of marriage which refers to situation whereby a couple's relationship is firmly established and based on certain selfish and covetous factors such as lust, beauty/handsomeness, talent, fame, status, position, and wealth (Animasahun, 2015), which are often ephemeral. Unfortunately, most modern relationships in Ghana are established on these.

In-law factor

This refers to a situation whereby negative roles, interruption, poking, nosing, negative attitude, wrong advice and over-dependency syndrome of in-laws can disrupt a marital union. Every family needs independence, privacy and confidentiality to keep going. However, when these rights are blocked or denied, a marriage may hit the rock (Animasahun, 2015). According to Bradbury and Fincham (2017), the act of divorce caused by in-laws directly affects the structure of a network by removing or altering an existing tie. However, additional children in the family may improve the prospect of marital stability in spite of challenges from in-laws, but as children get older the risk of divorce rises until the youngest child leaves home (Bradbury & Fincham, 2017).

Nevertheless, many times in-laws could be beneficial to marriage stability, especially within the extended family system. For instance, some researchers working on effect of in-laws on marriage found that social networks and other emotionally supportive social ties from in-laws provide protective inoculation from severe social stressors and even disease (Wolf, 2016; Zafar & Kausar, 2017). Other works have shown that people receiving help from in-laws experienced less distress (Adegoke, 2017; Donkor, 2019). Donkor found in-laws to be health-promoting and provide a sense of belonging and intimacy, and also help people to be more competent and self-efficacious.

Problem with communication

In relationship, including marriage is bound to fail if there is no effective communication. Effective communication serves as lubricants to losing the friction between the partners. Witte (2014) opines that lack of communication is one of the leading causes of divorce. A marriage is likely to hit the rocks when the lines of communication fail owing to the fact that couples cannot have an effective relationship if either of them would not discuss their feelings, their mutual or personal issues, their resentments and expectations from either partner. Hence, divorces often happen because people rarely discuss their expectations in detail prior to marriage, are less willing to work on their marriages afterwards, and would like quick solutions rather than having to resolve issues (Booth & Johnson, 2018; Wright, 2017).

Domestic violence/abuse

Domestic violence/abuse may refer to the use of physical/psychological force to injure somebody or damage something that is related to or used in the home or everyday life within a household. It can also be seen as an illegal use of unjustified force, or the intimidating effect created by the threat of this force exhibited within the family or the people living together within a household. According to Brandlyn (2018), there are many factors involved in the dissolution of marriages. The most common reasons women cited for dissolving a marriage were husbands beating and ill-treating them, exerting too much control over their activities, and forcing intercourse.

Clarke and Berrington (2018) also found that intimate partner violence typically evolves out of relationship dissatisfaction, verbal abuse, neglect,

psychological abuse, and physical violence play, an important role in the production of intimate partner violence. Similarly, Donkor's (2019) extensive research into causality of divorce in Ghana showed that physical or psychological abuse accounted for 41 percent of divorces. However, he added that majority of divorces (59%) were caused by non-serious issues such as incompatibilities, growing apart, lack of communication, and loss of love.

Remarriage

Remarriage within the context of this study is the number of times an individual had been in marriage and out of marriage. Findings on remarriage is said to increase individual's chances of divorce. Studies by Adegoke (2017) indicated that people in second or third marriages have a higher divorce risk than those in their first marriages during the first four years of the marriage. Similarly, Ambert (2018) also posits that remarriage has a statistically significant positive relationship with divorce. That is, the more an individual remarriages, the higher his/her chances of divorce.

In addition, Rao, Nambi and Chandrashekar (2017) also said that second and higher order marriages increase the risk of divorce of individuals. This is because individuals who have been divorced may carry some negative traits from the previous marriage into the current one. However, literature by Lehrer (2014) has documented that a failed marriage serves as a learning experience which would enhance the stability of future marriages.

Ethnicity

Ethnicity is also likely to predict divorce, several studies have attested to this argument. Jennings (2018) mentioned ethnicity as one factor for

marriages to end. Many ethnicities are made up of either the matrilineal or patrilineal kinship system or both. Findings about the family system particularly of developing countries such as Ghana have shown that the patrilineal family type has a lower divorce risk than that of the matrilineal (Nukunya, 1969). This is attributed to the practices and cultures associated with a particular family system. For instance, Nukunya (1992) posits that among the Akan group of Ghana, spouses continue to live separately in their natal homes after marriage. This practice has been argued to destabilise marriages because couples gain more support from their individual homes than from each other (Nukunya, 1992). In other words, couples become more obligated to their extended families than their spouses.

Another practice of the Akan believed to weaken marital union is the amount of bride wealth demanded by the woman's family during marriage. This includes two bottles of gin and a token of money, these items, according to Brobbey-Kyei (2013), are easier to refund by members of the family in case the marriage ends. Unlike the patrilineal type of marriage where the bride wealth is quite substantial, for instance the Tallensi of the Upper East Region of Ghana demand for a cow as dowry. Refunding such dowry can cost the family a great fortune, therefore, members of such group would ensure the stability of their marriages.

Another research on the Akan in Ghana by Takyi and Obeng-Gyimah (2007) have explained that spouses in Akan marriages do not pool resources, that is both spouses keep a separate account of their income. This practice is likely to increase the autonomy of Akan women and it can make them more

independent. Women of the Akan group can, therefore, afford to leave marriages and unions in which they feel unhappy and insecure.

Economic status

In relation to this study, economic status refers to the level of income that individual earn at a particular period of time. This could be the total amount of money earned daily, weekly, monthly or yearly. Gurman (as cited in Animasahun, 2015) addressed the question of how mechanisation and the factory system influence family life in modern society. He maintained that the biggest single influence on the families of skilled workers was the size of the wage the head received at work and the resulting standard of living which it permitted. Such a family never experienced poverty because the head income which was a “family wage” was high enough to keep the whole family at a passable living standard without the wife and children having to work. The fact that money was not a problem to the family kept the family intact. However, the family of unskilled labour suffers poverty and inadequacies when they try to pattern their style of living to that of the family of skilled labours. This situation offers a good ground for factors that impede marital stability to multiply (Animasahun, 2015).

This shows that the chance to end the marriage if the husband is employed is low. This is so because as the head, he provides for the needs of the family which strengthens the family and increases its standard of living. The other side of the argument is that women who are employed are likely to have higher divorce risk especially when they find themselves in unhappy marriages. This is because they can afford to be independent and cater for their

children (Brobbey-Kyei, 2013; Jennings, 2018; Rao et al., 2017). Ambert's (2018) argument also supports the fact that women's divorce risks increase as they find themselves in occupation outside the home. This is because they might not be able to devote ample time for their spouses and children.

Therefore, the wealth status of individuals could either increase or decrease the probability of divorce risk.

Sex of respondents

Divorce undoubtedly is equally likely among males and females; however, there may be differences between them if subjective and objective causes of divorce are examined. Women are more likely to end marriages in which their spouses are not trustworthy than men (Animasahun, 2015). The other argument in terms of sex of respondents, Animasahun argued in his findings that, males are rather more likely to divorce especially in areas where the proportion of unmarried females in the labour force and community is high. According to Animasahun, if more females are found in an area, the chance of married men forming new relationships and flirting with these women is high. Hence the likelihood of such men to compromise their marriages is high.

Parental divorce

This is one of such factors which correlate with divorce. Researchers have found that children from divorced or broken relationship to some extent have a higher tendency to experience divorce than their counterparts in unbroken relationship (Amato, 2014; Ambert, 2018; Soria & Linder, 2014). This is because such children may always think that the only option to a

relationship which is facing some challenges is to divorce since their parents did likewise. More so children from divorced background may not have the opportunity to learn interpersonal skills on how to maintain a good marriage (Lehrer, 2014). This is so because they did not stay with both parents, therefore, such children may have a higher tendency of experiencing marital instability and dissolution eventually.

Socio-Economic Costs of Divorce

Generally, divorce is seen as a factor that has a strong negative consequence for the mental, physical, health and socio-economic lives of both spouses and their children (Booth & Edwards, 2012; Broman, 2014; Daytec-Yañgot, 2015; Fincham, 2016; Hackstaff, 2019; Wolfinger, 2019). According to Wolf (2016), 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 can be associated with divorce. Regardless of couples and individual difference in cultural, economic and other variables, divorce creates change in all aspect of divorcees and their children lives. In most cases, 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 (Wolcott & Hughes, 2019).

Furthermore, Hewitt (2019) posits that after separation, the emotional effect of the couples may or may not aggravate with context divorce that can change the way of living. Also, the separation of child from one parent shows the devastating and traumatic effects of divorce on children (Galluzzo, 2017).

After all processes of initiation and completion of divorce, divorcees will now be encountered with both social and economic costs of their action. These costs are important to determine the adjustment of the couples in their future life. If the couples fail to adjust to the changing environment as expected it may lead to depression, suicide, alcoholism, and other mental health problems (Hackstaff, 2019). Therefore, there is the need to examine the social and economic costs of divorce in order to understand them better as expected.

Social cost of divorce

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 (as cited in Ooms, 2017) 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. 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 (Ambert, 2018). 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.

Shrifter (2017) 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, 2018). Garner added that 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 largely affect the lives of children.

Families, particularly those with problems, need the social support to cope up and to survive. Effective social network helps all members of the society to adjust and live meaningfully in the society. Social networks include close relatives, neighbours, schools, workplace, support group, and service giving institution. According to Becker (2019), 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 socially determined and it is based on different factors. That is, the fate of divorce in different societies is determined by the culture, tradition and legal response of the societal response to it.

According to Bowlby (2019), adolescents living in a one parent home experience frustration that can lead to bitter feelings towards both parents. For most people, it appears that those married have the lowest rate of depression, while divorced people have the highest rate of major depression. 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 (White & Booth, 2001). According to Bowlby (2019), divorce could also be followed with suicide. Thus, people who have died of suicide are more likely to have been divorced, living alone, and socially isolated. Child suicide is often triggered by thoughts that his/her divorced parents reject him/her or have lost interest in him/her (Bowlby, 2019). Bowlby added that in the social adjustment of divorced women, age at divorce is an important factor. That is, older women are able to better adjust as compared to young women. This is so because older women have longer social life.

Furthermore, the vulnerability of divorced women to social and economic problems relate to age at first marriage. Those who found being more vulnerable economically and socially are those who married at early age (Booth & Edwards, 2017; Wolf, 2016). 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 economic supports they need (Smart, 2017). In most cases, they are not able to raise the social capital while being the only one responsible for all needs and activities in the household. The support most divorced women receive from relatives and friends stop after divorce. In addition, the problem of loneliness is higher in divorced than in married women.

Osman (2018) advocates 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 social, emotional and behavioural 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 (Wolfinger, 2019). Children removed from family members often experience separation anxiety disorders; that include repeated nightmares, physical complaints, and fear of harm (Wang & Amato, 2019). As adults, these children are more likely to divorce and become single parents themselves than those who have grown up in intact families (Wolfinger, 2019). 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 (Hickman, 2019).

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 many responsibilities in and outside home (Erulkar, Helen & Garry, 2019). Children whose parents separate or divorce are on average, more likely to exhibit problematic behaviour, have poorer mental health and academic performance and have more social difficulties and lower self-concept than children whose parents remain married (Erulkar et al., 2019).

Economic cost of divorce

Aside from the social cost brought forward by divorce, divorce had negative economic consequences as well. At the family level, divorced couple,

particularly the women and their children, do worse compared to intact families. In most cases, people with poor socio-economic status are more likely to divorce (Eslami et al., 2018). These families entered a vicious cycle if they get divorced. Also, divorce placed lots of economic pressure on women.

Divorced women had a substantially low chance of getting welfare than married women. However, there were few studies examining the exact economic cost of divorce on the family, the community and the government.

Economic challenges as a result of divorce are common in most modernised societies. According to Burns (2014), 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 (Bradbury & Norris, 2015). 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 (Abalos, 2017).

In understanding the economic consequence after divorce, Jennings (2018) found out that there is 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 percentages, women's standard of living decreases more than men. This means, women are faced with more economic challenges than men after divorce. According to Lloyd (2019), many women experience a substantial decline in their financial circumstances after divorce, which in turn affects their children. It is a myth that men are financially better

off after divorce, especially in third world countries (Kavas, 2019). Kavas posits that divorce often initiates a financial crisis for one or both adults as they split assets and attempt to support two households. Reworking finances adds considerably more stress and tension between adults of divorce and can become a leading source of anger.

Post-divorce financial concerns usually are found to be the higher stress indicators for both males and females. Women and men experience a drop in income following divorce, but women may suffer more since men typically have more financial resources (Abalos, 2017). According to Abalos (2017), 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. 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. This is an indication that the economic drop for women can be dramatic, especially if the woman has not worked outside the home for a long period of time (Garner, 2018).

Furthermore, divorce affects job performance in a variety of ways. According to Garner (2018), 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 of 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 co-workers; living work due to anxiety attacks; lack of focus (Wallerstein & Blakeslee, 2018). 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 counselling 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, 2018). Individuals who go through divorce often experience depression. According to Wallerstein and Blakeslee (2018), depression increases absenteeism from work, reduces the ability to function, impairs judgment and overall job performance, and can lead to injuries, mistakes and accidents.

Theoretical Review

The theoretical review of the study was made up of four related theories that were reviewed and analysed to form a theoretical structure that supported the argument of this study. These theories are interconnected ideas that condense and organise knowledge about the socio-economic costs and predictors of divorce in Kumasi Metropolis in the Ashanti Region of Ghana. This review provided the researcher with a general framework for data analysis. The theories reviewed were the four phase theory of divorce, attachment theory, functionalist perspective in the explanation of divorce, and behavioural family counselling theory.

These four theories explain the processes through which marriages become less stable, focusing on such issues as marital interaction, aspects of each partner's relationship history and family of origin, or how couples cope

with stressful events. However, no single theory can satisfy all the criteria of a theory of marital development. Therefore, it is appropriate to adopt multiple related theories to explain the phenomenon. These theoretical perspectives have influenced research on marriage and divorce, and have provided the foundations for good premarital counselling.

The four phase theory of divorce

The four phase theory of divorce was used to explain how marriages come to an end. According to Zaroff and Keane (2012), the proponents of this theory include Haynes, J. Irving, H. Zaroff J. D., and Schutz, D. The theory comprises four general phases: deliberation, litigation, transition, and post-divorce or redirection. The deliberation phase involves the decision to divorce. The spouses often allege to have the experiences of dissatisfaction, alienation, loneliness and despair, and commence to emotionally withdraw from the relationship (Zaroff & Keane, 2012). There are a variety of attempts to manage their feelings but harmful attempts to quiet pains may lead to alcohol or drug abuse, extra-marital affairs, or other distracting behaviours.

The second phase involves the appeal of legal proceedings from the court when both bride and groom or the concerned parties fail to attend to the emotional gaps, find the mitigation process painful and explore the conjugal life a source for long-term conflict (Zaroff & Keane, 2012). Once the decision to divorce surfaces, couples enter the “transition” phase and thereafter feelings of hurt, fear, humiliation, loss, abandonment and powerlessness drive their behaviours. Anger and pressure mount as couples face an uncertain economic

division and the challenges of child custody. Spouses may reconstruct their picture of each other in negative terms to justify harsh treatment.

The adversarial nature of litigation pushes all the emotional buttons brought on by the transition phase. Efforts to diminish the impact of litigation ease and shorten transitions, lower the potential damage to children's development, and help in the final phase of post-divorce life (Wolcott & Hughes, 2019). Therapeutic support during this emotional phase and the use of alternatives to litigation, such as mediation, are effective in lowering the negativity in post-divorce phase (Wolfinger, 2019). Deductions from the theory show that divorce is a process, and when the process starts, one can predict what is next. This to a large extent can help marriage counsellors predict the next stage in order to proffer appropriate counselling interventions to deal with the problem.

Attachment theory

Attachment theory in psychology originates with the seminal work of John Bowlby (as cited in Bowlby, 2019). In the 1930s John Bowlby worked as a psychiatrist in a Child Guidance Clinic in London, where he treated many emotionally disturbed children using this theory (Bowlby, 2019). The theory provides an important perspective on divorce because divorce involves the disruption and often the termination of a powerful attachment bond. Although attachment theorists have not specifically focused on divorce, the theory has a great deal to say about separation from an attachment figure and the breaking of an attachment bond, both of which are core aspects of divorce (Berrington & Diamond, 2016). In considering the relevance of attachment theory to

divorce, it is important to emphasise that one of the most common attachment bonds formed in adulthood is the one formed with a romantic or marriage partner. According to the theory, neither love nor grief nor other forms of strong emotion are felt for just any person; instead, they are felt for particular individuals with whom one has established an attachment bond (Wang & Amato, 2019).

“Attachment bonds” are strong and persistent ties that cause each member of a dyad to maintain proximity to the other and to engage in proximity-seeking behaviour when greater protection or support is needed (Williams-Owens, 2017). The biological function of attachment bonds is protection, and the capacity to make and maintain bonds appropriate to each phase of life is as important for survival and reproductive fitness as are nutrition and reproduction. Once formed, an attachment bond tends to endure, and its disruption is strongly resisted (White, 2017). Therefore, to the extent that dissolving a marriage requires the dissolution or reorganisation of an attachment bond, divorce is a tremendously important life transition.

Although attachment theory does not specifically delineate the factors that contribute to divorce, it provides an important foundation for understanding the mechanisms underlying this prevalent form of social disruption in adulthood (Bracher, Santow, Morgan & Trussell, 2013). The theory stipulates two important criteria for healthy human functioning. First, every individual requires the presence and availability of a trustworthy figure who is willing and able to provide a safe haven and a secure base. Second, everyone must be able both to recognise when another person is a trustworthy

attachment figure and to collaborate with him or her to maintain a mutually rewarding relationship (Ambert, 2018). From an attachment perspective, the absence of one or both of these important features of a marriage sets the stage for dysfunctional relations and eventual separation and divorce.

Generally, human beings of all ages are happiest and able to deploy their talents to best advantage when they are confident that someone is standing behind them. Trusting that there are one or more persons who will come to your aid should difficulties arise, is one thing that all people wish for, and that can be achieved through attachment bonds (Barrus, 2018). This proposition from attachment theory is obviously relevant to the stability and dissolution of marriages, because “trusted persons” in adulthood often include a person’s spouse. The theory specifies the characteristics of a trustworthy figure—one who enhances a person’s safety and security by providing a safe haven to which he or she can retreat in times of need, and a secure base from which to explore (Bernard, 2017; Hewitt, 2019).

According to the theory, when spouses provide favourable conditions for each other, each is likely to feel secure and self-reliant, trusting, cooperative, and helpful in dealing with the other, as well as with their children. In contrast, spouses who do not provide favourable conditions for each other are likely to be insecure in their relationship and plagued by feelings of anxiety, hurt, anger, mistrust, resistance to cooperation, and frustrated personal growth (Hackstaff, 2019).

Deductions from the theory show that a spouse may encourage a partner’s attachment anxiety or avoidance by being unresponsive to signals of

need for care, behaving in a rejecting and disparaging manner, threatening to leave the partner or the family as a means of controlling the partner, and not being consistently available to the partner. Such experiences may cause the partner to live in constant anxiety regarding potential loss of the spouse, to have a low threshold for activation of attachment behaviour, and to be overly solicitous or dependent. Therefore, establishing a strong attachment bond with a partner is the safest way to avoid marriage dissolution.

Functionalist perspective in the explanation of divorce

The functionalist perspective in the explanation of divorce has its origins in the works of Emile Durkheim, who was especially interested in how social order is possible or how society remains relatively stable (Jackson, 2015). Functionalism interprets each part of society in terms of how it contributes to the stability of the whole society. Society is dependent on the functionality of its constituent parts. Each of the parts are organised to fill different needs. They must work interdependently and in harmony with other parts. Also, each of the parts has particular consequences for the form and shape of society (Morgey, 2017).

Functionalist theory as applicable in this context looks at how the family unit creates stability and solidarity in society. However, divorce is seen as a social dysfunction because the primary purpose or function of family is cut short bringing in disorganisation into the social system. When one part of the system is not working or is dysfunctional, it affects all other parts and creates social problems, and in this case could include prostitution, deviant behaviours, crimes and other social vices (Williams, 2017). From this

perspective, disorganisation in the family as a part of social system also produces a corresponding disorganisation in the whole system. Therefore, divorce has a dysfunctional impact on the society with high level of social and economic costs. Dealing with the issue of divorce brings stability into the Ghanaian society since divorce is a factor that weakens the family institution which in the long run can affect the society at large.

Behavioural family counselling theory

The proponents of behavioural family counselling theory include Watson, W. H., Kerig, P. K., Schermerhorn, E., Alice, C., Cummings, M., Thomas, V., Priest, J. B. (Morgey, 2017). According to Watson (as cited in Adofo, 2014), the theory identifies the functional family therapy as basically a systematic type of behavioural family therapy. The general assumption of the behavioural therapy includes the following. First, all behaviours are learned and that people including married couples act according to how they have been reinforced earlier. Second, behaviour is maintained by its consequences and will continue, unless more rewarding consequences result from new behaviour. Also, maladaptive behaviour and not underlying causes should be the focus of change by the marriage therapist (Atta-Nti, 2015).

Furthermore, the primary concern of the family therapist or counsellors is based on effecting positive changes on the present behaviour problems. Inappropriate behaviour can be changed or reduced with new forms of acceptable behaviour patterns (Dzadey, 2015). Doherty and Carroll (2018) are of the view that cognitive behavioural therapy treatment procedure for managing family issues has been very effective for working with families. For

instance, if prospective candidates of marriage interact with others, they learn new behaviours and also receiving family counselling brings about marital stability in the family system. However, if these interventions are not manifested, the prospective partners of marriage are likely to develop dysfunctional attachment bonds which in the long run may lead to divorce.

Summary of theoretical review

As indicated earlier, the theoretical review of the study was made up of four related theoretical perspectives on divorce: four phase theory of divorce, attachment theory, functionalist theory, and behavioural family counselling theory. The review shows that divorce is a process and involves several phases such that one can predict the second or third phases when the first phase begins. However, with strong attachment bond, couples will be able to enjoy their marriage without any social problem such as divorce, a phenomenon that breaks the family institution in the society. The theoretical review again shows that the society is made up of various social institutions which work interrelated and interdependent for the betterment of the society at large. However, when one of the institutions fails or is having a problem, it will affect the other institutions. Therefore, to ensure stability in a society, there is the need to ensure that all institutions are functional in that society. However, divorce is a dysfunctional to the family institution which can cause disequilibrium in the society at large.

Also, if the consequences of the attachment bonds between two people are positive, all other things being equal, they will continue to stay in that bond. However, if the consequences are negative, it will affect their

attachment. This means, if the perceived outcome that an individual sees in marriage is positive, it will influence the person to continue to be committed to that marriage. However, if the perceived consequences are negative, it will lead to divorce, a phenomenon which is detrimental to the well-being of the society.

Empirical Review

To understand the current concepts under study much better, the researcher reviewed selected empirical works. This helped in gaining better knowledge on the issues by means of direct and indirect observation or experience of previous researchers or studies. The empirical review concentrated on the specific purposes of the study. That is, effects of background characteristics on divorce, socio-economic costs of divorce, and the predictors of divorce. Over the last two decades research on divorce has gained momentum mainly because of its association with positive work practices like higher productivity, intention to stay, and low turnover.

Divorce is becoming a major developmental issue in modern society because of its high rate of increase in recent years. While the phenomenon has gained much attention in research in the developed world, less is known in the developing world especially in Sub-Saharan Africa. Meanwhile works have shown that through the processes of modernisation and globalisation, Sub-Saharan Africa including Ghana is beginning to experience the same family changes caused by divorce in the developed world (Akuamoah, 2013). In the year 2008, Akuamoah examined the determinants of divorce in Ghana where he considered socio-economic factors that serve as determinants of divorce

among adult individuals in Ghana. Using Ghana Demographics Health Survey [GDHS] (2008) data, a sample of 4649 was obtained through interviews in a survey. The data was analysed using the binary regression model and chi-square statistics.

The findings that emerged from Akuamoah's (2013) study show that five variables (respondents with or without children, remarriage, place of residence, ethnicity, educational attainment and wealth index) are able to predict divorce at the 95 percent confidence level. Based on these findings, it was recommended that family counsellors and religious leaders should take the initiative to counsel couples and families on how modernisation has brought about changing roles of males and females. In addition, they should counsel couples on how to adjust and cope with these changing roles in our modern society. The study was delimited to only five predictors of divorce.

The current study considers 17 variables as predictors of divorce. Also, divorce is seen as a phenomenon with high level of psychological, social, and economic costs. However, the work of Akuamoah did not look at the implications of divorce to these costs, which this current study considers. Also, methodologically, the responses to the items in the questionnaire were measured numerically using likert-scale. Since Akuamoah (2013) used binary regression model, the responses should have been measured using either discrete scale or unilinear scale. This is so because binary regression model makes use of data that are measured numerically using interval/ratio scale. Also, adopting only quantitative approach created room for the researcher not

to examine the determinants of divorce in Ghana from the phenomenological perspective. The current study considered these gaps.

Divorce continues to be a life transition that affects a substantial amount of adults and children each year. In addition to the impact that divorce can have on adults involved, the impact of divorce is amplified greatly when there are children involved. Divorce can have long-term effects and may influence children's relationship satisfaction, trust, commitment in intimate relationships, and optimism (Jackson, 2015). The purpose of Jackson's (2015) study was to investigate the relationship between social support and confidence levels for those impacted by parental divorce. Social support included guidance and counselling, service support, or financial support. Jackson defined social support as any type of support given to children by parents, family or friends. Confidence level was defined in two ways: by career expectations and confidence in having long-term, successful romantic relationships in adulthood. Career expectations and potential for romantic relationships were two variables that helped establish one's identity at the beginning of adulthood (Jackson, 2015).

Jackson (2015) made use of 312 participants who were between the ages of 18-25 years. Multivariate Analysis of Variance (MANOVA) and Pearson Product Moment correlation were used to analyse the data in order to assess the variance between social support and confidence levels and the relationship between the amount of social support and confidence levels. The results indicate that the quality of social support has a positive influence in terms of career expectations and relationship confidence and that there was a

significant relationship between the amount of social support and confidence levels (Jackson, 2015). The findings suggest the importance of the quality of relationship regarding social support is more significant than the quantity or amount of social support given by parents, family members, or friends.

The rate at which many marriages crash in Nigeria nowadays calls for serious attention (Animasahun, 2015). The effect of divorce on the couples concerned, their children and relatives is better imagined than experienced. Animasahun's (2015) study, therefore, investigated the predictive potentials of infertility, socio-economic status, religious factor, premarital-cohabitation, sexual intimacy, age at marriage and in-law factor on divorce among couples in Ibadan. Two hundred and fifty divorcees responded to standardized instruments used to collect data. Seven hypotheses and one research question guided the study. Results showed that all the variables correlated positively with the criterion variable (divorce), and the research question revealed that the independent variables jointly contributed a total of 92.9 percent of the total variance for incidence of divorce.

The work of Animasahun (2015) was carried out only in Ibadan metropolis, Oyo state. This could hinder the generalisation of the study. Also, only 250 participants were used for the study. This number does not represent the total number of divorcees in Ibadan alone, let alone Oyo state or Nigeria as a whole. Similarly, the study accounted for only seven factors that could cause divorce, leaving out several other factors such as self-efficacy, emotional intelligence, tolerance, forgiveness, provision, educational attainment, infidelity, domestic violence, communication, and parental divorce. The

current study considers most of these variables. Also, the work of Animasahun (2015) employed only the quantitative approach and did not consider the social and economic costs of divorce. The current study employed mixed methods approach to understand the issue from both the objective and subjective perspectives. Also, the study further examined the socio-economic costs of divorce in addition to the predictors of divorce.

Furthermore, Jalovaara (2016) examined the impact of socio-economic factors on divorce risk in the context of other determinants. Divorce risk differentials were examined by two measures of family composition and various indicators of spouses' socio-economic status. Divorce risk differentials were described also by two temporal variables, which are used as control variables in the other analyses. Jalovaara's (2016) study was a register-based follow-up study covering Finnish first marriages which were intact at the end of 1990 and judicial divorces between 2007 and 2009. A piecewise exponential hazards model was used. When the temporal factors were controlled for, divorce risk increased with increasing age of the youngest child, and divorce risk decreased with increasing numbers of children in the family in every age group of the youngest child. Also, when the temporal factors were held constant, socio-economic status was inversely related to divorce risk, when socio-economic status was measured by either of the spouses' education, occupational class or economic activity, husband's income or housing tenure, it became a major predictor of divorce. Again, the study adopted quantitative approach. This made it impossible for the study to look at

the issues from the phenomenological perspective. The current study adopts the mixed methods to narrow this gap.

According to Wolf (2016), adolescents who experience parental divorce often experience several academic and psychosocial implications. The purpose of Wolf's (2016) study was to understand the overall psychosocial and academic impact of parental divorce on adolescents and the variables that influenced these responses. Using a semi-structured, qualitative interview, six school social workers were interviewed regarding their professional experience within the school setting and their work with adolescents experiencing parental divorce.

The findings of Wolf (2016) were consistent with the research, and also support the work of Soria and Linder (2014), which both indicated that positive and respectful parental communication throughout all stages of the divorce process was key in relation to the psychosocial and academic implications. However, the data collected revealed a new area of importance which is support. For instance, respondents shared the value of support through individual professional interventions, support groups, as well as through the community support and mentorship as a key component to the overall well-being of the adolescent and the family during parental divorce.

The findings that emerged from Wolf's (2016) study demonstrate the importance of communication within the home, family, and with key support in order to provide a supportive, objective, and safe environment for the adolescent during a time of frequent change. The study did not consider economic costs. Also, few variables were considered as predictors of divorce.

Again, using only quantitative approach was not enough. The current study employed mixed methods in order to understand the issues from both the positivists and humanists perspectives.

According to Cherlin, (as cited in Williams-Owens, 2017), 40 percent of children who live in the United States will experience parental divorce before they reach the age of 18. Consequently, many children are affected by the process of divorce and its finalisation. Williams-Owens (2017) indicated that when her daughter was just nine years old, she asked incredulously why she and her husband were the only married couple in the neighbourhood. After 22 years of marriage, Williams-Owens realised that long-term marriages in her community are not conventional. When parents' divorce, children often face the loss of one parent's constant presence and economic stability; as a result, stress may take a tremendous toll on the children. Although independently these consequences are consequential, they do not address the child's academic and social life, or their perspective on what a healthy relationship may resemble.

Further, Williams-Owens (2017) found out that a child's age may play a significant role in divorce. Research suggests that while older children tend to suffer when parents' divorce, younger children, in most cases, suffer more. Williams-Owens examined the short and long-term adjustments of children who go through their parents' divorce and the specific behavioural problems that may come with the dissolution of their parents' marriage. Williams-Owens (2017) found out that children who have experienced divorce may also experience financial instability, academic instability, employment instability,

and have a tendency to use alcohol and cigarettes. Also, divorce could lead children to show apathy toward their education, often not wanting to pursue higher education. Not only this, but factors such as age, time since the divorce occurred, parenting, financial stability, and parental conflict all contribute to how well children may adjust to their environment and thereby succeed in school (Williams-Owens, 2017).

Williams-Owens concluded by saying that if a divorced family can still off the factors that contribute to a “successful” upbringing, a child may be as deeply affected by divorce as one who is lacking this close parenting after divorce. Ultimately, a child’s adjustment is based upon the psychological health of their parents, the relationship they have with their parents and their environment. In summation, it may not be the act of divorce that creates the psychological and emotional stress within the family, but rather, how divorce is handled both prior to the separation and after the divorce is enacted (Williams-Owens, 2017).

