

MOSHI CO-OPERATIVE UNIVERSITY

**FACTORS INFLUENCING DIVORCE IN TANZANIA
A CASE OF MOSHI DISTRICT**

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BY

TEDDY FOCUS MATEMU

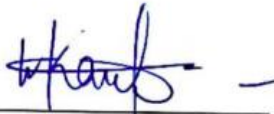
**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE AWARD OF DEGREE OF MASTER OF ARTS
IN CO-OPERATIVE AND COMMUNITY DEVELOPMENT OF THE MOSHI
CO-OPERATIVE UNIVERSITY, MOSHI TANZANIA**

DECEMBER, 2023

CERTIFICATION


The undersigned certifies that they have read and hereby recommends for acceptance by Moshi Cooperative University a Dissertation entitled "**Factors Influencing Divorce in Tanzania: A case of Moshi District**" in partial fulfillment of the requirements for the award of Master of Arts in Co-operative and Community Development of Moshi Co-operative University.

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DEDICATIONS

I would like to dedicate this work to my beloved husband Mr. ThadeiMachangewho has played both roles of a husband, motivator and sponsor.

ACKNOWLEDGMENT

It would not have been possible to write this master dissertation without the help of God and the support of kind people around me, where some were mentioned in this document.

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LIST OF ACRONYMS

| | |
|-------|--|
| APA | American Psychological Association |
| IPV | Intimate Partner Violence |
| IVP | Inter-varsity Press |
| SPSS | Statistical Package for Social Science |
| TAMWA | Tanzania Media Women's Association |
| USA | United States of America |

ABSTRACT

Divorce and marriage are both personal and social issues. For the people concerned, divorce is a significant source of stress in life with potentially dire outcomes. Divorce is a social phenomenon influenced by a variety of overt and covert circumstances has an impact on one's physical, mental, or social wellbeing. This study pinpoints the underlying causes of Tanzania's divorce demand. The study used a descriptive research approach and included married couples in its statistical sample, along with people who had divorced. A total of 203 respondents who were selected by snowball and purposeful sampling were given a questionnaire. Descriptive and inferential analytical methods, such as descriptive statistics and then statistical test was done by bivariate and binary regression model were employed to analyze the data. The results show that there is a positive link (p -value = 0.17) between economic issues related to bad finances and lack of income and divorces. Social variables, including the usage of the internet, smartphones, and video, have been linked to divorces at a p value of 0.98. Furthermore, it was shown that adultery, abuse, and intervention from family members were also linked to divorce at (p value =0.42): (p value =0.25). Nonetheless, it was discovered that adultery and divorce had a positive relationship at (p value = 0.01). Research on factors associated to health, such as alcoholism, indicates that alcohol ruins families. An alcoholic's psychological affects and mental discomfort prevent them from taking on household responsibilities. A positive correlation between divorce and poor health has been demonstrated, however it is negligible at p -value = 0.5. The study comes to the conclusion that social, cultural, religious, and economic hardships are the main causes of divorces. According to this study's comparable similar wife theory and networking theory, relationships are networked in marriage. Improved communication and relationships are essential for a long-lasting marriage; otherwise, divorce may occur. According to the report, it is essential to give families and couples free counseling and life skills training. In addition, the media needs to spread knowledge, increase public awareness, and encourage sensible, spiritual, and simple marriages.

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the Study

Divorce is the legal dissolution of a marriage. Isiugo-Abanihe, (2018) citing (Concise Oxford English Dictionary, 11th Edition, 2009), argues that a male divorcee is called divorce, while a female divorcee is called divorce, also, marriage is the formal union of a man and a woman, typically as recognized by law, by which they become husband and wife. He further argues that divorce is the dissolution of a marriage by judgment of a court or by accepted custom. It can also be called a total separation. It is also a legal way of ending marriage. The family occupies a pivotal place in every society and in the Africa continent at large. It is indeed the bedrock of the state, nation, continent, and world at large. Healthy families produces a healthy nation and healthy continent while weak families breed weak, corrupt, and a disarray nation and continent. For a nation and continent or the world at large to be at peace, it must first be settled from the family. The sanity in the continent will never rise above that of the family (Olaniyi, 2015).

There is a remarkable increase in divorce rate worldwide in the recent time. Research in the recent years consider divorce to be at its highest level throughout the world, cutting across all people's and cultures, thus affecting families and societies in several different ways, depending on couples underlying factors (Burnham, 2018).

In United States of America, Melgosa and Melgosa (2006) confirms that, 'divorce is a growing problem'. For example, in 2011, there were 2,118,000 weddings in the United States, which translates to 4,236,000 individuals entering into holy matrimony. based on Census statistics from the same year. The American Association for Marriage and Family Therapy (2017) reports that the marriage rate is 6.8 per 1,000 while the divorce rate is 3.6 per 1,000. Real causes are either hidden or confided only to the closest family members or friends. In addition, only psychologists can tell the real causes of divorce in their efforts to helping the couples in crisis. Melgosa's finding from a study done by a group of psychotherapists on the frequent cases for divorce in 1998 highlights, the most common reasons for divorce to be such as; communication problems, problems of authority, unrealistic expectations, sexuality, absence of loving feelings, conflict of values, personality problems, marital infidelity, lack of affection and money issues.

Kerber, (2015), carried out a comparative study on divorce law and he found that in many American states divorces are pronounced on the grounds of the cruel and inhuman conduct of either of the spouses. In New Zealand, Kerber, (2005) further consider grounds for divorce to include such aspects as adultery by either of the spouse, willful desertion and habitual drunkenness that may lead to imprisonment for a term of years. Addressing the issue of marriage and divorce in Russia, Pakhomova (2010) has argued that,

“support for marriage as an institution in Russian society remains very strong, although divorce is becoming more frequent. Reasons for wishing to divorce are a mix of economic, social and personal factors, and divorce is no longer perceived as something that is extremely negative and unacceptable” (Pakhomova, 2017, p.4).

He further pointed out that many experts on marriage and divorce seem to be talking about the crisis of the institution of the family, about the loss of the importance of family values among a substantial portion of Russians, especially young people. However, surveys carried out by the All-Russian Center for Public Opinion Research (VTsIOM) indicate a considerable reversal. The findings of this research indicated a significant rise in rates of divorce due to fading away of values, such as, love, self-realization in profession and friendship among Russia’s young people. Bradbury, Rogge and Lawrence (2016),citing Landis and Landis (2015) confirm that, the divorce rate decreases as couples’ age at marriage increases. The study showed that the younger the couple, the more unhappy they are in marriages, and the more vulnerable they are to divorce. The reasons being that young couples have most difficulties to cope with sexual relations, handling money, associating with friends, in-law relationships, and social activities or recreation.

In Africa, the divorce rate among young people has significantly increased. For example,in South Africait is among the highest worldwide (Statistics South Africa, 2017). Studies from South Africa, the highest divorce rates are linked to marriages between the ages of 18 and 35. Bezuidenhout (2017) reports that the divorce rate for those in the 25–29 age range is more than twice as high as it is for those in older age groups. It is commonly known that a marriage should give emotional and sexual fulfillment in addition to security for basic necessities

In Nigeria, divorce rates have also increased (Arugu, 2014). There are two reasons for Nigeria's rising divorce rates. The first is that women and men are becoming less dependent on one another for economic survival. As women advance in the job or in business, they often want to be self-sufficient and take ownership of their life to reduce their need on their husbands, who are usually the head of the household. Women who are self-sufficient and gainfully employed may be more inclined to quit a marriage since they are not viewed as partners who are financially reliant. steadiness in finances. gives the female head of the family greater freedom to leave an unhappy marriage. Second, one parent appears to be better than the other because of political gain when both male and female parents get to positions of political influence in society. They don't appear to have the opportunity to take care of the family, particularly the women who are more prone to experience divorce. (In 2014, Arugu).

In Kenya, Mbiti (2018) considers divorce as a delicate accident in marital relationships. For him, what constitutes divorce must be viewed against the fact that marriage is a 'process'. According to Mbiti, marriage involves many people and the gifts to be transferred in form of livestock, money or labour. Upon the execution of the full contract of marriage, it is therefore, extremely hard to dissolve it. For Mbiti, in case dissolution takes place, it creates a great scar in the community concerned. Furthermore, Mbiti (2008) asserts that divorce takes place in some of the African societies, while in other communities, who are strongly bound by the traditional set ups, divorce is either completely unknown or very rare. In addition, sterility or barrenness, especially on the part of the wife was likewise considered to be the greatest cause for divorce, simply because inability to bear children blocks the stream of life. Other causes of divorce include:

“Continued cruelty from the husband, the practice (and suspicion) of magic and witchcraft by the wife, continued unfaithfulness from either partner or the desertion of one partner by the other”, (Mbiti, 2018, p.141).

In Tanzania, divorce is a major problem that still affects a lot of kids. As a result, there are more street kids, teenage females who become pregnant out of wedlock, and high school dropout rates (Kimwaga, 2013). In Tanzania, parental separation is

more prevalent than formal divorces, and the number of complaints about marriage breakup filed with social welfare agencies is rising daily. (Rita Report, 2017). According to Shabani and Kuname (2018), who cite the Kinondoni Municipal Council, each of the 12 officers in the Social Welfare Department handles more than 12 complaints pertaining to marital dissolution each month; this implies that the Kinondoni district sees more than 144 cases of marital dissolution each month. This figure, in contrast to the 48 divorce cases that were officially recorded in Kinondoni in 2017–2018, indicates that the majority of spouses choose to separate before going through the legal process.

Every three months, Moshi district police stations get reports of around 93 occurrences of significant marital problems (TAMWA, 2019). In addition, TAMWA (2019) notes that throughout the previous several years, the district has seen a rise in the number of individuals seeking help with marital problems. However, it was not advisable to ascertain the true causes of these marital disputes that ultimately resulted in divorce. Given this context, the purpose of this study was to look at the variables that affect divorce rates among Tanzanian couples in the Moshi area.

1.2 Statement of the Problem

Divorce is a global marital challenge that cut across couples of all walks of life. Throughout the world divorce is found to be at its highest level, and has affected many families and societies in various ways, (Burnham, 2018). Indeed Melgosa's research specifically confirms divorce to be a growing problem in the United States of America (Melgosa and Melgosa, 2006). According to Pakhomova (2009), many experts on marriage and divorce confirm that the institution of the family is in crisis, due to loss of the importance of family values in Russia, especially to young people. In Africa divorce is found in some communities and is linked with aspects such as, sterility or barrenness, cruelty, use of magic and witchcraft by the wife, unfaithfulness and desertion by any of the partners (Mbiti, 2018).

In Tanzania, each of the 12 officers in the Social Welfare Department handles more than 12 complaints pertaining to marital dissolution each month (Shabani and Kuname, 2018). This implies that there are more than 144 cases of marital dissolution in Kinondoni each month. Nonetheless, Ching'oro (2019) notes that while

the government hopes to cut the divorce rate by 50% by 2025, there is now no explicit strategy in place to do so.

Tanzania has implemented policies and implemented measures to assist divorcing couples in obtaining equal property shares following their divorce. These measures include the provision and reinforcement of childcare services, the promotion and defense of women's rights and interests, and the creation and execution of the National Programme of Action for 2020s development and protection (Nyoni, 2021). Even with these measures, the number of divorces is rising. In addition, to the best of the researcher's knowledge there existed limited studies on divorce in Tanzania, especially in Moshi District. It was against this background the study sought to establish the factors influencing divorce in Tanzania with special focus on Moshi District.

1.3 Objectives of the Study

1.3.1 General objectives

The main objective of this study was to investigate the factors influencing divorce in Tanzania, a case of Moshi District.

1.3.2 Specific objectives

Specifically, the study was geared to.

- i Examine the influence of economic-related factors on divorce among couples in Moshi District.
- ii Determine the influence of social-related factors on divorce among couples in Moshi District.
- iii Examine the influence of cultural-related factors influencing divorce among couples in Moshi District.
- iv Determine health-related factors influencing divorce among married couples in Moshi District.

1.4 Research Questions

The following questions will guide the study:

- i What is the influence of economic-related factors on divorce among couples in Moshi District?
- ii What is the influence of social-related factors on divorce among couples in Moshi District?

- iii What is the influence of cultural-related factors on divorce among couples in Moshi District?
- iv What is the influence of health-related factors on divorce among couples in Moshi District?

1.5 Significance of the Study

The aim of the study was to empirically investigate the factors influencing divorce. The findings of this study will help different categories of community to understand what are the major causes of divorce and the study will provide the way forwards in reducing if not ending divorce in the study area and Tanzania as a whole.

The study's conclusions might be very beneficial to the general public as well as private citizens as they would highlight the unpleasant and detrimental effects divorce has on children, which could serve as a warning to couples to stay away from divorce. Additionally, the study's findings can aid educators and school administrators in searching and comprehending coping mechanisms suggested, that can be used to address the consequences of divorce in Moshi societies.

The study's findings could aid the government in understanding the detrimental effects of divorce on making and implementing policies related to gender and gender relations. The government will then be inspired to enact legislation or policies prohibiting divorce in order to have law-abiding, well-behaved citizenry. The study could aid in the researcher's comprehension of the variables influencing a couple's decision to divorce use the findings as source of references to other researches on research related topics. Finally, the study will enable the researcher to be awarded the Masters Degree on Cooperative and community Development.

1.6 Organisation of the study

The study was divided into five chapters. Chapter one of the studies covered the background information of the study, statement of the problem, research objectives, research questions, significance and limitation of the study. Chapter two involved reviewing literature concerning the study under four categories namely; Theoretical literature review, Empirical literature review, research gap and conceptual framework. Chapter three was about research methodology which involved research design, target population, sample size, sampling technique, types and sources of data, data collection

method, validity and reliability issues, data analysis. Chapter four addresses the findings and discussion of the findings. Chapter five addresses the summary, conclusion and recommendations that arise from the findings of the study. Areas for further research were also included

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

In this chapter the researcher carried out a review on various scholarly literatures in relation to the study topic. The chapter specifically addressed the general concept of marriage and divorce, selected factors influencing divorce among married couples, theoretical framework and conceptual framework.

2.1 Definition of key terms

2.1.1 Marriage

Marriage refers to a legal relationship between a husband and wife. It is widely acknowledged by society as a requirement for the establishment of families. Arugu (2014) asserts that marriage is the social norm that two or more people accept in order to start a family. The process of forming a social partnership between a man and a woman or women for the goal of procreation—bearing and raising children thus becomes marriage. According to this study, marriage is an arrangement that formally designates a man and a woman as husband and wife. However, it has been noted in the majority of research that the most valuable component of marriage is companionship, or doing activities together with the husband.

2.1.2 Divorce

A divorce is the formal dissolution of a marriage, according to the World Book Encyclopedia (1972). It differs from an annulment, which is a court's ruling that a marriage is null and invalid (not legally binding) because of a defect that was present at the marriage ceremony, generally speaking. This research defines divorce as the official dissolution of a marriage. After choosing to file for divorce, the couple is free to get married again

2.1.3 Infidelity

Infidelity means a violation of a couple's emotional and/or sexual exclusivity that commonly results in feelings of anger, sexual jealousy, and rivalry. One of the most heartbreaking and devastating issues a married couple can face is infidelity. Infidelity is also known as “cheating” or having an “affair” and when it occurs in a marriage it is called “adultery” (Tuttle & Davis, 2015). Every individual couple has its own definition of infidelity since it can never be defined by a single occasion or

circumstance. One couple may view an emotional connection (on the internet or at work) regardless of physical intimacy, as a form of infidelity, while another couple may view infidelity as a physical attachment between two people. Yet some couples may view infidelity as looking at pornography on the internet. What matters is how each couple defines infidelity (Tuttle & Davis, 2015).

2.1.4 Sulking

In this study sulking means couple refuse talk to each other for several day, weeks and often months at which communication between couples become difficulty, as well as accumulations of unsolved issues leading to divorce. Making it obvious that they are upset, while refusing to address the issues directly. When people sulk, they feel very sad and surprisingly, sometimes they don't even realize that they are angry (Weekpidia, 2023) We all need to withdraw emotionally from time to time, but frequent sulking is manipulative, and an insidious form of conflict avoidance. Sulking often results from past abuse (Boyce, 2016).