Zafar and Kausar (2017) also compared emotional and social problems between divorced and married women. It was hypothesised that: divorced women are likely to experience more emotional and social problems compared to married women; there is likely to be a relationship in emotional and social problems in women; social support and socio-economic status are likely to predict emotional and social problems in women. The sample comprised 80 women (n = 40 married women; n = 40 divorced women). Various existing scales were used for assessment. Independent samples t-test, Pearson Product Moment Correlation and step-wise regression analysis were performed.

The findings that emerged from Zafar and Kausar's (2017) study showed that divorced women experienced more depression, anxiety, stress, loneliness, social interaction anxiety and high level of state anger, anger out and total anger as compared to married women. Results also showed significant relationship between emotional and social problems in women. Results further showed that significant others social support predict depression, stress and loneliness and friends social support predict depression and loneliness in women. The work of Zafar and Kausar was delimited to psychological and social costs. However, the current study extends the argument by adding economic costs of divorce and other predictors of divorce.

Furthermore, Abalos (2017) examined divorce and separation in the Philippines, focusing on trends and correlates. The Philippines is the only country in the world, aside from the Vatican, where divorce is not legal. Despite the lack of divorce law in the country and the high costs of obtaining an annulment, recent data show that a growing number of Filipinos dissolve their marital unions, either legally or informally (Abalos, 2017). Abalos (2017) documented the rise of union dissolution cases in the Philippines, and investigated the different factors associated with Filipino women's experience of union dissolution. Data were drawn from the two most recent rounds of the Philippine National Demographic and Health Survey (NDHS), conducted in 2008 and 2013. Descriptive statistics and logistic regression models were used in the analysis.

Results from Abalos (2017) study reveal that education, type of first union, and childhood place of residence are significantly associated with being

divorced or separated among women in the Philippines. Filipino women with higher levels of education, those who were cohabiting without ever marrying in their first union, and those who were raised in urban settings have higher risks of experiencing union dissolution than their counterparts. Religion and ethnicity are also associated with union breakdown among Filipino women. The work of Abalos (2017) demonstrated that the rise in union dissolution in the Philippines has not happened in isolation. It has to some extent been influenced by the changing character of union formation in the country, the prevailing legal system, a growing acceptance of divorce, increasing education for women, and increasing urbanisation. Again, the work of Abalos did not consider the social and economic costs of divorce, not to mention the adoption of mixed methods in order to understanding the issue of divorce from both the phenomenological and positivism paradigms.

Galluzzo's (2017) study was also qualitative in nature, and it examined the academic and social impact of divorce on early childhood students in school. The purpose of this study was based on three areas of past research: How do early childhood teachers, counsellors, psychologist, nurses, principals and assistant principals describe their experience of working with children who have experienced parental divorce as compared to children who do not experience divorce?; In what ways does divorce affect early childhood students' academic achievement and behaviour in school?; And what strategies and programmes would early childhood teachers, counsellors, psychologists, nurses, principals and assistant principals like to see put in place at school to help support these students and their parents? Participants

included 20 early childhood teachers and five administrators in the Boston, Massachusetts area who completed open ended questionnaires in a focus group atmosphere and interview questions, respectively, in January and February to determine positive and negative effects of divorce in school for early childhood students.

The findings that emerged from Galluzzo's (2017) study revealed that divorce negatively impacted early childhood students' behaviour and academic performance. However, the degree to which divorce impacted the child was dependent on how the parents and child responded and reacted since every divorce situation is different. This study also revealed strategies teachers have used in the past to help students cope in the classroom. Suggestions for additional interventions for administrators to adopt were also mentioned such as parent education workshops and "Lunch Bunch" groups.

However, Galluzzo's (2017) study included a small sample. There were only 25 participants in this study. Another limitation of this study included that some participants left some blank responses on the open ended questionnaires. These answers could have provided more information and descriptions. Also, there were some first year teachers with little experience on this topic included as participants. This limited their knowledge on the topic. The use of qualitative approach also did not create room for the researcher to adopt inferential statistical tools such as independent samples t-test in order to examine the academic and social impact of divorce. Participants view on the issue cannot adequately examine the impact factor. The study could have used quantitative or mixed methods in order to collect numerical data that will

create room to employ robust statistical tools to help assess the impact. Methodologically, the current study employed mixed methods to narrow limitations of the study. Also, the quantitative were measured numerically using unilinear scale to help analyse the data inferentially.

Furthermore, Lansford (2017) reviewed the research literature on links between parental divorce and children's short-term and long-term adjustment. First, Lansford considered evidence regarding how divorce relates to children's externalising behaviours, internalising problems, academic achievement, and social relationships. Second, Lansford examined timing of the divorce, demographic characteristics, children's adjustment prior to the divorce, and stigmatisation as moderators of the links between divorce and children's adjustment. Also, he examined income, inter-parental conflict, parenting, and parents' well-being as mediators of relations between divorce and children's adjustment. Lansford (2017) concluded that not all children experience similar trajectories before or after experiencing their parents' divorce. Thus, trajectories of adjustment that may be typical of many children may not be exhibited by an individual child. Furthermore, what initially appears to be effect of divorce is likely to be a complex combination of parent, child, and contextual factors that precede and follow the divorce in conjunction with the divorce itself.

Jennings (2018) also examined the causes of marital dissolution in a South Asian setting. Marital dissolution has historically been uncommon in South Asia, but there is evidence that it is increasing in prevalence. However, empirical investigations of marital dissolution in South Asian settings have

been limited. A great deal of knowledge about the causes of marital dissolution in Western settings have been acquired by professional counsellors, but differences in family life in South Asia compared to the West suggest that the causes of marital dissolution may also be dissimilar in the two settings (Jennings, 2018). The work of Jennings (2018) addressed the gap in knowledge of the causes of marital dissolution outside of Western settings by investigating the phenomenon in the rural, agrarian setting of Nepal.

Jennings (2018) found that the predictors of marital dissolution in Nepal are similar to the United States. Namely, age at marriage, wives' work experience, and marital fertility were found to have strong influences on couples' odds of dissolution. Also, both spouses' perceptions of discord increased their odds of dissolution, even in this setting where women face many disadvantages relative to men. In fact, wives' perceptions of discord have an influence that was independent of their husbands' perceptions. Furthermore, marital fertility had important and unique influences on dissolution in this setting. Having at least one child, having additional children (up to three), and having younger children suppress the odds of dissolution. On the other hand, a daughter can exert a negative influence on their parents' odds of dissolution, but only when they do not have siblings (Jennings, 2018).

Jennings (2018) study expands understanding of the process of marital dissolution, developing a new theoretical framework for studying the process across settings that are socially, culturally, and religiously different. However, examining the issue from only the positivist perspective and also adopted single approach delimited the impact of the study to specific subjective

thoughts. Collecting data from divorcees without considering marriage counsellors, magistrates, and religious leaders view on the issue makes it lack some level of face and content validities. The current study considers these factors to help narrow the gaps that emerged from Jennings' (2018) study.

Divorce brings unprecedented changes. The prevalence of divorce in modern times constitutes a need to thoroughly study the well-being of divorced people. Barrus (2018) study used a multidimensional definition of well-being to study divorced people and other marital statuses. Physical, social, psychological, and socio-economic well-being were used. Barrus hypothesised that the married and remarried have higher well-being than the never married who in turn have higher well-being than the divorced or separated. It was also hypothesised that some are pre-disposed to divorce. Analysis of Covariance (ANCOVA) analysis was used to test these hypotheses in a sample of approximately 9,863 respondents.

Barrus (2018) was able to find support for the hypothesis that the never married have higher well-being than the divorced or separated. This was true in all four aspect analyses. No support was found for the hypothesis that some are pre-disposed to divorce. Further, support was found for married and remarried having higher well-being than the divorced or separated and never married, but only in respect to psychological and socio-economic well-being. Partial support was found for physical well-being. The divorced or separated had the lowest or close to lowest adjusted well-being mean of all marital statuses except in the social well-being analysis. Marital status and especially divorce does affect well-being. The work of Barrus (2018) was not able to

include as many factors with regard to the possible predictors of divorce, not to mention the adoption of mixed methods approach. The current study considers these issues to understand the socio-economic costs and predictors of divorce better.

Subjective accounts of divorce seeking individuals is a useful complement to sociological and psychological causes of divorce at both individual and community level. Regarding the increasing trend of divorce worldwide, the need for a questionnaire measuring subjective reasons of divorce is felt more and more. As a result, Eslami et al. (2018) developed and validated perceived causes of a divorce questionnaire in Iranian society. The work was an instrument development study that carried out in 2016, based on extensive literature reviews and interviews with individuals referring to “family intervention centres to reduce divorce” in Kerman, Fars and Alborz provinces (Iran). At first, 38 items expressing the perceived reasons for divorce were extracted; then, 29 items were used in the questionnaire according to the experts’ judgment. After that, the questionnaire was given to 570 participants. The structural validity was evaluated using two methods: exploratory factor analysis via principle axis factoring, and known group comparisons by paired-samples t-test. The internal consistency of the questionnaire was also examined by calculating the Cronbach’s alpha and corrected item-total correlation. Statistical Package for Service Solution (SPSS) version 20 was used for statistical analysis.

The results of Eslami et al. (2018) study show that the mean age (\pm SD) of women and men was 32.3 (\pm 8.9) and 36.8 (\pm 10.6), respectively. Based

on an expert panel, content validity of 29 items was approved. Using principle axis factoring and varimax rotation, two components were extracted. These two factors were called “instrumental/external reasons” and “expressive and relationship-centred reasons.” Factor loading of all 29 items was higher than 0.32. Cronbach’s alpha of the two subscales was 0.84 and 0.85, respectively. Corrected item-scale coefficient of all items was more than 0.2. According to the acceptable validity and reliability of the perceived reasons for divorce seeking questionnaire, it can be used to ascertain people’s reasons for divorce seeking (Eslami et al., 2018). The study was quantitative and the instrument developed focused only on reasons for divorce, but not the consequences of divorce. The current study adopted the mixed methods and also considered the social and economic costs of divorce.

Against the background that the rate of divorce continues to soar high even in our Churches, Odoi (2018) employed a qualitative approach to examine the issue among Christians in the Kumasi Metropolis and the church’s response to it. In all, 14 people including five divorcees, both male and female, five married men and women, and four counsellors, all from the Grace Baptist Church, Amakom were interviewed. Findings revealed that the rate of divorce is on the ascendancy and it is prevalent among young couples. Also, immaturity on the part of partner, infidelity, maltreatment or physical abuse, monetary issues, ex-boy-girl friend reunion, incompatibility, family interference, misunderstanding of marriage, “Borger” marriages, and the issue of sex are the major factors contributing to the alarming rate of divorce. It was also revealed that stigmatisation, children dropping out of school, prostitution,

armed robbery, madness, premature death, street children and juvenile delinquency, child abuse and financial difficulties are some of the effects of divorce on both partners and children.

Furthermore, the findings that emerged from Odoi's (2018) study showed that the church allocated three to six months for premarital counselling, there was no availability of post-marital counselling, teachings on marriage are heard from the pulpit only during wedding ceremonies or annual family life week celebration, and there is no programme for divorcees. Meanwhile, deacons or deaconesses who are committed to the vision and goals of the church are assessed and taken through training to become marriage counsellors. It was realised that the Church has been hit by the issue of divorce and some marriages have ended up in divorce while others are also facing serious marital challenges. It is being encouraged that marriage counsellors should be well-equipped to better deal with marriage issues. The church should also institute marital counselling to help identify and solve potential issues that could lead to divorce. The study was delimited to few variables as predictors of divorce and was subjective in thought. The current study, therefore, considered many predicting variables of divorce and also adopted the mixed methods to examine the issue from both the objective and subjective perspectives.

Research to date has found demographic factors to be more important than socio-economic factors in predicting divorce (Clarke & Berrington, 2018). Seemingly, it is those factors which are more volitional, such as the timing and sequence of marriage and family formation that are most important

in predicting marital dissolution. However, the so-called fixed factors, such as social background of parents, may play a part in constraining behaviour and opportunities. For example, poor parental circumstances are related to poor educational achievement and an early age at marriage. The socio-demographic factors universally found to make divorce more likely were: an early age at marriage - especially teenage marriage; premarital births; premarital conceptions/short first birth intervals; premarital cohabitation; previous cohabitation with someone else prior to marriage; previous partnership breakdown; parental divorce; and poor economic circumstances (Soria & Linder, 2014; Clarke & Berrington, 2018).

Clarke and Berrington (2018) suggested that these demographic factors may reflect other, as yet unmeasured, differences in individuals' behaviour and attitudes towards marriage and divorce. The sorts of data used in the studies reviewed tend not to allow Clarke and Berrington to look at these characteristics and hence to investigate the processes by which individuals in these higher-risk groups experience marital difficulties and ultimately marital dissolution. Clarke and Berrington posit that children whose parents are not legally married at the time of the birth are more likely to experience disruption than those born inside marriage. With the increasing proportion of children being brought up in cohabiting couple families, the overall proportions of children affected by union dissolution in their family are likely to rise.

According to Jennings (2019), little is known about what causes divorce in contexts outside of the West. Jennings (2019) paper focused on marital dissolution in a rural, agrarian context of Nepal that has recently

experienced a great deal of social change. Marriage in this context is highly valued, with far reaching significance for not only the husband and wife but also for their extended families. Marital dissolutions due to separation or divorce have been very rare until the recent past. Furthermore, women have few opportunities to be independent, and therefore have disincentive to dissolve their marriages. Jennings (2019) explored the factors influencing marital dissolution in this South Asian setting, comparing these factors to Western influences on divorce. Jennings then focus on the influence of marital discord, using unique, couple-level data with measures of disagreements, criticisms, and abuse as self-reported by each spouse.

Results that emerged from Jennings' (2019) study reveal that (1) many of the factors that influence marital dissolution in Western contexts play a similar role in this context, (2) wives' reports of discord have an important influence on the odds of marital dissolution across types of discord, while husbands' reports of disagreements and abuse, only, have a significant influence, and (3) the influence of wives' reports of discord is independent of their husbands' reports of the same. However, the study did not look at the social and economic costs of divorce. Also, few variables were considered as the potential predictors of divorce. It will have been appropriate to consider more variables and also use mixed methods approach in order to understand the link between marital discord and subsequent divorce from both the naturalistic and positivist perspectives.

Hewitt (2019) also examined marriage breakdown in Australia, focusing on social correlates, gender and initiator status. The aim was to

obtain a better understanding of marriage breakdown in the Australian context, with a particular focus on gender differences in the social correlates of marriage breakdown. The study first examined gender differences in the social determinants of marriage breakdown in Australia; and also find out whether there are gender differences in the decision to separate, taking into account social characteristics. A large body of literature identifies a range of social characteristics, including temporal and family background factors, relationship and fertility histories, attitudes and beliefs, and socio-economic position, that are associated with marriage breakdown (Hewitt, 2019). Understanding how these factors are differently associated with marriage breakdown for men and women provides a better understanding of why some marriages breakdown and others remain intact. Hewitt (2019) employed retrospective data from all persons who were currently or had been previously married at Wave One of the Household Income and Labour Dynamics in Australia (HILDA) survey.

The findings that emerged from Hewitt's (2019) study show that men and women in older birth cohorts are less likely to divorce than those in younger cohorts. Also, having divorced parents, living together before marriage, having children before marriage or in the first year of marriage and marrying young all increase the risk of marriage breakdown. For women, young age at marriage was associated with a greater increase in the risk of marriage breakdown compared to men. Higher levels of religiosity and having children in marriage reduce the risk of marriage breakdown. Higher levels of education increase the risk of marriage breakdown for women, while in contrast, higher levels of education decrease the risk of marriage breakdown

for men (Hewitt, 2019). Also, 30 percent of separations were initiated jointly with 70 percent of separations initiated unilaterally by either the husband or wife. Of these unilateral separations, 69 percent were wife initiated and 31 percent were husband initiated.

Hewitt (2019) further found out that women are more likely to initiate separation than comparable men when they migrate from English-speaking countries, when they marry young and when they have higher levels of education. Men with higher levels of attachment to religion are less likely to initiate separation than comparable women. The main gender difference observed is that, according to women's reports, very few women's social characteristics are associated with husbands initiating separation. This patterning is not evident for men, whose characteristics are more evenly associated with their reports of both husbands and wives initiating separation. The study focused largely on the social cost neglecting the economic costs. Also, the study employed only quantitative approach which did not create room for Hewitt (2019) to examine the issue subjectively.

Based on life-story interviews with women, Kavas (2019) analysed post-divorce experience of highly-educated and professional women. Economic, social, psychological well-being of divorced women; specifically, how they manage to adapt to their new lives after legal dissolution were examined. As it is shown in Kavas (2019) research while divorce caused various difficulties including financial, social and parenting problems, it, on the other hand, provided relief, for the participants. The participants developed wide range of survival strategies in the face of difficulties and challenges they

experience which attested to their agency during and after the divorce process. To the study, while an urbanite, educated and professional woman's termination of a failing relationship itself can be considered as liberation on her part, it will be an overstatement to say that women are enjoying their independence and start anew, just as men do. In this connection, Kavas (2019) study searched for insights into the question: How does act of divorce affect these women with respect to their empowerment?

Feminist theory was used over the duration of the study. Kavas (2019) study scrutinised on the emergent themes such as societal attitudes, single parenting, remarriage, intergenerational and intra-family transmission of divorce, financial consequence, and women's varying coping strategies as well as many other common themes emerged. Studying post-divorce experience of women, which is an unexplored area in Turkish context, employing qualitative method and dwelling on grounded theory approach as an inductive way of data analysis, Kavas (2019) study intended to be a considerable contribution to the literature. The findings revealed that parental divorce has implications for the post-divorce phase as well, all the women in the sample were fully involved in their mothers' post-divorce period, and they stressed difficulties of getting divorce in their mothers' times including social pressures and economic hardships. Seeing their parents and elder sister's divorces, the women interviewed developed pessimist perspectives regarding lifelong marriages or any relationship in fact.

With respect to the relationships with divorcing member of the family, Kavas (2019) found that the participants were by and large critical and

blaming, especially those who had parental divorces. The participants' criticisms were either because they divorced in the first place or because they could not handle the problems and difficulties coming along with divorce and reflected their anger and frustration to their children. This was particularly the case for those who witnessed their elder sisters' divorces. Nevertheless, all mothers and sisters were principle support for the participants in the wake of divorce. The participants reiterated how they appreciated their mothers' help for childcare and emotional and even financial support which apparently helped live through relatively easy post-divorce adjustment.

Markedly the major limitation of Kavas (2019) study is that participants were middle class, highly educated and professional women with or without children. Therefore, the findings of this study do not represent the divorce and post-divorce experience of all lower and upper class women in the study area. However, the limited sample used for this study was chosen due to the explorative nature of the study. It was thought that larger number would prevent the opportunity for an in-depth study and would destroy the exploratory nature of the study.

Kavas (2019) study attempts to analyse post-divorce experience specifically through the experience of women; because he only heard from one of the two people involved in divorce, issues that require masculinity perspectives and men's attitudes toward divorce, their post-divorce experience and their relationship with their children after divorce were excluded. Employing the qualitative approach alone created room for the researcher to present the subjective thought of the participants on the issue. As a result, a

verbatim account was produced by remaining faithful to the original language used during the interview as much as possible. However, this approach limits the generalisation of the study. The current study adopts the mixed method to help examine the issue of divorce from both the subjective and objective perspectives. Also, 17 predictors of divorce were considered to have a general understanding of the causes of divorce.

Generally, the empirical studies reviewed by the researcher reveal the following aspects:

- The husband and wife relationship is pivotal to the success of marriage.
- Secular society is more tolerant and more open to women who were divorced.
- There is more or less uniform response in favour of divorce irrespective of the age, sex, economic, rural or urban residence and literacy of the divorcees.
- Personality differences and incompatibility were major reasons for initial conflicts between couples.
- Counsellors' role in divorce issues were considered as important.
- The correlations between the divorce rate and the development of the women's labour force participation were strong.
- There was not any statistically significant relationship found between religion and divorce.
- Divorce is found more in the low and middle income groups.
- Childless persons seek more divorce than persons with children.
- People do not rush for divorce but try to adjust.

- Religiosity has an effect on whether or not a person/couple thought about or ever considered divorce.
- Correlation exists between the economic status and remarriage of the divorcees.
- Women face negative socio economic consequences of divorce.
- Marital stability increases when both spouses are matured enough to marry and when there is less disparity in the age.
- Earlier marriage was about adjustment and compatibility but now it is more like a power game where both the husband and wife strive for an equal status.
- Most couples seeking divorce were literates, between 25-35 years of age and childless.
- Traditional and unrealistic expectations about marriage and male, female roles and relationships lead to marriage dissatisfaction.
- A large group of divorce takes place because of the irresponsible attitude of husbands and wives.
- Communication and sex have the greatest impact on marital satisfaction.
- Increasing divorce rates were accompanied by more acceptance of divorce and changes in people's attitude.
- People from divorced families exhibit less trust in their relationships.
- Divorce and separation have a specific and long-term impact on mental health.

- Women's psychological wellbeing declines after divorce and their use of alcohol and other drugs increased. Most employment opportunities for women are in low paying or temporary work, jobs that offer little advancement.
- Researchers concluded that the common notion that parents should stay together for the sake of their kids is a fallacy that can do more harm to children than good.
- Women suffer most stress from their post-divorce socio-economic conditions.
- Children with good personal relationships with both parents have psychologically better adjustment to the effects of divorce.
- Parental divorce does play a negative role in the formation of attitudes toward marriage among adolescents.
- Counselling will be useful for marital happiness.
- Awareness can be done through the local media, religious leaders, community conferences and the local school as well as other venues.
- Children of the divorcees need to be given counselling before and after divorce.
- Most of the studies employed either qualitative or quantitative.
- None of the studies reviewed considered more than 10 predictors of divorce.

Research gaps identified from the empirical review were as follows:

- There is paucity of literature existing on divorce. Moreover, most of the studies in this field are mostly carried out in developed countries.

- Most of the researchers interviewed only one group. To that extent, the study may be said to be just one sided. Many cross-sectional participants were not considered, as a result, the studies reviewed did not triangulate the data for better and broader understanding of the issues.
- In many of the researches the data was collected from secondary data. Techniques and tools of data collection were not satisfactory because in a delicate and intricate phenomenon like divorce personal interview of the respondents should have taken to understand the reality issues, and also objective data using questionnaires need to be taken from divorcees. Also, most of the studies measured responses to the various close-ended items on predictors of divorce using Likert-scale measurement. In addition, used Pearson Product Moment correlation, independent samples t-test, ANOVA, ANCOVA, MANOVA, and multiple regression analysis were used to analyse the data. These statistical tools are used when the data are measured numerically using interval/ratio scale data. Therefore, most of the studies employed inappropriate statistical tools since the responses were not measured using appropriate scales, that is, unilinear or discrete scales.
- Most of the studies which have been conducted mainly focused on institutionalised approach of divorce like age at marriage, polygamy, cause of divorce etc. Socio-economic aspects, post-divorce situations, possibility of intervention to reduce the increasing divorce rate or assisting the better settlement of the divorcees through counselling have not been given much attention.

- Number of studies discusses the divorce connected issues like dowry, marriage registration, separation etc. And these studies have been conducted only on an opinion based in urban areas, not personal interviews and objective thoughts combined concurrently.
- There is a contradiction that whether divorce occurs among young or old couples, higher and middle class people or lower income people, and whether initiative of divorce comes more from husbands or wives.
- In some of the studies the sample size was very small to come to any generalisation or conclusion. Also, examining the issue from one perspective did not bring the issue out clearly and convincing. Therefore, it is appropriate to examine the issue of divorce using both quantitative and qualitative methodology in a concurrent form to ensure that the data are triangulated for better outcome.

In view of the above research gaps, the researcher taking up all the gaps identified into consideration has come up with a specific methodology which has been clearly and step by step explained in Chapter Three of this research report.

Conceptual Framework

As identified in the previous literature reviewed, numerous studies have been made worldwide portraying the predictors and socio-economic consequence of divorce and come up with a variety of predictors as well as different types of consequences or negative outcomes including social and economic costs of divorce. 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 curious they become on their familial affairs. Also, deductions from the four phase theory of divorce, attachment theory, functionalist perspective in the explanation of divorce, and behavioural family counselling theory show that divorce is influenced by many factors that can be social, psychological, and economic. Based on the theoretical and empirical reviews, the study is based on the assumption that there are many factors that can be seen as predictors of divorce. This argument and the relationships between the individual variables are shown in Figure 1.

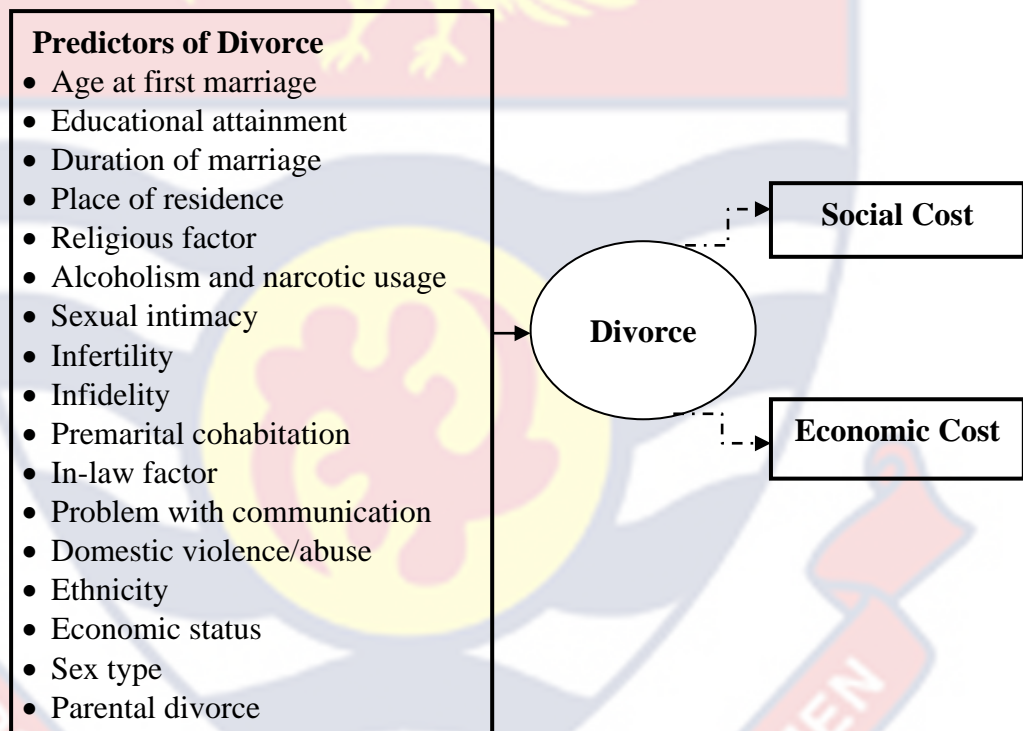


Figure 1: Conceptual Framework of the Study

As indicated in Figure 1, the predictors of divorce were treated as independent variables. They were made up of 17 variables. The dependent variable was divorce which when occurs can lead to both social and economic costs to the divorcee. Social cost includes feeling of loneliness, inferiority, frustration, loss of social value (dignity and respect), violence, moral loss, and

isolation. Also, economic cost include declining living standard, financial crisis, reworking finances, court appearances/filing fees, capital fragmentation, and losing working hours as a result of court appearance. Generally, the argument of the study is that divorce is influenced by many factors. When these factors are able to lead to divorce it will lead to both social and economic costs to the divorcees. However, the gravity of prediction rates of these variables on divorce can be influenced by the couples' background characteristics such as sex, age, level of education, religion, duration of marriage, and employment status. Based on these dynamics, the study examined the impact of these variables on divorce.

Chapter Summary

In summary, previous research has found demographic factors to be more important than socio-economic factors in predicting divorce. One may conclude that for marital breakdown, it would appear that the answer lies not in our social class (nor our background) but in ourselves. Seemingly, it is those factors that are more volitional, such as the timing and sequence of marriage and family formation, which are most important in predicting divorce. Forming a partnership at an early age, cohabiting, and experiencing parental divorce are all associated with a higher risk of divorce. These demographic factors may reflect other, as yet unmeasured, differences in individuals' behavioural or psychological factors and attitudes towards marriage and divorce. The review shows that those who are economically, somatically and emotionally vulnerable are those who have the highest risks of divorce.

Most of the related empirical studies reviewed adopted the positivism research approach. Again, in most of these studies, questionnaire and checklist were the instruments used. Few of the studies used interview guide to elicit primary qualitative data. In relation to the quantitative data, the scaling system was used and most of the studies adopted five-point Likert scaling system. Data collected for the studies were from both primary and secondary sources. Secondary data were collected from published documents (annual reports, demographic and health surveys, etc.) related to the topics while primary data were also collected from the field by the researchers.

Most of the empirical studies reviewed made use of SPSS Versions 16.0 to 19.0 tools to analyse the quantitative data. Descriptive statistical methods of frequency distribution and percentages were used to analyse data characterising the demographics and variables of the studies. The data were further analysed with correlation and regression techniques to identify and establish relationship between variables in the reviewed studies.

The current study, as indicated earlier, made use of the mixed method approach by eliciting both quantitative and qualitative data from the field, and interpreting them concurrently. Descriptive and inferential statistics were used to analyse the quantitative data. For the qualitative data, emerging patterns that came out from the responses were sought. The mixed method used created room for the researcher to understand the objective and subjective views of the participants with regard to the issues raised in this study.

CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter discusses the methodology employed in the study. The discussion is centred on the research design, study area, epistemological orientation of the study, population, sampling procedure and instruments for data collection. Furthermore, it presents the ethical issues considered in the study, data collection procedure as well as data processing and analysis. The reliability and validity of the instruments are also discussed.

Research Design

Research design is a master plan, framework or a blue print of how a researcher intends to conduct a study (Cohen, Manion & Morrison, 2018). The essence of research design is to guide the researcher on the type of data to collect, how to collect, process, and analyse them in order to answer the research questions or test the research hypotheses. The education fraternity is moving towards research based practices to improve educational standards. Many novice social researchers usually find it difficult to adopt appropriate research design when exploring social reality through their research endeavour because of some misunderstanding between quantitative and qualitative researchers with regard to their ontological, epistemological and axiological perspectives.

In this study, a cross-sectional survey design with concurrent mixed methods approach was adopted in order to fuse both quantitative and qualitative stand points of exploring reality to examine the socio-economic

costs and predictors of divorce in Kumasi Metropolis of the Ashanti Region of Ghana. This type of design is characterised by two or more methods used to confirm, cross-validate, or corroborate findings within a study (Creswell & Creswell, 2018). Quantitative and qualitative data are collected concurrently and later compared with the aim of determining convergence and differences. According to Patten and Newhart (2018), this method is often used to overcome a weakness in one method with the strengths of another. This design helped the researcher to blend different approaches by allowing him to design research questions within the context of the study (Yin, 2018). Furthermore, adoption of this design helped the researcher to address broader questions providing a more expansive and creative approach to investigating the socio-economic costs and predictors of divorce in Kumasi Metropolis, Ghana.

The adopted design again helped the researcher to triangulate the data such that the quantitative data provided general patterns and width while qualitative data reflected upon experience and depth of the study. In addition, this design created room for the findings from the qualitative data to help contextualise and enrich the quantitative findings, increase validity in the interpretation of the data, and generate new knowledge. Also, using this design helped the researcher to understand the topic area in greater depth, increase confidence in the findings, and provided more evidence while offsetting possible shortcomings from using a single approach. The adopted design again created room for the researcher to study phenomena in their natural settings in order to make sense of or integrate phenomena in terms of the meanings people give to them.

Study Area

The study was conducted in Kumasi Metropolis in the Ashanti Region of Ghana. The Ashanti Region had a population of 4,780,380 representing the highest proportion (19.4 percent) of the total population of 24,658,823 in the country as at 26th September, 2010 (GSS, 2014). In both urban and rural households, females constituted very high proportions among the spouses, 90.2 percent and 93.8 percent, respectively. The study was delimited to Kumasi Metropolis because it has all the characteristics and dynamics of the other MMDAs in the region. The population of Kumasi Metropolis is 1,730,249, this represents 36.2 percent of the total population of Ashanti Region, according to the 2010 Population and Housing Census (GSS, 2014).

The Metropolis has a sex ratio of 91.4. The population of the Metropolis depicts a broad base population pyramid which tapers off with a small number of elderly persons (60 years and older). The age dependency ratio for the Metropolis is 58; the age dependency ratio is 59.9 for males and 56.3 for females. Nearly four in every ten (36.8%) of the population aged 12 years and older are married, 49.2 percent have never married and 5.2 percent are in consensual unions (GSS, 2014).

At age 25-29 years, about four of every ten females (43.2%) are married compared to their male counterpart of just 17.9 percent. At age 65 and older, widowed females account for as high as 55.5 percent while widowed males account for only 9.7 percent. Among the married, 13.7 percent have no education and about 4.8 percent of never married persons also have no education. About 8 in 10 of the married population (78.4%) are employed, 4.4

percent is unemployed and 17.2 percent are economically not active. A greater proportion of those who have never married (58.5%) are economically not active and 5.7 percent of them are also not employed. According to Legal Department Registry of Marriages and Divorce, Kumasi Metropolitan Assembly (LDRMD-KMA, 2019), the proportion of persons that had never married in the Kumasi Metropolis was highest (44.2%), followed by married (39.2%), informal/consensual union/living together (6.7%), widowed (4.4%), divorced (3.8%) and separated (1.7%). This shows that there are about 65,750 divorcees in the Kumasi Metropolis.

In relation to literacy and education, the percentage of population aged 11 years and older who are literate is 89.5 percent while 10.5 percent are not literate. Among the literates, 72 percent can read and write in both English and a Ghanaian language (GSS, 2014). About 9.1 percent of the population are three years and older have never attended school while 40.5 percent are currently in school and 50.4 percent have attended school in the past. Also, about 66.5 percent of the population aged 15 years and older is economically active while 33.5 percent is economically not active. Of the economically active population, 91.4 percent is employed while 8.6 percent is unemployed. For those who are economically not active, a larger percentage of them are students (56.4%), 19.5 percent perform home duties and 2.9 percent are disabled or too sick to work (GSS, 2014). Figure 2 shows the map of Kumasi Metropolis.

Those who were divorced in the rural areas constituted 4.4 percent of the rural population, one percentage point higher than the 3.4 percent in the

urban areas. According to GSS (2014), among divorced persons, the highest proportion (8.6%) had middle school education, followed by those with no education (6.6%), secondary school education (5.8%) and vocational/technical/commercial education (4.5%). The lowest proportion of the divorced was among those with a bachelor's degree (0.9%). For the other levels of education, the proportions ranged from 1.5 percent for those with JSS/JHS education to 3.7 percent for those with post-middle/secondary certificate education. Figure 2 depicts the map of Kumasi Metropolis.

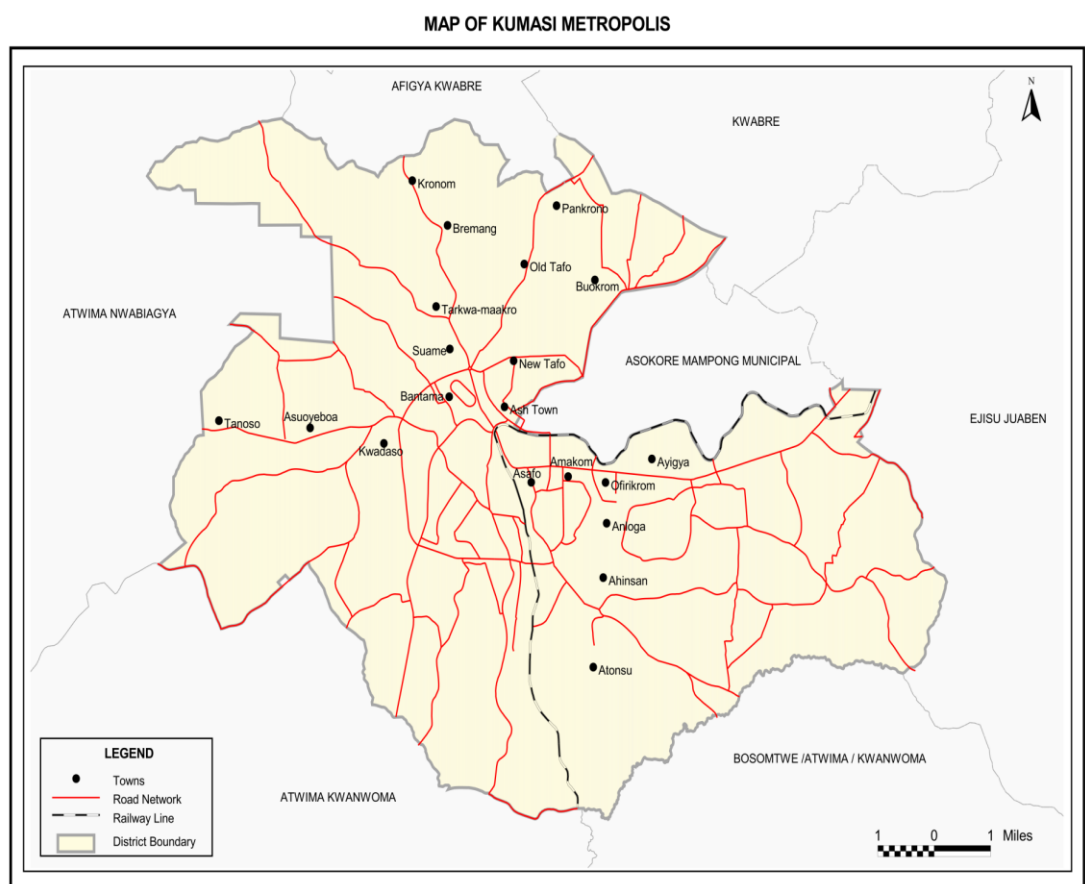


Figure 2: Map of Kumasi Metropolis

Source: Ghana Statistical Service, 2014.

Marital status by age indicated that the divorced proportion increased steadily from zero in the 12-14 age group to a peak of 11.5 percent in the 60-97

64 age group and declined to 10.2 percent in the 70 years and older age group. The proportions were relatively high, above 10 percent in the 50 years to 70 years and older age groups (LDRMD-KMA, 2019). Among the divorced, the highest proportion (6.2%) had no religious affiliation, followed by traditionalists (5.4%) and Protestants (4.3%). For the rest of the religious affiliations, the proportions ranged from 1.9 percent of Muslims to 3.9 percent of Catholics (LDRMD-KMA, 2019).

According to LDRMD-KMA (2019), the marriage section is responsible for the registration of marriages and divorce in the Kumasi Metropolis. The Marriage Registry of the Assembly recognises only three types of valid marriage. These are customary marriage, marriage under the marriage ordinance and Islamic marriage under the marriage of Mohammedans ordinance. LDRMD-KMA further indicates that at least 40 percent of marriages registered annually in KMA of the Ashanti Region of Ghana break up within a period of 14 months. Cases of divorce have become so rampant and widespread in KMA and other MMDAs in Ghana.

Furthermore, records from the Kumasi Metropolis as disclosed by Mr. Samuel Opong Mintah, the Registrar at the Circuit Court KMA was that between July 2013 and November 2014, as many as 665 cases of dissolution of marriages from the courts were recorded (KMA, 2019). This is the state in which the institution of marriage has found itself in the Kumasi Metropolis.

Epistemological Orientation of the Study

For well over a hundred years there has been a continuous debate as to whether the methodology of the natural sciences can appropriately be

employed in the study of human behaviour. Clearly, this question depends partly on what view is taken of that methodology. Many arguments opposing the methodological unity of the natural and social sciences rest upon the view of the former which has been increasingly and successfully challenged in this 21st century (Creswell & Creswell, 2018). The main feature of that challenging view is positivism. The argument between positivistic and naturalistic inquiries with regard to the way we think and investigate issues or problems in the society is often correlated to research methodology. Basically, both deals with our philosophy with regard to the way we think about human phenomenon and research. According to Gravetter and Forzano (2018), our philosophy and world view of reality are the foundation on which we design research.

The philosophical argument of the naturalist is that man is rational and his or her subjective thinking and ways of seeing reality must be the focus of the researcher. The main aim of this paradigm is to understand meaning from the perspectives of the participants or individuals (Yin, 2018). Positivism, on the other hand, expressed a more general world view as a philosophy which lauded the achievements of science (Creswell & Creswell, 2018). For the positivist, it is the aim of science to provide us with predictive knowledge concerning societal problems. This shows that research philosophies differ on the goals of the research and the way to achieve these goals.

The epistemological and ontological orientations of the study with regard to the pursuit of the virtues of reality and truth were based largely on the ideas of both positivist and naturalist paradigms. That is, the current study

saw reality as social constructions that form a complex interconnected whole. Thus, understanding of such social reality as divorce and its related socio-economic costs requires an understanding of the context in which that reality is constructed and also from the general perspective from which the society agrees to such reality. This means, the study combined both the positivist and naturalist paradigms to understand socio-economic costs and predictors of divorce in Kumasi Metropolis in Ashanti Region of Ghana in order to establish some implications for premarital counselling.

Research Approach

The study adopted the mixed method which makes use of both quantitative and qualitative approaches. The quantitative approach adopted for the study was used where data were numerically measured. The quantitative approach normally addresses the question “how many?” and/or “how often?” where the information can easily be processed and converted into numbers. A quantitative approach is a process directed towards the development of testable hypotheses and theories which can be generalised across settings (Cassell, Cunliffe & Grandy, 2018).

In relation to qualitative approach, King, Lai and May (2017) posit that it is any kind of research that produces findings that are not arrived at by means of statistical procedures or other means of quantification. It is multi-method in focus and involves interpretive or naturalistic approach to its subject matter. This approach created room for the researcher to study marriage counsellors, magistrates and religious leaders view on socio-

economic costs and predictors of divorce in Ashanti Region of Ghana, focusing on Kumasi Metropolitan area.

Adopting the mixed method helped the researcher to integrate quantitative and qualitative approaches in a single study. This enabled the researcher not only to triangulate the data, but also to engage in multi-dimensional analysis of the phenomena investigated concurrently (Leavy, 2017; Rosen, 2019). The adoption of mixed methods approach has made it possible to obtain detailed and in-depth information in order to describe, interpret and make informed judgement concerning subjects' views on socio-economic costs and predictors of divorce in the Kumasi Metropolis.

Population

The target population for the study was all divorcees in the Ashanti Region of Ghana. Records show that there are 125, 857 divorcees in the region (LDRMD-KMA, 2019). However, the accessible population of the study was all divorcees in Kumasi Metropolis. According to LDRMD-KMA (2019), there are 65,750 registered divorcees in the Kumasi Metropolis. The study also included marriage counsellors, magistrates, and religious leaders working within the Metropolis. The study focused on divorcees in the Metropolis because they have experienced divorce and are in a better position to share their views on the related social and economic costs associated with divorce. Another justification for using divorcees in the Metropolis is that they are more heterogeneous as compare to divorcees in other local government areas. That is, divorcees in the Metropolis have the characteristics (such as age of divorcees, level of education, type of religion and tradition, and employment

status) of other divorcees in the other Metropolitan, Municipal and District Assemblies (MMDAs) in the Region. Also, they have challenging needs that would require prompt attention (LDRMD-KMA, 2019).

Sampling Procedure

A sample is a portion of the population of interest selected to partake in the study (Yin, 2018; Patten & Newhart, 2018). That is, a sample is a subset of a population. The sample has properties which represent the whole. Most researchers (Cohen et al., 2018; Creswell & Creswell, 2018; Zikmund, 2019) are of the view that the most used acceptable approach for determining the sample size in a survey is to specify the precision of estimation desired and then to determine the sample size necessary to ensure it. As a result, a sample size of 450, made up of 420 respondents and 30 participants, was obtained using the recommendations of Slovin sample formula (Rosen, 2019; Zikmund, 2019). According to Rosen, it is appropriate to use a sample of 25 for a qualitative study when an interview guide is used to collect qualitative data. Therefore, it was appropriate for the current study to use 30 participants for the qualitative aspect of the study. In relation to the quantitative, the Slovin's formula was used because it specifies the precision of estimation desire for the population. Again, the formula was used because it has been tested and used for most survey and case studies. The formula is $n = N \div [1 + N(e^2)]$, where n is the sample size, N is the population size, and e is the level of precision.

Note: $n = n_1 + n_2$

$$n_1 = 30; n_2 = 65,750 \div [1 + 65,750 (0.05)^2] = 65,750 \div 165.375 = 397.58$$

Estimated sample for the study was 450

Thus, using a population size of 65,750, the appropriate sample size for this study should not be less than 398 as indicated by the sample size calculation. The study, therefore, used 450 as the sample size of the study. The method was simple, practical, economical, quick, and did not require an elaborate sampling frame which was readily available. The 450 people sampled comprised 420 divorcees, 13 marriage counsellors, four magistrates, and 13 religious leaders. The divorcees were the respondents while the participants were the marriage counsellors, magistrates, and religious leaders. The sample size selected was appropriate since the researcher ensured that it was based on scientific procedure and representative enough. According to Cohen et al. (2018), sample size does not necessarily need to be large but how it truly represents most of the characteristics of the subjects in the population is what one must look at.

In relation to sampling procedure, multistage sampling procedures were used to select the respondents and participants. Due to the sensitive nature of the study, the researcher first of all made use of bulk messaging system to send message to all the subjects in the accessible population after collecting their respective phone numbers from the Legal Department Registry of Marriages and Divorce, Kumasi Metropolitan Assembly. The content of the message is presented in Appendix A. Phone calls were also made to those that were not having any formal education. After a week, 630 subjects indicated their interest in participating in the survey, and they were those who were subjected to the selection process. Since this number was more than the sample size, the study employed multistage sampling procedures to select the

subjects (participants and respondents) based on the strata used (gender, level of education and religion). The distribution of the subjects who indicated their interest to participate in the study is presented in Table 1.

Table 1 – *Distribution of Subjects Who Indicated their Interest to Participate in the Study*

| Level of Education | Participants | | Respondents | | Total | |
|--------------------|--------------|------|-------------|------|-------|------|
| | No. | % | No. | % | No. | % |
| No education | 1 | 2.4 | 109 | 18.5 | 110 | 17.5 |
| Basic | 4 | 9.5 | 116 | 19.7 | 120 | 19.0 |
| Secondary | 8 | 19.1 | 196 | 33.4 | 204 | 32.4 |
| Tertiary | 29 | 69.0 | 167 | 28.4 | 196 | 31.1 |
| Total | 42 | 100 | 588 | 100 | 630 | 100 |

Source: Legal Department Registry of Marriages and Divorce, Kumasi Metropolitan Assembly (LDRMD-KMA, 2019)

A proportional sampling procedure was used to portion the subjects using 71.4 percent as a proportion for each of the figures in Table 1. This was done to ensure that the sample allocation of the various strata is fair. The purposive sampling technique was used to select the divorcees, marriage counsellors, magistrates, and religious leaders. After sorting out divorcees (respondents), stratified random sampling technique was used to select them based on their levels of education, gender, and religion.

The marriage counsellors, magistrates, and religious leaders were selected purposively because of the managerial and leadership roles they play in the Metropolis regarding marriage and divorce related issues. Also, these participants are perceived to have better knowledge regarding socio-economic

costs and predictors of divorce in the Kumasi Metropolis (LDRMD-KMA, 2019). This is so because they receive most complaints made by couples, they are in charge of solving misunderstanding in marriages, and also they have first-hand knowledge regarding divorce matters in the Metropolis. Also, their status as managers and leaders give them opportunity to know whatever is going on in their respective catchment area with regard to marriage and divorce related issues. Specifically, after grouping the respondents (divorcees) into the various strata (levels of education, gender, and religion), as presented in Tables 2 and 3 respectively, simple random sampling technique, that makes use of the computer random number method, was used to select them.

Table 2 – *Sample Distribution of Respondents and Participants by Highest Level of Education and Gender*

| Level of Education | Gender of Subjects | | | | | |
|--------------------|--------------------|--------|-------------|--------|-------|--------|
| | Participants | | Respondents | | Total | |
| | Male | Female | Male | Female | Male | Female |
| No education | 1 | 0 | 37 | 41 | 38 | 41 |
| Basic | 3 | 0 | 39 | 44 | 42 | 44 |
| Secondary | 5 | 0 | 65 | 75 | 70 | 75 |
| Tertiary | 16 | 5 | 56 | 63 | 72 | 68 |
| Sub-total | 25 | 5 | 197 | 223 | 222 | 228 |
| Total | 30 | | 420 | | 450 | |

Source: Legal Department Registry of Marriages and Divorce, Kumasi Metropolitan Assembly (LDRMD-KMA, 2019)

Tables of random sampling numbers that were designed by the researcher, using a Microsoft Excel tool were used to select the respondents

based on the three strata. In designing the random number table, the first and last numbers in each of the sample frames were entered to generate the tables for each category of respondents. The generated tables had the same number of rows and columns with its corresponding designed sampling frame.

In the selection process, the researcher first of all, identified each member in the sample frame which was constructed using the assigned numbers. That is, the data that were obtained from the Registry, the researcher assigned numbers to each of the names of the divorcees who indicated their interest to participate in the study for purpose of anonymity and easy selection. In each of the four (4) levels of education, five (5) sample frames were created, two (2) for gender and three (3) for religion. In all, 20 sample frames were created for the study using the random number generation techniques.

Table 3 – *Sample Distribution of Respondents and Participants by Highest Level of Education and Religion*

| Level of Education | Religion of Subjects | | | | | | | | |
|--------------------|----------------------|----|---|-------------|-----|---|-------|-----|---|
| | Participants | | | Respondents | | | Total | | |
| | C | I | T | C | I | T | C | I | T |
| No education | 0 | 1 | 0 | 56 | 20 | 2 | 56 | 21 | 2 |
| Basic | 0 | 2 | 1 | 60 | 22 | 1 | 60 | 24 | 2 |
| Secondary | 2 | 3 | 0 | 104 | 36 | 0 | 106 | 39 | 0 |
| Tertiary | 16 | 4 | 1 | 86 | 32 | 1 | 102 | 36 | 2 |
| Sub-total | 18 | 10 | 2 | 306 | 110 | 4 | 324 | 120 | 6 |
| Total | 30 | | | 420 | | | 450 | | |

Source: Legal Department Registry of Marriages and Divorce, Kumasi Metropolitan Assembly (LDRMD-KMA, 2019)

Where C = Christian, I = Islam, and T = Traditional

For example, in selecting female divorcees whose highest level of education was at the tertiary level, the computer random number table was generated (See Appendix B). It was made up of 20 rows and 10 columns. The first (01) and the last (196) numbers were used to generate the table as presented in Appendix B. As indicated in Table 2, the study was to select 63 female divorcees whose highest level of education was at the tertiary level. The emphasis of the selection process was on the position of the respondents in the sample frame. That was why the number of rows and columns in the computer random number generated table were the same as the sample frame for all the groups.

Furthermore, female divorcees whose highest level of education was at the tertiary level, and their assigned positions in the sample frame corresponded to the selected numbers, were automatically selected, and they were equal to the number in that category. That is the positions where the numbers ranging from 01 to 63 were selected. These positions have been bolded in Appendix B. All positions with numbers less than or equal to 63 were considered for selection. At the end, the study selected exactly 63 positions in the random number table generated. The positions selected are the bold numbers shown in the random number table generated (See Appendix B). The same sampling procedures were used to select the other respondents. As indicated earlier, 20 sample frames were used for the selection. The same sampling procedures were used to sample respondents from the rest of the strata. The process of selection continued until the total number of respondents sampled (420) was obtained. The sampling process is presented in Figure 3.

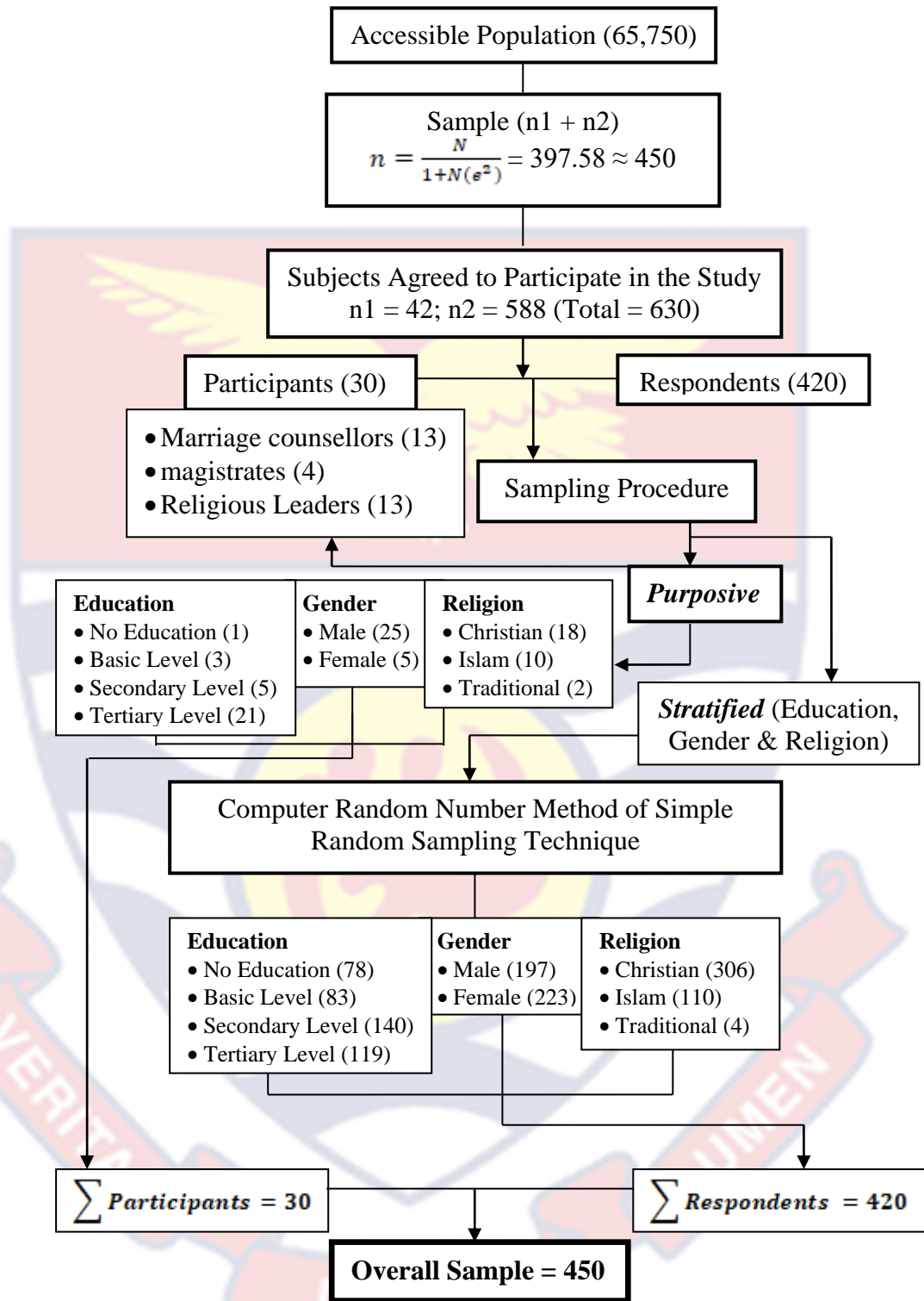


Figure 3: Flow Chart of Sample Selection for the Study

Source: Author's Construct, 2019

As indicated in Figure 3, 30 participants were selected purposively while 420 respondents were selected randomly. The random sampling procedure was adopted because the number of respondents in each of the strata was relatively large. Also, this approach was used because in simple random sampling, the sampling units apart from having an equal, calculable and non-zero probability chance of being selected are independent of each other (Cohen et al., 2018). Also, this method is appropriate when the population of study is similar in characteristics of interest. The subjects (respondents and participants), were the unit of analysis for the study.

The 420 respondents and 30 participants selected were able to provide data that enabled the researcher to answer the stated research questions and test the hypotheses of the study. This was so because these subjects shared adequate attributes, skills and knowledge about the subject matter which helped in enriching the data collection.

Sources of Data and Data Collection Plan

The study was designed in such a way that it allowed for the use of multiple sources of data collection. Thus, both primary and secondary data were used in the study. The primary data were collected through field survey and interviews in the Kumasi Metropolis using questionnaire and an interview guide. The secondary data were gathered through the review of existing literature mainly official records of Kumasi Metropolitan Assembly and Ghana as a whole (GSS, 2014; 2015; KMA, 2019; LDRMD-KMA, 2019). According to Zikmund (2019), secondary data has been identified to be economical and having the potential to give high quality of information with

the possibility of retesting. The process of data collection was planned concurrently as shown in Figure 4.

As depicted in Figure 4, the data collection process was planned in such a way that the various stages were fed into each other and allowed for simultaneous data collection procedure and analysis for purposes of data triangulation. The researcher started the data collection process by first using the questionnaire and the interview guide to collect quantitative and qualitative data simultaneously.

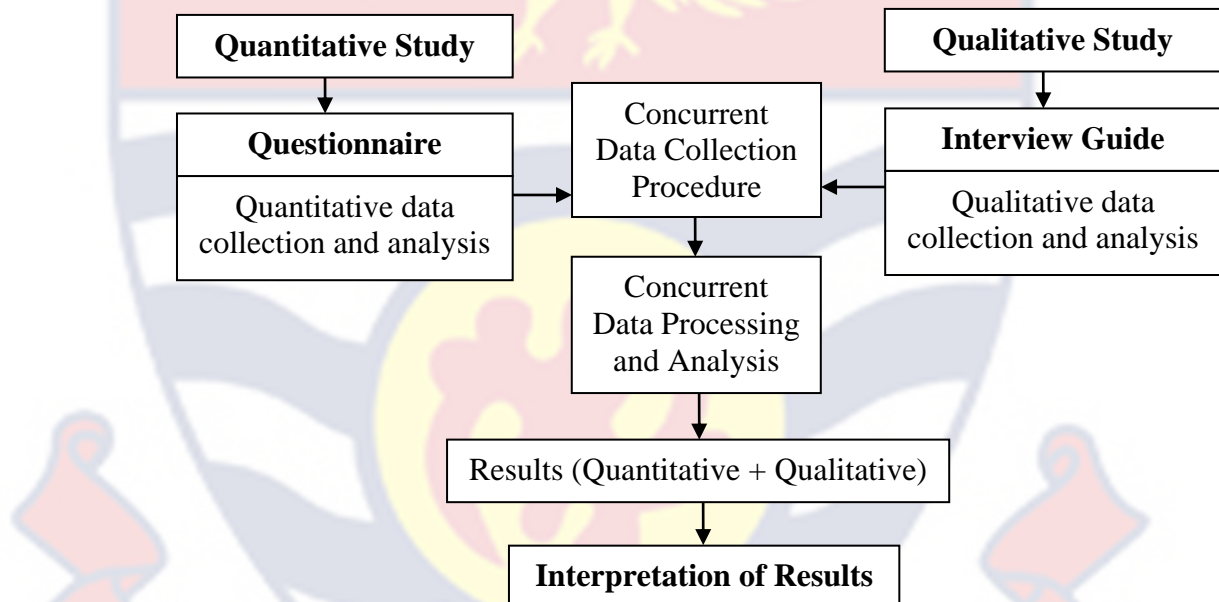


Figure 4: Data Collection Process

Data Collection Instruments

A questionnaire (Appendix C) for respondents (divorcees) and an interview guide (Appendix D) for participants (marriage counsellors, magistrates, and religious leaders) were the research instruments used in collecting data. The questionnaire was deemed appropriate for the study because it provided a much quicker means of gathering information from a fairly large population. In addition, it was economical, easy to analyse and

questions for each respondent were consistent and uniform. The questionnaire also allowed anonymity of the respondents which made it easy for them to volunteer information without fear of victimisation (Kelly, 2016). However, in the view of Creswell and Creswell (2018) questionnaire is limited to literate population and does not provide an opportunity to collect additional information. In this study, most of the respondents captured were literate and were in a position to read and understand the items in the questionnaire as expected.

The questionnaire was made up of five sections: A, B, C, D, and E. Section A was for collecting data on the background characteristics of the respondents. Items considered include sex, religion, highest level of education, age at marriage, length of marriage, number of children, and employment status of respondents. With the exception of the sixth item, all the items in this section were close-ended in nature. Sections B, C, D, and E were used to collect data on issues bordering on the specific purposes of the study. All the items in these four sections were made up of close-ended items.

The responses to the items in Sections B, C, D, and E were measured using numerical values in a unilinear form such that one (1) represents the strongest disagreement to the items while five (5) represents the strongest agreement to the items. Respondents were expected to answer questions in accordance with how it applies to them as divorcees. This type of scale requires a great deal of decision-making on the part of the respondents (Barbie, 2014; Best & Kahn, 2015). On the other side of the coin, it has potential of showing the strength of the person's feelings to whatever is in the

question. According to Kelly (2016), responses that are measured numerically using unilinear scale are easy to analyse, easy to collect data and quick as well.

The interview guide was also used to elicit qualitative data on the same issues (Appendix D). The interview guide was made up of seven (7) items.

These questions were based on the themes that emerged from the stated purposes of the study. The participants (marriage counsellors, magistrates, and religious leaders) who were selected purposively were subjected to an interview on the issues raised to triangulate the two set of data, and to understand the issues from the naturalistic perspective. The interview guide allowed the researcher to probe further and to ensure open discussion to ascertain detailed information on the issues.

Validity and reliability of the instruments

In order to improve the validity and reliability of the instruments, a pre-test was conducted. Validity, as a concept, can be defined as the degree to which an instrument measures what it is supposed to measure (Yin, 2018). According to Cohen et al. (2018), experience from pre-testing of an instrument is used to improve and amend the instrument before sending it out to the main research population. Validity, in the context of this study refers to how accurately the questionnaire and the interview guide were able to collect the responses from the respondents and participants as intended by the researcher (Larini & Barthes, 2018; Sarstedt & Mooi, 2019). Internal validity was assessed to test the ability of the instruments to measure what they were purported to measure and to help detect any errors that could obscure the

meaning of the instruments and prevent them from eliciting specious responses.

In relation to content validity, the study ensured that the items on the instruments covered the domain that the instruments purport to measure. This was determined by expert judgment of the two able supervisors and other professionals in the field of marriage counselling and measurement. The researcher took note of their comments to modify and delete materials that were considered inaccurate or items that infringe on the confidentiality of the respondents. With regard to face validity, the study ensured that the instruments measured what they appeared to measure. Face validity of the instruments were granted by the researcher's programme mates, colleague teachers, and staff of the university who are divorcees.

The questionnaire was pre-tested using 45 divorcees in the Ejisu-Juaben Municipality of Ashanti Region of Ghana. Initially, 80 close-ended items were formulated to collect data on predictors of divorce, socio-economic costs of divorce, and views on divorce. However, after the validation process, it was reduced to 64, which was later used for the main study. Ejisu-Juaben Municipality was chosen for the pre-test because it possesses similar characteristics with that of Kumasi Metropolis with regard to divorcees' background characteristics such as gender, age, level of education and employment status. With the help of the Predictive Analytic Software (PASW) Version 21.0, the researcher used a Cronbach's alpha reliability coefficient to measure the internal consistency of the questionnaire. Cronbach's alpha reliability co-efficient is one of the widely used measure of internal

consistency with regard to responses of an instrument which is measured numerically using unilinear scale (Mukherjee, Sinha & Chattopadhyay, 2018). Researchers use Cronbach alpha when measures have items that are not scored simply as right or wrong, such as attitude scales, unilinear scale or essay tests (Best & Kahn, 2015).