2.1.5 Domestic violence

Domestic violence, also known as domestic abuse, spousal abuse, battering, family violence, intimate partner violence (IPV), is defined as a pattern of abusive behaviours by one partner against another in an intimate relationship such as marriage, dating, family, or cohabitation (Shrivastava &Shrivastava, 2013). Their argument is that domestic violence takes many forms such as; physical aggression or restraining, slapping, throwing objects, or threats thereof; sexual abuse, emotional abuse, controlling or domineering, intimidation, staking and passive/ covert abuse, such as, neglect and economic deprivation. It is on this ground that the researcher will discuss how domestic violence has influenced divorce among married couples, through such behaviors as negligence of responsibilities, gender biases, drug abuse and alcoholism (Shrivastava &Shrivastava, 2013).

Gatwiri (2013) argue that gender biases provoke domestic violence among several married couples. She further argued that, when men are considered to be strong, muscling and more powerful than women, this prompts them to act violently over women in defense of their physical strength. The shame triggered by the idea that men are appearing weak or unmanly can trigger some of them to become or act on violent impulse.

Moreover, Mamdouh and Sallam (2012), from Hanoi University Social Sciences and Humanities, confirmed that 36% of Vietnamese children witness domestic violence in their families. His argument is that these children are likely to face high risk of mental problems such as anxiety and depression. In New Zealand domestic violence is the most serious social issue and a major human right issue globally. The kind of violence here is associated with crime and injury. Research confirms New Zealand as the leading country in the causes of injury and death to women, and also leads to short and long term health problems such as mental illness, and problems with sexual and reproductive health (Al Gharaibeh & Bromfield, 2012).

Gatwiri (2013) has highlighted various causes of domestic violence. Quoting Barnett, (1997), she argues that through imitation of observed social and cognitive behaviours, children learn and imitate parents and other people's behaviours. Men, who become abusive, grow up in abusive homes. Some children who grow believing that violence is an acceptable behaviour grew up in abusive homes. Quoting Hawkins and Doherty (2012), Gatwiri moreover stressed that the environment which people grow in, also influence human behaviour through adulthood and marriage, thus maintaining a vicious cycle. It is also notable that most low-income earners engage in domestic violence quite often (Frías, 2013).

Generally, in Africa, men are perceived as bread winners. Failure to do so mostly results to domestic violence. Unemployment or loss of job, laziness and job selection brings about poverty, and this as well results to domestic violence. However, while making reference to Foran, Wright and Wood (2013), Gatwiri likewise, considers mental illness due to personality disorder, as well as, little education to be another cause of domestic violence. This may arise from either genetic or hierarchical abnormalities which may lead to family violence. According to Munsch (2015), patriarchy institutionalized systems are also considered as a cause of domestic violence in all human cultures. This is where women are dominated by men in many cultures. Gatwiri (2013), quoting Sörgjerd (2012), further argues that women in Africa are believed to be properties of their husbands; hence, a man can control his wife anyhow. According to Tuttle and Davis (2015) alcohol and some other drugs do have traits that lead a non-violent person toward domestic abuse. For instance, Percocet or marijuana,

cocaine and amphetamines are said to cause aggressive behaviour especially where a husband reacts violently to the wife.

Gatwiri (2013), citing Muthoni (2012), argues that poverty and alcoholism is likewise considered as a cause of domestic violence by men over their wives. In regard to this, it is important to come up with a programme that directly challenges the destructive thoughts and critical inner voices that feed aggressive behaviours, where every individual should be responsible for his/her own actions. In essence, based on these findings, it is confirmed that many married women who are victims of the domestic violence have ended up in divorce in fear of death Williams et al. (2012).

2.1.6 Sexual incompatibility

Sexual incompatibility is the term used to describe when two partners have different sexual needs. Each partner may enjoy different types of foreplay, fantasies, intensity, or frequency of sex. A sexually incompatible couple has a lack of sexual understanding between them, which leads to dissatisfaction (Boyce, 2016).

2.2 Theoretical literature review

Various theories of counselling attempt to show why people behave the way they do, their reactions to life issues affecting their personalities, and how they get influenced in their operations, whether consciously or unconsciously. Generally, research confirms that human behavior is basically influenced by cognitions, emotions and relationships. The researcher explored two counselling theories that seem relevant to the topic "Factors influencing divorce.

2.2.1 Social cognitive theory

The social cognitive theory by Albert Bandura applies to this study as it makes considerable contribution on individual's self-efficacy. The self-efficacy either encourages or discourages change because people have little incentive to act until they are convinced that their actions produce the desired outcome to prevent an undesired one. According to Kremer and Hammond (2013), humans are not just under-goers of experiences, but agents as well. The ability that controls quality of life is what makes us human. According to Bandura, people imitate and adopt behavior of those around them and their reactions determine whether or not to adopt certain behaviors (Bandura 2001).

Bandura's theory was useful in this study, as it lays emphasis on how human beings influence each other through shared experiences in their social interactions, especially with guidance for a particular group of people. However, with Bandura's theory, to some extent it is never predictable if the social influence is adding value on individual behavior or spoiling it for that matter. Secondly, the influence could be pointing to individual interests especially in the absence of guidance, thus, failing to address physiological needs such as food, water, sex, that equally apply to all human beings. Moreover, failure to express feeling of safety and self-esteem is likewise a limitation of this theory in laying emphasis on marital relationship as the concern of this study. However, the social concerns raised by Bandura's theory can be qualified by Maslow's theory in the efforts of strengthening marital relationships.

2.2.2 Theory of human motivation

Abraham Maslow's theory of human motivation implies that human beings are motivated to satisfy five basic needs in a hierarchical sequence (Maslow, 2013). The five basic needs described in this theory include; physiological, safety, love/belonging, esteem and self-actualization, with the physiological needs laying the foundation for all other human basic needs. According to this theory when physiological needs are well taken care of to satisfy individuals in a relationship, the rest of the needs flow easily towards self-actualization. At the same time if physiological needs are not properly attended to, it is most likely for partners in a relationship engaging in continuous conflicts and fights, thus, making it difficult to satisfy the rest of the needs. Figure 1 shows how the five levels of human motivational needs are arranged in a hierarchical sequence. In essence every couple and individual are desirous of improving or actualizing oneself in a marriage relationship. Maslow used a diagram to analyze the five basic human needs. This theory concerns how individuals are expected to bond in a relationship. Self-actualization in a marriage relationship is to be determined by couple's serious attention on physiological needs in a respective manner. The support and motivation of each partner towards self-actualization is so vital in view of the core basic needs that equally apply to all. This theory appeals more on personal therapy, couples' therapy and family enrichment programs for the inspiration of the entire family.



Figure2.1: Abraham Maslow’s hierarchy of human needs; (Maslow, 2013)

2.3 Empirical literature review.

Frequent cases of divorce among several married couples are caused by various factors that cut across couples of all walks of life, irrespective of color, race or age. In this section, selected factors that influence divorce are discussed.

2.3.1 The influence of infidelity on divorce among couples

One of the most heartbreaking and devastating issues a married couple can face is infidelity. Infidelity is also known as “cheating “or having an “affair” and when it occurs in a marriage it is called “adultery” (Tuttle & Davis, 2015). Every individual couple has its own definition of infidelity since it can never be defined by a single occasion or circumstance. One couple may view an emotional connection (on the internet or at work) regardless of physical intimacy, as a form of infidelity, while another couple may view infidelity as a physical attachment between two people. Yet some couples may view infidelity as looking at pornography on the internet. What matters is how each couple defines infidelity (Tuttle & Davis, 2015).

Moreover, Tuttle and Davis (2015) argued that most infidelity affairs are built on fantasies, in which the “lover” is idealized. In this case your spouse may see “another person” as everything that he/she has been looking for or needing, when in reality the “other person” has his/her own baggage and issues.

Additionally, marriage partners engage in infidelity affairs for psychological reasons like pleasure (Munsch, 2015). For instance, some people enter into infidelity affairs with the desire to have more sexual partners for pleasure. In a study by Foran and Wood (2013), a man stated that, “more sex rewards him to performing well at his job.” Moreover, some other people engage into infidelity affairs due to unmet psychological needs. If a person chooses a partner that does not help him/her meet his/her psychological needs, then most probably those unmet needs would make him/her unhappy and might motivate him /her to cheat in their marriage relationship. In essence a spouse who is driven by psychological needs in their marriages most often feel that they made wrong choices of their life partners, hence, attempt to seek the desired psychological needs elsewhere. However, a person who cheats still loves his /her spouse, but practices ineffective and or unhealthy coping and problem-solving strategies, Frederick & Fales (2016). Notably, most marital problems do not arise overnight; rather they mount up slowly by slowly over the years ultimately causing one partner to turn to someone else for solace.

According to Williams, Sawyer and Wahlstrom (2012), citing Powers (1987), the sexual health of marriage is a pretty reliable indicator of the general health of the marriage. If a couple experiences unsatisfactory sexual relationship, some partners decide to go for alternatives, like for instance having external sexual partners “Mpango wa kando”. They do this behind their partners back. Moreover, Williams, et al. (2012), citing Powers, (1987, p.150) confirms that “sexual problems arise from ignorance and misunderstanding amongst the married partners”. For instance, if a couple does not understand all the relevant facts about sex and the physical functioning of each other’s body, or if one of the partners has a negative attitude to sex. Leeker and Carlozzi, (2014) has argued that people engage into infidelity affairs due to the opportunity to do so, the strength of desire. Peer pressure, alcoholism and drugs are also other concerns that fuel infidelity among married couples to the extent of them divorcing. Hawkins and Doherty (2012) addressing the topic on life/relationships /relationship advice in New York, highlighted several innocent actions that lead to infidelity out of the peer pressure. For instance, regular online, emails or room conversations or cell phone communication with an opposite sex “friend”. These include regular texting, phone calls, emails, IMs or chat room conversations with a friend of the opposite sex can build strong emotional bonds, which can progress to

emotional infidelity. Both cyber infidelity and emotional infidelity start out innocently with regular communication or contact with a person of the opposite sex, and increases over a period of time (Clayton, 2014).

In addition, when people raise complaints regularly, about their marriage mates to a friend, workmate, or a stranger of the opposite sex sends a message of availability. This gives the sympathizer an opportunity to exploit the complainant. If marriage partners have a problem, let them discuss it with each other. Peer pressure is also exercised when friends meet regularly for lunch or coffee breaks with the same persons, especially of the opposite sex. This mostly leads to a kind of emotional dependency. Thus may result to a workplace affair. Instead, it is advisable to engage your spouse for frequent lunch and coffee breaks. It is also important to note that when married persons over indulge in drugs or alcohol with the members of the opposite sex; they easily succumb to infidelity because both lead to impaired judgment and lowered inhibitions (Hawkins & Doherty, 2012). Additionally, hanging around with closest friends who are cheating on their spouses may eventually start mirroring their bad behaviour. Regular association with them leads to assimilation and this has led several innocent spouses to seek for divorce.

Furthermore, when a person regularly socializes with a particular workmate of the opposite sex mostly during non-business hours, it is a way of welcoming trouble especially, if the spouse is not present (Nelsonand &Salawu, 2017). This has led several marriage partners to go overboard, either carelessly or intentionally. To avoid secret intimacy affairs, let a couple have fun with a friend when both are present, or they have fun the two of them. When peers of the opposite sex engage in an innocent conversation about a topic that is sexually charged, many have ended up getting aroused, thus resulting into infidelity. This action has led and will continue resulting to breaking of many marriages. Thus, the marriage will definitely lose its purpose. Moreover, career advancement and working abroad has also influenced infidelity among several married couples. In Zimbabwe, Tinotenda (2014)addressing the negative impact on long distance relationships among married people quoted:

“issues of faithfulness come into play for partners in long distance relationships. Human beings have biological feelings and married couples should meet from time to time for sex. That is healthy. Cases of

infidelity occur when one of the partners in a long distance relationship ignores moral values that respect sex relationships and resort to quenching the thirst for sexual pleasure outside marriage and long-standing relationship” Gunguwo said.

Other addictions that have interfered with the marriage bond include internet – watching pornography, face book, WhatsApp and twitter, where some of marriage partners spend more time on them and instead have little or no time for their spouses for either sex or sharing. This trend is making marriage lose its meaning and is more likely to end in divorce.

Couples sometimes struggle with challenges including adultery, disagreement, poor communication, incompatibility, and lack of sex or romantic closeness. Over the past 75 years, cultural changes in behavior and attitude have contributed to a redefinition of why and with whom we choose to be married. The stigma that formerly surrounded divorce has also been normalized and mostly removed as a result of these changing views. The notion of marriage as a lifetime commitment, frequently with the primary goal of bearing and raising children, has undergone a dramatic transformation, progressively giving rise to a focus on personal fulfillment and happiness. Both partners must be committed to one another for a marriage to be happy and healthy (Tanaka 2021; King 2022). Unfortunately, all it takes for a marriage to fall apart is for one spouse to show disinterest in the other. If one partner isn't totally committed to the other, the marriage will eventually fail. Occasionally, the spouse who is still committed to the relationship believes that they can save the marriage by themselves if they work harder. In the end, it comes out to 100% if they put in 200% and their spouse puts in 0%, right? Once the shock and amazement have worn off, their rage at being used and abused during the relationship may lead to an extremely difficult divorce when their marriage finally ends. (Roy 2022).

Divorce is viewed as a "life-altering decision" that includes a variety of approaches to resolving issues that led to the separation before the divorce was officially finalized (Tanaka, 2021). According to the majority of writers (Fagan & Churchil, 2022), divorce results in a married couple's everlasting separation. King (2022) studied the factors that lead to divorce. According to him, one reason young couples offer for divorcing is because they no longer find each other attractive sexually, which erodes

their close bond. Another major factor contributing to a lot of young couple divorces is poor communication, which makes it challenging for partners to work through the emotional, sexual, and financial problems that are plaguing their unions.

Following a research to look into the causes affecting divorce in the city of Mohabad and the provinces of Teheran, Iran, the national statistical bureau (2021) provided the following figures on social and cultural affairir status between 2019 and 2020. Ex-post factor and descriptive methods are used. With 557,731 case files in the statistical population, the divorce rate increased by 3.6%, resulting in 183,193 cases. According to reports, the main reasons for the rise in divorces include socioeconomic issues, forced marriage, educational attainment, religious differences, and cultural customs. The quantity of cases heard by the Dispute Resolution Council in 2021. The study reveals a sample of 125 files discovered in 2022 by moistei, randomly selected from among the accessible files by 46.1% in six months 15,303.

The majority of divorces, as per the statistics, happen during the first five years of marriage; these cases are more common among family workers and couples with less than a diploma. The chi-square test results indicate that a number of characteristics, including inadequate communication, a small premarital social group, aggression and violence, family intervention, drug addiction and moral perversion, adultery, and sexual problems, are associated with divorce. Significant at the level of 0.01 are the variables of drug addiction, sexual dysfunction, sexual perversion and betrayal, meddling with life, and communication issues. These characteristics, together with poor familiarity before marriage, are useful in forecasting divorce.

In the US, the divorce rate has climbed since the American Civil War, decreased during the Great Depression, peaked in 2020, and remained at about 50% ever since, according to a research by Lazar et al. (2021). Studies show that 75% of Black and 38% of White children born to married parents will get divorced before they age sixteen (ibid). Ruggles (2020) found a significant relationship between the rise in female employment in non-farm jobs and the rates of divorce and separation. Furthermore, prior to the 21st century's dawn; Racial disparities and marital instability were explained by higher female labor force participation among black 10 women and lower economic prospects for black males, according to Ruggles (2020); Lazar et al. (2021); and for more of similar discrepancies in the years that followed. Wives seldom

helped many women who wanted to work in the workforce. This was noted by Dolan and Hoffman (2021).