The Cronbach's alpha reliability coefficient obtained from the questionnaire was 0.867. Most researchers are of the view that scales with Cronbach's alpha co-efficient of 0.70 or more are reliable (Cohen et al., 2018; Mukherjee et al., 2018). Based on the recommendations made during the validation process, few modifications were made in the questionnaire in terms of the items even though most of the items scored the required Cronbach's alpha co-efficient.

Qualitative data trustworthiness and authenticity

With respect to quantitative data, reliability refers to the consistency of collected data, while validity refers to the appropriate measurement to the objectives of the study. However, reliability in qualitative research refers to the dependability, while validity refers to the degree to which a finding is judged to have been interpreted in a correct way (Creswell & Creswell, 2018). This implies that the concepts of reliability and validity are relatively foreign and not a good fit to the field of qualitative research (Zikmund, 2019). Therefore, instead of focusing on reliability and validity, qualitative researchers substitute them for data trustworthiness. Data trustworthiness consists of the following components: credibility, transferability, dependability, and confirmability (Zikmund, 2019).

In establishing the credibility of data, the researcher used triangulation of sources. This is the means of gathering data from different sources. Data were gathered from different people at different points in time and in different settings. Thus, the researcher did not gather the data from the participants at just one sitting. The different participants were met at different times and at different places. This ensured that information given by the participants was the actual information they wanted to give and not influenced by the views of the other participants. This helped establish the *credibility* of the data collected. Also, in addressing the extent of *transferability* of the data, the researcher's choice of purposive sampling was helpful. This is so because information from targeted group of people were emphasised in the purposive sampling, rather than the generalised and aggregated information, which was seen in the quantitative data.

Furthermore, in establishing *dependability* of the qualitative data, the researcher conducted an inquiry audit on the study. An inquiry audit involves having another researcher other than the main researcher auditing the data collection procedure, data analysis and the results of the study (Gravetter & Forzano, 2018). In the current study, the assigned supervisors helped establish the dependability of the data collection and analysis procedures.

Lastly, in establishing *confirmability* in this study, the researcher used the audit trail approach. An audit trail is when a qualitative researcher details the process of data collection, data analysis, and interpretation of the data (Cassell et al., 2018). In this study, all the procedures involved in the study from the beginning to the interpretation of the results are shown in detail.

Also, colleague researchers were asked to review the transcribed data, generated themes and conclusions made to determine if they are in line or there are contradictions. Some participants were given copies of the transcribed interview for them to confirm if they actually said the things transcribed.

Data Collection Procedures

The data collection process started from Wednesday, June 12, 2019 and ended on Saturday, December 14, 2019. Prior to the administration of the instruments, an informal familiarisation visits were made by the researcher and the field assistants to the divorcees homes, after calling them to schedule a meeting. This was done in order to confirm the number of respondents and participants, and to gather additional information regarding the issues raised.

The questionnaires were administered by the researcher personally to the respondents with the support of four field assistants. These field assistants were research assistants in Kumasi Technical University, and as a result had adequate experience regarding data collection process. Therefore, it was appropriate to use them as field assistants. The field assistants were given training and orientation, which made it easier for them to administer the questionnaire. The training programme included explaining the objectives of the study, how to identify and approach respondents and data management.

The data collection procedures were carried out in two stages. The first stage was the administering of the questionnaire and interview guide while the second stage focused on retrieving the questionnaire administered. The interviews conducted with the participants were done simultaneously with the

administration of the questionnaires. The researcher and the field assistants were able to distribute the questionnaire to the respondents. Some of the respondents were contacted through phone calls and other virtual means. Most of the questionnaires administered were done in the homes and work places of the respondents. In order not to inconvenience respondents, they were asked to give time when they will be ready to answer the questionnaire. In some cases, the questionnaire was sent to the e-mails of the respondents to answer and return to the researcher through the same means. Respondents who were not able to answer the questionnaire on their own were assisted to do so.

Several visits were made by the researcher and the four field assistants to administer and retrieve the answered questionnaires from the respondents. The administration of the questionnaire was done concurrently with the interview sessions. In agreement with each participant, all interview sessions were recorded using an electronic audio recorder. The interviews were conducted personally by the researcher alone. The interviews continued until the researcher got to a point where further responses were same as those already given. This situation influenced the researcher not to continue again since he had reached a saturation point.

The second stage focused on retrieving the questionnaires administered. The interview was done on one-on-one basis. Some of the sampled participants granted the interview at their respective offices while others were interviewed at their homes, particularly the religious leaders. At the end of the data collection, the researcher was able to collect complete and accurate data from 398 respondents and 20 participants. In the case of the

questionnaire, out of the 420 administered, the researcher was able to retrieve 398 completed questionnaires. This resulted in 94.8 percent response rate. In the case of the interview, the study was able to interview 20 participants out of 30, representing 66.7 percent participation rate.

Data Processing and Analysis

The study adopted a cross-sectional survey design with concurrent triangulation mixed methods approach, which is another form of mixed methods in which both quantitative and qualitative data analyses were applied simultaneously. The quantitative data were sorted and coded based on the procedures within the variable view of the statistical analysis software tool known as the PASW Version 21.0. The Test Analysis for Surveys (TAFS) was used for analysing the data. It is one of the most sophisticated statistical software packages popular with social scientists and other professionals when analysing quantitative data (Mukherjee et al., 2018). Before the coding process, the researcher skimmed and scanned through the answered questionnaires to ensure that they were devoid of any irrelevant responses before feeding the computer with the data.

After the coding, the quantitative data were inputted into the data view of the software to complete the keying-in process. Items that were stated negatively were coded inversely to ensure that the coding system is consistent. The data were then analysed and transformed into tables and extracted for presentation and discussion. Specifically, the quantitative data were analysed using descriptive and inferential statistical tools. With the exception of data on

the background characteristics of respondents, responses to all the close-ended items were measured numerically using unilinear scale.

In analysing data regarding the formulated research questions and hypotheses, the study first of all performed a normality test on the distribution using descriptive statistics in order to find out whether the distribution was normal or not. According to Cohen et al. (2018), in analysing quantitative data, mean and standard deviations are used when the distribution is normal while median and skewness are used when the distribution is skewed. Cohen et al. (2018) added that in a normal distribution the mean and the median are approximately the same. The skewness values of the data must also be within a threshold of -0.5 to 0.5. The normality test performed during the preliminary analysis showed that the distribution was normal. The close-ended questionnaire items were analysed, taking cognisance of the fact that they were the basis for which conclusions and recommendations are drawn.

Results and discussion of the data were presented based on the research questions and hypotheses of the study. Data on the background characteristics of the respondents and participants were first analysed using frequency counts and percentage distributions. This was used to analyse sex, religion, highest level of education, age at first marriage, length of stay in marriage before divorce, number of children, and employment status of respondents.

Inferential statistics such as the independent samples t-test and one-way analysis of variance (ANOVA) were used to analyse data on the eight hypotheses of the study. The independent samples t-test was used to analyse

the data in order to determine if sex has any significant effect on divorce and socio-economic costs of divorce in Kumasi Metropolis in Ashanti Region of Ghana (Hypothesis one). Same statistical tool was used to find out whether employment status has effect on divorce. Specifically, the independent samples t-test was used to analyse data in order to test the first, sixth, seventh, and eighth hypotheses formulated.

Independent samples t-test is used to find out the difference between two independent groups where the distribution is normal and the dependent variables used are measured numerically while the independent variables are measured categorically. According to Cohen et al. (2018), it is appropriate to use the independent samples t-test when one wants to assess the effect of a categorical variable such as gender on a variable measured numerically; for example, divorce. This statistical tool was used again because it created room for the researcher to calculate the margin of the differences between the two independent groups using the Eta Square statistic.

The one-way, between groups, ANOVA was used to analyse the data in order to examine the effects of age at first marriage, level of education, religion, and duration of marriage on divorce. This statistical tool was used because each of the independent variables (age at first marriage, level of education, religion, and duration of marriage) had more than two groups. Specifically, the one-way, between groups, ANOVA was used to analyse the data in order to test the second, third, fourth, and fifth hypotheses. This statistical tool allowed the researcher to look at the individual effect of the independent variables on the dependent variable (divorce). In finding out

differences between independent groups that are more than two categories where the distribution is normal with numerically constructed dependent variable such as divorce, it is appropriate to use the one-way ANOVA (Mukherjee et al., 2018).

Data on the first research question of the study were analysed using descriptive statistics such as mean and standard deviation. These statistical tools were used to examine the socio-economic costs of divorce in Kumasi Metropolis in the Ashanti Region of Ghana. These statistical tools were used because earlier related research works on the topic (Barrus, 2018; Clarke & Berrington, 2018; Hewitt, 2019; Kavas, 2019) show that divorcees are homogeneous, and also the preliminary analysis showed that the distribution of the respondents was normal, as a result their perceptions can be assessed descriptively using means and standard deviations.

Pearson Product Moment correlation and linear multiple regression analysis were used to analyse data regarding the second and third research questions of the study. Pearson Product Moment correlation was used to ascertain the relationship between predictors of divorce and divorce in order to satisfy the condition of multicollinearity. The rationale for using this statistical tool was that the variables were all measured numerically using close-ended items with responses that were measured using unilinear scale. Researchers (Kelly, 2016; Mukherjee et al., 2018) are of the view that to analyse the relationship between two variables that are measured numerically using unilinear scale, it is appropriate to use the Pearson Product Moment correlation coefficient. The usage of this statistical tool is in line with the

works of Animasahun (2015), Jalovaara (2016), Wolf (2016), Abalos (2017), and Barrus (2018) who used the same statistical tool in finding out the relationships between psycho-socio-personal variables and divorce.

Also, the use of linear multiple regression analysis is in line with the works of Animasahun (2015), Jalovaara (2016), and Barrus (2018). They all used the linear multiple regression analysis to examine the influence of explanatory variables on dependent variable that was measured numerically using unilinear scale. Both the Pearson Product Moment correlation and the linear multiple regression analysis tools allowed the researcher to generalise the results. Furthermore, it was appropriate to use Pearson Product Moment correlation coefficient and linear multiple regression analysis since the distribution was estimated to be normal and homogeneous.

According to Mukherjee et al. (2018), multiple regression analysis is useful for evaluating the contribution of predictors, as a means of statistical control, and for examining incremental validity. Linear multiple regression is a process involving the entry of predictor variables into the analysis in steps. The order of variable entry into the analysis was based on theory. Instead of letting a computer software algorithm “choose” the order in which to enter the variables, these order determinations were made by the researcher based on theory and past research. Mukherjee et al. (2018) added that linear multiple regression is an appropriate tool for analysis when variance on a criterion variable is being explained by predictor variables that are correlated with each other as depicted in Figure 1.

Furthermore, the reason for using multiple regression analysis was that the study had adapted a group of psycho-socio-personal variables that were useful in predicting the dependent variable which was divorce. The linear multiple regression analysis also helped in finding out the percentage contribution of each of the independent variables on the dependent variable.

The axial coding system was used in analysing the qualitative data concurrently with the quantitative data. This was done manually based on the specific purposes of the study. After transcribing the data, the researcher sifted and sorted them based on the key issues and themes that were derived. This helped in creating familiarity with the data in the mind of the researcher to facilitate the process of analysis. Furthermore, responses were reported verbatim to explain general issues as they emerged in order to validate, compliment, and better the results obtained from the quantitative data.

Ethical Issues Considered in the Study

The issue of ethics is an important consideration in research that involves human subjects. It refers to appropriate behaviour of a researcher relative to the norms of society (Cohen et al., 2018). The researcher, research subjects, and clients of the research were protected from any adverse consequences of the study by following laid down rules and procedures of ethics in research. The study considered ethical factors in a number of ways. Ethical issues that were catered for in this study included right to privacy, voluntary participation, no harm to participants, anonymity, confidentiality, deception and scientific misconduct.

To gather data from the sampled individuals, the researcher first submitted a copy of the instruments to the Legal Department Registry of Marriages and Divorce, Kumasi Metropolitan Assembly for permission. This was done to confirm and ensure that the research participants, and the country at large are protected. Based on the guidelines of ethical protocol of University of Cape Coast (UCC), the researcher ensured that all ethical requirements such as academic honesty, plagiarism, acknowledgement of copyrighted materials used, and institutional ethical clearance were addressed. Furthermore, permissions were sought from the head of Legal Department Registry of Marriages and Divorce, Kumasi Metropolitan Assembly after request for support letter, giving an introductory letter, and ethical clearance by the Department of Guidance and Counselling and the Institutional Review Board (IRB), both of University of Cape Coast, respectively (Appendices E, F and G).

The consent of the divorcees was sought individually using the questionnaire (Appendix C). Both respondents and participants were informed about the purpose of the research and what objective it sought to achieve. The instructions and questions were read to them and clarifications were made where needed. The privacy and consent of the subjects were also negotiated and respected in the study. They were encouraged to feel free and air their views as objectively as possible and that they had the liberty to choose whether to participate or not. They also had the option to withdraw their consent at any time and without any form of adverse consequence. They were

assured that the information they provided will be used solely for research purpose and nothing else.

The interviews were conducted with the approval of the participants. The data obtained from the participants were made available to them after transcribing them, before they were analysed and final conclusions drawn from them. Also, arrangements were made to securely store the data that were collected for seven years after the research, and to destroy it thereafter. In addition, the researcher maintained objectivity, presented the true research findings, used the research results for academic purposes only as outlined in the research protocol of University of Cape Coast.

Chapter Summary

This chapter presented the research methods used in detail. It examined the research design, study area, philosophy, and approach. Also, the population, sample and sampling procedure, and instrumentation of the study were presented. It was established that the study adopted concurrent triangulation mixed methods design. The chapter further looked at the procedures adopted in collecting the data. The statistical analyses used to test the propositions of the study were also elaborated. This chapter also discussed the nature of the data and treatments given, methods and programmes used to analyse the data.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter presents the analyses of the data collected from the self-administered instruments with regard to the qualitative and quantitative data. The discussion includes the interpretation of the data with reference to previous findings, theory and specific responses given by the respondents and participants in accordance with the research objectives. The general purpose of the study was to investigate the socio-economic costs and predictors of divorce from the perspective of divorced individuals in Kumasi Metropolis in the Ashanti Region of Ghana.

The first part of the chapter deals with the background characteristics of respondents which serve as a preliminary analysis to the study. The second part is devoted to the specific purposes of the study. Both descriptive and inferential statistics were employed in the data analysis with regard to the quantitative data. At the end of data collection, the study retrieved 398 completed questionnaires, which represents 94.8 percent response rate. In the case of the interview, out of the 30 participants selected, the study was able to interview 20, representing 66.7 percent participation rate. These data were used for the study.

Analysis of Respondents' Background Characteristics

This part of the chapter deals with the background characteristics of the respondents (divorcees) which is based on their sex, religion, highest level of education, age at marriage, duration of marriage, number of children, and

employment status. These variables were examined descriptively to understand the dynamics of these variables. The data in this section were analysed using frequency and percentage distributions. The results are presented in Table 4.

As contained in Table 4, majority (53.0%) of the respondents were females while 47.0 percent were males. Based on this finding, one may argue that in terms of percentage, the total number of female divorcees in the study area outnumbered that of males. The finding is in line with that of Atta-Nti (2015) who found out that majority of divorcees in Kumasi are females. Even though in modern Ghanaian society, men and women have an equal right and opportunity in marriage, it is usual for female divorcees to outnumber their male counterparts in the Ghanaian society, a society which is perceived to be patriarchal in nature. In such societies, males are more prone to enjoy social prestige than females who are usually given less prestige in the society. Also, the finding is in line with the situation on the ground where more male divorcees remarry as early as possible as compared to female divorcees. As a result, most divorcees in Kumasi Metropolis in the Ashanti Region of Ghana are females.

Results from Table 4 further show that majority (72.6%) of the respondents were Christians while 26.4 percent and 1.0 percent were Muslims and Traditionalists respectively. This shows that there are more Christian divorcees in the study area than the other religious faiths. The findings are consistent with the population dynamics of Ghana, where majority of the

citizens are Christians. Therefore, all other things being equal, there will be more Christian divorcees than the other faiths.

Table 4 – *Distribution of Respondents' Background Characteristics*

| Variables | Sub-scale | Frequency (No.) | Percent (%) |
|--|---------------------|-----------------|-------------|
| Sex | Female | 211 | 53.0 |
| | Male | 187 | 47.0 |
| Religion | Christian | 289 | 72.6 |
| | Muslim | 105 | 26.4 |
| | Traditional | 4 | 1.0 |
| Highest level of education | No formal education | 74 | 18.6 |
| | Basic level | 78 | 19.6 |
| | Secondary level | 133 | 33.4 |
| | Tertiary level | 113 | 28.4 |
| Age at first marriage | Below 18 years | 10 | 2.6 |
| | 18 - 22 years | 143 | 35.9 |
| | 23 - 27 years | 138 | 34.7 |
| | 28 - 32 years | 75 | 18.8 |
| | 33 - 37 years | 32 | 8.0 |
| Duration of first marriage | 0 - 5 years | 253 | 63.6 |
| | 6 - 10 years | 93 | 23.4 |
| | 11 - 15 years | 36 | 9.0 |
| | 16 - 20 years | 16 | 4.0 |
| Number of children before divorce (first time) | No child | 163 | 41.0 |
| | One child | 140 | 35.2 |
| | Two children | 59 | 14.8 |
| | Three children | 20 | 5.0 |
| | Four children | 9 | 2.3 |
| Employment status | Employed | 349 | 87.7 |
| | Unemployed | 49 | 12.3 |

Source: Field survey, 2019

(N = 398)

According to Ghana Statistical Services [GSS] (2014), four out of every five (84.5%) persons in the Kumasi Metropolis are Christians. Also, GSS (2014) indicated that 11.2 percent belong to the Islam religion. Also, persons with no religion form 3.1 percent of the population while 1.2 percent are traditionalists. Education is an important aspect of societal development. It is the process of acquiring knowledge, skills, values and attitudes to fully develop individual capacities for societal well-being. According to National Development Planning Commission (NDPC, 2016), there is a relationship between education and the wellbeing of an individual. Countries, therefore, place emphasis on educational policies in designing their plans to accelerate development. It is for this reason that of the eight Millennium Development Goals (MDGs) one of the goals (MDG 2) is achieving universal primary education by 2015 (NDPC, 2016). The study further collected data on respondents' highest level of education.

As indicated in Table 4, more (33.4%) of the respondents indicated that their highest level of education was at the secondary level while 28.4 percent indicated that it was at the tertiary level. Only 18.6 percent of the respondents indicated that they had no formal education. This is a good sign because the questionnaires used in eliciting data from the respondents were designed and constructed with everyday English such that people with basic school education could read and understand as expected by the researcher. It therefore, means that most of the respondents were able to read and understand the various items in the questionnaires as expected.

The next demographic item considered was respondents' age at first marriage. As indicated in Table 4, only 8.0 percent of the respondents indicated that they entered their first marriage when they were between the ages of 33 and 37 years. The combined percentage shows that most of the respondents that is (92.0%) were less than 33 years when they first got married. This shows that most of the divorcees in the study area got married when they were within the youth age group in Ghana, which is 18 – 40 years. The finding supports the comments that it is best not to marry too young or wait too long before marrying. Women who marry while still in their teens are twice as likely to divorce as women in their 30s (Dommaraju, 2016). According to Dommaraju, most divorcees married when they were less than 35 years. It has been observed that, higher ages at marriage are typically thought of as an indicator of female autonomy.

Age at marriage is often found to have a considerable positive effect on marriage stability, both in the western and African contexts (Härkönen, 2017). Booth and Edwards (2017) posit that women who marry older are less likely to divorce. Early marriage is one of the most typical causes of divorce which is mostly practised in deprived and poor communities. Also, most parents who have not yet been exposed to western education, especially in the northern part of Ghana, are engaged in early marriage, and in most cases do not involve the consent of their children (bride). Consequently, such early marriages frequently lead to early divorce (Donkor, 2019).

In most cases, the longer an individual establishes relation with a phenomenon, all other things being equal, the better he or she expresses his or

her view on that phenomenon (Rosen, 2019; Zikmund, 2019). The distribution of respondents with regard to the duration of their first marriage is presented in Table 4. As indicated in the table, majority (63.6%) of the respondents' duration of first marriage was between 0 – 5 years while 23.4 percent indicated that their duration of first marriage was between 6 – 10 years. This shows that most (87.0%) of the respondents spent less than 11 years in their first marriage.

The finding that majority of the divorcees had been in marriage at the first time for five years or less is consistent with the assertion that the number of years a marriage is, could also influence marital disruptions (Animasahun, 2015). According to Animasahun, couples who have been married over five years and beyond stand a lesser chance to experience divorce than those married for five years and less. A reason to this argument may be that, many couples do not have good knowledge about their spouses during courtship but learn more after marriage. Therefore, couples might discover some unusual traits about their spouses and may be a surprise to them, hence leading to divorce. This normally happens during the early stage of the marriage. Hence, some studies have shown that divorce often occurs more in the early years of marriage than marriages which have lasted longer (White, 2017). However, other scholars (Amato & Previti, 2003; Yoo & Bartle, 2014) are of the view that marriages which are over five years and beyond stand a higher risk of ending in divorce, this is because spouses may start feeling bored with their partners and may want to explore new love grounds.

In relation to the number of children respondents had before their first divorce, the results from Table 4 show that more of the respondents that is 41.0% had no child before their divorce. However, 35.2 percent of the respondents indicated that they had a child before their divorce while 14.8 percent indicated that they had two children before their divorce. This shows that most of the respondents had small family with regard to number of children before their divorce. The findings are congruent with the comments of Animasahun (2015) and Enwereji (2018). Animasahun observed that, for an African man, procreation takes priority in marriage, as a child is considered instrumental to establishing a lasting family. In Africa, the value attached to children makes barrenness a major cause of marital instability (Enwereji, 2018). The size of family, particularly the number of children is said to determine marital stability.

With regard to employment status of the respondents, the results from Table 4 show that majority (87.7%) of them were employed while 12.3 percent were unemployed. This means that most of the divorcees were able to take care of themselves, and possibly that of their children. Thus, more of the divorcees in the study area were people who were employed and were active in the economy. The finding is consistent with the assertion that women who are employed are likely to have higher divorce risk especially when they find themselves in unhappy marriages (Rao et al., 2017). This is because they can afford to be independent and cater for their children. Ambert's (2018) argument also supports the fact that women's divorce risks increase as they find themselves in occupation outside the home. This is because they might

not be able to devote ample time for their spouses and children. Therefore, the wealth status of a woman could either increase or decrease the probability of divorce risk.

Analysis of Data Pertaining to the Research Questions and Hypotheses

This section presents the results pertaining to the specific purposes of the study. The data were analysed both quantitatively and qualitatively. In relation to the quantitative data, both descriptive and inferential statistical tools were used to analyse them. These statistical tools were used because the responses to the items with regard to the variables were measured numerically using unilinear scale and also the preliminary analysis at the pre-test stage shows that the distribution was normal (Appendix H). That is, the various statistical tools with regard to the quantitative data were used after the researcher performed the test of normality to find out whether the distribution was normal or not.

With the help of PASW Version 21.0, the researcher assessed the normality of the data using the explore option of the descriptive statistics menu. As indicated in Appendix H, the histogram shows that the distribution was reasonably 'normal'. Also, the boxplot shows that there were no extreme points, but there were four outliers (ID numbers: 1, 133, 111, and 154) which were maintained since they were not extreme outliers (Sarstedt & Mooi, 2019). Furthermore, the descriptive table (Appendix H) shows that the 5.0 percent trimmed mean (3.4182) and the original mean (3.4091) were very similar. Given this, and the fact that the values were not too different to the remaining distribution, the researcher retained these cases in the data file.

After establishing that the distribution was normal, the researcher employed appropriate statistical tools to interpret the data. In relation to descriptive statistics, mean and standard deviation coefficients are used when the distribution is normal while median and skewness are used when the distribution is skew (Larini & Barthes, 2018). According to Sarstedt and Mooi (2019), in a normal distribution the mean and the median are approximately the same. The skewness values must have a threshold of -0.5 to 0.5.

The skewness values of the distribution were closer to each other and were within an acceptable threshold of a normal distribution (they were within a range of -0.44 to 0.42). The standard deviations were also moderate and closer to each other, indicating the non-dispersion in a widely-spread distribution. The moderateness of the standard deviations of the distribution shows that the views of the respondents were coming from a moderate homogeneous group that is, a group with similar characteristics or similar understanding and experience with regard to the issues under consideration. This means that respondents' view on the issues was an approximation to a normal distribution.

Responses to the closed-ended items used in eliciting data on the issues regarding the concepts were measured on a five-point unilinear scale ranging from one to five where one represented the strongest disagreement to the issues while five represented the strongest agreement to the issues. Based on the recommendation of Sarstedt and Mooi (2019), the study adopted mathematical approximation techniques to interpret the mean scores. Thus Strongly Agree (4.5 – 5.0), Agree (3.5 – 4.4), Uncertain (2.5 – 3.4), Disagree

(1.5 – 2.4), and Strongly Disagree (1.0 – 1.4). The results are presented as follows:

Effects of Background Characteristics on Divorce and Its Associated Costs in Kumasi Metropolis in the Ashanti Region of Ghana

The rationale of the first specific purpose of the study was to determine the effects of background characteristics on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana. Background characteristics considered were sex, age, level of education, religion, duration of marriage, and employment status. The first six hypotheses were formulated and tested to tackle this specific purpose. In dealing with this purpose, the study collected qualitative data from the participants on how often divorce cases are reported, the rate of increase or decrease of divorce, and what can be done to minimise it. Generally, the magistrates, marriage counsellors, and religious leaders were of the view that divorce cases are often filed and dealt with.

One of the participants, MAGM2, said during the in-depth interview that *in 2015, the office was able to deal with 225 divorce cases. Also, in 2016, 2017, and 2018, the office was able to deal with 372, 466 and 695 divorce cases respectively.* MAGM2 further said that *records available to the office show that divorce rate is increasing at an alarming rate, and that the rate is increasing, especially, among the youth* (September 21, 2019).

In relation to what can be done to minimise divorce, all participants indicated that proper courtship before marriage, premarital counselling by

professional counsellors and not religious leaders, and after marriage seminars from time to time are some of the interventions that can be done to minimise divorce rate in the study area. A comment by a participant highlights this statement:

It is ok for religious leaders to counsel couples before and after marriage. However, it is important for yet to be couples to seek the services of a professional counsellor before, during and after marriage. I think this will help them understand the purpose of marriage and what they need to do to maintain such a union (MACF1).

Hypothesis One

Ho1: Sex has no statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H11: Sex has a statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

For the quantitative data, in dealing with the first hypothesis of the study, the researcher first pooled all the individual items together using the average responses to form each major variable: divorce and socio-economic costs. An independent samples t-test was conducted to compare male and female divorcees view on the study variables in order to test the first hypothesis which states that sex has no statistically significant effect on divorce and its associated costs in the Kumasi Metropolis. The results are presented in Table 5.

The results in Table 5 show that there was no statistically significant difference between male (Mean = 2.858, Std. Dev. = .266) and female (Mean = 2.879, Std. Dev. = .275) divorcees with regard to their view on divorce [$t = .767$, $df = 396$, $p = .443$]. This shows that sex of a divorcee has no effect on his/her view on divorce. Based on this finding, the study failed to reject the first hypothesis which states that sex has no statistically significant effect on divorce and its related costs in Kumasi Metropolis in the Ashanti Region.

Table 5 – *Effect of Sex on Divorce and Its Associated Costs in Kumasi Metropolis in the Ashanti Region of Ghana*

| Variable | Sex | N | Mean | Std. Dev. | t-value | p-value |
|---------------------------------|--------|-----|-------|-----------|---------|---------|
| Divorce | Female | 211 | 2.879 | .275 | .767 | .443 |
| | Male | 187 | 2.858 | .266 | | |
| Social cost of divorce | Female | 211 | 4.087 | .377 | 1.224 | .222 |
| | Male | 187 | 4.040 | .391 | | |
| Economic cost of divorce | Female | 211 | 3.905 | .470 | -1.152 | .250 |
| | Male | 187 | 3.957 | .423 | | |
| Socio-economic costs of divorce | Female | 211 | 3.996 | .368 | -.065 | .948 |
| | Male | 187 | 3.998 | .356 | | |

Source: Field survey, 2019 $df = 396$ (N = 398)

Where Std. Dev. = Standard Deviation

As indicated in Table 5, the finding that there is no statistically significant difference between the views of male and female respondents with regard to divorce is incongruent with the assertion of Animasahun (2015). According to Animasahun, divorce undoubtedly is equally likely among males

and females; however, there may be differences between them if subjective and objective causes of divorce are examined. Women are more likely to end marriages in which their spouses are not trustworthy than men (Animasahun, 2015). Animasahun argued that males are rather more likely to divorce especially in areas where the proportion of unmarried females in the labour force and community is high. According to Animasahun, because there are more females in most societies, the chance of married men forming new relationships and flirting with these women is high. Hence the likelihood of such men to compromise their marriages is high.

Results from Table 5 further show that there were no statistically significant differences between male and female divorcees with regard to their views on the social cost of divorce [$t = 1.224$, $df = 396$, $p = .222$] and economic cost of divorce [$t = -1.152$, $df = 396$, $p = .250$]. The findings show that sex of a divorcee has no effect on their views on the social and economic costs of divorce. This means, both male and female divorcees were facing similar social and economic challenges.

The findings are in line with the assertion of Galluzzo (2017) who posits that after all processes of initiation and completion of divorce, divorcees, both male and female, will now be encountered with both social and economic costs of their action. These costs are important to determine the adjustment of the couples in their further life. If the couples fail to adjust to the changing environment as expected, it may lead to depression, suicide, alcoholism, and other mental health problems (Hackstaff, 2019).

According to Hackstaff, both male and female divorcees in modern societies are known to face same social and economic costs of divorce. However, the findings are inconsistent with the comments of Bowlby (2019) who posits that in the social and economic adjustment of divorcees, sex is an important factor, especially in industrial and post-industrial societies. That is, in these societies, male divorcees are able to better adjust as compared to female divorcees. This is so because male divorcees have better chance of remarrying as compared to their female counterparts, especially in patriarchal societies such as Ghana.

The study further determined the differences in the socio-economic costs incurred by divorced males and females in the Metropolis. In examining the sex differences in socio-economic costs of divorce, the study held the assumption that female divorcees face more socio-economic challenges as compared to their male counterpart. This was deductively reached from empirical evidence from studies conducted by Animasahun (2015), Abalos (2017), Garner (2018), Jennings (2018), and Lloyd (2019).

An independent samples t-test was conducted to compare male and female divorcees' views on socio-economic costs of divorce. Prior to the data analysis, the assumptions of Independent samples t-test were assessed. The assumptions of Independent samples t-test are normality and homogeneity of variance. Homogeneity of variance was assessed with Levene's test and equal variances were assumed. The results are presented in Table 5.

The results in Table 5 show that there was no statistically significant difference in female divorcees (Mean = 4.087, Std. Dev. = .377) and male

divorcees (Mean = 4.040, Std. Dev. = .391) view on social cost of divorce [$t = 1.224$, $df = 396$, $p = .222$]. However, both group indicated that they are incurring high level of social cost as divorcees. Based on the findings, the study failed to reject the seventh hypothesis which states that the social cost incurred by divorced males and females in the Metropolis will not differ significantly.