The financial toll that divorce or separation between spouses frequently took was one of the reasons why a lot of couples chose to remain together (Ressler& Waters, 2019). But it was also noted that increases in female income were associated with a significant rise in divorce rates, possibly as a result of the dissatisfied woman's ability to support herself and her family with her salary. Sayer and Bianchi (2020) looked at whether a wife's financial independence led to marital instability and raised the risk of divorce. There was a positive initial link between a wife's proportion of family income and divorce, but as soon as gender ideology-related factors were included to the model, the correlation disappeared to non-significance. The study found that measures of marital commitment and satisfaction more effectively predicted signs of marital disillusionment than did indications of economic independence. Portman and Kalmijn (2018) performed research on the effect of women's job on divorce risk in a Dutch study. The causes that led to the divorce were especially important since they affected the wife's work intensity, position, and prospects for career success in comparison to her spouse. The findings indicated that women who worked had a divorce risk that was 22% greater than that of women who did not work.

There was just one research conducted in China that addressed premature marriage. This investigation was conducted in China by Zeng et al. (2021). In contrast to other industrialized and developing nations, this study showed that divorce rates in China were incredibly low. Comparable results from further research suggested that women who married before becoming 18 had a greater divorce risk than those who married after turning 20. The likelihood of divorce was around 2.5 times higher in arranged marriages than in non-arranged unions. It was also observed that the divorce rate was greater in cities than in rural regions. Women who had more children also had a reduced divorce rate, all other variables being equal. Son choice has an impact on the breakdown of marriages. Women with no son had a significantly higher risk of divorce than those with at least one son.

Research by Whittington and Alm (2022) indicates that tax incentives play a role in the divorce decisions made by both men and women. It must be recognized that a very tiny fraction of divorce applicants were the spouses who participated in this

fundamentally mercenary divorce procedure. Most couples have one or both of them suffer from financial troubles as a result of their separation and divorce. It usually results in unemployment and a reliance on government assistance in Great Britain. Emotional issues are typically connected to relationship breakups in the future. Kiernan & Mueller, 2018. According to the authors' summary, persons who entered into relationships at a young age, cohabitate, had parental divorce, and were susceptible in terms of their finances, bodies, or emotions were more likely to be divorced. Lester (2019) conducted a worldwide study on regional variations in divorce rates.

Little consistency was found when the author examined the social correlates of regional divorce rates for seven countries: Taiwan, Finland, France, Hungary, Japan, Switzerland, and the USA. The study revealed that unemployment was the most constant social correlation, followed by population size, homicide rates, proportion of senior individuals, birth rates, mortality rates, and crime rates, to a lesser extent.

Financial problems were the main reason given by many young Americans who wished to get divorced, according to a study done on the subject (Burgess et al., 2017). The results obtained by Ressler and Waters (2019) were similar. In contrast to the wife's income, which showed the opposite tendency, a husband's income in Finland was associated with a lower chance of divorce (Finnas, 2020). Furthermore, it was demonstrated that tenants in this study had a 50% higher likelihood of divorcing than homeowners.

Mohlatlole (2018) conducted study to look at the causes of divorce among young couples in Lebowakgomo, South Africa. To conduct the examination, the researchers used a case study design in addition to a qualitative methodology. The present study utilized snowball sampling methodology. Eleven participants were located and recruited in this manner. The sample size was chosen using saturation theory as a reference. The researchers used semi-structured interviews as a means of information gathering. Interpretative phenomenology was used to data analysis. The study found that abusive behavior, poor communication, sudden character changes, financial hardships, and adultery were all associated with divorce in young marriages.

According to five categories—social, communicative, personality, sexual, and economic factor Dolfani et al. (2018) analyzed how these characteristics have evolved over time in their research on the factors that impact divorce and how much it has changed over the previous 20 years. In the inquiry, the descriptive-survey approach was applied. Sixty-one questionnaire questions are employed to get the necessary information from eleven² young people in Khorramabad City who are going through divorce-related problems. The outcomes are then presented using the descriptive approach. The proportionate contributions of each factor are determined using the Pierson correlation coefficient and appointment coefficient. Thus, it has been demonstrated that social, linguistic, sexual, psychological, and economic factors all contribute to the divorce of young people. The study concludes that, in addition to economic considerations, social, sexual, psychological, and communicative issues also played a role in a couple's divorce.

However, according to Dumas (2021), a researcher on divorce in Canada, the divorce rate climbed fivefold between the end of 2019 and the middle of the 2020s. Approximately 77,000 divorces were granted in Canada in 2021, or 262 per 100,000 individuals, at the same period. A study done in 2020 by the Canada Bureau of Review found that about one-third of marriages in Canada will end in divorce. Consequently, divorce affects over 74,000 children annually. Furthermore, in a challenge to the character changes that occur in married couples, Dolfani et al. (2018) stated that in addition to character changes, other important causes of divorce include poor or nonexistent communication, financial difficulties, abuse, and adultery. According to Mohlatlole (2018), the following factors have been identified as divorce causes: low levels of acquaintance before to marriage; aggressiveness and violence; family interference; drug addiction and moral perversion; adultery; and sexual issues. Nonetheless, Mostafaei (2021) and King (2022) noted that couples find it challenging to work through their emotional, financial, and sexual conflicts when there is a lack of communication. Some of the contributing causes to divorce in various nations have been demonstrated by the aforementioned empirical investigations. The goal of the current study is to determine whether or not the Moshi district's additional divorce-related characteristics are different from those in other parts of the nation.

2.3.2 The economic factors influencing divorce among couples

Economic issues are a contributor to divorce among several couples. Marital economic challenges are experienced differently as determined by each individual couple's prevailing circumstances. In this study, the suggested economic factors that are deemed to influence divorce among couples include those related to employment, career advancement, poverty, and luxury (Cohen, 2014).

According to Raz-Yurovich (2012), money is a potential source of disharmony among married partners, for instance, misuse of family finances on luxuries like alcohol taking and extra-marital affairs for individual gains at the expense of one's spouse. In a marriage money can give vent to feelings of hostility, inadequacy, anxiety, and emotional deprivation (Killewald, 2016). Like other factors such as sex, in-laws, religion, alcoholism and gambling, money is frequently presented by troubled husbands and wives as the problem they cannot resolve in their marital distress.

Personalization of money in terms of "mine and yours" kills the spirit of unity of purpose among the married couples. There is likely to be a lot of mismatch among partners, thus leaving a family to have no clear direction of purpose. When the money is personalized in the family "mine and yours", an individual is most likely to be tempted to spend it anyhow as they wish, and the running of the family matters will end up being a challenge since the couple is not able to plan together (Killewald, 2016). Generally economic factor is considered a key factor affecting young adults' quality of relationship. The findings of the research that was carried out at the University of North Carolina Chapel Hill, suggests that economic hardship has stressed couples, thereby increasing conflict and leading eventually to divorce (Cohen, 2014). Individuals might fight over limited resources and struggle with disappointment when financial means are meager. Moreover, economic circumstances may diminish quality of relationship by increasing conflict and reducing intimacy. However, Mitchell (2017) observes that financial strain increases couple-level of violence for cohabiting and couples.

To some couples' poverty is considered an issue besides marriage dissolution. This is derived by the expectation a person had at the time of getting married. For instance, some people get married for economic purposes, pairing to a person whom you can live with, and both of you create wealth to avoid dependency and being a burden to the

community. When this becomes unattainable some spouses have ended up filing for divorce. According to Chireshe (2015), unemployment has contributed to several married men shifting from rural to urban areas or even from one country to the other, searching for reliable jobs in support of their families. In this case many have ended up pairing with other women to get satisfied sexually. This has led to several marriages ending up in divorce. However, economic challenges should not be encouraged to break marriages. Instead an establishment of common regime of the family with the mutual agreement by the couple must be enforced. There is need for common consultative, budgeting, and planning and control systems.

Clark and Brauner-Otto (2015) confirm that arguments about money are by far the top predictor of divorce. It is not children, sex, in-laws or anything else, but it is money for both men and women. This is a clear indication that money differences between married couples emanate from deeper issues in relationship power, and trust. If these deep issues in relationships are problematic, then the couples involved are more likely to divorce. Probably couples fight about money because they are experiencing negative financial events like a job loss. The stress that accompanies financial problems may overwhelm the couples.

According to Valenzuela, Halpern and Katz (2014), each couple has a belief on the best way to use money, for instance, using money for status or security. When spouses' differ regarding finances, they end up into conflicts. The financial strains results to increased couples level of violence, both for cohabiting and married couples. Chowdhury (2013) carried out a research at Washington that confirmed high rates of divorce that are mostly influenced by such factors as poverty and low earning.

However, further research by Voena (2015), support the idea of economic status as a key factor affecting young adults' quality of relationship, thus ending in divorce. Moreover, Harrell-Bond (2019) likewise observes that financial strain mostly increases couples' level of violence for both cohabiting and married couples.

2.3.3 The socio-cultural factors influencing divorce among couples

Marriages have always encountered challenges since time immemorial, and they will continue to have challenges due to various underlying factors. The socio-cultural factors in several places seem to be a big challenge which lead to either separation or

divorce among the married couples (Gheshlaghi & Najafabadi, 2014). To some extent it may have influenced divorce for that matter. The socio-cultural factors influencing divorce among married couples suggested for this study include intertribal/ethnic marriages, interfaith marriages, in-laws relationships, childlessness or single sex children, gender roles and social relationships (Hasanpoor-Azghdy, Simbar & Vedadhir, 2015).

According to Epstein and Zheng (2014), cultural and ethnic values play a significant role in marital behaviours. In essence, different cultures and sub-cultures organize different adaptive family arrangements and interactive styles. In addition, the manner in which problems are dealt with; pathways of seeking and obtaining help; what is expected; and how a person interacts with a professional, are all affected by the cultural and social factors.

Jones, Hull and Mohamad (2015), citing Thomas (1961), found that the frequencies of interfaith marriages, which seem to be increasing, were subjected to high divorce rates. According to this research, "it is sometimes assured that religious differences in a marriage would be a source of marital stress leading to mental health problems for one or both of the spouses. Additionally, Jones et al. (2015) argue that some people who marry outside their religion often indicate a tendency or rebellion toward cultural norms. This tendency may also operate in that the person feels tempted to quit a marriage if it does not meet his/her expectations. In some communities many young couples admire their elders and are obliged to adopt the same cultural behavior and practices.

Bolhari and Saberi (2012), citing Rice (1983) further argued that the mother in-law is usually seen as the one who meddles, interferes, and intrudes on the couples' privacy. In addition, she is frequently blamed for being possessive, over protective, demanding, criticizing and nagging. In essence cultural and ethnic values play a significant role in marital behaviors. Different cultures and sub-cultures organize different adaptive family arrangements and interactive styles. In addition, the manner in which problems are dealt with, pathways of seeking and obtaining help, what is expected, and how a person interacts with a professional are all affected by the cultural and social factors (Vasudevan, Geetha, Bhaskar, Areekal & Lucas, 2015).

Afifi, Davis, Denes and Merrill (2013), while citing Pelt (2008), argues that the manner in which you speak and listen today is affected by what you learned as a child when growing up. You may have observed destructive patterns, such as hostility, mind reading, silent treatment and yelling. Some spouses may have carried these same patterns into their marriages. The way individual spouses function in a marriage relationship is greatly influenced by his or her family of origin. It is quite evident that the influence of relatives on a marriage usually ranges from subtle to obvious.

Uddin (2015), addressed the theory of multigenerational hypothesis which states that, “values, beliefs, behaviours and symptoms may be passed down from one generation to the next through a complex chain of relatedness.” Thus, has ended up affecting marital and family life. Generally cultural values and social -economic status, combine to shape the character of marriage, particularly role expectations and the nuances of daily experience. This is wholly determined by how each spouse was gendered right from early childhood by the family of origin. In essence, socio-cultural norms can have a predictable impact upon a couple’s willingness to discuss its interactions with outsiders, particularly about extra-marital affairs (Kawano & Wu, 2012). According to Fanta and Worku (2012), religious prejudice often enters into the shaping of attitudes towards other religions, particularly when it is related to the intimate relationship of marriage.

Moreover, the social class including the peers, colleagues, age mates, or even neighbors may at times influence conflicting couples towards seeking a divorce. This most often happens when couples in marital crisis carelessly expose their marriage frustrations with the aim of seeking sympathy and the right advice from their concerned friends. As a result, they end up making wrong decisions, with their marriages breaking up. Some other couples within the social class have also carelessly ended up breaking their marriages by copying their friends who have done it before with the hope that their problems would be over (Harrell-Bond, 2019).

According to Bolhari and Saberi (2012), parents and in-laws are mostly considered to be a source of friction, especially to young couples, as well as, a source of support and help. Many young couples admire their elders and do not want to be cut off from them. According to this finding, most of the spouses who are too much to their in-laws have little time for their spouses, hence, their marriage is likely to have crisis in the long

run. In-laws are mostly considered as easy scapegoats for family tensions. Some mothers fail to understand their sons or daughters desire to distance themselves. They instead hold their daughter's or son's in-laws responsible for alienation of affection. Bolhari and Saberi (2012), citing Nicholas (1988) quoted:

“it is easier to begrudge your daughter/son in-law for keeping your son/daughter to herself than to admit that your son/daughter is not as responsible as you wish”. On the other hand, “it is easier for a wife to resent her mother in-law’s intrusiveness than to confront her husband directly for not keeping his mother from interfering” (Nicholas, 1988, p.141).

Bolhari and Saberi (2012) further argue that the family of origin shapes how flexible and accommodating the marital pair would be, due to strong cultural ties on gender roles and behavior from childhood. This simply implies that the unfinished business with one's parents gets in the way of a couple's working on their new relationships. With time tension is hoped to strike between the couple and their parents.

In some communities' couples with a single sex child, especially girls, are likely to end in divorce. For instance, Rodriguez-Menes and Safranoff (2012), in his study confirms that in US couples with daughters only are somewhat more likely to divorce than couples with sons only. In addition, a study carried out in America by Mitchell (2017), likewise confirms that the number and the gender composition of children can affect the marital dissolution of parents. In many developing countries and even developed ones in Asia, parents tend to prefer boys than girls. If children are a marital-specific capital (Gheshlaghi and Najafabadi, 2014), then boys are viewed as highly valuable, unlike the girls. The cost of divorce will be increased in case of sons as opposed to daughters. In some cases, a man can divorce if he has no boys with the current wife. He will remarry with expectation of having a son with future women. Upon getting a son, it reduces the probability of divorce.

Epstein and Zheng (2014), observed that couples with first born daughters are more likely to be divorced than those with first born sons. Mitchell (2017) found that the presence of sons increase women's probability of stability in marriage. Like other Asian countries, parents in Vietnam have a strong preference for boys over girls. Therefore, when the couples in marriage union are exposed to this kind of

predicament, there is need to cultivate and integrate a common faith through which their common values can be attained. This can be achieved through a pre-marital counselling by a professional cross-cultural counsellor.

In some places childlessness and single sex children are also considered as grounds for couples' divorce. In the African traditional religion, it was widely held that if a person failed to bear children, he quenched the fire of life and he was considered dead, and above all, his line of his physical continuation was forever blocked (Uddin, 2015). Generally, childlessness in several communities in Africa was usually considered a ground for divorce among couples.

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stressed couples, thereby increasing conflict and leading eventually to divorce (Cohen, 2014). Individuals might fight over limited resources and struggle with disappointment when financial means are meager. Moreover, economic circumstances may diminish quality of relationship by increasing conflict and reducing intimacy. However, Mitchell (2017) observes that financial strain increases couple-level of violence for cohabiting and couples.

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2.3.5 Counselling Interventions on Marital Disputes

Counselling plays a great role in peoples' lives especially when done by expertise of different fields. The ultimate of the study is to suggest some counselling interventions that would alleviate couples' challenging marital disputes. Behavioural marital therapy when used in this study would address several marital challenges. According to Hugenberg (2014), behavioural marital therapy is hoped to improve couples' behaviour on substance abuse to either one or both partners. This therapy focuses on rebuilding trust, improving communication, discouraging or reducing intimate partner violence, as well as, enhancing substance abstinence by the using partner. Good communication enables couples to express their true feelings without fear. At the same time, it improves spouse listening skills while the partner speaks. Financial therapy may also be applicable in this study for the purposes of strengthening marital relationships.

Money tension influences an individual's perspective from childhood through marriage life. Financial therapy aims at helping couples to check whether their spending habit is healthy or if their money attitudes could be the product of problematic lessons learned in childhood. In addition, financial therapists help individuals to be sure of their financial obligations by learning how to identify ineffective money management strategies, and instead engage into more productive behaviors. Moreover, Emotional Focused Therapy for infidelity is likewise applicable in this study. Emotional Focused Therapy (EFT) is mainly concerned with peoples' emotional effects caused by partners especially in marriage relationship, Sörgjerd (2012). He further argues that the goal of (EFT) in couples' therapy is generally hoped to improve attachment behaviors in order to help distressed relationships. Conflicting couples are, therefore, guided to identify and understand their underlying emotions hoping to establish healthier patterns of interacting to promote openness and trust between partners.

2.5 Conceptual framework

Figure 1 depicts the conceptual framework for the factors causing divorce among spouses in the Moshi district. The study's independent variables included cultural aspects like a couple staying with their parents and not having children (childlessness); health factors like physical disabilities that last a lifetime, illnesses, and weight gain of married couples; and social factors like violence, infidelity in marriage, incompatibility in sexual relationships, extended families, academic success, and violence. But the eventual separation of a married pair, or divorce, will be the dependent variable.

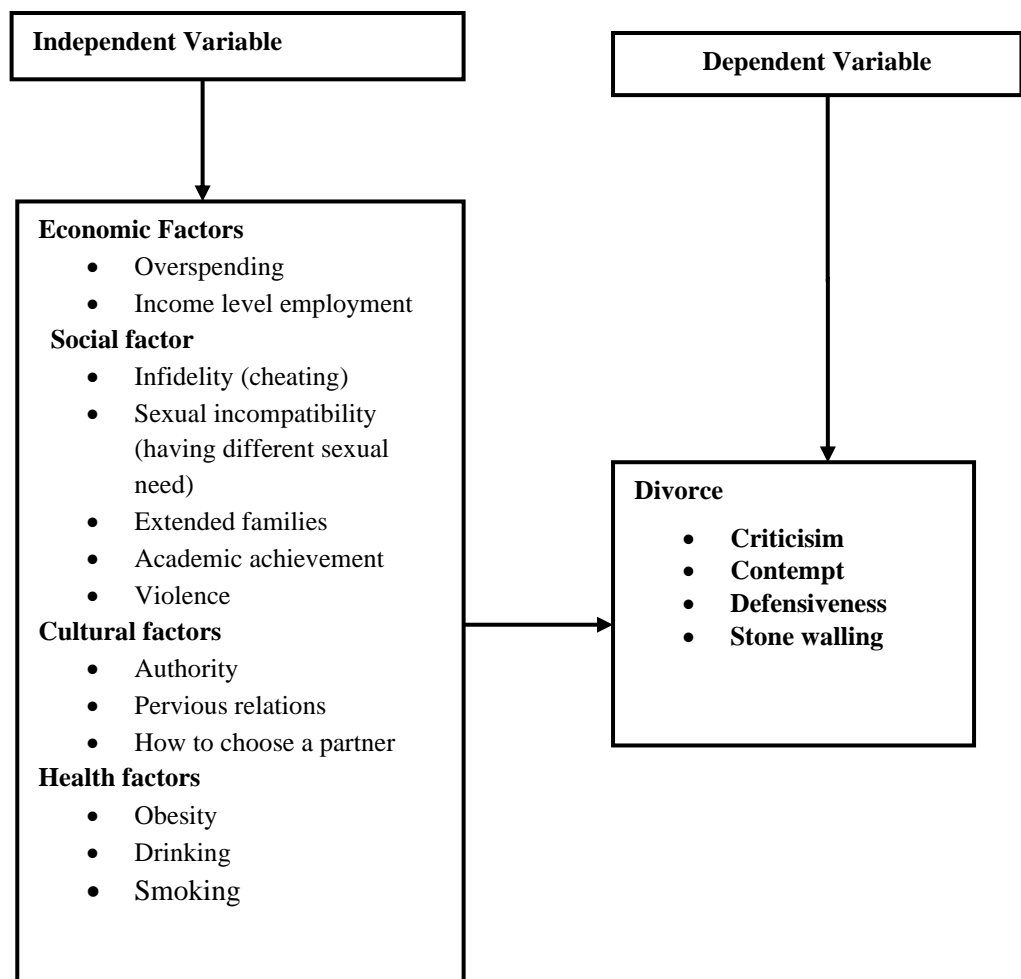


Figure 1: Conceptual framework (Researchers Own Construct, 2023)

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methodology that was used during the study. It includes; research design, location of the study, target population, sample size and sampling procedures. Other aspects considered include research instruments, validity and reliability of the research instruments, piloting of instruments, data collection procedures, data analysis techniques and ethical considerations.

3.2 Research design

The study used descriptive survey design to explore various challenges experienced by couples as influenced by selected factors to the point of high cases of couples' separation and divorce. Descriptive survey design allowed the researcher to gather information, summarize, and interpret data for the purpose of clarification, (Creswell & Creswell, 2017). He further argues that a descriptive survey design would help the researcher to explore studies, analyze and interpret for the purpose of descriptive research as determined and reported on the findings.

According to Wang (2015), the descriptive survey research provides statistical information for the purpose of equipping the marriage counsellors, church leaders, and the church ministers with the necessary information to enlighten the Christian couples on how to maintain healthy marriages. This design seemed appropriate for this study in the fact that it allowed the researcher to explore various factors that are linked to divorce among couples.

3.2 Geographical coverage:

The investigation was conducted in the Moshi District, Kilimanjaro Region. The area was chosen because documented reports indicate that it has a big number of divorce cases as they are rated at 33% compared to other districts of the region as for Same, the number of divorced couples is at 27%, Hai 23%, Siha 19% and Moshi Municipal 32% (URT, 2022).. Moreover, piloted results indicate that there are more than 58 requests for divorce each month at district level.

3.3 Population, sample, and Sampling procedure

3.3.1 Population

This study is focused on divorced couples. These are the one who constituted the unit in this study. The target population included couples of different age brackets, education levels, couples' types and periods in marriage, social status and tribal backgrounds of the couples within the study area. Therefore, in order to determine the factors that lead to divorce, the researcher suggests, with the support of law enforcement and religious leaders, using divorced spouses as key informants. About 415 divorced couples were reported in the district year 2021–2022, according to district data (Moshi District statistic, 2023).

3.3.2 Sample

Any group from which data is collected is referred to as a sample in research (Frankel and Wallen, 2000). Furthermore, according to Creswell (2018), the number of entities in a subset of a population chosen for research and data analysis constitutes a sample. According to Kothari (2020), an ideal sample is one that satisfies all four criteria: reliability, adaptability, representativeness, and efficiency. As the whole population was 415 respondents, its sample size was 203 respondents as obtained from the sample of determination as initiated by Yamane (1967) as indicated below: .

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

Whereby:

n = sample size,

N = a total number of divorced couples within the study area (415)

e = standard error (5%).

Therefore;

$$n = \frac{415}{1 + 415(0.05^2)}$$

n= 203 respondents (divorced couples) De Vaus (2012); Kothari (2004) and Kimia (2018) point out that, regardless of the population size, the minimum sub-sample size of 30 cases (respondents) is the acceptable minimum sample for studies in which statistical data analysis is to be done. Therefore, the 123 sample was big enough for statistical analyses of the data obtain in this study.

3.3.4 Sampling Procedure

Sampling technique is a definite plan for obtaining sample from a given population. Kothari (2004) defines sampling technique as a procedure that the researcher would adopt to select elements to be included in the sample. Sampling technique lay down the number of elements to be included in the sample. Baker (2019) noted that, there are two major goals that sampling can achieve.

The first is to establish representatives of what are being studied and conversely to reduce bias. The second is to be able to make inferences from findings based on a sample to a larger population from which that sample is drawn. Sampling is important in reducing bias in the findings (Veal, 2017; and Flick, 2018). The study employed simple random and purposive procedures to get the required sample.

3.3.4.1 Simple Random Sampling

According to Kothari (2004), in a random sampling each element has an equal chance of being selected, and the sample so selected is assumed to be more representative. In the first stage four wards were selected randomly from Moshi district council in which Pasua, Kiboriloni, Kaloleni and Languo. In the second stage, 51 respondents were selected randomly from each ward using a ward population list obtained from ward leaders making a total sample of 203 respondents.

The aim of using simple random sampling was to reduce the potential for human bias in the selection of elements to be included in the sample. As a result, the simple random sampling provided with a sample that was highly representative of the population being studied, assuming that there was limited missing data. Since the units selected for inclusion in the sample were chosen using probabilistic methods, simple random sampling allowed the researcher to make generalizations (i.e., statistical inferences) from the sample to the population. This was a major advantage because such generalizations were more likely to be considered to have external validity.

3.3.4.2 Purposive Sampling

Purposive sampling or judgmental sampling was used to obtain the necessary information from the people specialized in dealing with the patients in general and the elderly in particular. Based on their professions, two social workers from the government and from each ward were purposively selected as key informants. The

reasons for choosing purposive sampling are based on the fact that it serves a specific purpose. Mason (2018) argued that, purposive sampling is a set of procedures where the researcher manipulates the analysis, approach and sampling activity interactively during the research process to a much greater extent than in statistical sampling.

3.4 Data and Data Collection Method

This study employed two types of data which were primary and secondary data.

3.4.1. Primary data

Primary data are those which are collected afresh and for the first time and thus happen to be original in character (Kothari, 2004). In this study, primary data were collected directly from respondents by means of questionnaires and interviews.

3.4.1.1 Questionnaire

Quantitative data collected using questionnaire supplied to 203 respondents who were divorce victims. As suggested by Leedy (2011) questionnaires are the best method of assessing the attitude, perceptions, feelings and opinions of selected population sample. Quantitative data were collected using a structured questionnaire which included both closed and open-ended questions to assess factors influencing divorce among young couples in Moshi District. The questionnaire also included a five-point Likert scale which was rated with 1 to 5 points, where 1 = Strongly Disagree, 2 = Disagree, 3 = Undecided, 4 = Agree and 5 = Strongly Agree. The results helped in providing clarifications and improvement in some of the items that seems to be ambiguous in the instrument was to achieve the research objectives.

3.4.1.2 Interview

According to Cohen (2001), an interview is regarded as an interchange of views between two or more people on a topic of mutual interest and emphasizes the social situations of research data. It is a research instrument for data collection that involves a collection of data through verbal interaction between the interviewee and the interviewer. Semi-structured interviews were used to collect data from key informants (Community Development Officers, local religious leaders and law enforcement officers) at ward and district levels in order to get an in-depth exploration of their views on the factors influencing divorce. This technique was purposely selected because it normally provided opportunity to probe further issues that need more information.

3.5 Data Validity and Reliability

3.5.1 Validity of the research instruments

According to Heale and Twycross (2015), validity is the accuracy and meaningfulness of inferences, which are based on the research results. It is the degree to which results obtained from the analysis of the data actually represent the phenomenon under investigations. The validity of the questionnaires was assessed by a panel comprising of the researcher's supervisors who are experts in the field and fellow colleagues in the counselling class. They ascertained the validity of the items used and their usefulness in obtaining relevant data. The pilot study results of the two research instruments were also used to ensure that the items were clear to the respondents. The other method was to ensure that all the instrument items adequately represented the research objectives.

3.5.2 Reliability of the research instruments

To test the reliability of the questionnaires, the questionnaires were piloted in one church prior to the study. The reliability was tested using split half test and Cronbach alpha for the purpose of determining the internal consistency of the questionnaires (Mugenda & Mugenda, 2003). This method of testing reliability of test scores uses a single administration of the test. The results of the test were split into two using even and odd numbers. The two halves were correlated using Pearson Moments correlation method. The resulting correlation between the two halves was subjected to Cronbach Alpha formula in order to obtain the reliability coefficient for the whole test. The reliability of the results of the pilot test was evaluated using Cronbach's Alpha. A Cronbach's alpha coefficient value of 0.7 or above denotes the measurement's reliability in the research.

Table 1: Variables Reliability

| Variables | Reliability | Sources | items | Reliability |
|-----------------------|-------------|-----------------|-------|-------------|
| Economic factors | | Kaloleni street | 10 | .752 |
| Social factors | | Kilimani street | 03 | .748 |
| Cultural factors | | Matindingani | 03 | .747 |
| Health related factos | | Kanisani street | 04 | 7.49 |

3.6 Data Analysis Techniques

The data was edited and a code book of data entry made (Carslaw and Ropkins, 2012). It was analyzed using Statistical Package for Social Sciences (SPSS), version 23, summarized into percentages, means, and frequency distributions. Statistical Package for Social Sciences can accommodate large amounts of data. The computer package is also very efficient given its

wide spectrum of statistical procedures purposefully designed for social sciences. Data analysis was both qualitative and quantitative. Descriptive statistics were used to analyze the quantitative data obtained. Content analysis was used to analyze the qualitative data using themes and categories derived from the responses. Descriptive statistical tools of analysis used included frequencies and percentages (Gunst, 2018). The final results of the study were interpreted and then presented in form of frequency tables.

3.6 Ethical Considerations

The study ensured that the highest professional and ethical standards related to research were observed. Professional principles governing research and counselling ethics were observed as required by the national constitution human rights, for every person and the ethics relating to research and counselling services in general. These include procedures relating to the conduct of the interviews, confidentiality, voluntary informed consent, voluntary disclosure, responsible processing and safe storage of the information as argued by Creswell (2014). The researcher observed maximum confidentiality while conducting oral interviews, as well as, analyzing the questionnaire data without disclosing the respondents. The participants were briefed and debriefed appropriately before and after the interview. The researcher ensured that the information received was used exclusively, for the purpose of research as stated and agreed. Privacy and the dignity of the participants ensured maintaining of anonymity of the informants' identity. All information obtained from published sources was acknowledged following the Publication Manual of the American Psychological Association 2010.

CHAPTER FOUR

4.0 FINDINGS AND DISCUSSION

4.1 Introduction

This chapter presents the outcome of the analysis in respect to the stated research objectives. The data used for this research was collected from people spread within Moshi District. The questionnaires were administered by the researcher herself through drop and pick method. The respondents willingly accepted the request for the interviews and fully cooperated in providing the required information. All the subjects were either interviewed or responded to the questionnaires, resulting to 100% response rate. This percentage return rate was considered suitable for further analysis of the data received. This chapter presents demographic characteristics, results and discussions of results related to the four objectives of the study.

Table 2: Respondents' Distribution by Demographic Characteristics n=213

| Category | Frequency | Percent (%) |
|--------------------------|-----------|-------------|
| Gender | | |
| Women | 106 | 52.0 |
| Men | 97 | 47.6 |
| Age | | |
| 25-34 | 36 | 17.8 |
| 35-44 | 7 | 3.6 |
| 45-54 | 94 | 46.4 |
| 55-64 | 62 | 30.9 |
| 65 and above | 2 | 1.2 |
| Education level | | |
| Primary level | 74 | 36.5 |
| Secondary level level | 129 | 63.5 |
| Religious status | | |
| Christians | 156 | 77.4 |
| Muslims | 29 | 14.3 |
| Traditionals | 7 | 8.3 |

Source: Field data (2023)

4.2.1 Sex of respondents

The respondents were asked to indicate their gender. It was observed that 47.6% were male while 52.4% were female. This implies that majority of the respondents from Moshi Municipal were females. Coincidentally, the results indicate that 30% gender representation as anchored in the Tanzania constitution was met. Men made up the remaining 106 (52.4%) of the population, with women making up just 97 (47.6%).

Men are so abundant because, in most societies, they are the ones most impacted by marital dissolution. Gender has been found to have an effect on the quality of marriages, with wives often expected to provide greater support and contributions to their husbands' well-being while husbands are not held to the same standards.

Consequently, the emotional and practical strains that wives place on their marriages diminish the quality of their marriages as they raise their husbands. The religious connections of the respondents are also included in the above table. As Christians make up the bulk of the sample, the analysis reveals that 156 (77%) of the respondents are Christians. This is due to the fact that people who live in the study region are inherently followers of Christ because of the missionaries who came before them and spread Christianity across Western countries. The remaining group consists of 7 (9%) traditionalists/nonbelievers and 29 (14%) Muslims.