Similarly, the results show that there was no statistically significant difference in female divorcees (Mean = 3.905, Std. Dev. = .470) and male divorcees (Mean = 3.957, Std. Dev. = .423) view on economic cost of divorce [$t = -1.152$, $df = 396$, $p = .250$]. However, both groups indicated that they were incurring high level of economic cost as divorcees. Again, based on the findings, the study failed to reject the eighth hypothesis which states that the economic cost incurred by divorced males and females in the Metropolis will not differ significantly.

In all, the results show that there was no statistically significant difference in male and female divorcees' view on socio-economic costs of divorce [$t = -.065$, $df = 396$, $p = .948$]. Both category of respondents indicated that they were incurring high level of socio-economic costs of divorce. The findings are inconsistent with the comments of Animasahun (2015) who posits that women are more likely to incur high level of socio-economic costs as compared to males after divorce.

The vulnerability of divorced women to social and economic problems relate to age at first marriage. Those who found being more vulnerable economically and socially are those who married at early age (Booth &

Edwards, 2017). The social life and relationship of divorced women did have much difference from married women. However, the social relationship of divorced women does not enable them to get moral and economic support they need (Smart, 2017). They were unable to raise the social capital while being solely responsible for all needs and activities in the household, which took their time. The support most divorced women received from relatives and friends stopped after divorce. In addition, the problem of loneliness is higher in divorced than in married women.

Post-divorce financial concerns usually are found to be the higher stress indicators for both males and females. Women and men experience a drop in income following divorce, but women may suffer more since men typically have more financial resource (Abalos, 2017). Also, the findings are incongruent with that of Jennings (2018) who found out that there is 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 percentages, women's standard of living decreases more than men. This means, women are faced with more economic challenges than men after divorce. According to Lloyd (2019), many women experience a substantial decline in their financial circumstances after divorce, which in turn affects their children.

Hypothesis Two

Ho2: Age at marriage has no statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H₁₂: Age at marriage has a statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

The next background characteristic variable considered was age of the respondents. Again, the views of the respondents were compared with regard to their age at first marriage. The second hypothesis was, therefore, formulated which states that age at marriage has no statistically significant effect on divorce and its associated costs in the Metropolis. The one-way between groups Analysis of Variance (ANOVA) was conducted to explore the age difference in the views of the respondents. The respondents' age groups at first marriage were in five categories (Group 1: Below 18 years; Group 2: 18 – 22 years; Group 3: 23 – 27 years; Group 4: 28 – 32 years; Group 5: 33 – 37 years). None of the respondents indicated that they got married when they were 38 years and above. The age group was treated as the independent variable while the dependent variables were respondents view on divorce and socio-economic costs of divorce. The descriptive and ANOVA results are presented in Tables 6 and 7 respectively.

Results from Table 6 show that the respondents perceived divorce negatively (Mean = 2.869, Std. Dev. = .271). That is, respondents were unhappy with their divorce, with those who got married first at the ages of 28 – 32 years (Mean = 2.858, Std. Dev. = .293) being the people who were more unhappy with their divorce. In relation to socio-economic costs of divorce, respondents agreed that divorce leads to both social (Mean = 4.065, Std. Dev. = 0.384) and economic (Mean = 3.929, Std. Dev. = 0.449) costs to the divorcees. This shows that divorcees in Kumasi Metropolis were unhappy

with their divorce. This may be as a result of the high level of social and economic costs they were facing as a result of their divorce.

Table 6 – *Descriptive Statistics on the Effect of Age at First Marriage on Divorce and Its Associated Costs*

| Variables | Sub-scale | N | Mean | Std. Dev. |
|--------------------------|----------------|-----|-------|-----------|
| Divorce | Below 18 years | 10 | 2.967 | .317 |
| | 18 - 22 years | 143 | 2.843 | .279 |
| | 23 - 27 years | 138 | 2.889 | .244 |
| | 28 - 32 years | 75 | 2.858 | .293 |
| | 33 - 37 years | 32 | 2.898 | .272 |
| | Total | 398 | 2.869 | .271 |
| Social cost of divorce | Below 18 years | 10 | 4.055 | .349 |
| | 18 - 22 years | 143 | 4.072 | .426 |
| | 23 - 27 years | 138 | 4.083 | .354 |
| | 28 - 32 years | 75 | 4.059 | .409 |
| | 33 - 37 years | 32 | 3.972 | .242 |
| | Total | 398 | 4.065 | .384 |
| Economic cost of divorce | Below 18 years | 10 | 4.000 | .286 |
| | 18 - 22 years | 143 | 3.932 | .501 |
| | 23 - 27 years | 138 | 3.894 | .403 |
| | 28 - 32 years | 75 | 4.017 | .472 |
| | 33 - 37 years | 32 | 3.835 | .354 |
| | Total | 398 | 3.929 | .449 |

Source: Field survey, 2019

(N = 398)

In order to find out whether there was a statistically significant difference between the respondents views on divorce with regard to their age

at first marriage, the study used one-way ANOVA to examine the data further.

The results are presented in Table 7.

Table 7 – ANOVA Results on the Effect of Age at First Marriage on Divorce and Its Associated Costs

| Variables | | Sum of Squares | df | Mean Square | F | Sig. |
|--------------------------|----------------|----------------|-----|-------------|-------|------|
| Divorce | Between Groups | .282 | 4 | .070 | .963 | .428 |
| | Within Groups | 28.785 | 393 | .073 | | |
| | Total | 29.067 | 397 | | | |
| Social cost of divorce | Between Groups | .334 | 4 | .084 | .564 | .689 |
| | Within Groups | 58.223 | 393 | .148 | | |
| | Total | 58.557 | 397 | | | |
| Economic cost of divorce | Between Groups | 1.083 | 4 | .271 | 1.348 | .251 |
| | Within Groups | 78.947 | 393 | .201 | | |
| | Total | 80.031 | 397 | | | |

Source: Field survey, 2019

(N = 398)

As Table 7 shows, there were no statistically significant differences at the p level > 0.05 in the respondents view regarding divorce [$F(4, 393) = .963, p = .428$], social cost [$F(4, 393) = .564, p = .689$], and economic cost [$F(4, 393) = 1.348, p = .251$] of divorce for the five groups. This shows that age at first marriage is not a factor that influences significantly divorcees' views on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana. Also, respondents' age at first marriage did not have any effect on their view regarding social and economic costs of divorce.

Based on the findings that emerged from Table 7, the study again failed to reject the second hypothesis which states that age at first marriage has no statistically significant effect on divorce and its associated costs in Kumasi Metropolis. This shows that age at first marriage is not what is causing the increasing rate of divorce in Kumasi Metropolis in the Ashanti Region of Ghana. Since there was no statistically significant difference between the groups, there was no need to conduct a post-hoc test. The findings that emerged from Table 7 show that age at first marriage has no significant effect on divorce and socio-economic costs of divorce. These findings disagree with the existing literature.

Dommaraju (2016) posits that it is best not to marry too young or wait too long before marrying. Women who marry while still in their teens are twice as likely to divorce as women in their thirties. But those who marry in their thirties are half again as likely to divorce as those who marry in their twenties (Dommaraju, 2016). Age at marriage is often found to have a considerable positive effect on marriage stability, both in the western and African contexts (Härkönen, 2017; Hetherington & Kelly, 2017; Donkor, 2019). Besides, according to Booth and Edwards (2017), women who marry older are less likely to divorce. Early marriage is one of the most typical causes of divorce which is mostly practised in deprived and poor communities. Also, most parents who have not yet been exposed to western education, especially in the northern part of Ghana, are engaged in early marriage, and in most cases do not involve the consent of their children (bride). Consequently, such early marriages frequently lead to early divorce (Donkor, 2019).

Hypothesis Three

H₀₃: Level of education has no statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H₁₃: Level of education has a statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

Again, the one-way between groups ANOVA was conducted to explore the level of education difference in the views of respondents with regard to divorce and socio-economic costs of divorce. The respondents' level of education was categorised into four (Group 1: No formal education; Group 2: basic level; Group 3: secondary level; Group 4: tertiary level). The level of education of respondents was treated as the independent variable while the dependent variables were divorce and socio-economic costs of divorce. The descriptive and ANOVA results are depicted in Tables 8 and 9 respectively.

Results from Table 8 show that those with no formal education have low level of divorce (Mean = 2.836, Std. Dev. = .269) as compared to those with basic (Mean = 2.868, Std. Dev. = .284), secondary (Mean = 2.875, Std. Dev. = .276), and tertiary (Mean = 2.886, Std. Dev. = .257) levels of education. Similarly, the results show that in relation to social and economic costs of divorce, people with no formal education turn to have relatively low level of costs as compared to those with formal education. This may mean that one's level of education has no significant effect on his/her divorce and socio-economic costs of divorce.

Table 8 – *Descriptive Statistics on the Effect of Level of Education on Divorce and Its Associated Costs*

| Variables | Sub-scale | N | Mean | Std. Dev. |
|--------------------------|---------------------|-----|-------|-----------|
| Divorce | No formal education | 74 | 2.836 | .269 |
| | Basic level | 78 | 2.868 | .284 |
| | Secondary level | 133 | 2.875 | .276 |
| | Tertiary level | 113 | 2.886 | .257 |
| | Total | 398 | 2.869 | .271 |
| Social cost of divorce | No formal education | 74 | 4.047 | .419 |
| | Basic level | 78 | 4.065 | .386 |
| | Secondary level | 133 | 4.077 | .370 |
| | Tertiary level | 113 | 4.062 | .380 |
| | Total | 398 | 4.065 | .384 |
| Economic cost of divorce | No formal education | 74 | 3.882 | .476 |
| | Basic level | 78 | 3.952 | .423 |
| | Secondary level | 133 | 3.938 | .446 |
| | Tertiary level | 113 | 3.933 | .455 |
| | Total | 398 | 3.929 | .449 |

Source: Field survey, 2019

(N = 398)

In order to find out whether there is a statistically significant difference between the respondents' views on divorce and socio-economic costs of divorce with regard to their level of education, the study used One-Way ANOVA to examine the data further. The results are presented in Table 9.

Table 9 – ANOVA Results on the Effect of Level of Education on Divorce and Its Associated Costs

| Variables | | Sum of | | Mean | | |
|--------------------------|----------------|---------|-----|--------|------|------|
| | | Squares | df | Square | F | Sig. |
| Divorce | Between Groups | .120 | 3 | .040 | .542 | .654 |
| | Within Groups | 28.948 | 394 | .073 | | |
| | Total | 29.067 | 397 | | | |
| Social cost of divorce | Between Groups | .046 | 3 | .015 | .103 | .958 |
| | Within Groups | 58.511 | 394 | .149 | | |
| | Total | 58.557 | 397 | | | |
| Economic cost of divorce | Between Groups | .216 | 3 | .072 | .356 | .785 |
| | Within Groups | 79.814 | 394 | .203 | | |
| | Total | 80.031 | 397 | | | |

Source: Field survey, 2019

(N = 398)

As depicted in Table 9, there was no statistically significant difference at 0.05 significant level in the views of the respondents with regard to divorce [F (3, 394) = .542, p = .654], social cost [F (3, 394) = .103, p = .958], and economic cost [F (3, 394) = .356, p = .785] of divorce in Kumasi Metropolis in the Ashanti Region of Ghana. This shows that level of education is not a factor that influence significantly divorce rate and socio-economic costs of divorce in Kumasi Metropolis in the Ashanti Region of Ghana. Based on the findings, the study failed to reject the third hypothesis which states that level of education has no statistically significant effect on divorce and its associated

costs in Kumasi Metropolis. Since there was no statistically significant difference between the groups, there was no need to conduct a post-hoc test.

The finding that highest level of education has no effect on divorce is inconsistent with the submission that divorce is caused by the influence of formal education (Brobbeey-Kyei, 2013). In Ghana, education is positively associated with the occurrence of divorce among women (Adofo, 2014). Adofo (2014) posits that the higher the educational attainment of a woman the higher the risk of marital dissolution. Education is often used as proxy for female empowerment, but it was observed that in some cases, the relationship between female education and divorce is found to be positive (Atta-Nti, 2015; Fuudia, 2018). Furthermore, the finding does not support the assertion of Barrus (2018) who argued for the opposite, that is, women who are educated have some form of skill and are likely to be employed into higher income jobs. Some of these women contribute to the provision of the needs of the family; this goes a long way to sustain the marriage. It was also stated that the educated women are more likely to embrace new ideas about marriage which also resulted into divorce (Ambert, 2018).

Hypothesis Four

H₀₄: Religion has no statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H₁₄: Religion has a statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

The study further examined the effect of religion on divorce and its associated costs. Again, the one-way between groups ANOVA was conducted

to explore the difference in the views of the respondents. The respondents' religion was in three categories (Group 1: Christian; Group 2: Muslim; Group 3: Traditional). The religion of respondents was treated as the independent variable while the dependent variable was their view on divorce and its associated costs. The descriptive and ANOVA results are depicted in Tables 10 and 11 respectively.

Table 10 – *Descriptive Statistics on the Effect of Religion on Divorce and Its Associated Costs*

| Variables | Sub-scale | N | Mean | Std. Dev. |
|--------------------------|-------------|-----|-------|-----------|
| Divorce | Christian | 289 | 2.865 | .268 |
| | Muslim | 105 | 2.881 | .284 |
| | Traditional | 4 | 2.875 | .108 |
| | Total | 398 | 2.869 | .271 |
| Social cost of divorce | Christian | 289 | 4.058 | .394 |
| | Muslim | 105 | 4.085 | .353 |
| | Traditional | 4 | 4.023 | .506 |
| | Total | 398 | 4.065 | .384 |
| Economic cost of divorce | Christian | 289 | 3.912 | .465 |
| | Muslim | 105 | 3.969 | .407 |
| | Traditional | 4 | 4.107 | .295 |
| | Total | 398 | 3.929 | .449 |

Source: Field survey, 2019

(N = 398)

Results from Table 10 show that divorce is relatively pervasive among Christians (Mean = 2.865, Std. Dev. = .268) as compared to Muslims (Mean = 2.881, Std. Dev. = .284) and traditionalists (Mean = 2.875, Std. Dev. = .108). In relation to social cost of divorce, the results show that Muslim (Mean = 4.085, Std. Dev. = .353) divorcees face more social cost than the divorcees who were Christians or Traditionalists. With regard to economic cost of divorce, the results show that those who were traditionalists (Mean = 4.107, Std. Dev. = .295) face more of such cost as compared to Christians and Muslims.

This means Muslim unions are relatively more stable than the other religious groups as a result of the high level of social cost. The findings are consistent with the comments of Lehrer and Chiswick (2013) who posit that Muslim unions are more likely to be stable than Christian unions. Lehrer and Chiswick added that dissolution of marriages among Muslims is very low due to the restrictions associated with divorce and its related high level of social cost as compared to Christians. However, the findings are incongruent with that of Call and Heaton (2017) who identified Christian marriages to be more stable than Muslim marriages, especially among the Catholics who do not allow for divorce.

In order to find out whether there is a statistically significant difference between the views of the respondents with regard to their religious differences, the study used one-way between groups ANOVA to examine the data further. The results are presented in Table 11. The results show that there was no statistically significant difference at the p level > 0.05 in respondents' views

for the three groups with regard to divorce [$F(2, 395) = .133, p = .875$], social cost of divorce [$F(2, 395) = .209, p = .812$], and economic cost of divorce [$F(2, 395) = .932, p = .395$]. This shows that religion is not a factor that influence significantly divorce rates and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana. Based on the findings, the study failed to reject the hypothesis which states that religion has no statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana. Since there was no statistically significant difference between the groups, there was no need to conduct a post-hoc test.

Table 11 – *ANOVA Results on the Effect of Religion on Divorce and Its Associated Costs*

| Variables | | Sum of Squares | df | Mean Square | F | Sig. |
|--------------------------|----------------|----------------|-----|-------------|------|------|
| Divorce | Between Groups | .020 | 2 | .010 | .133 | .875 |
| | Within Groups | 29.048 | 395 | .074 | | |
| | Total | 29.067 | 397 | | | |
| Social cost of divorce | Between Groups | .062 | 2 | .031 | .209 | .812 |
| | Within Groups | 58.495 | 395 | .148 | | |
| | Total | 58.557 | 397 | | | |
| Economic cost of divorce | Between Groups | .376 | 2 | .188 | .932 | .395 |
| | Within Groups | 79.655 | 395 | .202 | | |
| | Total | 80.031 | 397 | | | |

Source: Field survey, 2019

(N = 398)

The finding that the differences in the belief and activities of individual couples do not influence divorce is inconsistent with the submissions of Amato and Previti (2003) who assert that the presence and level of religiosity have influence on the stability of marriage. Amato and Previti (2003) further indicated that lower church attendance among Christians could compromise the stability of marriage as individuals may lack knowledge and training about the management of marital conflicts and misunderstandings. Furthermore, Lehrer (2014) explained that risk of divorce among individuals with different religious background is higher than those with same religious affiliation.

Hypothesis Five

H₀₅: Duration of marriage has no statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

H₁₅: Duration of marriage has a statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

The next background characteristic variable considered was duration of first marriage. Again, the one-way between groups ANOVA was conducted to explore the difference in the views of respondents regarding divorce and its associated costs. Respondents' duration of first marriage was categorised into four groups (Group 1: 0 – 5 years; Group 2: 6 – 10 years; Group 3: 11 – 15 years; Group 4: 16 – 20 years). The duration of first marriage was treated as the independent variable while the dependent variable was respondents' views

on divorce. The descriptive and ANOVA results are presented in Tables 12 and 13 respectively.

As indicated in Table 12, respondents who have been in marriage for 16 – 20 years (Mean = 3.047, Std. Dev. = .259) perceived divorce more positively than those who have been in marriage for 15 years or less. Also, in relation to socio-economic costs of divorce, respondents who have been in marriage for 6 – 10 years indicated high level of costs as compared to the other groups.

Table 12 – *Descriptive Statistics on the Effect of Duration of First Marriage on Divorce and Its Associated Costs*

| Variables | Sub-scale | N | Mean | Std. Dev. |
|--------------------------|---------------|-----|-------|-----------|
| Divorce | 0 - 5 years | 253 | 2.871 | .275 |
| | 6 - 10 years | 93 | 2.827 | .266 |
| | 11 - 15 years | 36 | 2.891 | .230 |
| | 16 - 20 years | 16 | 3.047 | .259 |
| | Total | 398 | 2.869 | .271 |
| Social cost of divorce | 0 - 5 years | 253 | 4.058 | .371 |
| | 6 - 10 years | 93 | 4.154 | .435 |
| | 11 - 15 years | 36 | 3.891 | .296 |
| | 16 - 20 years | 16 | 4.057 | .325 |
| | Total | 398 | 4.065 | .384 |
| Economic cost of divorce | 0 - 5 years | 253 | 3.929 | .486 |
| | 6 - 10 years | 93 | 3.942 | .389 |
| | 11 - 15 years | 36 | 3.893 | .384 |
| | 16 - 20 years | 16 | 3.929 | .299 |
| | Total | 398 | 3.929 | .449 |

Source: Field survey, 2019

(N = 398)

To examine whether the differences between the groups were significant, the study used one-way between groups ANOVA to examine the data further. The results are presented in Table 13.

Table 13 – ANOVA Results on the Effect of Duration of First Marriage on Divorce and Its Associated Costs

| Variables | | Sum of | | Mean | | | |
|--------------------------|----------------|---------|-----|--------|---------|------|----------|
| | | Squares | df | Square | F | Sig. | η^2 |
| Divorce | Between Groups | .688 | 3 | .229 | 3.185* | .024 | .024 |
| | Within Groups | 28.379 | 394 | .072 | | | |
| | Total | 29.067 | 397 | | | | |
| Social cost of divorce | Between Groups | 1.828 | 3 | .609 | 4.232** | .006 | .031 |
| | Within Groups | 56.729 | 394 | .144 | | | |
| | Total | 58.557 | 397 | | | | |
| Economic cost of divorce | Between Groups | .062 | 3 | .021 | .102 | .959 | |
| | Within Groups | 79.969 | 394 | .203 | | | |
| | Total | 80.031 | 397 | | | | |

Source: Field survey, 2019 * $p < .05$, ** $p < .01$ (N = 398)

Where η^2 = Eta square

The results from Table 13 show that there was a statistically significant difference at the p level > 0.05 in the views of the respondents with regard to divorce [$F(3, 394) = 3.185, p = .024$] and social costs of divorce [$F(3, 394) = 4.232, p = .006$]. However, in relation to economic cost of divorce, there was no statistically significant difference between the groups. Since there was a statistically significant difference among the respondents with regard to the

number of years they have stayed in their first marriage, the study went further to calculate the effect size, which shows that the margin of the difference is small for divorce ($\eta^2 = 0.024$) and social cost of divorce ($\eta^2 = 0.031$). Based on the findings, the study rejects the fifth hypothesis which states that duration of marriage has no significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana. This shows that duration of first marriage is a factor that influences significantly divorce rate and its associated costs in the Metropolis.

Also, the post-hoc comparison which makes use of the Turkey HSD test was conducted to know exactly where the difference is coming from with regard to respondents' views on divorce and social cost of divorce since they were the variables that were statistically significant. The results are presented in Table 14.

As indicated in Table 14, the difference in the divorce rates of the respondents was more meaningful between those who have stayed in their first marriage for 16 – 20 years and those that have stayed for 6 – 10 years ($MD = .220, p < .05$). This may mean that those who have stayed in marriage for longer period perceived divorce more positively than those who have stayed for shorter period. In relation to social cost of divorce, those who have stayed in marriage for 6 – 10 years indicated high level of cost as compared to those who have stayed in marriage for 11 – 15 years ($MD = .262, p < .01$).

With regard to the other groups, as indicated in Table 14, there were no statistically significant differences between the groups. The results show that those who have stayed in marriage for longer period were more likely not to

divorce as compared to those who have stayed for shorter period. That is, the number of years a marriage is could influence marital disruptions. In relation to cost, divorcees who have stayed in marriage for longer period seem to have high level of social cost as compared to those who have stayed for shorter period.

Table 14 – *Post-Hoc Comparisons of Respondents' Duration of First Marriage Group with regard to their Views on Divorce and Its Associated Costs*

| Tukey HSD | (I) Duration | (J) Duration | MD (I-J) | Sig. |
|------------------------|---------------|---------------|----------|-------|
| Dependent variable | of marriage | of marriage | | |
| Divorce | 0 - 5 years | 6 - 10 years | .044 | .540 |
| | 11 - 15 years | 0 - 5 years | .021 | .973 |
| | | 6 - 10 years | .064 | .616 |
| | 16 - 20 years | 0 - 5 years | .176 | .054 |
| | | 6 - 10 years | .220* | .014 |
| | 11 - 15 years | | .156 | .217 |
| Social cost of divorce | 0 - 5 years | 11 - 15 years | .166 | .068 |
| | | 16 - 20 years | .001 | 1.000 |
| | 6 - 10 years | 0 - 5 years | .096 | .159 |
| | | 11 - 15 years | .262** | .003 |
| | 16 - 20 years | | .097 | .783 |
| | 16 - 20 years | 11 - 15 years | .165 | .468 |

Source: Field survey, 2019 *p<.05, **p<.01 (N = 398)

Where MD = Mean difference

The findings corroborate with the submission of Animasahun (2015) who posits that couples who have been married over five years and beyond stand a lesser chance to experience divorce than those married for five years

and less. A reason to this argument may be that, many couples do not have perfect knowledge about their spouses during courtship but learn more after marriage. Therefore, couples might discover some unusual traits about their spouses and may be a surprise to them, hence leading to divorce. This normally happens during the early stage of the marriage. Some studies have shown that divorce often occurs more in the early years of marriage than marriages which have lasted longer (White, 2017).

However, the findings are not in line with that of Amato and Previti (2003) and Yoo and Bartle (2014) who indicated that marriages which are over five years and beyond stand a higher risk of ending in divorce. According to Yoo and Bartle (2014), this is because spouses may start feeling bored with their partners and may want to explore new love grounds. This eventually leads to divorce if their spouses discover their infidelity and adulterous acts. According to Wolfinger (2019), couples in marriages of long duration face challenges such as raising children, boredom with the relationship, and gradual lack of interest in marriage.

Hypothesis Six

- H₀₆: Employment status has no statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.
- H₁₆: Employment status has a statistically significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana.

Lastly, the study examined the effect of employment status on respondents view on divorce in order to assess the effects of background characteristics on divorce in Kumasi Metropolis in the Ashanti Region of Ghana. The independent samples t-test was used to analyse the data. The results are presented in Table 15. The results indicate that there were no statistically significant differences between employed and unemployed divorcees with regard to their views on divorce [$t = .149$, $df = 396$, $p = .882$], social cost of divorce [$t = -1.339$, $df = 396$, $p = .181$], and economic cost of divorce [$t = 1.979$, $df = 396$, $p = .061$]. The findings show that the employment status of respondents has no statistically significant effect on their divorce. Based on the evidence available to the researcher, the sixth hypothesis of the study which states that employment status has no significant effect on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region was not rejected.

Table 15 – *Employment Status Differences in Respondents' Views on Divorce and Its Associated Costs*

| Variables | ES | N | Mean | Std. Dev. | t-value | p-value |
|--------------------------|------------|-----|-------|-----------|---------|---------|
| Divorce | Employed | 349 | 2.870 | .270 | .149 | .882 |
| | Unemployed | 49 | 2.864 | .275 | | |
| Social cost of divorce | Employed | 349 | 4.055 | .389 | -1.339 | .181 |
| | Unemployed | 49 | 4.134 | .339 | | |
| Economic cost of divorce | Employed | 349 | 3.946 | .442 | 1.979 | .061 |
| | Unemployed | 49 | 3.811 | .484 | | |

Source: Field survey, 2019 $df = 396$ (N = 398)

Where ES = Employment status, and Std. Dev. = standard deviation

This means, the level of income respondents earn at a particular period of time has no statistically significant effect on their divorce. The findings are inconsistent with the comments of Animasahun (2015) who posits that the chance to end marriage, if the husband is employed, is low, especially in patriarchal societies such as Ghana. This is so because as the head, he provides for the needs of the family which strengthens the family and increases their standard of living. The other side of the argument is that women who are employed are likely to have higher divorce risk especially when they find themselves in unhappy marriages. This is because they can afford to be independent and cater for their children (Jennings, 2018; Rao et al., 2017). Furthermore, the findings are incongruent with the assertion of Ambert (2018) who posits that women's divorce risks increase as they find themselves in occupation outside the home. This is because they might not be able to devote ample time for their spouses and children. Therefore, the wealth status of individuals could either increase or decrease the probability of divorce risk.

In order to examine the effects of background characteristics (sex, age, level of education, religion, duration of marriage, employment status) on divorce and its associated costs in Kumasi Metropolis in the Ashanti Region of Ghana, the researcher collected qualitative data from the participants on the same issue. Quantitatively, the results that emerged from Tables 4 – 15 show that with the exception of duration of marriage, none of the background characteristics considered had significant effects on divorce. Relatively, the findings that emerged from the quantitative data are incongruent with that of

the qualitative data. The participants indicated that only employment status and duration of marriage have effects on divorce.

One participant said:

I am extremely dissatisfied with the rate of divorce in the Ashanti Region of Ghana, particularly in Kumasi Metropolis. However, I think the sex, age at first marriage if it is not coerced, level of education, and religion do not largely influence the divorce of people in relation to duration at marriage and employment status, I think they can influence divorce in Kumasi Metropolis. This is so because people who have been in marriage for long period do understand the need to stay in marriage and how to handle the obstacles of marriage. Similarly, people who are financially independent, especially women, are perceived not to be submissive to their husbands in this our male dominated society. This situation usually leads to divorce (MACF3).

Another participant stated:

I think people who are from different religious denomination when they marry, there is a high chance of them getting divorce, especially when things become tough. Example, a Sunnah Muslim and an Ahmadis or a Pentecost and a Catholic. Therefore, I think religion can influence divorce. Also, employment status of couples can influence divorce. In our societies, men are seen as heads of the family and must provide for all in the family. As a result, when the man fails to provide for his wife and children if any, it can lead to divorce. However, I must say that with appropriate guidance and counselling, couples will be able to

understand each other better and they will be able to deal with marriage obstacles when they emerged (RELM1).

Again, another participant stated:

Age differences between couples can lead to divorce, particularly when the woman is far older than the man. However, in the case where the man is older than the woman, especially in Islamic communities, we normally witness stable marriage life. Also, I think differences in income level can lead to divorce. In most cases where the woman earn more income than the man, as a result contributes more to the family income than the man, can make the man feel less important. Most of the societies in Ghana are patriarchal in nature as a result sees the man as the head of the family and he must contribute more in terms of income to the wellbeing of the family. If this expectation goes the other way round, men in such situation feel inferior and develop low self-esteem (JUDF1).

Also, during the in-depth interview, one of the participants said:

Cross cultural marriage, that is cultural differences, and religious difference can also lead to divorce. For example, early part of this year a divorce case was reported and I had the opportunity to mediate between the couples in order to mitigate the disagreement for them to stay happily again. In the discussion, I realised that their problem was as a result of their cultural difference. Both partners were from the northern part of Ghana, however, from different ethnic groups. In the traditions of the man, it is disrespectful for father in-laws to demand

money or luxurious items from their son in-laws. As a result, the man's parents do not do that and the husbands of his sisters who are married are not 'disturb' on issues of money and luxurious items. However, the tradition of the woman is contrary to that. In her tradition, it is the duty of the son in-laws to take care of their father in-laws. As a result, the father of the woman always calls the man demanding for school fees for his younger children, money for housekeeping and other minor expenses. This behaviour, according to the man, is what he cannot contain. Unfortunately for the man, the woman supports the father as a result he wants a divorce. Fortunately, after referring them to a professional counsellor, they were able to patch-up their differences and they are currently staying together happily (MAGF1).

The views of RELM1 and MAGF1 are consistent with the assertions of Lehrer (2014), Wolf (2016), and Jennings (2018). Lehrer (2014) posits that risk of divorce among individuals with different religious and cultural background is higher than those with same religious and cultural affiliation. According to Wolf (2016), couples and individual difference in cultural, economic and religion can lead to divorce. Feelings of differences and frustration in these variables can make mixed of feeling in the couple. Jennings (2018) also posits that differences that emanate as a result of social, cultural, and religious different can lead to divorce.

Furthermore, the intervention, as indicated by MAGF1, was able to reunite the couples by narrowing their differences. This finding is in line with the argument of behavioural family counselling theory which states that the

primary concern of the family therapist or counsellors is based on effecting positive changes on the present behaviour problems. Inappropriate behaviour can be changed or reduced with new forms of acceptable behaviour patterns through counselling (Dzadey, 2015). Doherty and Carroll (2018) are of the view that cognitive behavioural therapy treatment procedure for managing family issues has been very effective for working with families. For instance, if prospective partners of marriage interact with others, they learn new behaviours and also receiving family counselling brings about marital stability in the family system. However, if these interventions are not manifested, the prospective partners of marriage are likely to develop dysfunctional attachment bonds which in the long run may lead to divorce.

Research Question One: *What are the Socio-Economic Costs of Divorce in Kumasi Metropolis in the Ashanti Region of Ghana?*

The first research question of the study was to look at the socio-economic costs of divorce in the Metropolis. Social and economic costs of divorce were made up of multiple items. Descriptive statistics such as means and standard deviations were used in analysing the data in order to examine respondents view on socio-economic costs of divorce in the Metropolis. The results regarding social cost of divorce are presented in Table 16.