These findings are in contrast to those of Shahabari et al. (2018), who investigated gender among Arabs in Yazard City and discovered that 33 out of respondents were male and 77 out of the respondents were female. Additionally, they discovered that women experienced the divorce more deeply than men did and that husband engagement was lower than expected. Men filed for divorce at a higher rate than women among those seeking one. However, the study's findings regarding the interplay between gender variables and divorce indicate that women are more affected than men by the degree of violence, outside assistance, and husbands' neglect of their domestic duties.

4.2.2 Composition of Respondents by Age

The study found that 46.2% of the respondents were in the age range of 45 and 54, while 30.9% aged between 54 – 65 years. This suggests that majority of the respondents had adequate experience in marriage life. This finding is in harmony with a study by Bradbury et al. (2016), citing Landis and Landis (1975) who confirms that, the divorce rate decreases as couples' age at marriage increases. Findings further indicate that 17.8% of respondents were in the age range of 25 and 34. This implies that young people who married tend to have lower-quality marriages and a higher likelihood of divorcing. The study showed that the younger the couple, the unhappy they were likely to be in marriage, and the more vulnerable they were to divorce. The reasons being that young couples have

most difficulties to cope with sexual relations, handling money, associating with friends, in-law relationships, and social activities or recreation.

4.2.3 Educational background of the respondents

The results in Table 2, show that majority of the respondents (63.5%) had secondary education followed by 36.5 % had attained primary level. This indicates that the level of education was very low which might lead to divorce as many couples may have little understanding of marriage. Thus, there is need for emphasis on academic growth in the Moshi District, who can act as role models within the district. With increased knowledge, married couples will be in a better position in the way of handling life issues with understanding as they come, hence, lessening divorce and separation cases. This is in line with a study by Gatwiri (2013) who argues that married persons with mental challenges as well as, little education are likely to engage into domestic violence that may end up in divorce. The lowest divorce rates are among people who marry late with more education; while the highest ones are among those who marry young with less education.

4.2.4 Religious background

The researcher sought to establish the religious background of the respondents before marriage and the findings are stipulated in Table 2. Results show that majority of the respondents 77.4% were Christians. Only 2.4% of the respondents were Muslims. In addition, 4.9% of the respondents did not reveal their religion background. . Findings imply that people who practice religions like Catholicism and Lutheranism, which place a strong emphasis on traditional family structures and the sanctity of marriage, are generally less likely to divorce than those who have looser views on marriage, though it can be difficult to pinpoint which religion has the highest divorce rate. According to the survey, there was a lower divorce rate among couples who attended church together. However, that doesn't make the procedure any simpler or less difficult for people who are thinking about going through it.

4.3 Economic Factors contributing to divorce

The study test is being administered with the intention of determining the economic factors that contribute to the divorce of married couples. The bulk of economic factors that lead to divorce are expected to be identified by the researcher and the general public with the help of the study's findings. This test takes into account variables including financial hardship, excessive expenditure, marketing tactics, and

socioeconomic groupings. The statistical data utilized are the frequency and percentage of people who agreed and strongly agreed with the factors given. The statistical data model was chosen by the researcher because she believed it to be the most efficient way to provide the information required to achieve the aim.

Table 3: Respondents' reasons for Economic Factors contributing to divorce

| Variable category | Variable definition | Frequency | Percentage(%) |
|----------------------------|---|------------------|----------------------|
| Financial difficulties | Failure in the provision of social and basics service to family | 66 | 34 |
| | It leads to hooliganism and sexual trade | 26 | 14 |
| | Failure in marriage preparation particularly payment of bride price and accommodation | 45 | 24 |
| | Women become dependent to their men | 24 | 12 |
| Economic hardships | Oppression for involvers. In pre occupied business e.g., petty food seller | 12 | 06 |
| Marketing system | Availability of domestic service and need from the markets | 4 | 2 |
| Economic classes of people | Well off snatch men /women of poor | 10 | 5 |
| | Well off buy sexual from poor | 8 | 4 |
| | Poorer inferiority complex in approaching rich one | 8 | 4 |
| Total | Total | 203 | 100 |

Source: Field data (2023)

Table 3 indicates that the majority of respondents' marriages ended in divorce, with financial concerns being identified as the primary reason for dissolution in relationships. 34%, stated that their marriage had failed as a result of financial hardships, with the primary contributing factor being the inability to provide the family with essential social services. According to the study's findings, people work hard to completely sustain themselves socially, physically, and emotionally when they are independent. According to the report, a financial dispute is now frequently the "final straw" that causes a marriage to end in divorce. In order to live effectively away from their family, individuals must build their financial and emotional independence, of which economic independence is essential for the survival of the family. One aspect of

establishing independence for adults is discovering hobbies and professional aspirations.

However, 24% of the respondents claimed that their failed marriage was due to a lack of funds, which in turn caused social classes in the community and inadequate planning for weddings, particularly the payment of the bride price and lodging, which causes disputes between the families of the engaged parties. Presumably, this has something to do with the tyranny that both the rich and the impoverished carry out. Furthermore, it was shown that economic problems accounted for 12%, 06%, and 05% of all marriage breakdowns, respectively. These problems included being unduly focused on economic productivity, commodity reification, and unofficial work.

The results in Table 3 reveal that there is an association between economic factors and divorce among couples. These findings are in line with a study by Raz-Yurovich (2012), who confirms money be a potential source of disharmony among married partners; for instance, misuse of family finances on luxuries like alcohol taking and extra-marital affairs for individual gains at the expense of one's spouse.

Additionally, one interviewee's results revealed that;

"Marriage today is nothing because people get married at short notice like a thunderstorm, they get married after being motivated by finance in such that, businessmen influence people to get married so as to sell their goods, religions leaders motivate them s so as to collect sacrifices and grievances, the couple get married so as to get contributions from their fellows and friends particularly during the wedding. All this do not consider the basis of marriage and after that, conflict s start in the house, then stress and finally divorces, while the poverty has been welcomed to that house because they have spent a lot for wedding"(Interviewer, October, 2023).

The argument above marked that, people have lost the meaning, ethics and values of life and seeing marriage as no longer an issue in their life. One interviewee argued that;

"I'm sure that, each and every member of our society knows about the indicators of the marriage failure, due to financial positions; look on conflicting marriage, most is about failure to provide basic needs, such as food, school fees, clothes, and better housing (Interviewer,2023).

According to the report, there are more couples getting divorced despite having higher wages as a result of economic problems. Unfaithfulness was another factor that people complained about. Most complained about having divorced from an unfaithful husband after their income increased, which led to an increase in the number of women sharing one husband. As a result, there are a lot of people in society who have never married and have children born out of wedlock who meet this criterion.

All these are not the basis of our common marriage that demanded peaceful life, over and over everlasting, marriage for procreation and child care. So, these new forms of marriage mark the failure of our marriage today" (Interviewer, October, 2023).

As per the aforementioned comment, most members of the society are aware that marriages failing in their culture are caused by a lack of solid financial circumstances. Furthermore, the respondents stated that there is no conversation regarding marital failure brought on by financial difficulties in their society, despite this being acknowledged as a serious problem in their culture. The majority of respondents 66.0% said that they had personally experienced a marriage failing as a result of instability brought on by family meddling. This is probably a result of incentives from groups like coworkers, friends, and other relatives, as well as external influences from parents, particularly those of females, which affect the durability of their marriages.

The results of this study are consistent with those of Whittington and Alm (2017) which found that both men and women consider tax advantages when making divorce choices. It must be acknowledged that the spouses that took part in this essentially mercenary divorce process made up a very small percentage of divorce seekers. As a result of their separation and divorce, the majority of couples experience financial difficulties on one side, or occasionally on both. In Great Britain, it frequently leads to unemployment and a dependency on government assistance.

According to Kiernan & Mueller (2020), a significant number of young Americans who desired a divorce indicated that economic concerns were a major factor in their decision. Burgess et al. (2019); Waters and Ressler (2019) achieved similar results.

This study is supported by a final analysis by Finnans (2022), which demonstrates that in Finland, a rise in the husband's income also reduced the likelihood of a divorce, whereas the trend for the wife's income was the reverse. In his research, he also found that renters had a 50% greater chance of divorcing than homeowners.

4.4 The Social Factors Related to Divorce

Several variables pertaining to social aspects were covered in detail in this subsection. The factors that were discovered were media and phone use, family history, involvement level, interference from family members, and violence and abuse. When presenting the results, the researcher employed frequency and percentage. This stems from the belief that the methodology yielded the quantity of participants with the high-rate variable impacting divorces within the research region.

Table 4: Respondents on Views Social Factors Related to Divorce n=203

| Variable category | Variable clarification | Frequency | Percent (%) |
|---|--|------------|-------------|
| Use of media /phones | Uses of television, radio, internet, satellite, newspapers magazines, and smartphone | 48 | 24 |
| The degree of participation in the family | The level of participation in buying home appliances, caring for children, participating in doing household chores, participation in important home decisions | 61 | 30 |
| Family history (parents) | Parental quarrels and strictness at home strictness in choosing a spouse a person's personal history | 11 | 05 |
| The interference of family | The interference of the family in life, their impact on the occurrence of divorce from responsible point of view. | 30 | 15 |
| Violence / abuse | Infidelity, preventing a woman from going out wife-beating, using vulgar words, tending wife sulking, not using loving words, not expressing love to your spouse | 53 | 26 |
| Total | | 203 | 100 |

Findings indicate that 24% of respondents who stated that their marriage had ended as a result of one spouse using media said that there were a number of reasons why their union had failed, such as the usage of phones, wherein both sides claimed that the other was having an affair because of texts and chit chats on their phones. Once more, respondents listed failure to successfully resolve the identity formation stage as well as

television, radio, the Internet, satellite, newspapers, and magazines as contributing factors to divorce among couples, especially for those with higher levels of education compared to those with lower ones. One of the responders stated in their response to this that:

"...Today, family interaction is affected by social media such as Facebook and WhatsApp. People are free to post or share any sensitive comments without thinking about the influence the shared information may have in a relationship or marriage. Many hours are spent on social media, leading to a disconnect between the couples that often cannot be repaired, and consequently, divorce follows...", (Interviewer, 11October, 2023).

Furthermore, the research has resemblance to that of Goldrick et al. (2021), who proposed that the dissolution of families may be attributed to contemporary technology, including phones, televisions, and other media that misrepresent the world, resulting in complex problems and divorces. Finding a suitable spouse to start a family is one of the tasks to be done during the marital life cycle. The marriage cycle contains tasks and transitions. The person who comprehends the sequence of modifications, which may encompass their identity as well. If one of the couples' identities is not fulfilled, it results in marriage failure and, ultimately, divorce.

Furthermore, the results of this study have shown that there has been a 30% increase in divorces, parental arguments and strictness at home, strictness in selecting a spouse, and a 0.5 increase in people's personal histories. In a focus group discussion, it was discovered that the couple from the family with a history of divorce believes that divorcing is the primary solution to marital issues. In support to this one of the respondents said that:

"... there is no problem in divorcing, once I divorce her today tomorrow, I'll bring a new one.....", (Interviewee, 11October, 2023).

Meanwhile, 26% of respondents reported experiencing violence or abuse, and 15% supported the couple's family's level of opposition to the marriage. Mother-in-laws and sister-in-laws interfering in their brother's marriage are two examples of how the family's interference in life influences the likelihood of divorce.

The study found a link between spouses' divorces and acts of abuse or violence. The participants listed the following forms of abuse: wife-beating, using vulgar language, threatening, sulking – when a partner knows that has disappointed another but fails to talk, not expressing love to your husband, not using kind words, and physically and emotionally stopping a woman from going out. The study shows that while wives are similarly prone to attack their husbands, the sexist societal structure and our upbringing are linked to the widespread violence against women. According to the report, one of the main causes of marriage breakdown is abuse. It can take many different forms, ranging from physical abuse (domestic violence) to verbal, emotional, psychological, and even financial abuse. It affects people of all ages, ethnicities, and social classes. The study area's most agonizing problem is that kids pick up on what they observe. Just by watching their parents harm one other, kids run the risk of eventually being victims of violent relationships.

These results are consistent with those of Pouline (2019), who stated that emotional and physical closeness "greases the wheels" of a successful partnership. But when they leave, major problems in relationships frequently replace them. Among the most serious problems are breakdowns in communication, feelings of anger, resentment, melancholy, loneliness, adultery, and very low self-esteem. Your union may turn into a sexless one if you feel emotionally cut off from your partner. attempt to recall the reasons you fell in love with your partner and deliberately attempt to see them through those glasses to rekindle the flame.

Additionally, this study found a link between adultery and divorce in partnerships, indicating that infidelity is widespread in the research region. most of couples are not faithful to their spouse, and are cheating on their marriages. The study found out that men are the leading group for having sexual relationship potsdide marriage. Most have the so called "michepuko". the study also suggest that being said, there was no proof that women in hunting and gathering communities were any less adulterous than males. Every participant in this research had to cope with a cheating spouse in their relationships, according to the findings.

In response to this one of the respondents reported that:

"What can you do if a man is cheating? Nothing can be done to these men. Every man is a cheater to his wife....."

(Interviewee, 11 October, 2023). While talking a man passed by with a woman then she pointed at him and continued,

"...do you see the man over there the one is with is not his wife, again, that woman is married to another man living in another street over there. They cheat in a daylight that's shame...." (Interviewee, 11 October, 2023).

About 65% of Addison respondents expressed dissatisfaction with their spouse's changed temperament after marriage. Couples' expectations before marriage and the realities of married life lead to changes in the charters. Men and women responders voiced grievances to one another during the interview, as shown below;

"When we started, she had a good character and that demonstrated the reason why I married her. I married her because I liked her character and that made me love her, but along the way, her character changed and I do not know what caused that sudden change" (Interviewee, 11 October, 2023).

"...She had a good character and respected my family, including me. She had a good heart and was very humble. She seemed to be satisfied with everything. She started changing after I had lost my job, and she started cheating on me, and when I tried to talk to her, she did not change her new ways at all..." (Interviewee, 11 October 2023).

"...When I fell in love with him, he was all gentle and seemed to be a modern man who was romantic, but after we got married, his character changed. During our marriage, he did not...", (Interviewee, 11 October, 2023).

The quotation from respondents above indicates that social problems may lead to divorce. The result shows that when the economic status of a man was good nothing went wrong but the problem started soon after the loss of his job. During the interview it was found that may due to social insecurity and inferiority of men after losing a job, which is the main income of the family they become inferior and insecure about how

does/will the society consider and perceive them, more over women tends to ignore a man who has social status in a family, hence leading to divorces.

According to a research by Krippner and Lerner (2021), infidelity is the most prevalent marital issue that destroys marriages and is the hardest to handle. This study supports their findings. While most couples disapprove of adultery, Walsh and McGoldrick (2021) point out that there are many different and complicated reasons why it occurs. In both good and problematic relationships, affairs may happen. Although relationship discontent is the primary cause of most affairs, poor self-esteem and personal dissatisfaction also play a role. In certain situations, the partner in question might not be aware of how their actions contribute to the relationship's shortcomings (Schlacter, Razzouk & Mills, 2021). Schlacter et al. (2020) contend that relationship inadequacies including a lack of love or a social environment that tolerates infidelity are additional causes of infidelity in addition to low self-esteem.

These findings agrees with a study by Bolhari and Saberi (2012), quoting Rice (1983), who argue that the mother in-law is usually seen as the one who meddles, interferes, and intrudes on the couples' privacy. Additionally, Hasanpoor-Azghdy, et al. (2015), confirms that socio-cultural factors influencing divorce among married couples include such as intertribal/ethnic marriages, interfaith marriages, in-laws relationships, childlessness or single sex children, gender roles and social relationships. This can be addressed through a pre-marital counselling by a professional cross-cultural counsellor.

4.4 Cultural-related factors that might influence divorce among couples

The purpose of the scrutinizing culture was to examine cultural characteristics that might affect divorce in various Moshi Rural families. The variables in this subsection, according to the researcher, will aid in addressing the study question on goal three, which focuses on the cultural influences on divorce. The test data show that the significant and average values of several measures were attained, as explained below.

Table 5: Cultural-related factors influencing divorce on marriage n=203

| VariableCategory | Variable name | Frequency | Percentage % |
|--|-----------------------------|-----------|--------------|
| Divorce in terms of religions | christianity | 117 | 58 |
| | Converntional / traditional | 85 | 42 |
| Divorce of marriage in terms of how to choose the spouse | Self arranged | 136 | 67 |
| | Forced | 66 | 33 |
| Divorce in terms of previous relationship | Blood- related | 125 | 62 |
| Divorce in terms of how to choose a spouse | No-blood relation | 77 | 38 |

Source: Field data (2023)

The descriptive statistics in the table above shows that, christian divorce rate is higher than that of conventional and religions. Couples from Christian marriage seems to have high divorce demand than any other kind of marriage. When asked why this occurs one of the respondent replied.

..... Our marriage took place five years back, at first during courtship my fiancée tend to hide most of his bad characters. During church visiting visting and prayers he seemed to the most God converted, he used to ng in our church so attracted me. After the marriage he stoped himself from attending church sessions and most of the time he spend with fellow friends amd came home late seemed to have started dinking. This let to our conflicts, and I never become satisfactory during marital affairs. Lately I found that he is cheating on me, then we go separated.....
(interviewer, 11 october, 2023).

On the other hand, conventional marriage at which marriage is accordance to monogamous relationship at which dowry is paid and couple start living together in accordance to rules, custom and regulation of a certain society without church permission, is said to have long relationship with merely few number of divorces. The study found out that due to inferiority of not knowing whether they will approach the religious marriage each couple tend to better for Another for the expectations of maybe one day have a religious marriage. This has helped couple to listern to each other and avoid conflicts that lead to divorce.

This study findings are contrary to that of Baker, (2023) who carried a resreach on the gap that lovers must fill: what what exactly course of divorce in marriage in Nigeria, at which he identified that, lovers are committed, to through over time.

Again, the findings from this study shows that, in terms of choices those who choose spouses on their own have a greater chances to divorce than those who are forced to marry by parents choices. The reason behind is parents knows better on the background of the family at which one of the spouse is chosen. One of the parent concluded that,

.....*Young men nowadays they just marry . In our days We had to know the family that has better character. As the family character determines ability to couple with ups and downs in marriage.....(interviewer, 11 October, 2023).*

Table 6: Statistical test for social variables influencing divorce on marriage

| Variable type | Dimension | Av | t | Sig | Av | T | Sig |
|--|-------------------|------|--------|-------|-------|--------|-------|
| Divorce in terms of religions | Modern | 874 | 0.190 | 0.850 | 619 | 1.159 | 0.249 |
| | Tradition | 8060 | | 5.758 | 612 | | |
| Divorce of marriage in terms of how to choose the spouse | Self | 8060 | -0.356 | 0.722 | 612 | -0.020 | 0.984 |
| | forced | 885 | | | 612 | | |
| Divorce in terms of previous relationship | Blood-related | 816 | -0.798 | 0.427 | 5.758 | 0.819 | 0.415 |
| Divorce in terms of how to choose a spouse | No-blood relation | 8.77 | 0.190 | .0850 | 5.66 | 1.159 | 0.249 |

Examining the religiosity element in relation to divorce, the study found that religion was a significant predictor of whether or not a couple would file for divorce when marital issues emerged. The findings demonstrated a substantial negative link between religiosity and views toward divorce, indicating that religion influences people's decisions about whether or not to pursue a divorce. According to the report, Christians divorce at a rate that is greater than that of conventional marriage. Still, the number of traditional divorces remains negligible. This figure raised concerns, and the church has continued to make improvements in how they prepare people for marriage. While there were rules for pastoral premarital counseling, the majority of churches adhered to the bare minimum.

Furthermore, the results show that forced marriages have a greater divorce rate than arranged and self-selected ones, and modern marriages have a higher divorce rate than traditional marriages. Nevertheless, since there is a negative correlation between the differences, the investigation finds that the variable at $p = -0.356$ is not statistically

significant. Additionally, there is a notable distinction between blood-related disorders in men and women. Furthermore, women file for divorce at a higher rate than males do due to blood ties in marriage. One of the respondents said, "What are the opinions of the community regarding the cultural factors affecting divorce:

"...In our society, there is no community discussion on the failure of marriage because each and every cares for his/her marriage without looking at others. He added that, once you discuss the marriage of others, you become labelled as a scandal monger and leads to conflict in society particularly between families. So, no need of discussing the marriage of other people let them sort out their problems on their own..."

(Interviewer, 11 October, 2023).

The research findings of the Bivariate analysis using the Pearson test above show that there is a negative correlation between the respondents' divorce and the two variables of cultural factors related to and unrelated to blood, and that the number of respondents who have divorced decreases for each of these variables. However, there is a strong and positive correlation—with a significance level of 0.001—between religious marriage and the amount of divorce that results from spousal engagement in the home. These findings indicate that divorce has a positive cultural component, such as marriage authority or religious type, which increases, and a negative cultural component, such as domestic violence and family spouse interference, which decreases in blood-related marriages. As a result, the divorce rate rises in non-related blood relationships. Additionally, there was no discernible relationship between the factors associated to non-related blood spouse from family influence and forced marriage.

These results are consistent with those of Abdel (2018), who found that Saudi families have undergone some change in his research of 95 Saudi working women and Saudi Arabian families. The Saudi family was a male-dominated structure in which males made the majority of the choices. Men's power in the household and community was reinforced by cultural norms, civic duties, and judicial laws.

Once more, an American study discovered that gender beliefs, expectations, and behaviors congruent with spouses had an impact on marital stability through unfavorable interactions, identity disruption, and the subsequent distancing, instability, and in certain cases, divorce (Pasley et al., 2021).

According to a Swiss research by Charton and Winner (2021), divorce rates for married couples exceed 25% in Switzerland. Many Swiss couples saw marriage to be an enforced ceremony, which may account for the high divorce rate. When compared to cultural changes, marriage characteristics like house and bride price had altered more quickly. The survey found that one significant shift that had occurred in a lot of families was the nature of married relationships, which were formerly marked by an excessive amount of respect. While it was formerly required of wives to treat their husbands with respect in their everyday interactions, marriage relationships are today more and more marked by reciprocal respect and understanding. Due to differing expectations and attitudes toward gender equality, women are often more progressive than males. This has led to role conflict within the family and a rise in the divorce rate. Men's economic and general power in the family persisted despite the fact that they had lost part of their social and religious authority (Charton and Winner, 2021).

The study found that the major effect of socio-cultural practices was interference by in-laws on marriages among couples. Also inferiority complex was encountered among couples as a result of socio-cultural practices. This led to unhealthy marriage situations among couples. This finding is supported with a similar study by Bolhari and Saberi (2012) who found that, most of the spouses who are too much to their in-laws have little time for their spouses, hence, their marriage is likely to have crisis in the long run.

4.5. Health-related factors variables for divorce

The scrutiny health related factors was carried out to test objective number four. At first place the study examine the prevalence of health related factors on women and men. Different health related variables characteristics such as poor subjective health, obesity, heavy drinking, mental distress, no exercise and smoking has been reported as shown table 7 below.

Table 7: Percentage Prevalence of the Different Health Characteristics on Husbands and Wives n=203

| | Husbands | Wives |
|------------------------|-----------------|--------------|
| Poor subjective health | 26.2% | 27.0% |
| Obesity | 7.8% | 13.7% |
| Heavy drinking | 11.6% | 2.6% |
| Mental distress | 6.40//0 | 10.6% |
| No exercise | 40.4% | 39.6% |
| Smoking | 36.2% | 30.1% |

Health issues and harmful behaviors seem to be linked to long-term vulnerabilities or stressors. Examining each of the notable characteristics independently, heavy drinking may result in difficulties performing daily tasks and functioning. Smoking can be problematic for non-smoking spouses even if the consequences of smoking on marital dissolution are more likely to reflect the personalities of smokers than the effects of smoking itself. Smoking is more common among those who score well on neuroticism and poorly on agreeableness and conscientiousness. These characteristics are also linked to lower marital satisfaction. One health indicator at a time, the demographic control variables were incorporated to the regression model.

Then, every indication was simultaneously incorporated to the model, producing fully corrected results. Each of the health and health behavior variables was represented at the pair level by the husband's score, the wife's score, and the interaction term between the couples' scores. The interaction term, rather than the product of the main effects, reveals the chance of divorce when a feature is shared by both spouses since the variables are dichotomous. Couples that have a feature that both partners share can be contrasted to couples who do not share it by multiplying these three health factors: poor health, obesity, and heavy drinking.

Two types of discordant couples (when either the husband or the wife has a characteristic) and two types of responsive couples (where both or none of the partners have a characteristic) exist. The study performed a second analysis in which the two groups were compared to discordant couples in order to compare concordance to discordance.

Table 8: Test statistics on Health related Factors over Divorce

| | T | 95% | T | Sig |
|----------------------------|------|------|------|--------|
| <i>Poor subject health</i> | | | | |
| None | 0.92 | 0.81 | 1.06 | 0.243 |
| Husband or wife | 1.00 | 0.83 | 1.40 | 0.583 |
| Both | 1.08 | 0.83 | 1.40 | 0.579 |
| <i>Obesity</i> | | | | |
| None | 0.95 | 0.80 | 1.13 | 0.579 |
| Husband or wife | 1.00 | | | |
| Both | 0.89 | 0.47 | 1.70 | 0.727 |
| <i>Heavy drinking</i> | | | | |
| None | 0.75 | 0.66 | 0.85 | <0.001 |
| Husband or wife | 1.00 | | | |
| Both | 1.03 | 0.74 | 1.42 | 0.875 |
| <i>Mental distress</i> | | | | |
| None | 0.48 | 0.42 | 0.55 | <0.001 |
| Husband or wife | 1.00 | | | |
| Both | 1.32 | 0.93 | 1.88 | 0.123 |
| <i>No exercise</i> | | | | |
| None | 0.97 | 0.86 | 0.10 | 0.656 |
| Husband or wife | 1.00 | | | |
| Both | 0.81 | 0.71 | 0.93 | 0.002 |
| <i>Smoking</i> | | | | |
| None | 0.62 | 0.54 | 0.71 | <0.001 |
| Husband or wife | 1.00 | | | |
| Both | 1.29 | 1.14 | 1.46 | <0.001 |

the results of benchmarking against discordant couples. The results show that the outcomes are not statistically significant when the risk variables for obesity and poor subjective health are included. Couples who are in agreement and neither spouse has a risk factor for smoking, binge drinking, or mental distress are considerably less likely to divorce than couples in which one person possesses a risk factor. The risk is not substantially raised nor lowered when both partners have the risk factor for binge drinking and mental illness.

On the other hand, couples who did not exercise together had a far lower divorce rate. When it came to smoking, couples without smokers had a far lower divorce risk than couples with one smoker, and couples with two smokers had a much greater risk. One of the variables influencing divorce is the collapse of sexual relationships as a result of health issues. According to the results, reason 140 (69%) was the most common, while reason 31 (physical or mental disease in women) was the least common. The chi-square test showed a strong correlation between the aforementioned parameters and the health score category. Women who decided to divorce on the basis of mutual consent had greater frequency of mental health scores (69%). In contrast, mental health was shown to be less common in the group when the spouse requested for the divorce (30%). The

results of the chi-square test showed a strong correlation between the mental health score category and the history of divorce in the family ($p = 0.001$) and among friends ($p = 0.001$). For their children, more than half of the respondents (50.7%) support divorce. The physical and mental health score category and the family view toward divorce showed a significant link ($p = 0.001 < 0.05$).

When either the husband or the woman possessed a health behavior variable, there was a greater chance of divorce. Divorce risk was substantially correlated with obesity. Women bemoaned their lack of satisfaction. The findings, which provide a positive significant degree of partnerships from husbands who have obesity, confirm this data. Whether the attribute (obesity) belonged to the woman or the husband, the impact sizes were the same. The interaction factors for both health indicators—heavy drinking, mental anguish, lack of exercise, and smoking—were statistically significant at the 0.05 level.

This indicates that the probability of divorce was lower in partnerships where there was one spouse who exhibited the characteristic of obesity, heavy drinking, smoking, or mental illness than in relationships where there was one spouse who exhibited these traits alone. The interaction term was not significant, suggesting that the chance of divorce was positively correlated with poor mental health. This implies that the woman will leave the husband and vice versa if he experiences mental suffering. Additionally, the obesity interaction term did not reach statistical significance. Multiplying the main effects with the interaction effect will yield the divorce risk for couples with two spouses that possess a trait as opposed to none. Divorce rates were greater for couples where one or both spouses smoked, drank excessively, experienced mental illness, or had poor subjective health than for couples without these risk factors. Couples with two or no partners who possessed this trait had almost the same divorce risk as couples whose lone characteristic—a lack of exercise—was linked to divorce.

When all of the predictors were introduced to the regression model simultaneously, the effect sizes were frequently somewhat less. The couple's low subjective health and lack of exercise had the main effects that stopped being statistically significant. Spousal resemblance showed strong protective benefits in four interaction variables. In other words, the outcomes of the parameters governing the interaction between couples were comparable to those in a single pair. Spousal similarity in excessive drinking, mental

distress, inactivity, and smoking reduced the chance of divorce as compared to the total effects. The likelihood of divorce for couples with two (both pair) heavy drinkers was not statistically substantially different from that of couples without heavy drinkers, despite the fact that it was almost considerable. Couples with two non-exercising spouses had a lower divorce risk than those who exercised jointly or with just one partner. Couples who had similar views on smoking and mental pain were more likely to divorce than those who did not.

A significant aspect impacting mental health is the family's viewpoint, which supports women in being protected following divorce. The study discovered a statistically significant ($p=0.017$) correlation between the applicant women's mental health and their family's viewpoint toward divorce. We concluded that emotions as a health factor do not significantly correlate with an increased rate of divorces among spouses who have extramarital affairs with other women and men, with acts of delinquency on the part of the husband, or with the mental health of divorce applicant women. The study found no significant correlation between the length of an emotional divorce and the mental health of divorced women. Thus, the psychological strain resulting from any of these elements may impact women's mental well-being, ultimately resulting in divorce.

In addition, spouses of men who suffer from alcohol addiction have a sense of bereavement. Alcoholism undermines family ties, which makes it impossible for men and women to work together normally. Due to the psychological consequences of alcohol, an alcoholic is also unable to accept responsibility within the family and constantly avoids their positions of authority.

These findings are consistent with those of Mazur and Booth (2021), who observed that high levels of endogenous testosterone in males appeared to promote sexual behavior and had a tendency to interfere with a happy marriage. Therefore, it seemed that men's release of testosterone and the likelihood of divorce were related.

Once more, Allen and Brinig (2018) looked at how sex desire disparities between husbands and wives influenced negotiating power during marriage, especially in the event of a divorce. The fundamental premise stemmed from the idea that a person's sex urges changed throughout their lives and were often distinct for men and women. With more negotiating power, the spouse with the lower sex urge at any point throughout the

marriage has the authority to decide whether or not to have sex. These authorities affected marriages and the probability of infidelity and divorce.

This study, however, contradicts Fu and Goldman's (2020) findings regarding the relationship between health-related behaviors and the likelihood of divorce in the United States. Specifically, his findings showed that physical attributes linked to poor health—such as obesity and short stature—were not significantly associated with the likelihood of divorce for either men or women. Conversely, risk-taking behaviors including drug and smoke usage were shown to be substantially associated with increased divorce rates in both sexes.

CHAPTER FIVE

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the study, conclusions and recommendations. As indicated in the discussion in the process of literature review. The chapter ends with a presentation on the suggestions for further research.

5.2 Conclusion

From the findings, it can be concluded that there are several factors that contribute to divorce among couples. Such factors included economic, social, cultural and health factors that contribute to divorce.