As depicted in Table 16, respondents agreed that they experienced stress (Mean = 4.126, Std. Dev. = .815), feel depressed (Mean = 4.171, Std. Dev. = .721), feel lonely (Mean = 4.191, Std. Dev. = .821), and feel frustrated (Mean = 4.096, Std. Dev. = .785). Similarly, respondents agreed that after divorce they have lost their dignity and respect (Mean = 4.219, Std. Dev. =

.778), they have become violent against the opposite sex (Mean = 4.229, Std. Dev. = .822), and they feel morally defeated (Mean = 4.289, Std. Dev. = .709). Furthermore, the results from Table 16 show that respondents had to change their place of residence (Mean = 3.623, Std. Dev. = .871) after divorce. Also, respondents agreed that after experiencing divorce, their relationship with some friends has been affected (Mean = 3.781, Std. Dev. = .981).

Table 16 – Respondents' Views on Social Cost of Divorce in the Metropolis

| Statements | Mean | Std. Dev. |
|--|-----------|-----------|
| I experience stress | 4.126 | .815 |
| I feel depressed | 4.171 | .721 |
| I feel lonely | 4.191 | .821 |
| I feel frustrated | 4.096 | .785 |
| I have lost my dignity and respect | 4.219 | .778 |
| I have become violent against the opposite sex | 4.229 | .822 |
| I feel morally defeated | 4.289 | .709 |
| I changed my place of residence | 3.623 | .871 |
| My relationship with some friends has been affected | 3.781 | .981 |
| As a result of divorce, my children's social life has been negatively affected | 4.148 | .797 |
| My children's moral life has been negatively affected due to the divorce | 3.842 | .882 |
| Mean of means (social cost of divorce) | 4.065 | .384 |
| Source: Field survey, 2019 | (N = 398) | |

Similarly, as indicated in Table 16, respondents agreed that as a result of divorce, their children's social life has been negatively affected (Mean = 4.148, Std. Dev. = .797). They added that their children's moral life has been negatively affected due to the divorce (Mean = 3.842, Std. Dev. = .882). Overall, the results show that respondents are experiencing high level of social costs after their respective divorce (Mean = 4.065, Std. Dev. = .384).

The study further elicited qualitative data to examine the social cost of divorce in the Metropolis. Most of the participants interviewed indicated that there is a high level of social cost of divorce in the region because most of the communities in the study area pay much respect to people who are married. They perceived married people to be more responsible and matured as compared to those who are unmarried. During the in-depth interview, one of the participants said:

Most divorcees, especially women, remain reserve in the society due to family and community isolation. I think the loneliness of divorced women can be attributed to our male dominated nature of society. This is so because male divorcees are usually not isolated or condemned by their families or society, however, in the case of women divorcees they are. This kind of unrecognised and unconscious stratification system in the Ghanaian society is what is making most divorcee women become stressful and develop high level of blood pressure. Men divorcees also suffer from isolation especially when they are poor, unemployed, and incapable of helping the extended family. Divorcees, both male and female, in such situation usually develop inferiority complex that

makes them feel they are no more important to the family and community at large. Some of them may even commit suicide (RELM2).

In addition, another participant said:

People are usually frustrated after divorce because their expectations are not met. Some of them develop low self-esteem and also develop the feeling of failure. This situation creates a series of stressors for divorcees. It makes them so preoccupied and emotionally burdened that they become depressed. It also makes divorcees lose most of their long-term relationships. In situations where children are involved, they end up lacking social support. I think the social cost of divorce is more severe in Kumasi Metropolis in the Ashanti region and Ghana as a whole. This is so because most families and religious leaders in our society do not agree with divorce and they see it as a dysfunctional element of the society. Generally, members of the society perceived it to be a factor that is detrimental to the survival of the society. Divorce has negative impact on the society in general by weakening the bondage between individuals and disrupting the stability and order of the society. I think this perception is what is making people isolate themselves from divorcees which they end up being frustrated (MACM2).

The views of the respondents and participants show that divorcees in the Metropolis are facing high level of social difficulties which in turn lead to increase in their social cost. One can argue that social cost of divorce is high in the Metropolis. The findings that emerged are consistent with that of Zafar and

Kausar (2017) whose study showed that divorced women experienced more depression, anxiety, stress, loneliness, social interaction anxiety and high level of state anger, anger out and total anger as compared to married women. The results further show that divorce leads to high level of social problems, especially among women.

Again, the findings are consistent with the comments of Garner (2018) who posits that 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 largely affect the lives of children. According to Garner, the negative social consequences of divorce are more damaging than the psychological and economic costs of divorce.

Families, particularly those with divorce problems, need the social support to cope up and to survive. Effective social network helps all members of the society to adjust and live meaningfully in the society. Social networks include close relatives, neighbours, schools, workplace, support group, and service giving institution. However, in most cases divorcees are isolated and neglected in the society (Becker, 2019). The findings are congruent with the assertion of Bowlby (2019) who posits that adolescents living in a one parent home experience frustration that can lead to bitter feelings towards both parents. For most people, it appears that those married have the lowest rate of depression, while divorced people have the highest rate of major depression. According to Bowlby (2019), divorce could also be followed with suicide. Thus, people who have died of suicide are more likely to have been divorced, living alone, and socially isolated.

The next factor considered was economic cost of divorce. Similarly, multiple close-ended items were used to collect data on this issue. The results are presented in Table 17. As indicated in the table, respondents agreed that they are currently in financial crisis (Mean = 3.920, Std. Dev. = .773) and they find it difficult to fend for themselves (Mean = 3.867, Std. Dev. = .744). Similarly, respondents indicated that after divorce they have lost assets they acquired with their ex-spouse (Mean = 3.814, Std. Dev. = .775) and also spent a lot of money at the law court (e.g. court filing fees or engaging the service of a lawyer) in the course of their divorce (Mean = 3.736, Std. Dev. = .783).

Table 17 – Respondents' Views on Economic Cost of Divorce

| Statements | Mean | Std. Dev. |
|--|-------|-----------|
| I am in financial crisis | 3.920 | .773 |
| I find it difficult to fend for myself | 3.867 | .744 |
| I have lost assets I acquired with my ex-spouse | 3.814 | .775 |
| I have spent a lot of money at the law court (eg. court filing fees or engaging the service of a lawyer) | 3.736 | .783 |
| My capital has been fragmented because I have divided the capital with my ex-spouses | 4.080 | .927 |
| I spend a lot of working hours in court | 3.960 | .698 |
| My children no longer get financial support from my ex-spouse | 4.126 | .719 |
| Mean of means (economic cost of divorce) | 3.929 | .449 |

Source: Field survey, 2019

(N = 398)

Furthermore, the results from Table 17 show that divorcees capital has been fragmented because they have divided the capital with their ex-spouses (Mean = 4.080, Std. Dev. = .927). Also, respondents indicated that they spend a lot of working hours in court (Mean = 3.960, Std. Dev. = .698) which they could have used in a productive venture that will bring them more income. Furthermore, respondents agreed that their children no longer get financial support from their ex-spouse (Mean = 4.126, Std. Dev. = .719). Generally, the results show that respondents are facing high level of economic challenges as a result of their divorce (Mean = 3.929, Std. Dev. = .449). This shows that aside from the social cost brought forward by divorce, divorce had negative economic consequences as well. At the family level, divorced couple, particularly the women and their children, do worse compared to intact families.

The study further elicited qualitative data concurrently from the participants regarding the economic cost of divorce. During the in-depth interview, one of the participants said:

Time waste is a big factor in divorce. Time is an economic resource and spent it in the law court means one is wasting economic resource which usually leads to low productivity. Other related costs are appearance fees in court. All these costs related to divorce end up reducing meaningfully divorcees' standard of living after divorce. In Kumasi Metropolis in the Ashanti Region of Ghana, I think the economic cost of divorce is more severe among women as compared to men. That is, divorce places lots of economic pressure on women. For

example, in Kumasi Metropolis, divorced women had a substantially low chance of getting welfare than married women (MAGF2).

The findings that emerged from both the quantitative and qualitative analyses show that, economic challenges as a result of divorce are common in the Metropolis. The findings are consistent with existing literature. According to Burns (2014), 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 (Bradbury & Norris, 2015). 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 (Abalos, 2017).

Furthermore, the findings support the argument of four phase theory of divorce which states that after satisfying the decision to divorce, spouses often allege to have the experiences of dissatisfaction, alienation, loneliness and despair, and commence to emotionally withdraw from the society (Zaroff & Keane, 2012). They end up incurring high level of social costs such as societal neglect, isolation, and loneliness. In most cases, couples face an uncertain economic division and the challenges of child custody.

In addition, the findings are consistent with that of Abalos (2017) who indicated that 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. Research also finds that, divorced men and women are more likely to default on their debt obligations than married households (Garner, 2018).

Analysis of Data Regarding Research Questions Two and Three

The rationale for the second research question of the study was to find out the predominant predictors of divorce in the Kumasi Metropolis in the Ashanti Region of Ghana. Also, the third research question of the study examined the joint contribution of psycho-socio-personal variables to the prediction of divorce among couples in the Kumasi Metropolis in the Ashanti Region of Ghana. In dealing with these two research questions, the researcher made use of linear multiple regression analysis to analyse the quantitative data. The analysis was conducted with divorce as the dependent variable and 17 possible predictors of divorce as the independent variables. This type of regression was used to deal with the last two research questions of the study.

Each of the variables were created by pooling two items together. As indicated earlier, the items were measured using unilinear scale. The pooling system was done using means or average response scores to form the main variables. The Pearson product moment correlation was first used to examine the relationship between the main variables in order to help check for multicollinearity. The segregation of the variables is shown in the conceptual framework of the study (See Figure 1).

The arguments and assumptions of four phase theory of divorce, attachment theory, functionalist theory, and behavioural family counselling

theory show that divorce is a process and involves several phases such that one can predict the second or third phases when the first phase begins. However, with strong attachment bond, couples will be able to enjoy their marriage without any social problem such as divorce, a phenomenon that breaks the family institution in the society.

The theoretical review again shows that divorce can be predicted by many factors that are social, psychological, and personal in nature. The Pearson Product Moment correlation was first used to examine the relationships between the independent and dependent variables to help check for multicollinearity among the variables. The results are shown in Table 18.

As seen in Table 18, age at first marriage ($r = -.166, p < 0.01$), duration of marriage ($r = -.287, p < 0.01$) and sexual intimacy ($r = -.485, p < 0.01$) are statistically significant and negatively correlated with divorce at 0.01 level of significant. Based on Sarstedt and Mooi's (2019) recommendation for interpreting correlation coefficient, the relationship that age at first marriage and duration of marriage had with divorce are weak while that of sexual intimacy is strong.

This means, the higher the age of an individual at first marriage, the lesser the chance that he/she will divorce. The finding regarding age at first marriage and divorce is in line with that of Donkor (2019) who found a significant relationship between ages at younger stage of marriage and higher risk of divorce. Donkor posits that women who marry during their teens lack the ability to raise their children and keep the home properly because the time for training on marital issues was shortened by marrying.

Table 18 – *Relationships between Psycho-Socio-Personal Variables and Divorce*

| Variables | Divorce | |
|-------------------------------|-----------------------------|------|
| | Correlation Coefficient (r) | Sig. |
| Age at first marriage | -.166* | .001 |
| Educational attainment | .168 | .091 |
| Duration of marriage | -.287** | .000 |
| Place of residence | .093 | .064 |
| Religious factor | .251* | .023 |
| Alcoholism and narcotic usage | .451** | .000 |
| Sexual intimacy | -.485** | .000 |
| Infertility | .502** | .000 |
| Infidelity | .501** | .000 |
| Premarital cohabitation | .360* | .017 |
| In-law factor | .232* | .022 |
| Problem with communication | .112 | .026 |
| Domestic violence | .582** | .000 |
| Ethnicity | .078 | .121 |
| Economic status | .052 | .113 |
| Sex of respondents | -.056 | .264 |
| Parental divorce | .186* | .015 |
| Divorce | 1 | |

Source: Field survey, 2019 **p<0.01; *p<0.05 (N = 398)

However other studies on age at first marriage have proven otherwise, meaning some studies have identified marriage at older ages to increase risk of divorce (Piskor & Colman, 2014; Zikhali, 2015). They argue that individuals may just choose any one who might come their way as they have stayed single for so long that the right partner may not have been chosen.

Furthermore, the finding regarding duration of marriage means that the higher the duration an individual stay in marriage, the lesser the chance that he/she will divorce. Similarly, the more partners in marriage are sexually intimate the lesser the possibility that they will get divorced. The findings are consistent with that of Animasahun (2015) who found that duration of marriage and sexual intimacy are negatively related to divorce. That is, the more couples stay longer in marriage and also the more couples are very intimate to each other, the higher the chance that they will not divorce. However, other scholars (Amato & Previti, 2003; Yoo & Bartle, 2014) are of the view that marriages which are over five years and beyond stand a higher risk of ending in divorce, this is because spouses may start feeling bored with their partners and may want to explore new love grounds. According to Wolfinger (2019), couples in marriages of long duration with high level of sexual intimacy face challenges such as raising children, boredom with the relationship, and gradual lack of interest in marriage.

However, in relation to educational attainment, place of residence, and communication problems, there were no statistically significant relationship between them and divorce. This means, these variables are not associated with divorce in Kumasi Metropolis in the Ashanti Region of Ghana. The finding on

educational attainment is incongruent with that of Adofo (2014) who posits that in Ghana, education is positively associated with the occurrence of divorce, especially among women. Also, in relation to the finding on place of residence, the finding is not in line with existing research works on location of residence. These researchers have asserted that urban dwellers are more likely to experience divorce than their rural counterparts (Adekoge, 2017; Shrifter, 2017; Zafar & Kausar, 2017). Similarly, the finding on communication problem is inconsistent with the submission of Witte (2014) who posits that marriage is bound to fail if there is no effective communication. Effective communication serves as lubricant to losing the friction between the partners. According to Witte, lack of communication is one of the leading causes of divorce.

Similarly, psycho-socio-personal variables such as ethnicity, economic status, and sex of respondents had no statistically significant relationship with divorce. This means, one's ethnicity, economic status and sex had no relation with his/her divorce. The finding on ethnicity is inconsistent with the assertion of Jennings (2018) who posits that ethnicity is a variable that is likely to predict divorce. That is, it is one of the factors for marriages to end. Also, the finding on economic status is incongruent with the comments of Rao et al. (2017) who posit that economic status has positive relationship with divorce. Rao et al. (2017) indicated that the chance to end marriage if couples are employed is low. This is so because the couples are able to provide for the needs of the family which strengthens the family and increases their standard of living.

The results in Table 18 further show that religious factor ($r = .251, p < 0.05$), alcoholism and narcotic usage ($r = .451, p < 0.01$), infertility ($r = .502, p < 0.01$), and infidelity ($r = .501, p < 0.01$) were psycho-socio-personal variables that had statistically significant positive relationship with divorce.

This means, the higher the differences in the belief and activities of individual couples, the higher the chance that they will get divorced. Similarly, the more couples are involved in alcoholism and narcotic usage, are having infertility problems, and are unfaithful, the higher the chance that they will get divorced.

The finding on alcoholism and narcotic usage is in line with the assertion of Roberts and McCrady (2013) who posit that spouses in families where there is chronic, excessive use of alcohol and narcotics are frequently separated. Divorce may be due to one or both parents abusing alcohol or drugs (Jennings, 2016). The relationship between an alcohol or narcotics addicted and his/her family is complex. When someone experiences alcohol or narcotics problems, the negative effects of drinking exert a toll, not only on the drunkard, but also on the partner and other family members.

Furthermore, the finding on infertility is also consistent with the submission of Enwereji (2018) who posits that in Africa, the value attached to children makes barrenness a major cause of marriage instability. The birth of a child after marriage signifies a degree of spousal satisfaction which is conducive to marriage stability because the birth of a child helps to keep the family together for sustenance. Couples without children may have less desire to stay in a failing marriage for the sake of the children if there are no children (Donkor, 2019).

Also, in relation to infidelity, the finding is consistent with the submissions of Levy (2017) and Park and Raymo (2018) who both asserted that infidelity is positively related to divorce. According to Park and Raymo, infidelity is a common phenomenon in marriages but is poorly understood that it is a major cause of divorce and spousal battering. Ambert (2018) also posits that infidelity can result in family strife, divorce, violence, depression and low self-esteem. Some studies showed that only a small percentage of couples who experience infidelity can save their marriage after an affair (Doherty & Carroll, 2018; Garner, 2018; Hackstaff, 2019).

Furthermore, the results from Table 18 show that premarital cohabitation ($r = .360, p < 0.05$), in-law factor ($r = .232, p < 0.05$), domestic violence ($r = .582, p < 0.01$), and parental divorce ($r = .186, p < 0.05$) were psycho-socio-personal variables that had statistically significant positive relationship with divorce. This means, the more couples cohabit before marriage, are constantly been interrupted by their in-laws, use physical/psychological force to injure their spouse, and are from broken homes, the higher the probability that they will divorce.

The finding that the longer couples live together before they are legally conjugated, the higher their chance of getting divorce is consistent with that of Bennet (2018) whose study shows that women and men who cohabit their future spouses before marriage have a higher likelihood divorce rates. On one extreme end, Bennet (2018) added that cohabitation which involved only one partner stands a lower risk of divorce after marriage than cohabitation which involved series of partners. According to Fuudia (2018), this issue has been

found to be a significant factor and cause of divorce in modern African society.

Also, the finding on in-law factor corroborates with the comments of Bradbury and Fincham (2017) who indicated that situations whereby negative roles, interruption, poke nosing, negative attitude, behaviours, wrong advice and over-dependency syndrome of in-laws are pervasive, there is high degree of divorce. Every family needs independence, privacy and confidentiality to keep going. However, when these rights are blocked or denied, a marriage may hit the rock. Nevertheless, many times in-laws could be beneficial to marriage stability, especially within the extended family system. For instance some researchers working on effect of in-laws on marriage found that social networks and other emotionally supportive social ties from in-laws provide protective inoculation from severe social stressors and even disease (Wolf, 2016; Zafar & Kausar, 2017). Similarly, the finding that the use of physical/psychological force to injure a spouse leads to divorce support the comments of Berrington (2018) who posits that domestic violence/abuse is the most common reason women cited for dissolving a marriage.

In addition, the finding that people who are from broken homes when they get married they are likely to also divorce is consistent with existing literature. Parental divorce is one of the factors which correlates with divorce positively. Researchers have found that children from divorced or broken relationship to some extent have a higher tendency to experience divorce than their counterparts in unbroken relationship (Amato, 2014; Ambert, 2018). This is because such children may always think that the only option to a

relationship which is facing some challenges is to divorce since their parents did likewise. More so, children from divorced background may not have the opportunity to learn interpersonal skills on how to maintain a good marriage (Lehrer, 2014). This is so because they did not stay with both parents, therefore, such children may have a higher tendency of experiencing marital instability and dissolution eventually.

After examining the relationships between the study variables, the researcher further employed linear multiple regression analysis to analyse the data. This was done to help examine the predominant predictors of divorce and the joint contribution of psycho-socio-personal variables to the prediction of divorce among couples in the Metropolis. Using the linear multiple regression analysis to examine the third research question, a diagnostic test was first conducted to check for multicollinearity among the independent and mediating variables. This was used to examine the possible undesirable situation where the correlations among the variables are strong. The PASW Version 21.0 was used to assess the Variance Inflation Factor (VIF) that measures multicollinearity in the regression model since multicollinearity misleadingly inflates the standard errors thereby making some variables statistically insignificant while they should be otherwise significant.

The VIF was used to measure how much the variance of the estimated coefficients increase over the case of no correlation among the independent variables. All the VIF values for the independent variables were within the acceptable threshold. This shows that none of the values was greater than five (5), which means there was no collinearity associated with the variables. The

VIF values were also inversely related to the Tolerance values ($VIF = 1/\text{Tolerance}$). According to Sarstedt and Mooi (2019), large VIF values (a usual threshold is 10.0, which corresponds to a tolerance of 0.10) indicate a high degree of collinearity or multicollinearity among the independent variables.

In addition, under the collinearity diagnostics table, condition index values for all the entered variables were less than 15 indicating that there was no problem. According to Sarstedt and Mooi (2019), a condition index value greater than 15 indicates a possible problem while an index greater than 30 suggests a serious problem with collinearity. In all, it is clear that the contribution of the independent variables on the dependent variable was largely not as a result of the strong association among the variables. The possible predictors of divorce were treated as independent variables while divorce was treated as dependent variable. The results of the analysis are presented in Table 19.

The results from Table 19 show that the seven predominant predictors of divorce in Kumasi Metropolis in the Ashanti Region of Ghana are infertility (34.8%), infidelity (34.5%), domestic violence (33.6%), duration of marriage (21.5%), alcoholism and narcotic usage (18.0%), sexual intimacy (11.9%), and age at first marriage (11.6%). As depicted in Table 19, the variables that predicted divorce significantly in a positive direction were religious factor [$\beta = .063$ (.011), $p < 0.05$], alcoholism and narcotic usage [$\beta = .180$ (.013), $p < 0.01$], infertility [$\beta = .348$ (.024), $p < 0.01$], infidelity [$\beta = .345$ (.024), $p <$

0.01], premarital cohabitation [$\beta = .107$ (.015), $p < 0.01$], and domestic violence [$\beta = .336$ (.018), $p < 0.01$].

Table 19 – *Predictors of Divorce in the Kumasi Metropolis in the Ashanti Region of Ghana*

| Variables | Unstd. Coef. | | Std. Coef. | T | Sig. | Collinearity Statistics | |
|-------------------------------------|--------------|---------|------------------|--------|------|-------------------------|-------|
| | B | Std. E. | Beta (β) | | | Tol. | VIF |
| Age at first marriage | -.035 | .015 | -.116* | -2.329 | .035 | .542 | 1.846 |
| Educational attainment | .006 | .015 | .012 | .380 | .704 | .486 | 2.057 |
| Duration of marriage | -.036 | .010 | -.215** | -3.631 | .000 | .628 | 1.594 |
| Place of residence | -.005 | .010 | -.011 | -.473 | .637 | .864 | 1.157 |
| Religious factor | .029 | .011 | .063* | 2.547 | .019 | .808 | 1.238 |
| Alcoholism and narcotic usage | .089 | .013 | .180** | 6.688 | .000 | .679 | 1.473 |
| Sexual intimacy | -.059 | .015 | -.119** | -3.794 | .000 | .495 | 2.020 |
| Infertility | .177 | .024 | .348** | 7.288 | .000 | .416 | 2.639 |
| Infidelity | .171 | .024 | .345** | 7.143 | .000 | .411 | 2.749 |
| Premarital cohabitation | .048 | .015 | .107** | 3.304 | .001 | .468 | 2.138 |
| In-law factor | .013 | .014 | .022 | .902 | .367 | .842 | 1.188 |
| Problem with communication | .008 | .011 | .018 | .727 | .983 | .932 | 1.073 |
| Domestic violence | .075 | .018 | .336** | 4.161 | .000 | .525 | 1.905 |
| Ethnicity | .005 | .013 | .009 | .375 | .708 | .929 | 1.076 |
| Economic status | .014 | .013 | .031 | 1.058 | .291 | .581 | 1.721 |
| Sex of respondents | -.015 | .011 | -.062 | -1.364 | .067 | .924 | 1.082 |
| Parental divorce | .021 | .019 | .041 | 1.123 | .262 | .368 | 2.717 |
| Constant | 1.757 | | | | | | |
| R | .902 | | | | | | |
| R square (R ²) | .813 | | | | | | |
| Adjusted R square (R ²) | .805 | | | | | | |

Source: Field survey, 2019 ** $p < 0.01$; * $p < 0.05$ (N = 398)

Where Tol. = Tolerance, Std. = Standard, Coef. = Coefficients, E. = Error
Dependent Variable: Divorce

Specifically, as indicated in Table 19, religious factor is able to predict 6.3 percent of divorce, while alcoholism and narcotic usage, infertility, infidelity, premarital cohabitation, and domestic violence are able to predict 18.0 percent, 34.8 percent, 34.5 percent, 10.7 percent, and 33.6 percent of divorce respectively.

The findings that emerged from Table 19 are consistent with that of Odoi (2018) who employed a qualitative approach to examine the issue among Christians in the Kumasi Metropolis and the church's response to it. Odoi's study revealed that the rate of divorce is on the ascendancy and it is prevalent among the young couples. Also, immaturity on the part of partners' infidelity, maltreatment, and infertility are the major factors contributing to the alarming rate of divorce.

These findings that emerged from the quantitative data were consistent with the assertions of the participants. One of the participants said:

In the Kumasi Metropolis in the Ashanti Region of Ghana, I think the number one reason for divorce is adultery. However, in some cases, especially among Christians, women who are infertile can also lead to divorce. For Muslim men, they have the chance to marry more than one woman, as a result when their partners are not able to give birth, they usually end up getting married to another woman. Therefore, hardly do they divorce their women because of infertility. Also, I think the short time of courtship we are now experiencing among the youth population in our modern society is also one of the reasons for the increasing rate of divorce in the Metropolis. Similarly, I think domestic

violence, particularly against women, differences in religious background, and drug abuse are some of the factors that predict divorce in Kumasi Metropolis (MAGF3).

The finding that religious differences among couples is able to predict 6.3 percent positively to divorce means that the higher the differences in the belief and activities of individual couples, the higher the chance that they will get divorced. Thus, the presence and level of religiosity have influence on the stability of marriage in Kumasi Metropolis in the Ashanti Region of Ghana. The findings are consistent with the comments of Amato and Previti (2003) who indicated that lower church attendance among Christians could compromise the stability of marriage as individuals may lack knowledge and training about the management of marital conflicts and misunderstandings. Amato and Previti added that couples with different religious belief are more likely to be unstable in their marriage than those with same religious belief. Furthermore, Lehrer (2014) explained that risk of divorce among individuals with different religious background is higher than those with same religious affiliation. Abalos (2017) also found that difference in religion is associated with union breakdown among Filipino women.

Also, the finding that alcoholism and narcotic usage contributed 18.0 percent in positive terms to divorce in the Metropolis means that the higher the usage of alcohol and narcotic, the higher the chance of divorce. The finding is in line with existing literature which indicates that alcoholism and narcotic usage is one of the difficult problems that can cause people to seriously consider divorce (Roberts & McCrady, 2013; Levy, 2017). According to

Roberts & McCrady, spouses in families where there is chronic, excessive use of alcohol and narcotics are frequently separated. Divorce may be due to one or both parents abusing alcohol or drugs (Jennings, 2016).

According to Barrus (2018), excessive drinking is likely to cause profound social disruption such as divorce. The divorce rate among heavy drinkers is high and the wives of such men are likely to be anxious, depressed and socially isolated (Barrus, 2018). This shows that marital relationships suffer most from the ravages of alcohol and narcotic addiction. For example, when a man gets addicted to alcohol or narcotics, he neglects the affairs of his house. He will no longer support his family as he ought, and he may even beat his wife. In the face of drug addiction and alcoholism, the family falls into divorce and its related costs.

Furthermore, the results that emerged from Table 19 show that infertility and infidelity contributed 34.8 percent and 34.5 percent respectively to divorce in positive terms. This means if couples are not able to produce children and also are unfaithful to their spouse, there is that high possibility that there will be divorce. Many Ghanaian societies regard children as the central reason for marriage because marriage serves as the legal grounds to procreate children. In addition children born perpetuate the family lineage. Couples without children may have less desire to stay in a failing marriage for the sake of the children if there are no children (Donkor, 2019).

According to Donkor (2019), if children are young and dependent the possibility of the spouses staying together is high because parents feel that children are very vulnerable when young, so leaving the union may affect

them negatively. On the other hand, when children are matured and older there is a higher risk of divorce if the marriage is undergoing challenges. Childlessness is unacceptable to a society that values children. That is, marriage is considered to have achieved its role in Ghanaian society only when it is productive and fruitful. Any marriage that is not fruitful in the physical sense in Ghanaian society has failed both society and the couples. Also, the finding on infidelity is consistent with the comment of Hackstaff (2019) who posits that unfaithfulness or disloyalty in marriage may be the most destructive source of conflict inflicted on a marriage.

Similarly, the results from Table 19 show that premarital cohabitation is able to predict 10.7 percent to divorce in Kumasi Metropolis in the Ashanti Region of Ghana in positive term. This means, the longer couples live together before marriage, the higher the possibility that they will get divorced. The finding is in line with that of Bennet (2018) who found that women and men who cohabit their future spouses before marriage have a higher likelihood divorce rates. According to Fuudia (2018), premarital cohabitation has been found to be a significant factor and cause of divorce in modern African society. This factor is strongly connected with wrong pillars of marriage which refers to situation whereby a couple's relationship is firmly established and based on certain selfish and covetous factors such as lust, beauty/handsomeness, talent, fame, status, position, and wealth, which are often ephemeral.

In addition, the finding that domestic violence contributes 33.6 percent to divorce positively means that the more couples use physical/psychological

force to injure their spouse, the higher the possibility of divorce. According to Brandlyn (2018), the most common reasons women cite for dissolving a marriage are husbands beating and ill-treating them, exerting too much control over their activities, and forcing intercourse. Clarke and Berrington (2018) also found that intimate partner violence typically evolves out of relationship dissatisfaction, verbal abuse, neglect, psychological abuse, and physical violence play, an important role in the production of intimate partner violence. Similarly, Donkor's (2019) extensive research into causality of divorce in Ghana showed that physical or psychological abuse accounted for 41 percent of divorces.

Furthermore, results from Table 19 show that age at first marriage [$\beta = -.116 (.015)$, $p < 0.05$], duration of marriage [$\beta = -.215 (.010)$, $p < 0.01$], and sexual intimacy [$\beta = -.119 (.015)$, $p < 0.01$] were the variables that significantly predicted divorce. Specifically, age at first marriage predicted divorce by 11.6 percent while duration of marriage and sexual intimacy predicted divorce by 21.5 percent and 11.9 percent respectively. However, educational attainment, place of residence, in-law factor, problem with communication, ethnicity, economic status, sex of respondents, and parental divorce were the variables that did not predict divorce significantly.

The quantitative results are consistent with the assertions of the participants. One of the participants said:

The predictors of divorce in Kumasi Metropolis in the Ashanti Region of Ghana vary depending on the situation on the ground and the couples in question. I think arranged marriage, duration of marriage,

age at first marriage, in-law interference, domestic abuse, ethnicity, infertility, differences in level of education, poor communication, premarital pregnancy, workaholism, and economic status are some of the factors that can predict divorce either negatively or positively.

However, I think lack of sexual intimacy among couples, adultery, and alcoholism are becoming the leading predictors of divorce in the metropolis (RELM3).

The finding that age at first marriage is able to predict 11.6 percent less chance of divorce means that the lesser the age at first marriage the higher the chance that divorce will occur at 11.6 percent rate and vice versa. The finding is consistent with the existing literature which indicates that marriages where individuals married in their teens are more likely to divorce than those who married at later ages like mid-twenties and early thirties (Abalos, 2017; Adegoke, 2017; Barrus, 2018; Wolcott & Hughes, 2019). According to Barrus (2018), when married at a younger age, individuals lack the maturity to make complex decisions. Also, the time for searching for a partner may be insufficient, in other words the choice of partner may be hastened so the right partner may not have been chosen. Donkor (2019) also posits that women who marry during their teens lack the ability to raise their children and keep the home properly because the time for training on marital issues was shortened by marrying.

Hewitt (2019) also found that marrying at young age increases the risk of marriage breakdown. Hewitt further found that for women, young age at marriage was associated with a greater increase in the risk of marriage

breakdown compared to men. However, the finding is incongruent with the assertion of Zikhali (2015) who posits that marriage at older ages increase risk of divorce. This is so because such individuals may just choose any one who might come their way as they have stayed single for so long that the right partner may not have been chosen.