Another conclusion that can be drawn from the findings is that divorce rates are associated with several characteristics, such as infidelity, premarital relationships, abrupt character shifts, inadequate communication, unfinancial issues, and low income. Additionally, this study discovered a connection between divorce and domestic abuse. The participants divided their abuse experiences into two categories: emotional and physical. Family dependencies are destroyed by drug addiction, which ends conventional male and female cooperation. An alcoholic is also incapable of taking on responsibility within the family and willfully avoids positions of power due to the psychological effects of drinking.

5.3 Recommendations

From the findings and conclusion are recommendations:

The findings indicate that free education and counseling for couples to recognize and avoid marital issues and failed marriages is recommended in an effort to reduce the divorce rate. The government through its organs such as legislative council and parliaments should enact education related policy on marriages to involve other stake holders in providing education sessions and lifeskills to communities. In this sense, the mass media should also be very involved in encouraging rational, spiritual, and straightforward relationships and teaching couples life skills by spreading knowledge.

The researchers found that people who are aware of where they are in the life cycle would be better able to handle the stage of the family life cycle that they are in and,

consequently, will be able to anticipate problems that will develop in every marriage before divorcing.

Given that one factor influencing divorces is the presence of outsiders in a couple's lives, it is advised that the necessary framework for adequate awareness be provided to minimize these problems. A spouse's contribution to household chores softens the atmosphere and strengthens the couple's relationship. More appropriate laws and regulations must be put in place, training must be finished, and the public and media must supply adequate information in order to reduce domestic violence.

Married couples are less likely to petition for divorce if they have successfully completed the initial stages of marital education. Ensuring that the couples receive pre-marital therapy before getting married is one way to do this. After being married, they have to attend seminars for enriching their marriage. Pre-marital therapy ought to be mandated for all newlyweds, according to the research. It should be possible to do this through legislation. Couples that do this are less likely to get divorced.

Family counseling specialists in social work may also help with family members who are contemplating divorce, are in the midst of divorcing, or have already divorced. It becomes imperative to deal with the financial, visitation, and custody difficulties. Social workers can utilize their varied skill set and moral values to assist divorced spouses in grieving the loss of the intact family and adjusting to living apart. The main goal of counseling should be to assist the divorcing spouse in overcoming their hurt, anger, and guilt as well as navigating their emotional separation.

5.3 Theoretical contributions of the study

As the study has shown, social, cultural, and health-related factors are just as important as financial and economic factors in determining divorce rates in Tanzania. Global variables may influence the risk of divorce, such as changes in the economy and technology, such as media consumption. According to the study's hypothesis, there is a positive association between a married couple's work position, religious views, media exposure, and general health. Husbands and wives are seen as living and communicating in a networking environment within the marriage. The three main areas where modern marriages fail have been determined to be economic difficulty, social relations, and cultural factors.

Furthermore, the social, cultural, and health elements in this study serve as a representation of the wife hypothesis as a communication medium. According to the study's theory, a wife and husband who share similar traits will not divorce because these traits not only draw people to one another but also strengthen their marriage. For example, the risk of divorce for couples who have two heavy drinkers was not statistically significantly different from that of couples who do not have any heavy drinkers. Furthermore, a social aspect in this study has demonstrated the validity of the network theory: couples' marriages are strengthened as long as they make their own decisions and as long as families interfere in their decision-making. The pair is exclusively guided toward the approved activities that the network has designated. Since both partners may find help outside of the home, an uncompromising separation of duties is made possible in this situation. As a result, network theory places a strong emphasis on the decisions and interactions between spouses and their kinship network. The findings demonstrate the two hypotheses' greater applicability and truth for the investigation.

5.5 The Contributions of the Study to Policy Implications

According to the study's findings, a husband and wife who have similar traits are likely to stay together since these traits not only draw people to one another but also help to cement a marriage. The Moshi district's citizens are cautioned by the research that a growing number of marriages end in divorce and that this is a common occurrence in the area. Consequently, in order to prevent marital failure, couples and the community should consider the victimizations while choosing a partner. The study also found that there are a variety of interrelated factors that contribute to marriage breakdown. The study recommends that in order to reduce domestic violence, family interference, and health-related factors associated with divorce, government policies and investments should be directed toward establishing more appropriate laws and regulations. Couples should also receive the necessary training, and the media and society should provide enough information on the subject.

5.6 Area for further studies

This study only examined characteristics connected to divorce in Kilimanjaro and the Moshi District Area of Tanzania. The study's scope was restricted to looking at many variables rather than just one that were connected to social, economic, cultural, and

health-related factors. Consequently, a follow-up study may be carried out across many sites with the explicit goal of addressing a specific issue. In order to provide inclusive and reliable data that academics, politicians, and the general public can use, the article suggests conducting further research. The paper advises policymakers to closely monitor developments and do more research on the grave implications of modern marital breakdowns, as this subject was not included in the study's findings.

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APPENDICES

APPENDIX 1: QUESTIONNAIRE FOR FACTORS INFLUENCING DIVORCE AMONG

MARRIED COUPLES IN MOSHI DISTRICT, TANZANIA

My name is Teddy Focus Matern, a student of Moshi Co-operative University pursuing research for fulfillment of the requirements for degree of Master of Arts in Co-operative and Community development (MA-CCD) I am now writing a research proposal that aims at assessing the factors influencing divorce among married couples in Moshi district, Tanzania. Please fill the questionnaire, the inputs and feedback for this questionnaire are greatly considered, appreciated, and will remain strictly confidential.

Date: _____

A: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

Please respond by filling in the gaps or circle against the correct option as applicable

1. Sex (please indicate your sex)

i Male

ii Female

2. Age (please provide the actual number of years)

i Please indicate your education level

ii Informal Primary Secondary

iii College

3. What is your household's size? (Please put the actual number of family members)

Please indicate your occupation

i Employed

ii Non employed

iii Self-employed

3. If self—employed, indicate the type of employment

i Crop production

ii Livestock production

iii Food vender business

iv Petty business Other

B: ECONOMIC RELATED FACTORS INFLUENCE DIVORCE

Rate to what extent do the following economic related factors might influence divorce?

| | Economic factor (s) | Strong Agree (1) | Agree (2) | Neutral (3) | Disagree (4) |
|---|----------------------------|-------------------------|------------------|--------------------|---------------------|
| 1 | Financial difficulties | | | | |
| 2 | Economic hardship | | | | |
| 3 | Marketing system | | | | |
| 4 | Economic classes of people | | | | |

b) for each of the economic factors you selected above state why do you feel it's a factor contributing to divorce

- i.
- ii.
- iii.
- iv.

C: SOCIAL RELATED FACTORS THAT MIGHT INFLUENCE DIVORCE

Rate to what extent do the following social related factors might influence divorce?

| | Social factor(s) | Strong Agree (1) | Agree (2) | Neutral (3) | Disagree (4) |
|---|---|-------------------------|------------------|--------------------|---------------------|
| | Use of media/ phones | | | | |
| | Degree of participation in the family | | | | |
| 1 | Infidelity | | | | |
| 2 | Sexual incompatibility | | | | |
| 3 | Extended families/ interference of family members | | | | |
| 5 | Violence | | | | |
| 6 | Intimacy | | | | |
| 7 | Poor communication | | | | |
| 9 | Emotional and physical abuse | | | | |

b) for each of the Social factors you selected above staes why do you feel it’s a factor contributing to divorce

- i.
- ii.
- iii.
- iv.

D: CULTURAL RELATED FACTORS THAT MIGHT INFLUENCE DIVORCE

Rate to what extent does the following cultural related factors might influence Divorce?

| | Cultural factor(s) | Strong Agree (1) | Agree (2) | Neutral (3) | Disagree (4) |
|----|---|-------------------------|------------------|--------------------|---------------------|
| 1. | Divorce in terms of religions | | | | |
| 2 | Choosing a partner has an effects on divorce | | | | |
| 3 | Previous relations has an impacts on divorce | | | | |
| 4 | Blood relations of spouses reduce divrces | | | | |
| 5 | Non related blood relations lasts longer in marriages | | | | |

b) for each of the cultural factors you selected above staes why do you feel it’s a factor contributing to divorce

- i.
- ii.
- iii.
- iv.

E: HEALTH RELATED FACTORS THAT MIGHT INFLUENCE DIVORCE

a) Rate to what extent does the following health related factors might influence divorce?

| | Health factor (s) | Strong Agree (1) | Agree (2) | Neutral (3) | Disagree (4) |
|---|--|-------------------------|------------------|--------------------|---------------------|
| 1 | Weight gain/obesity | | | | |
| 2 | Heavy drinking leads to divorces among couples | | | | |
| 3 | Mental distress lead to divorce | | | | |
| 4 | Psychological disorders | | | | |
| 5 | Exercise reduce divorce chances | | | | |
| 6 | Smoking leads to divorces | | | | |

b) from the answers you provided above states one reason as to why do you feel the factors may lead to divorce

- i).....
- ii)
- iii).
- iv).
- v).
- vi)

THANKS FOR YOUR COOPERATION

APPENDIX 11; INTERVIEW CHECKLIST FOR KEY INFORMATIONS CONCERNING FACTORS INFLUENCING DIVORCE AMONG COUPLES IN MOSHI DISTRICT.

My name is Teddy Focus Materu a student of Moshi Co-operative University pursuing research for fulfillment of the requirements for degree of Master of Arts in Co-operative and community development (MA-CCD) I am now conducting a research proposal that aims at assessing the factors influencing divorce among couples in Moshi District, Tanzania.

- i What is the economic related factors that might influence divorce among couple?

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- ii What are the social related factors that might influence divorce among couple?

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- iii What are the cultural related factors that might influence divorce among couple?

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iv What is the health- related factors that might influence divorce among couple?

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THANK YOU FOR YOUR COOPERATION

APPENDIX 111: WORK PLAN

| NO | ACTIVITY | DURATION | |
|-----------|---|------------------|------------------------------|
| 1 | Proposal writing | Two Months | January — February 2023 |
| 2 | Data collection | 2week | Mid -March 1-14,2023 |
| 3 | Coding and Data analysis | One week | April 2023 |
| 4 | Report writing | One Month | May -July 2023 |
| 5 | Submission of the report and soft binging | Within August | By mid of August 2023 |
| 6 | Hard Binding | Within September | By the end of September 2023 |


APPENDIX IV: BIUDGET

| ACTIVITIES | DESCRIPTION | QUANTITY | COSTS | TOTAL COST |
|---------------------|---|--|----------------------------|-------------------|
| PROPOSAL WRITING | Stationeries Materials and Equipment's | Photocopy and printing Computer and Other equipment | @300,000 @2,500,000 | 300,000 |
| DATA ANALYSIS | Coding questionnaire analysis | 329 units | @ 1000 | 329,000 |
| REPORT WRITING | Report printing and Photocopying Hardcopy bidding | 70 pages 2 copies | @200 @30000 | 140,000 60,000 |
| GRAND TOTAL | | | | 3, 329,000 |

Appendix V: Research Permit

**THE UNITED REPUBLIC OF TANZANIA
PRESIDENT'S OFFICE
REGIONAL ADMINISTRATION AND LOCAL GOVERNMENT**

KILIMANJARO REGION
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25107 - MOSHI

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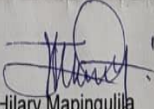
Ref. No. DA.259/288/01/A/99 6th September, 2023

Municipal Director,
Moshi Municipal Council,
P.O.BOX 318,
MOSHI.

Re: **RESEARCH PERMIT**

Refer to the above subject.

2. I would like to Introduce to you **TEDDY FOCUS MATEMU** who is bonafide Research Student from Moshi Co-Operative University (MoCU).
3. He expects to conduct research on "*Factors Influencing Divorce to Married Couples in Moshi District, Tanzania.*"
4. The permission has been granted for her to collect data from **22 August, 2023** to end of **22 August, 2024.**
5. Please give her the required co-operation and make sure that she abides by all Government Rules and Regulations.
6. Thank you for your cooperation.


Hilary Mapingulila
For: **Regional Administrative Secretary**

Copy to: **Teddy Focus Matemu**
Research Student.

Appendix VI: Plagiarism Report



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Appendix V: Manuscript

Journal of Cooperative and Business Studies (JCBS)

FACTORS INFLUENCING DIVORCE TO MARRIAGE, IN MOSHI DISTRICT, TANZANIA

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Abstract

The factors for an increased divorce have included social, economic, cultural or health. The study aimed at identifying fundamental factors related to the demand for divorce in Tanzania and specifically in Moshi District, Kilimanjaro region. In the study area divorce requests are more than 58 per Month. The study has adopted descriptive research design with the statistical population including couples who have been married, in reference to divorcee adults. The sample size of 203 respondents was selected using Purposive sampling and snowball sampling. Report from Police stations at which divorce cases are reported, Courts and religious institutions where list of divorce cases and requests can be traced helped in data collection. After having the list of divorcees, lottery method has been used to select the respondents. On the other hand, snowball sampling has been used to get respondents, and then, a researcher administered a questionnaire whose validity and reliability was measured with the use of Cronbach's alpha. According to the findings, the respondent's reported that, financial problems due to poor finances and lack of income lead to divorce. Moreover, on testing the variables has positive correlation with divorce at 0.17; again social factors such as sudden character change family interference, infidelity and abuse are associated with divorce among couples. The social reasons such as: use of media such as video, smart phones and internet family interference, and violence/abuse and infidelity were associated with divorce at 0.01 significant level. Health related factor such as Alcoholic addiction destroys family units. Also, an alcoholic person is unable to accept responsibility in family due to the psychological effects of alcohol. Mental distress and poor health have shown to have positive relationship with divorce however no significant at $p = 0.5$. Moreover, the study reveals that factors for marriage separation as revealed by like financial difficulties, economic hardship cultural and religious factors such as authority to get marriage, previous relationship, and how to choose a spouse are the major factors leading to divorce in the study area. The study suggests that, it is necessary to provide life skills training and free counseling to couples and families. Besides, it is necessary for the mass media to raise awareness, give information to people, and promote rational, spiritual and easy marriages.

Keywords: *Factors Influencing Divorce to Married Couples in Moshi District*

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1.0 Introduction

1.1 Background of the Study

Globally, marriages before the end of the 20th century were bonded with traditional rites and taboos. Marriages whether solemnized in court, church or mosque are usually banded with legal vows to love, honour and cherish till death do them part, divorce rate was therefore, seemingly negligible (Adjei, 2017). Unfortunately, most of such rites and vows are apparently becoming unrealistic in this present dispensation of new morality, which places high premium on absolute freedom of a person to do anything he or she desires. This is evidenced in the overwhelming increase in the rate of single parents which is necessitated a deliberate divorce arrangement of couples (Arugu, 2014). The devastating effect of this on the offspring appears to be grave. Hence Adjei (2017) reminded and emphatically warned couples that 'the family is a sacred unit and should be respected. It should also be protected and supported, because without the family there will be no life and there would be no world ".

In sub-Saharan Africa, Republic of South Africa in particular, divorce cases have increased dramatically among young people, where they are amongst the highest in the world (Statistics South Africa, 2017). Couples who marry between the ages of 18 and 35 are most likely to divorce. Among 25- to 29-year-olds, the rate of divorce is more than twice as high as among people in older age groups (Bezuidenhout, 2017).

Also, in Nigeria, there has been the increase in the rate of divorce (Arugu, 2014). There are two factors influencing the rising divorce rates in Nigeria. The first factor is both men and women are relying less on one another for economic survival. As women gain status in their workplace or on their businesses, they often want to stand on their own and prefer to control their lives' affair which enabling them to be less dependent on their husbands, the heads of household. Women who are gainfully employed and self-sufficient may be more willing to dissolve a Marriage because they are not perceived as a financially dependent spouse

In Tanzania, divorce is a serious issue and it continues to affect a big number of children, as result increase high number of street children, delinquency teenage pregnancies in girls and high rate of school dropout (Kimwaga, 2013). Parental separation is common in Tanzania rather than legal divorces followed by a big numbers of marital dissolution complaints in, social welfare departments increasing day to day (Rita Report, 2017). Shabani and Kuname (2018) report by citing Kinondoni Municipal Council, at Social Welfare Department each officer deals with more than 12 complaints of marital dissolution per month, a total number of 12 officers; this means more than 144 martial dissolution cases take place per month in Kinondoni district. This number in different to 48 registered divorces cases in 2017/2018 in Kinondoni it proves that most couple initiate separation without follow legal route.