It is said that the number of years a marriage is, could also influence marital disruptions. The finding that duration of marriage is able to predict 21.5 percent chance of couples 'non-divorce'. This means, the longer couples stay together in marriage, the higher the chance that they will not divorce and vice versa. The finding corroborates with the submission of Animasahun (2015) who posits that couples who have been married over five years and beyond stand a lesser chance to experience divorce than those married for five years and less. However, the finding is inconsistent with other literature (Amato & Previti, 2003; Yoo & Bartle, 2014) which indicate that marriages which are over five years and beyond stand a higher risk of ending in divorce, this is because spouses may start feeling bored with their partners and may want to explore new love grounds. This eventually leads to divorce if their spouses discover their infidelity and adulterous acts.

Engaging in legal satisfactory sexual deal is one of the major reasons for entering into marriage (Burns, 2015). However, many women resist their spouse's sexual demands in a variety of ways, such as: arguing, protesting, abusing or fighting back. The finding that sexual intimacy is able to predict divorce rate at 11.9 percent means that the more couples are sexually intimate the lesser the chance that they will divorce. Also, when couples lack sexual

intimacy, there is the high chance that they will divorce. The finding is consistent with existing findings. Bentler and Newcomb (2017) are of the view that many men usually rape their wives in order to derive maximum sexual satisfaction as a result of their partners not wanting to give in for sex. Some women consequently defy men's control by exiting a relationship through a form of emotional separation, which is taken to be a woman's denial or restriction of sexual relations and other intimate exchanges. Hence, marriages fail and separation/divorce sets in as a result of lack of sexual intimacy and satisfaction (Blau, 2019; Jalovaara, 2016; Kalmijn & Poortman, 2016).

However, the findings that educational attainment [$\beta = .012 (.015)$, $p > 0.05$], place of residence [$\beta = -.011 (.010)$, $p > 0.05$], in-law factor [$\beta = .022 (.014)$, $p > 0.05$], problem with communication [$\beta = .018 (.011)$, $p > 0.05$], ethnicity [$\beta = .009 (.013)$, $p > 0.05$], economic status [$\beta = .031 (.014)$, $p > 0.05$], sex of respondents [$\beta = -.062 (.011)$, $p > 0.05$], and parental divorce [$\beta = .041 (.019)$, $p > 0.05$] are not statistically significant predictors of divorce are incongruent with some studies.

The finding that educational attainment does not have any significant influence on divorce is incongruent with the comment of Jennings (2019) who indicated that education has a statistically significant negative influence on marital stability. Jennings explained that the rate of divorce is lower among men who have had college or higher education than their counterparts whose education ended in high school or lower. Similarly, the finding that place of residence has no statistically significant influence on divorce is inconsistent with the assertion of Donkor (2019) who argued that place of residence has

influence on divorce. According to Donkor, urban divorce rates exceed rural areas' rates. This shows that the geographical location and its characteristics have impact on the stability of marriage among individuals. This is so because urban dwellers are more likely to experience divorce than their rural counterparts (Adegoke, 2017; Donkor, 2019).

Also, the finding that in-law factor has no significant influence on divorce is not in line with the assertions of Wolf (2016) and Zafar and Kausar (2017) who both indicated that many times in-laws could be beneficial to marriage stability, especially within the extended family system. For instance social networks and other emotionally supportive social ties from in-laws provide protective inoculation from severe social stressors and even disease. In the same way, the finding that poor communication in marriage has no influence on divorce does not support the comments of Witte (2014) who posits that marriage is bound to fail if there is no effective communication. According to Witte, lack of communication is one of the leading causes of divorce. A marriage is likely to hit the rocks when the lines of communication fail owing to the fact that couples cannot have an effective relationship if either of them would not discuss their feelings, their mutual or personal issues, their resentments and expectations from either partner.

Furthermore, the finding that ethnicity has no significant influence on divorce is inconsistent with the assertion of Jennings (2018) who posits that ethnicity is a significant predictor of divorce. Also, the finding that economic status has no significant influence on divorce is incongruent with the comment of Ambert (2018) who posits that economic status has significant influence on

divorce. According to Ambert, women's divorce risks increase as they find themselves in occupation outside the home while that of males decrease as they find themselves in occupation outside the home. This is because they might not be able to devote ample time for their spouses and children. Therefore, the wealth status of individuals could either increase or decrease the probability of divorce risk.

However, the finding that sex of respondents does not have influence on divorce is in line with the assertion of Animasahun (2015) who posits that sex of respondents has no influence on divorce. According to Animasahun, divorce undoubtedly is equal among males and females. Nevertheless, the finding that parental divorce has no statistically significant influence on divorce does not corroborate with the comment of Ambert (2018) who indicated that parental divorce is one of the factors that influence divorce significantly. Researchers have found that children from divorced or broken relationship to some extent have a higher tendency to experience divorce than their counterparts in unbroken relationship (Amato, 2014; Ambert, 2018). This is because such children may always think that the only option to a relationship which is facing some challenges is to divorce since their parents did likewise.

As presented in Table 19, it is however significant to observe that the total contribution of the independent variables to the variance in the dependent variable is .813 with an adjusted R^2 of .805. This means that the significant predictors of divorce considered in this study are able to predict or explain 81.3 percent of the variance in divorce. This means, quite apart from these

entered variables, other variables that were not considered in the model have a chance of predicting 18.7 percent to divorce. The findings support the argument of functionalist theory which states that variables such as in-law factors, duration of marriage, religious factor, ethnicity, and sexual intimacy are able to create relationships and units that create stability and solidarity in society. These relationships and units help prevent divorce, a phenomenon which is seen as a social dysfunction because the primary purpose or function of these relationships and units is to bring in disorganisation into the social system.

When one part of the system is not working or is dysfunctional, it affects all other parts and creates social problems, and in this case could include prostitution, deviant behaviours, crimes and other social vices (Williams, 2017). From this perspective, factors that lead to divorce also produce a corresponding disorganisation in the whole system. Therefore, divorce has a dysfunctional impact on the society with high level of social and economic costs. Dealing with the issue of divorce help to bring stability into the Ghanaian society since divorce is a factor that weakens the family institution which in the long run can affect the society at large.

Furthermore, the finding that parental divorce has no significant influence on divorce is inconsistent with the argument of the behavioural family counselling theory. The argument of the theory is that most behaviours are learned and that people including married couples act according to how they have been reinforced earlier. Therefore, those living in a broken home are exposed to divorce as a result may learn how to live well as divorcees. Such

people are likely to divorce whenever there are some challenges in their marriage (Atta-Nti, 2015). The theory also argued that behaviour is maintained by its consequences and will continue, unless more rewarding consequences result from new behaviour. Therefore, people who experience happiness in marriage are likely not to divorce but those who experience unhappiness such as domestic violence are likely to divorce (Atta-Nti, 2015). Also, maladaptive behaviour and not underlying causes should be the focus of change by the marriage therapist (Atta-Nti, 2015).

Furthermore, the findings that emerged from Table 19 are consistent with that of Jennings (2018) who found that the predictors of marital dissolution in Nepal are similar to the United States. Namely, age at marriage, wives' work experience, and marital fertility were found to have strong influences on couples' odds of dissolution. Also, Clarke and Berrington (2018) indicated that factors universally found to make divorce more likely are an early age at marriage - especially teenage marriage; premarital births; premarital conceptions/short first birth intervals; premarital cohabitation; previous cohabitation with someone else prior to marriage; previous partnership breakdown; parental divorce; and poor economic circumstances.

The findings that emerged from Hewitt's (2019) study also show that men and women in older birth cohorts are less likely to divorce than those in younger cohorts. Also, having divorced parents, living together before marriage, having children before marriage or in the first year of marriage and marrying young all increase the risk of marriage breakdown. For women, young age at marriage was associated with a greater increase in the risk of

marriage breakdown compared to men. Higher levels of religiosity and having children in marriage reduce the risk of marriage breakdown. Higher levels of education increase the risk of marriage breakdown for women, while in contrast, higher levels of education decrease the risk of marriage breakdown for men (Hewitt, 2019).

Chapter Summary

The chapter presents results and discussion regarding the socio-economic costs and predictors of divorce in Kumasi Metropolis in the Ashanti Region of Ghana. The results have been presented with associated explanations. With the help of tables, the study analysed and presented the quantitative data using both descriptive and inferential statistics. However, responses of the participants were presented qualitatively. The results show that background characteristics such as sex, age, level of education, religion, and employment status do not have any statistically significant effects on divorce. However, duration of marriage has statistically significant effect on divorce. The results further show that divorcees in the Metropolis are facing high level of social and economic costs of divorce which to a large extent are hampering their standard of living.

Furthermore, the findings show that there are no differences in the socio-economic costs incurred by divorced males and females in Kumasi Metropolis in the Ashanti Region of Ghana. Also, the findings show that the seven predominant predictors of divorce in the Metropolis are infertility, infidelity, domestic violence, duration of marriage, alcoholism and narcotic usage, sexual intimacy, and age at first marriage. In addition, the results show

that psycho-socio-personal variables are able to predict 81.3 percent of the variance in divorce in the Metropolis. This means, quite apart from these entered variables, other variables that were not considered in the model have a chance of predicting 18.7 percent to divorce. Based on the outcome of the study, the final model obtained is presented in Figure 5.

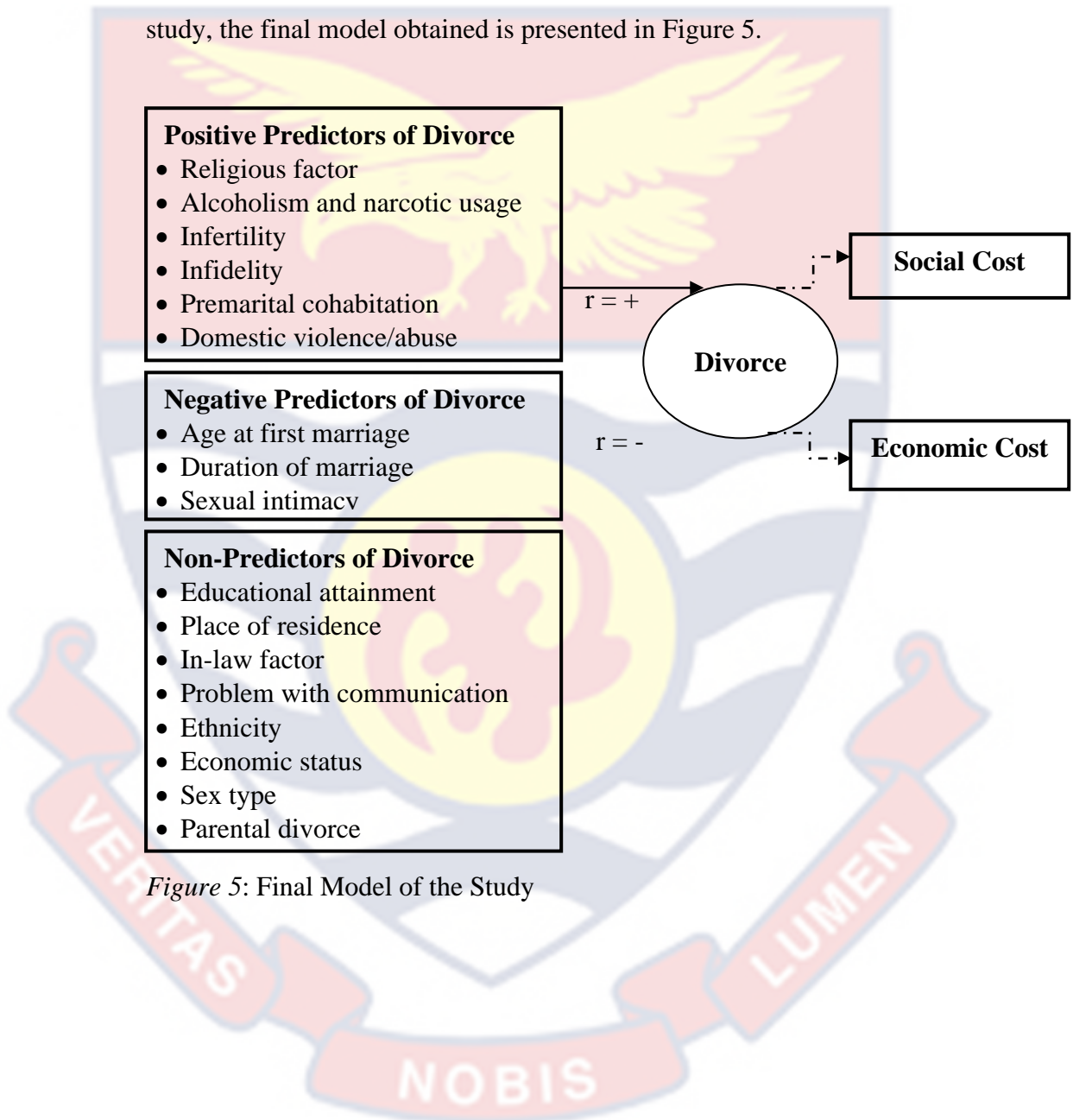


Figure 5: Final Model of the Study

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

In this chapter, a summary of the study, the conclusions drawn as well as recommendations made are presented. The contributions of the study to knowledge and suggestions for further research have also been presented.

Summary

Generally, the study investigated the socio-economic costs and predictors of divorce from the perspective of divorced individuals in the Kumasi Metropolis in the Ashanti Region of Ghana. The position of the study on truth and reality as explained earlier through engagement with the literature influenced the adoption of the mixed methods approach for this study. Specifically, the mixed method approach was applied concurrently with regard to the quantitative and qualitative data. As a result, the cross-sectional survey design that makes use of concurrent triangulation mixed methods approach was adopted for the study. The target population for the study was all divorcees in the Metropolis. Records show that there are 125,857 divorcees in the region (LDRMD-KMA, 2019). However, the accessible population of the study was all divorcees in Kumasi Metropolis. At the time of data collection, there were 65,750 registered divorcees in the Kumasi Metropolis. The study also considered the views of marriage counsellors, magistrates, and religious leaders working within the Kumasi Metropolis.

The sample size of the study was 450, which comprised 420 divorcees, 13 marriage counsellors, four magistrates, and 13 religious leaders. The

divorcees were the respondents while the participants were the marriage counsellors, magistrates, and religious leaders. Purposive sampling technique was used to select the divorcees, marriage counsellors, magistrates, and religious leaders. After sorting out divorcees, stratified random sampling technique that makes use of the computer method of simple random sampling procedure was used to select them based on their highest level of education.

Two instruments, questionnaire and interview guide, were used to collect data from the respondents and participants. In order to ensure the validity and reliability of the instruments that were used for the study, a pilot study was carried out. The Cronbach's alpha of the questionnaire generated was 0.867. The various ethical issues considered by the IRB of the University of Cape Coast were adhered to as expected. In addition, the researcher maintained objectivity, presented the true research findings, used the research results for academic purposes only as outlined in the research protocol of IRB of the University of Cape Coast. In relation to the qualitative data, data trustworthiness was established by ensuring credibility, transferability, dependability, and confirmability.

The quantitative data were analysed using both descriptive and inferential statistics. Specifically, data on the background characteristics of the respondents were analysed using descriptive statistics such as frequency counts and percentage distributions. Inferential statistics such as the independent samples t-test was used to analyse data regarding hypotheses one, six, seven, and eight while one-way ANOVA was used to analyse data regarding the second, third, fourth and fifth hypotheses. Data on the second

specific purpose of the study were analysed using descriptive statistics such as mean and standard deviation. Pearson Product Moment correlation and linear multiple regression analysis were used to analyse data regarding the fourth and fifth specific purposes of the study which lead to the formulation of research questions Two and Three respectively. In relation to the qualitative data, they were analysed manually using thematic approach which involved sifting and sorting of data according to key issues and themes based on the themes that emerged from the specific purpose of the study. The key findings that emerged from the study are presented below:

Key findings

The first specific purpose of the study, which was led to the formulation of the first six hypotheses, determined the effects of background characteristics such as sex, age, level of education, religion, duration of marriage, employment status on divorce in Kumasi Metropolis in the Ashanti Region of Ghana. The key findings that emerged were that sex, age, level of education, religion, and employment status have no statistically significant effects on divorce in the Metropolis. However, duration of marriage has statistically significant effect on divorce in the Kumasi Metropolis.

The second specific purpose of the study, which also led to the formulation of research question One, examined the socio-economic costs of divorce in the Metropolis. The main findings that emerged were that divorcees in the metropolis experienced stress, feel depressed, feel lonely, and feel frustrated. Also, divorcees indicated that they have lost their dignity and respect after divorce as a result they feel morally defeated. Similarly,

divorcees' children's social life has been negatively affected. In the same vein, divorcees are in financial crisis and they find it difficult to fend for themselves. Also, they spent a lot of money at the law court (eg. court filing fees or engaging the service of a lawyer) in the course of their divorce.

Generally, divorcees in the Metropolis were facing high level of social and economic costs of divorce which to a large extent were hampering their standard of living.

Determining the differences in the socio-economic costs incurred by divorced males and females in the Kumasi Metropolis in the Ashanti Region of Ghana was the third specific purpose of the study. This purpose led to the formulation of seventh and eighth hypotheses of the study. The key findings that emerged after analysing the data were that there was no statistically significant difference in female divorcees and male divorcees view on social cost of divorce. Similarly, there was no statistically significant difference in female divorcees and male divorcees view on economic cost of divorce. In all, there is no statistically significant difference in male and female divorcees view on socio-economic costs of divorce.

The fourth specific purpose of the study, which led to the formulation of research question Two, was to find out the predominant predictors of divorce among couples in Kumasi Metropolis in the Ashanti Region of Ghana. The main findings that emerged were that infertility (34.8%), infidelity (34.5%), domestic violence (33.6%), duration of marriage (21.5%), alcoholism and narcotic usage (18.0%), sexual intimacy (11.9%), and age at first marriage (11.6%) were the seven predominant predictors of divorce in the Metropolis.

The fifth specific purpose of the study, which led to the formulation of research question Three, examined the joint contribution of psycho-socio-personal variables to the prediction of divorce among couples in the Kumasi Metropolis in the Ashanti Region of Ghana. The main findings that emerged were that religious factor, alcoholism and narcotic usage, infertility, infidelity, premarital cohabitation, and domestic violence were variables that predicted divorce significantly in a positive direction. Also, age at first marriage, duration of marriage, and sexual intimacy were the variables that significantly predicted divorce negatively. It is, however, significant to observe that the total contribution of the independent variables to the variance in the dependent variable is .813 with an adjusted R^2 of .805. This means that the significant predictors of divorce considered in this study are able to predict or explain 81.3 percent of the variance in divorce. This means, quite apart from these entered variables, other variables that were not considered in the model have a chance of predicting 18.7 percent to divorce.

Conclusions

From the findings of the study, the following conclusions are drawn. First the study concludes that sex is a factor that has no effect on divorce in the Kumasi Metropolis. This may mean that there is equal chance for both males and females regarding divorce in the Metropolis. Similarly, the study concludes that age, level of education, religion, and employment status are factors that have no effects on divorce of people in the Kumasi Metropolis. However, those that have stayed for 10 years or more in marriage hardly divorce as compared to those that have stayed for less than 10 years. One can,

therefore, conclude that the number of years people stay in marriage influences their rate of divorce.

Secondly, the study concludes that those that have ended their marriage by an official decision in a court of law in the Kumasi Metropolis in the Ashanti Region of Ghana are facing high level of social and economic costs in the society which to a large extent is hindering on their standard of living. Thirdly, sex has no effect on the socio-economic costs of divorcees. That is, both male and female divorcees are suffering socially and economically.

Lastly, the study concludes that the five predominant predictors of divorce in the Kumasi Metropolis are infertility, infidelity, domestic violence, duration of marriage, and alcoholism and narcotic usage. Similarly, psycho-socio-personal factors such as infertility, infidelity, domestic violence, duration of marriage, alcoholism and narcotic usage, sexual intimacy, age at first marriage, premarital cohabitation, and religious factor have a significant influence on divorce. However, educational attainment, place of residence, in-law factor, problem with communication, ethnicity, economic status, sex of respondents, and parental divorce are psycho-socio-personal factors that do not predict divorce in the Kumasi Metropolis in the Ashanti Region of Ghana.

Recommendations

Based on the key findings and conclusions of the study, a number of practical recommendations are made to understand factors leading to marriage breakdown in Kumasi Metropolis in the Ashanti Region of Ghana and beyond:

1. Based on the finding that divorcees in Kumasi Metropolis in the Ashanti Region are facing high level of social and economic costs, it is recommended to couples to always go for the option of mediation through an alternative resolution dispute mechanism to help avoid the cost incurred during divorce process. Also, it is recommended to family members to ensure that they provide social and economic support to divorcees to help reduce their frustration, stress and other related social costs to help them adjust appropriately in their society.
2. Also, based on the finding that infertility contributes 34.8 percent to divorce in the Kumasi Metropolis in the Ashanti Region of Ghana, one can say that children in marriage guarantee marriage stability. It is, therefore, recommended to couples who are challenged with childbearing to resort to adoption. In support of this recommendation, it is recommended to the Government of Ghana through the head of Ministry of Gender, Children and Social Protection to ensure that adoption processes in the country are made more flexible to allow couples who can afford the cost to go into adoption.
3. The finding that sexual intimacy is able to predict 11.9 percent of divorce means that married people who do not have healthy and meaningful sexual intercourse with their partners have 11.9 percent chance of being divorce. Based on this finding, it is recommended to married couples to seek for professional counselling services. This will ensure that they establish effective sexual intimacy among themselves, enjoy healthy sex

together and relate to each other in a good manner. This will help to strengthen their marital quality in the society.

4. In line with the finding that in-law factor has 23.2 percent of relationship with divorce shows that where the in-laws are supportive and have concern for the couples it is difficult for marriage to breakdown. Therefore, looking at the high urban divorce rates in the Kumasi Metropolis, it is recommended to couples not to abandon or relegate the extended family system. This is because other members of the family could help raise children in situation where mothers work outside the home. Also, other family members could help provide social and economic support services to the couples in times of need. Practices within the external family system, particularly in-law factor, which is likely to compromise the stability of relationships and marriages must be avoided. For example, parents and guardians of married couples need to relate with the couples in a good manner and when there is misunderstanding between the couple, they should be able to settle it amicably, and do not interfere or poke nose unnecessarily in the affairs of the couple.
5. Per the finding that education has no influence on divorce, one can say that having high education, especially women, will not lead to divorce. It is, therefore, recommended to parents and policy makers in the education sector to ensure that policies which involve promotion of education for all are properly implemented to enable larger proportion of the population access education. Parents should, therefore, create room for their children,

particularly the girl-child, to participate in formal education up to the highest.

6. Furthermore, based on the findings that infidelity contributes 34.5 percent to divorce, it is recommended to yet to be couples and couples to continue to seek help from a professional counsellor through premarital and post marital counselling at least twice every quarter. This will help them to be enlightened on the importance of discipline and how to refrain from extra marital sexual affairs, unfaithfulness, disloyalty, and other bad behaviours and characters that could harm the other partner or their family. This would facilitate restriction to spousal sex interest alone and enhance sexual intimacy which in the long run will help prevent infidelity.
7. On the bases of the findings that psycho-socio-personal factors such as infertility, infidelity, domestic violence, duration of marriage, alcoholism and narcotic usage, sexual intimacy, age at first marriage, premarital cohabitation, and religious factor have a significant influence on divorce, it is recommended to marriage counsellors and religious leaders to ensure that they counsel and guide partners on how to handle marital problems and challenges relating to these factors. Also, the Guidance and Counselling Units of all religious bodies should create the awareness for premarital counselling for would be couples. Emphasis must not be placed only on unmarried partners but those who are married as well because post marital counselling is also relevant. Premarital counselling is an effective way to increase marital satisfaction. Therefore, creating the awareness among couples about the positive influence premarital

counselling has on marital satisfaction will help increase the participation rate of counselling in the various churches which in the long run will help reduce the divorce rate.

8. In line with the finding that the longer people cohabit before getting married the higher the chance that they will get divorced (10.7%), it is recommended to religious leaders, community leaders, head of families, and parents to ensure that effective mode of child-rearing and parenting are given to the married couples and parents in the society. This will help in reducing the dysfunction of premarital cohabitation, sexual intimacy, and in-law problems, and thereby help to stabilise marital relationship in the society.
9. Based on the finding that couples with difference belief or religious denomination are likely to divorce as compared to couples with same belief or religion, it is recommended to religious leaders and organisations to ensure that they fuse into their teaching and activities effective ways through which divorce among couples could be minimised or totally eradicated in the society, and the need to be liberal in their doctrines when it comes to marriage; especially, in situations where couples are already married.
10. Counselling is a profession which requires trained and skilled people to deliver to the prospective couples in order to make impact in their marriage. Therefore, the Legal Department Registry of Marriages and Divorce, Kumasi Metropolitan Assembly should be organising periodic counselling training and skills to religious leaders such as pastors and

imams to help them guide and counsel prospective couples within their fraternity meaningfully. Counselling is supposed to be targeted according to individual needs but not in general since the prospective couples are different people. Therefore, training religious leaders to deliver counselling services to their followers will help identify the needs and problems of couples before services are rendered to such couples. Also, the content in premarital counselling could include communication interventions that effectively strengthen emotional bonds by helping couples forgive and reconcile offenses. At least five to six sessions of communication-based skills training should be provided during premarital counselling in order to improve communication in relationships.

11. In line with the increasing rate of divorce in the Kumasi Metropolis in the Ashanti Region of Ghana, it is recommended to marriage counsellors or psychologists to intensify their efforts to organise regular seminars/conferences on the publications of psycho-socio-personal factors (infertility, infidelity, domestic violence, age at first marriage, duration of marriage, religious factor, premarital cohabitation, alcoholism and narcotic usage, sexual intimacy, in-law issues among others) on divorce among couples.

Contribution to Knowledge

Normally, within the context of doctoral research, a unique contribution to knowledge is a very shaded term since it does not mean an enormous breakthrough, but rather to demonstrate that one has a good grasp of how research is normally conducted in a proposed area of study being

specialised in. According to Creswell and Creswell (2018), the ability of any research to contribute to knowledge could be displayed in four key areas. These are developing a concept, thinking through the methodology, building on an existing study and being able to change directions. In this regard, this study can be seen as generally, building on existing studies to add to knowledge in the field of education and counselling with regard to selected constructs such as psycho-socio-personal factors and divorce.

To start with, few divorce studies in Ghana explored the socio-economic costs and predictors of divorce. However, most of the studies that attempted to investigate this phenomenon focused more on organisational and industrial settings and relied mostly on quantitative data from respondents. The current study examined the issues in the Kumasi Metropolis by combining both quantitative and qualitative methodologies to understand the issues from both the naturalistic and positivist perspectives. Also, the study focused on subjects within the formal and informal sectors of the economy.

Also, there are relatively limited studies in Ghana on socio-economic costs and predictors of divorce that adopted qualitative approach to unearth the meanings and interpretations divorcees, religious leaders, magistrates, and marriage counsellors give to the various facets of marriage life that make couples satisfied or dissatisfied with their marriage. The current study to a large extent has been able to provide information on these issues by employing qualitative methods (in-depth interviews) that is inductively informed by four phase theory of divorce which is purely qualitative to explore how marriages

come to an end with regard to the deliberation, litigation, transition, and post-divorce or redirection phases.

Furthermore, the research described in this thesis has reviewed and analysed a complex model on the socio-economic costs and predictors of divorce from a largely quantitative and qualitative perspectives. The rationale for the study was ultimately to contribute to the understanding of divorce and its related predictors with a view to informing issues relating to counselling practice and policy. The findings have a significant contribution to knowledge in the area of intervention, guidance, counselling, and teaching. The findings presented here suggest that interventions in the form of premarital counselling and post-marital counselling are likely to succeed in reducing divorce rate in Kumasi Metropolis in the Ashanti Region. Arguably, it may be more useful to encourage couples to develop their conceptual skills and broaden their 'abstract orientation' as a means of encouraging them to always seek guidance through counselling from professional counsellors.

Implications for Counselling

The findings of the study have marriage counselling implications. While a wedding day has the promise of all things bright, no marriage is without its gloomy patches. Every marriage needs a little help from time to time. Maybe it is when the kids are little and you lose touch with each other. Maybe it is when a social, economic or health crisis set in. Therefore, when communication stops, feelings of doubt, mistrust and hurt can settle on both spouses. This may be the time to reach out to a marriage counsellor. A certified marriage counsellor's job is to guide a couple in determining what the

real issues are, how to better solve differences and how to judge whether the marriage is salvageable.

Consequently, marriage counsellors must be sensitive to the fact that clients differ in terms of the meaning they attach to marriage and marriage life.

Their role is to help couples adjust to the changing nature of marriage life in the twenty-first century society, and to be satisfied in their marriage. The study, therefore, provides the bases for which marriage counsellors can base their guidance and counselling. Below are some of the guidance and counselling implications of the study.

1. There is the need for the Legal Department Registry of Marriages and Divorce of the various MMDAs to liaise with religious leaders and marriage counsellors to provide information service and marriage counselling periodically to the religious leaders and couples to help them internalise the set of norms, beliefs, principles and ways of behaving that together give marriage a distinct character and stability. Through training, religious leaders can help identify the needs of couples in order to provide appropriate social and economic support for them.
2. The recent study unearthed most of the predominant predictors of divorce, as a result gives some clues about the needs of couples in relation to marriage life. Knowing and understanding these needs will provide room for the Legal Department Registry of Marriages and Divorce and professional counsellors to provide meaningful counselling services that will meet the needs of these couples, and also guide in the delivery of counselling services.

3. Again, the study revealed that domestic violence, infidelity, premarital cohabitation, age at first marriage, alcoholism, narcotic usage, and duration of marriage are some of the factors that predict divorce. The Legal Department Registry of Marriages and Divorce of the various MMDAs can collaborate with professional marriage counsellors to ensure that comprehensive premarital and post-marital counselling intervention programmes are organised for yet to be, new, and old couples. This will create room for couples to imbibe and appreciate the set of norms, beliefs, principles and ways of behaving that together give their marriage a distinct character and stability.
4. Nearly, everybody looks for fulfilments in his or her marriage life such that, if a person becomes married to his/her 'right' partner, he/she is likely to encounter satisfaction of marriage. This implies that, religious leaders and organisations and the Legal Department Registry of Marriages and Divorce of the assembly can put in place measures that will help enhance couples satisfaction in marriage through guidance and counselling. With effective counselling, couples' marital problems and challenges can be reduced meaningfully, which in the long run will help boost their satisfaction in marriage and reduce divorce rate significantly.
5. The findings show that most people in Kumasi Metropolis face marital problems that are psychological, social and economic in nature. This implies that, with appropriate premarital counselling interventions, professional counsellors can help reduce most of the problems that lead to divorce among people in the Metropolis.

Suggestions for Further Research

The current study investigated the socio-economic costs and predictors of divorce in Kumasi Metropolis in Ashanti Region of Ghana, taking into consideration the controlling roles of some background characteristics of divorcees. The study revealed that divorcees in the Metropolis are facing high level of socio-economic costs of divorce which to a large extent are hampering their standard of living. Psycho-socio-personal variables are able to predict 81.3 percent of the variance in divorce.

On the basis of these findings, the study recommends that future studies should look at the predicting role of premarital counselling on marriage issues such as communication, marital satisfaction, financial management, and personality development. Secondly, this study was taken at one point in time. Fluctuations occur in marriage relationships and the level of marriage satisfaction might fluctuate to some degree as marriages often experience ups and downs as stress and changes occur in life. Longitudinal studies may be conducted on both divorced couple and intact families within the various religious groups in the Kumasi Metropolis at several time points between the premarital period and ten years after marriage.

Furthermore, the instruments used in this study may be used in the study of other regions of the country in order to test their reliability and validity in other contexts, and to broaden the understanding of socio-economic costs and predictors of divorce. It is, therefore, suggested that this study should be replicated in the various regions of the country.

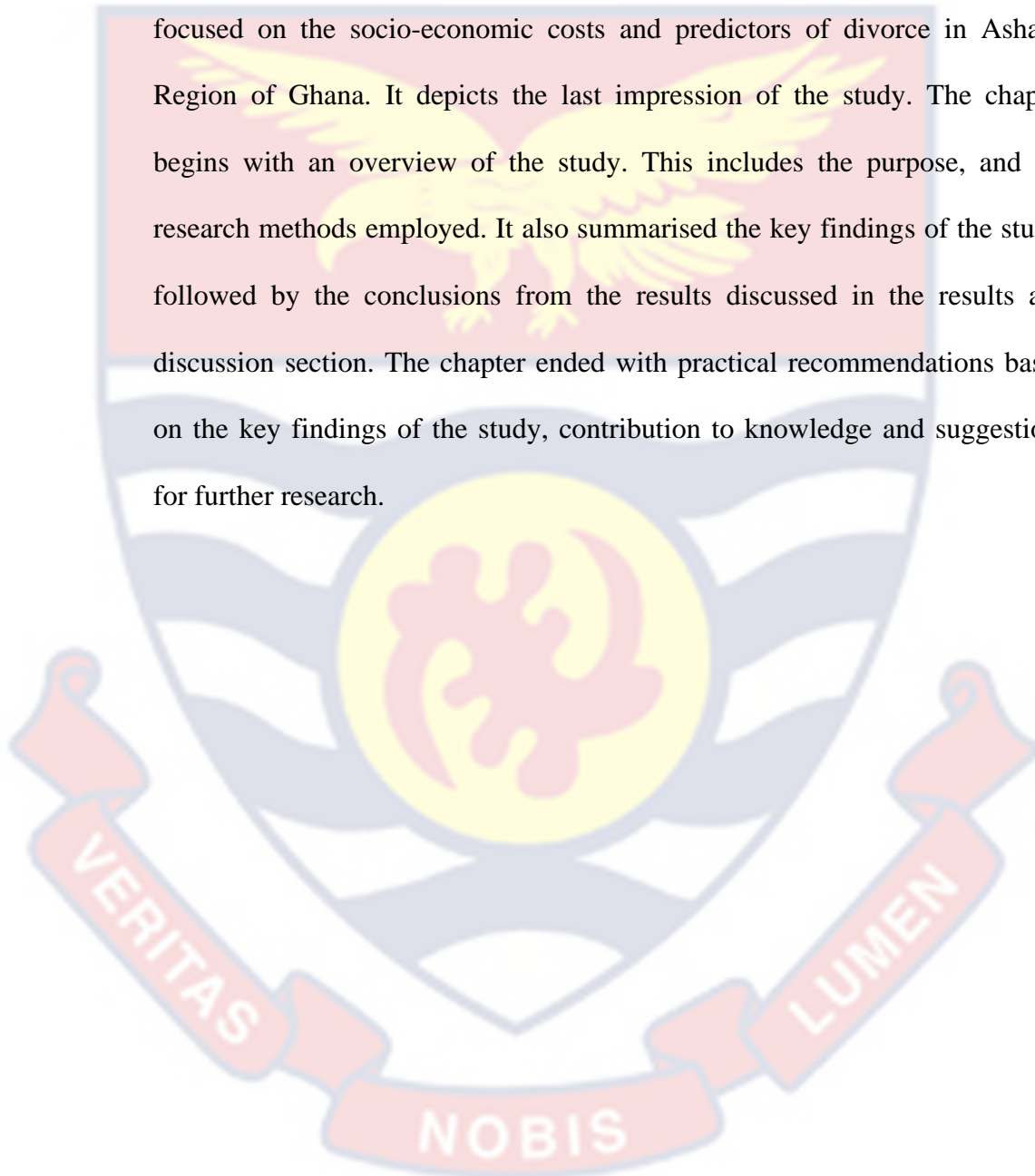
In addition, much of the research reviewed in this study identifies the socio-economic characteristics that individuals bring to a marriage. Less is known about the impact of life events during the marriage, such as experience of unemployment and mental health. More detailed inter-disciplinary data following couples over time are required if such associations are to be identified. Therefore, future researchers should consider these issues, and also look at consequences of divorce on children. Also, further work is required to investigate whether the relative importance of psycho-socio-personal factors has changed for future marriage cohorts given that the relationships between premarital cohabitation, marriage, and childbearing are changing rapidly in Ghana and other developing countries. Finally, an explanation of the processes involved in partnership breakdown is vital. This can only be achieved by a broader theoretical basis, one that encompasses psychological, social and economic determinants, as well as demographic factors that lead to divorce.

Also, there is the need to investigate whether ones' personality changes after marriage or remains constant. Similarly, research should be done to establish whether there is a significant relationship between finance, happiness among couples, and divorce. It is further suggested that future research could advance the comprehension of the complex nature of divorce by exploring other facets of individual differences such as self-esteem, productivity, personal income and self-efficacy. Likewise, the psychological cost of divorce could be looked at by future researchers since this study considered only social and economic costs of divorce. Such research could also consider environmental factors such as socioeconomic status as predictors of divorce.

Furthermore research may be conducted to determine possible reasons for the age difference between young and old couples with regard to divorce.

Chapter Summary

The chapter presented an overview of the entire thesis work which focused on the socio-economic costs and predictors of divorce in Ashanti Region of Ghana. It depicts the last impression of the study. The chapter begins with an overview of the study. This includes the purpose, and the research methods employed. It also summarised the key findings of the study, followed by the conclusions from the results discussed in the results and discussion section. The chapter ended with practical recommendations based on the key findings of the study, contribution to knowledge and suggestions for further research.



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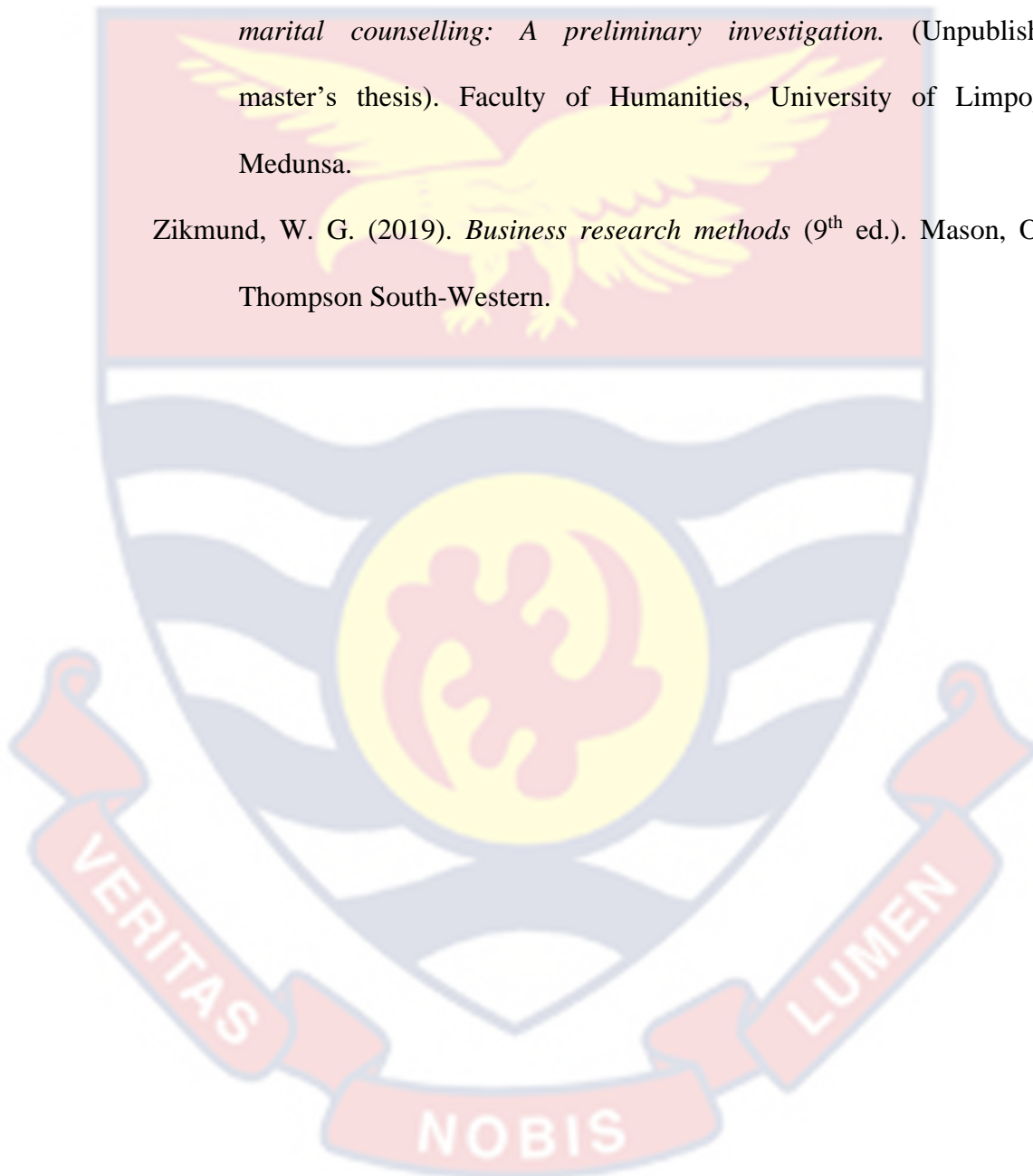
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APPENDICES

APPENDIX A

Content of Bulk Message Send to Subjects

Hi Sir/Madam

Please indicate your interest in participating in a survey on “socio-economic costs and predictors of divorce” by sending/replying 1 to this message. Do not reply if you do not want to participate. Thank You.



APPENDIX B

Sample of Random Number Tables Generated for Divorcees Whose Highest Level of Education Was at the Tertiary Level

| | | | | | | | | | |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 18 | 52 | 122 | 55 | 163 | 146 | 185 | 18 | 160 | 149 |
| 87 | 85 | 51 | 21 | 51 | 158 | 195 | 4 | 63 | 30 |
| 176 | 145 | 3 | 159 | 155 | 47 | 38 | 165 | 166 | 114 |
| 9 | 110 | 128 | 191 | 170 | 115 | 72 | 196 | 152 | 142 |
| 43 | 146 | 81 | 49 | 124 | 93 | 21 | 174 | 89 | 134 |
| 97 | 26 | 102 | 120 | 30 | 105 | 166 | 27 | 29 | 68 |
| 163 | 26 | 175 | 71 | 49 | 54 | 97 | 158 | 33 | 60 |
| 68 | 25 | 165 | 97 | 59 | 147 | 110 | 38 | 18 | 5 |
| 119 | 152 | 136 | 67 | 129 | 103 | 176 | 148 | 106 | 120 |
| 70 | 68 | 155 | 186 | 151 | 85 | 148 | 87 | 70 | 76 |
| 133 | 75 | 67 | 189 | 167 | 28 | 86 | 99 | 171 | 153 |
| 83 | 139 | 64 | 185 | 53 | 142 | 81 | 81 | 37 | 157 |
| 115 | 42 | 112 | 3 | 175 | 167 | 113 | 63 | 193 | 100 |
| 164 | 115 | 22 | 161 | 103 | 130 | 118 | 176 | 102 | 6 |
| 39 | 52 | 100 | 172 | 57 | 176 | 105 | 152 | 101 | 8 |
| 13 | 42 | 9 | 91 | 175 | 126 | 10 | 49 | 49 | 148 |
| 22 | 65 | 58 | 166 | 137 | 4 | 152 | 121 | 135 | 190 |
| 59 | 182 | 32 | 37 | 79 | 34 | 157 | 165 | 77 | 71 |
| 32 | 41 | 23 | 66 | 140 | 125 | 131 | 99 | 133 | 144 |
| 187 | 124 | 154 | 54 | 24 | 139 | 11 | 144 | 157 | 143 |

APPENDIX C

Questionnaire for Respondents (Divorcees)

**UNIVERSITY OF CAPE COAST
COLLEGE OF EDUCATION STUDIES
FACULTY OF EDUCATIONAL FOUNDATIONS
DEPARTMENT OF GUIDANCE AND COUNSELLING**

**TOPIC: Socio-Economic Costs and Predictors of Divorce in Kumasi
Metropolis in Ashanti Region of Ghana**

Dear Respondent,

This questionnaire has been designed to solicit information for a research work being undertaken on the above topic. Divorcees in the Kumasi Metropolis have been selected as a unit of analysis. You have been selected as one of the respondents. The survey is completely voluntary; however, your cooperation and opinions are very important to the success of the study and will be kept strictly confidential. Please, kindly respond to the questionnaire by filing in as appropriate. The information given through this questionnaire is purely for academic purposes. Should you have any questions concerning the administration of the survey, please feel free to contact the researcher (+233 24 2129006). I look forward to your participation. Please, do not indicate your name on the questionnaire.

Consent to Participate in Research:

I understand that any information I share will remain confidential and that when the results of the research are published or discussed in conferences, no information will be included that would reveal my identity. I am 18 years of age or older. By agreeing to continue with the survey and submit a response to the researcher in question, I am giving consent to participate in this study.

I consent to participate in this survey: Yes No

SECTION A: Background Characteristics of Respondents

Please tick (√) or provide responses to the questions which follow:

1. What is your sex?
 - a. Male []
 - b. Female []

2. What is your religion?
 - a. Christian []
 - b. Muslim []
 - c. Traditional []
 - d. Any other, (Please specify)

3. What was your highest level of education at the time of marriage?
 1. No formal education []
 2. Basic level []
 3. Secondary level []
 4. Tertiary level []

4. How old were you when you married (first time)?
 1. Below 18 years []
 2. 18 – 22 years []
 3. 23 – 27 years []
 4. 28 – 32 years []
 5. 33 – 37 years []
 6. 38 years and above []

5. How long did you stay with your spouse before divorce (first time)?
 1. 0 – 5 years []
 2. 6 – 10 years []
 3. 11 – 15 years []
 4. 16 – 20 years []
 5. Above 20 years []

6. How many children did you have with your spouse before divorce (first time)?

7. What was your employment status before divorce (first time)?
 - a. Employed []
 - b. Unemployed []

Sections B, C, D, and E is use to collect data on predictors of divorce, social cost of divorce, economic cost of divorce, and the views on divorce using five point unilinear scale. Note that the responses to the items/statements in these sections are measured numerically such that one (1) represents the strongest disagreement to the items while five (5) represents the strongest agreement to the items.

SECTION B: Predictors of Divorce

| Statements | 1 | 2 | 3 | 4 | 5 |
|--|---|---|---|---|---|
| 1. Marrying at young age can lead to divorce. | | | | | |
| 2. Age at first marriage does not lead to divorce. | | | | | |
| 3. Divorce usually occurs among couples with highest level of education. | | | | | |
| 4. Differences in couple’s education level have no influence on their divorce. | | | | | |
| 5. Broken marriages are usually those that are less than two years. | | | | | |
| 6. Duration of marriage influences divorce. | | | | | |
| 7. People place of residence can influence their divorce. | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| 8. Couples who live in urban areas divorce more than those who live in rural areas. | | | | | |
| 9. Marriages that there are differences in religious beliefs among couples do not last. | | | | | |
| 10. An individual's religion can influence his/her divorce. | | | | | |
| 11. Alcoholism in marriage can lead to divorce. | | | | | |
| 12. Narcotic usage in marriage can cause divorce. | | | | | |
| 13. Being insensitive to your partner's sexual needs and desires can lead to divorce. | | | | | |
| 14. Not being intimate sexually with your partner can lead to divorce. | | | | | |
| 15. One's inability to offspring or conceive a child can lead to divorce. | | | | | |
| 16. Couples who are in marriages without children are prone to divorce. | | | | | |
| 17. Disloyalty among couples can lead to divorce. | | | | | |
| 18. Extra-marital sexual relations causes divorce among married couples. | | | | | |
| 19. People who stayed together for some time when married it does not last. | | | | | |
| 20. Premarital cohabitation can lead to divorce after marriage. | | | | | |
| 21. Marriages were there are interference from outsiders (in-laws, relatives, and friends) do not last. | | | | | |
| 22. Marriage life where couples constantly experience phone calls and visits from in-laws does not last. | | | | | |
| 23. Divorce can occur when couples have problem communicating with each other. | | | | | |
| 24. Couples who do not communicate or share their problems to each other end up divorcing. | | | | | |
| 25. Abusing your spouse sexually can lead to divorce. | | | | | |
| 26. Shaming your partner in front of others can lead to divorce. | | | | | |
| 27. One's ethnic background can cause his/her divorce. | | | | | |
| 28. Marriages in which couples are from different ethnic background do not last. | | | | | |
| 29. My spouse insufficient income was the reason for our divorce. | | | | | |
| 30. My partner was stingy in giving me money to buy what I needed. | | | | | |
| 31. The sex of an individual can cause divorce among couples. | | | | | |
| 32. Male are prone to divorce as compare to females. | | | | | |
| 33. People whose parents have divorce are likely to also divorce. | | | | | |
| 34. Parents' divorce has no influence on their children who are married. | | | | | |

SECTION C: Social Cost of Divorce

After divorce, people usually face various social problems such as depression, suicide, disease, feeling of loneliness, inferiority, and frustration. Indicate your level of agreement to the statements that apply to you.

| Statements | 1 | 2 | 3 | 4 | 5 |
|--|---|---|---|---|---|
| 1. I experience stress | | | | | |
| 2. I feel depressed | | | | | |
| 3. I feel lonely | | | | | |
| 4. I feel frustrated | | | | | |
| 5. I have lost my dignity and respect | | | | | |
| 6. I have become violent against the opposite sex | | | | | |
| 7. I feel morally defeated | | | | | |
| 8. I changed my place of residence | | | | | |
| 9. My relationship with some friends has been affected | | | | | |
| 10. As a result of divorce, my children's social life has been negatively affected | | | | | |
| 11. My children's moral life has been negatively affected due to the divorce | | | | | |

SECTION D: Economic Cost of Divorce

After divorce, people usually face various economic problems such as financial setbacks or crisis, reworking finances, drop of income, debit obligation, decline in the living standard, and court appearances. Indicate your level of agreement to the statements that apply to you.

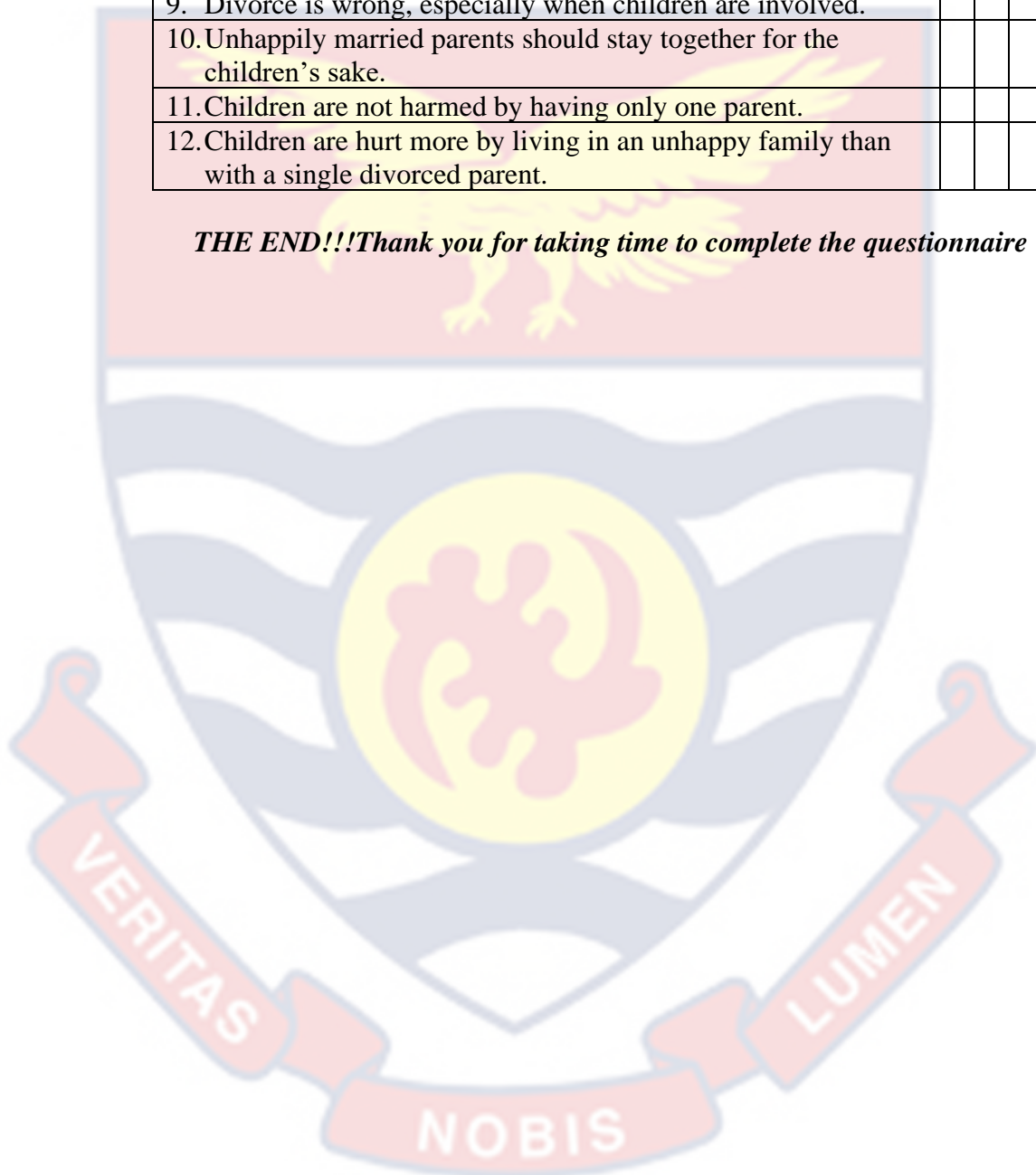
| Statements | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|
| 1. I am in financial crisis | | | | | |
| 2. I find it difficult to fend for myself | | | | | |
| 3. I have lost assets I acquired with my ex-spouse | | | | | |
| 4. I have spent a lot of money at the law court (eg. court filing fees or engaging the service of a lawyer) | | | | | |
| 5. My capital has been fragmented because I have divided the capital with my ex-spouses | | | | | |
| 6. I spend a lot of working hours in court | | | | | |
| 7. My children no longer get financial support from my ex-spouse | | | | | |

SECTION E: Views on Divorce

| Statements | 1 | 2 | 3 | 4 | 5 |
|--|---|---|---|---|---|
| 1. I am happy that I have divorced my spouse. | | | | | |
| 2. Divorce is one of the hardest things a family can go through. | | | | | |
| 3. Keeping the marriage together is more important than any reason for breaking it up. | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| 4. Divorce causes more problems than it solves. | | | | | |
| 5. The divorced person is not a competent parent. | | | | | |
| 6. The personality of the divorced person becomes less desirable. | | | | | |
| 7. The life satisfaction of the individual decreases with a divorce. | | | | | |
| 8. Divorce does not have a damaging effect on personality. | | | | | |
| 9. Divorce is wrong, especially when children are involved. | | | | | |
| 10. Unhappily married parents should stay together for the children's sake. | | | | | |
| 11. Children are not harmed by having only one parent. | | | | | |
| 12. Children are hurt more by living in an unhappy family than with a single divorced parent. | | | | | |

THE END!!! Thank you for taking time to complete the questionnaire



APPENDIX D

Interview Guide for Participants (Marriage Counsellors, Magistrates, and Religious Leaders)

UNIVERSITY OF CAPE COAST
COLLEGE OF EDUCATION STUDIES
FACULTY OF EDUCATIONAL FOUNDATIONS
DEPARTMENT OF GUIDANCE AND COUNSELLING

TOPIC: Socio-Economic Costs and Predictors of Divorce in Kumasi Metropolis in Ashanti Region of Ghana

Dear Sir/Madam

My name is Nuhu Bukari, conducting a research on the above topic. This interview is meant to gather information for research work being undertaken on the above topic. You have been selected as one of the key participants. I would be most grateful if you could take some time to respond to the interview questions. Information obtained from this interview will be treated with utmost confidentiality. I appreciate your co-operation in advance for taking part in the study.

1. How often do divorce cases come to your court/office/home?
2. Is the divorce rate increasing or decreasing? Please explain.
3. In your opinion if the rate of divorce is on the increase, what do you think can be done to minimise it?
4. Could you kindly explain some of the demographic factors that predict divorce?
5. What sort of social cost do divorced individuals face?
6. What sort of economic cost do divorced individuals face?
7. What do you think are the predictors of divorce?

APPENDIX E

Request for Support Letter

Mansoman Senior High School
Post Office Box, 29,
Manso Atwere,
Ashanti Region.

25th April, 2017.

The Head
Department of Guidance and Counselling
Faculty of Educational Foundations
College of Education Studies
University of Cape Coast
Cape Coast

Dear Sir,

REQUEST FOR AN INTRODUCTORY LETTER

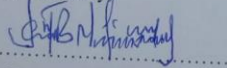
With special reference to the guidelines of the Institutional Review Board (IRB), University of Cape Coast, I, Nuhu Bukari, a doctoral student of the Department with registration number **ED/GRC/14/0002**, write to request for an introductory letter to IRB to enable me obtain an ethical clearance to administer my instruments (questionnaire and interview guide) in the Kumasi Metropolis of the Ashanti Region of Ghana.

When given, it will enable me collect data for my thesis entitled "**Predictors and Socio-Economic Costs of Divorce in Kumasi Metropolis in Ashanti Region of Ghana: Implications for Premarital Counselling**".

I would be very grateful to you if prompt action is taken in the processing of this request to facilitate the data collection procedure. I am counting on your usual cooperation.

Thank you.

Yours faithfully,



Mr. Nuhu Bukari
Ph.D. Student (Department of Guidance and Counselling)

APPENDIX F

Introductory Letter

UNIVERSITY OF CAPE COAST
COLLEGE OF EDUCATION STUDIES
FACULTY OF EDUCATIONAL FOUNDATIONS
DEPARTMENT OF GUIDANCE AND COUNSELLING

Telephone: 0332091854
Email: dgc@ucc.edu.gh



UNIVERSITY POSTOFFICE
CAPE COAST, GHANA

21st June, 2017

Our Ref:

The Chairman,
Institutional Review Board
U. C. C.
Cape Coast

Dear Sir,

LETTER OF INTRODUCTION: NUHU BUKARI

We introduce to you, Mr. Nuhu Bukari, a PhD Guidance and Counselling student from the Department of Guidance and Counselling, University of Cape Coast. He has successfully defended his proposal and seeks ethical clearance to collect data on **“Predictors and Socio-Economic Costs of Divorce in Kumasi Metropolis in Ashanti Region of Ghana: Implications for Premarital Counselling”**.

Thank you.

A handwritten signature in black ink, appearing to read 'Bakari Yusuf Dramanu'.

Dr. Bakari Yusuf Dramanu
HEAD OF DEPARTMENT

APPENDIX G
Ethical Clearance

UNIVERSITY OF CAPE COAST

INSTITUTIONAL REVIEW BOARD SECRETARIAT

TEL: 03331-331723 / 0207355653 / 0344207814

C/O Directorate of Research, Innovation and Consultancy

E-MAIL: irb@ucc.edu.gh

OUR REF: UCC/IRB/A/2016/164

YOUR REF:

OMB NO: 0990-0279

IORG #: IORG0009096



24TH AUGUST, 2017

Mr. Nuhu Bukari
Department of Guidance and Counselling
University of Cape Coast

Dear Mr. Bukari,

ETHICAL CLEARANCE – ID: (UCCIRBCES/2017/25)

The University of Cape Coast Institutional Review Board (UCCIRB) has granted **Provisional Approval** for the implementation of your research protocol titled **‘Predictors and Socio-Economic Costs of Divorce in Kumasi Metropolis in Ashanti Region of Ghana: Implications for Premarital Counselling.’**

This approval requires that you submit periodic review of the protocol to the Board and a final full review to the UCCIRB on completion of the research. The UCCIRB may observe or cause to be observed procedures and records of the research during and after implementation.

Please note that any modification of the project must be submitted to the UCCIRB for review and approval before its implementation.

You are also required to report all serious adverse events related to this study to the UCCIRB within seven days verbally and fourteen days in writing.

Always quote the protocol identification number in all future correspondence with us in relation to this protocol.

Yours faithfully,

Samuel Asiedu Owusu
Administrator

.....
ADMINISTRATOR
INSTITUTIONAL REVIEW BOARD
UNIVERSITY OF CAPE COAST
Date:.....

APPENDIX H
Assessing Normality of the Distribution

Explore

| Descriptives | | | | | |
|---|-------------------------------------|-------------|--|-----------|------------|
| | | | | Statistic | Std. Error |
| COMPOSIT ITEM (All unilinear scale combined) | Mean | | | 3.4091 | .01514 |
| | 95% Confidence Interval for Mean | Lower Bound | | 3.3793 | |
| | | Upper Bound | | 3.4389 | |
| | 5% Trimmed Mean | | | 3.4182 | |
| | Median | | | 3.4582 | |
| | Variance | | | .091 | |
| | Std. Deviation | | | .30213 | |
| | Skewness | | | -.440 | .122 |
| | Kurtosis | | | .383 | .244 |

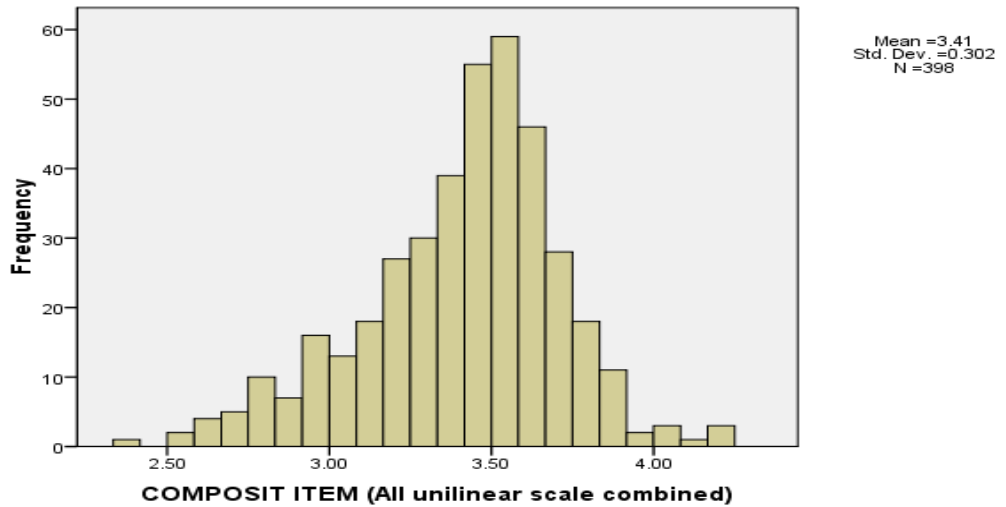
Tests of Normality

| | Kolmogorov-Smirnov ^a | | | Shapiro-Wilk | | |
|--|---------------------------------|-----|------|--------------|-----|------|
| | Statistic | df | Sig. | Statistic | df | Sig. |
| COMPOSIT ITEM (All unilinear scale combined) | .085 | 398 | .073 | .972 | 398 | .000 |

a. Lilliefors Significance Correction

COMPOSIT ITEM (All unilinear scale combined)

Histogram



Normal Q-Q Plot of COMPOSIT ITEM (All unilinear scale combined)