In Moshi district, about 93 cases of serious marital conflicts have been reported in Police Stations every three months (TAMWA, 2019). Furthermore, TAMWA (2019) describe that an increased number of people have been seek in assistance with marital conflict over the few years in the district. However, the actual causes of such marital conflicts which led into divorce were not known wisely. With this background information, therefore this study aims to investigate factors influencing divorce among couples in Moshi district, Tanzania.

When a marriage ends in divorce all individuals connected to the relationship are impacted. There are perhaps none so affected as children. Because of their innocence and immaturity, children are unable to process stressful events as adults are. Their reactions and behavior can range from subtle to explosive. The absence of father or a mother from a family could have different effects on the growing child. The institution of marriage continues to decline as a result of many social, economic and cultural factors (Wolfinger& Stokes, 2016). This has produced a myriad of social problems such as single parenthood, divorce, separations. Divorce, which was a rare phenomenon before the close of the 20th century, has apparently become common place today. It is being done freely as if it has no negative effect on the children and the society. Yet, the prevalence of single parents in our society today appears to have caused negative effects on the children of such relationships such that children are seemingly demanding to know the

value and essence of marriage when they are neither cared for nor have a model to copy from. Divorce has suddenly become a precipitator of moral decay and insecurity in our society. Darling and Cassidy (2017) laments that 'Since children have no good moral examples to copy from and no moral values are inculcated into them, they turned round to develop their own'. The government established TAMWA to rescue the couples from divorce. Social workers and religious institutions had played their roles to support the government on the same challenge. Despite the government and religious institutions efforts to rescue the problem yet divorce is increasing. However, the situation seemingly has given rise to social vices and psychological trauma, which require immediate attention. It is against this backdrop that the study aims to investigate into the factors that influence divorce in Moshi District, Tanzania.

The study was guided by two theories such as similar wife theory and network theory. One of the theories in the field of divorce is the similar wife theory developed by Hill 1966. According to this theory, the family strength is due to the existence of similar characteristics between husband and wife. Similarity between two people not only attracts them to each other, but also strengthens their relationship. In other words, similarity between two spouses is the source of family conflicts. Hill believes that people want to choose a spouse who is more like them, and if this point is not observed for some reason, the couple is likely to become incompatible with each other and eventually separate. Men, knowingly or unknowingly, seek to choose a spouse with whom they share similar traits. People of all ages can communicate with people who are like themselves in terms of marital status. The theory believes that each person's fortune acts more in the direction of homogeneous marriage than Heterogeneous marriage.\

According to Network theory developed by Elizabeth Butt 1991, insists on the network analysis which investigates the rules about people's beliefs and what they should do. This theory rejects any nonstructural theory that considers social processes to arise from a set of individual actors, personal tendencies, and internalized norms. The theory believes that the degree of separation of male and female roles is correlated with the degree of network density that couples maintain outside home. As their relationship with kinship networks, friends, and neighbors

becomes stronger, and the density of these networks increases, the relationship between husband and wife as a married couple becomes more segregated, more subject to hierarchy, and the vice versa.

Mohlatlole (2018) conducted a study to explore factors that contribute towards divorce among young couples in Lebowakgomo, South Africa. In conducting the study, the researchers used the qualitative method and a case study design. Snowball sampling was used in this study. Eleven participants were thus identified and recruited. The sample size was based on the principle of saturation. The researchers used semi-structured interviews to collect data. Interpretative phenomenological data analysis was employed. The study found that sudden character change lack of and poor communication, financial problems abuse and Infidelity were associated with divorce among young couples.

Dolfaniet *al.* (2018) conducted a study on effective factors on divorce and changes of its amount in two recent decades and it compares existed changes in mentioned factors based on 5 groups of them as economic, sexual, personality, communicative and social factors. The study adopted descriptive- survey method. 130 young person of Khorramabad city who are faced divorce problem, are randomly selected and necessary data are gathered from them by 60 questions of questionnaire. Then results are presented by descriptive method. Pierson correlation coefficient and appointment coefficient are used for determining portion of each of factors. Consequently, role of economic, sexual, personality, communicative and social factors are confirmed in divorce of young person.

In China, only one study concerned itself with too early marriage. This was a Chinese study by Zeng et al. (2012). This study demonstrated that the level of divorce in China was extremely low, in comparison with other developed and developing countries. Similar findings from other studies indicated that the risk of divorce for women who married before the age of 18 was higher than those married after 20. Arranged marriages had a risk of divorce which was about 2.5 times as high as the non-arranged marriage. It was also noted that divorces were higher in urban than rural areas. Other things being equal, women with more children had a lower risk of divorce. Son-preference exerted an effect on marriage dissolution. Women with no son had significantly higher risk of divorce than those with at least one son. The

empirical studies above have shown some of the factors for divorce in different countries. The current study wants to know whether factors affecting divorce in the Moshi district differ from other regions of the country or not.

2.0 Research Methodology

The study has adopted descriptive research design to achieve its objectives. It is type of studies that aims to systematically obtain information to describe a phenomenon, situation, or population. More specifically, it helped to answer what, when, where, and how questions regarding the research problem rather than the why. In a descriptive research design, the researcher can choose to be either a complete observer, an observer as a participant, a participant as an observer, or a full participant. The total number of samples was 415, of which both of the participants were married heterosexual couples that were registered as married by religious, traditional or government marriages.

The study has been conducted at Moshi District, Kilimanjaro region. The rationale of choosing this area is because it is among districts in Kilimanjaro region, which leading in terms of divorce cases which approximately 33 cases per month compared to any other district in the region. However, divorce requests are more than 58 per Month. This information was obtained from various sources including Police Stations, Mosque and Churches. In addition, the area was selected due to the presence of variables stipulated in the conceptual framework but to what extent do those variables influence divorce is questionable which convinced the researcher to undertake the study.

The target population of this study are divorced couples since the main actors of the divorce are couples and therefore to realize factors for divorce a researcher suggesting using divorced couples but under the aid of police officials, and religious leaders as key informants. The divorced couples according to district statistics it is about 415 for the year 2021/20122 (Moshi District statistic, 2023). The sample size of the study is 203 respondents who are married or couples.

The study adopted two sampling procedure i.e., Purposive sampling and snowball sampling. The researcher has used purposive sampling by utilizing data from Police stations, Courts and religious institutions where list of divorce cases and requests can

be traced. After having the list of divorcees, lottery method has been used to select the respondents. On the other hand, snowball sampling has been used to get respondents because the researcher knows some of the married couples which had been divorced about 2 years after married without disclosed the reasons for permanent separation. The researcher then asked this individual to refer them to others who met the same situation.

The researcher used semi-structured interviews to collect primary data. This led to the elicitation of information about the participants' thoughts, feelings and perceptions, as the study used open-ended questions from the interviews. On the other hand, qualitative data was collected from key informant interview with Moshi district Community Development Officers, Community, church, and mosque leaders together with Police officers. Additionally, both quantitative and qualitative data was complimented with secondary data from relevant authority such as Police reports and other relevant publications.

To ensure validity in a sample survey, validation of the research instrument was done by use of a pilot study. Prior to the actual study, pilot test of the measures was conducted against prospective sample population to measure validity. The subject to be approached during pilot was marked so that they cannot be applied in the final study. The wording of items was carefully modified based on the pilot test outcomes and reviews. Pre-testing the questionnaire is of great significance in this survey. The questions were re-examined to ensure that they are not ambiguous, confusing or potentially offensive to the respondents leading to biased responses. This enhanced validity of the research instruments.

Reliability carried out to test the consistency of the research tools with a view of correcting them by eliminating errors. The study was measure the internal consistency to ensure reliability by employing the Cronbach's Coefficient Alpha for testing the research tool. A pilot study was conducted by dully filled questionnaire to at least 10 people conveniently from another district. The results of pilot test were analyzed for reliability using 'Cronbach's Alpha. The Cronbach's alpha coefficient value of 0.7 and above was obtained means the study measurement is reliable.

3.0 Findings and Discussions

3.1 Economic Factors contributing to divorce

The aim of carrying the study test is to determine what economic related factors are contributing to divorce in married couples. 133(66%) of the respondents claimed that their marriage had broken down due to financial difficulties whereby the main causes being failure in the provision of social and basics services to the family. The study findings suggest that, during the independent stage individuals strive to support themselves fully emotionally, physically and socially. The study found out that in many marriages, a financial disagreement has become the "final straw" that leads to divorce. However, lack of money was reported by (24%) of the respondents who stated that, they had a failed marriage as a result of lack of money at which led to social classes in the community as well as poorly preparations during the weddings particularly payment of bride price and accommodation which leads to conflicts among the spouses' families.

Additionally, it was noted that some marriages failed due to economic issues, which included being overly preoccupied with economic output, commodity reification, and unofficial work, accounting for 12%, 06%, and 05% of all marriage failures, respectively. Furthermore, findings from one interviewed stated that;

"Marriage today is nothing because people get married at short notice like a thunderstorm, they get married after being motivated by finance in such that, businessmen influence people to get married so as to sell their goods, religions leaders motivate them so as to collect sacrifices and grievances, the couple get married so as to get contributions from their fellows and friends particularly during the wedding.

.... All this do not consider the basis of marriage and after that, conflict s start in the house, then stress and finally divorces, while the poverty has been welcomed to that house because they have spent a lot for wedding "(Interviewer, 11 Octobe, 2023).

The argument above marked that, people have lost the meaning, ethics and values of life and seeing marriage as no longer an issue in their life. One interviewee argued that;

"I'm sure that, each and every member of our society knows about the indicators of the marriage failure, due to financial positions; look on conflicting marriage, most is about failure to provide basic needs, such as food, school fees, clothes, and better housing (Interviewer, 11 October, 2023).

Most of respondents 133(66%) indicated that they have personally experienced marriage failure due to family interference leading to instabilities. This is likely a result of the presence of external influence from parents especially girl's parents and incentive from groups like the co-workers, friends, and other relatives has an influence to their marriages sustainability.

3.2 The Social Factors Related to Divorce

In this sub section different variables related to social factors were discussed in detailed manner. The variables found are use of media and phone, the degree of family participation, family history, the interference from family members, and violence's and abuse. the researcher used frequency and percentage in reporting the findings this is due to the view that, the method provided the number of respondents with the high-rate factor affecting divorces in the study area

About 24% of couples who reported marriage failure due to use of media among the partners noted that their union had failed for a variety of reasons, example Uses of phone where by both patties complained that is having affair due to messages and chit charts on their phones. Again, television, radio, Internet, satellite, newspapers, magazines and failure to resolve the identity formation stage successfully has been reported by respondents as one of the factors leading to divorce among couples particularly for those with higher levels of education toward those with lower ones. in respond to this one of the respondents reported that,

"Today, family interaction is affected by social media such as Facebook and WhatsApp. People are free to post or share any sensitive comments without thinking about the influence the shared information may have in a relationship or marriage.

Many hours are spent on social media, leading to a disconnect between the couples that often cannot be repaired, and consequently divorce follows ", (Interviewer, 11 October, 2023).

In addition, findings from this study have indicated that, the degree of participation in the family has seen to increase divorce by 30%, Parental quarrels and strictness at home, strictness in choosing a spouse, a person's, personal past history by 05%, in a focus group discussion it was found that, the couple from the family who has the history of divorcing, think that the main solution to marriage problems is to get divorced.

The study noted a relationship between abuse/violence and divorce among couples. The participants identified physical and emotional abuse preventing a woman from going out, wife- beating, using vulgar words, threatening, wife sulking, not using loving words, not expressing love to your spouse as the type of abuse that they have suffered. The study found out that, abuse is one of the major contributors to the dissolution of marriage. It occurs in all age groups, ethnic groups and class groups, and comes in a variety of forms, from physical abuse (domestic violence) to verbal, emotional, psychological and even financial abuse. The most painful issue found in the study area is that children learn what they see. By merely being a witness to abuse between their parents, they might at later stage become victims in abusive relationships themselves.

3.3 Cultural related factors that might influence divorce among couples.

The scrutiny culture was carried out to test variables of culture that might influence divorce in different families in Moshi Rural. The researcher thought that the variables in this sub section will help to answer the research question on objective three on cultural factors influencing divorce. The results indicated that there was intact a significant negative correlation between religiosity and attitudes towards divorce, which suggested that religion does play a role in one's consideration as to whether or not to seek to obtain a divorce. The study noted that, the divorce rate among Christians was higher than that of the traditional marriage. However the level of tradition divorces is insignificant. In addition, the findings indicates that, the rate of divorce in forced marriages is higher than arranged and self-selection ones, and in modern marriages divorce is more than traditional marriages. However the differences have a

negative relationship, therefore it the study indicates no statistically significant of the variable at $p = -0.356$. Also, there is a significant difference in blood related for both men and women. In addition, the level blood related marriage divorce is more among women seeking divorce than men seeking divorce.

3.4. Health related factors variables for divorce

Table 6: Risk of Health Factors over Divorce

| | T | 95% | t | Sig |
|---------------------------|------|------|------|--------|
| <i>Poor subject heath</i> | | | | |
| None | 0.92 | 0.81 | 1.06 | 0.243 |
| Husband or wife | 1.00 | 0.83 | 1.40 | 0.583 |
| Both | 1.08 | 0.83 | 1.40 | 0.579 |
| <i>Obesity</i> | | | | |
| None | 0.95 | 0.80 | 1.13 | 0.579 |
| Husband or wife | 1.00 | | | |
| Both | 0.89 | 0.47 | 1.70 | 0.727 |
| <i>Heavy drinking</i> | | | | |
| None | 0.75 | 0.66 | 0.85 | <0.001 |
| Husband or wife | 1.00 | | | |
| Both | 1.03 | 0.74 | 1.42 | 0.875 |
| <i>Mental distress</i> | | | | |
| None | 0.48 | 0.42 | 0.55 | <0.001 |
| Husband or wife | 1.00 | | | |
| Both | 1.32 | 0.93 | 1.88 | 0.123 |
| <i>No exercise</i> | | | | |
| None | 0.97 | 0.86 | 0.10 | 0.656 |
| Husband or wife | 1.00 | | | |
| Both | 0.81 | 0.71 | 0.93 | 0.002 |
| <i>Smoking</i> | | | | |
| None | 0.62 | 0.54 | 0.71 | <0.001 |
| Husband or wife | 1.00 | | | |
| Both | 1.29 | 1.14 | 1.46 | <0.001 |

The result indicates that, 140, (69%) was the most frequent while "Woman's physical or mental illness, (31%) was the least frequent reason. Chi-square test revealed a significant association between health score category and the above-mentioned factors. The frequency of mental health scores was higher found to be among women who chose to divorce based on mutual agreement (69%). On the other hand, mental health was least frequently observed in the group where divorce was applied by husband (30%). The chi-square test revealed a significant association between history of divorce in the family ($p = 0.001$) and friends ($p = 0.001$) with mental health score category. More than half of the respondents (50.7%) agree with divorce for their children. There was a

significant correlation between the family opinion about divorce and physical and mental health score category ($p = 0.001$).

Moreover, Alcohol addiction among males creates a sense of loss for their wives. Alcohol addiction destroys the dependency among family members so that normal cooperation between men and women disappears. Also, an alcoholic person is unable to accept responsibility in family due to the psychological effects of alcohol and they are always avoiding their life positions.

4.0 Conclusion and Recommendations

4.1 Conclusion

The study measured the correlation on factors influencing of divorce. Among individual factors, the family history, the absence of the practice of religion and a former divorce of parents seemed to have a positive effect on the risk of divorce. Other factors included age of the spouses.. It seemed that the meaning of divorce was increasingly linked to the significance and positive attitudes attributed to marriage.

Meanwhile, financial problems, poor communication about finances, lack of income sudden character change, poor communication, age of the spouses and having had a premarital union and infidelity are associated with divorce among couples. This study also noted a relationship between abuse and divorce among couples. The participants identified physical and emotional abuse as the type of abuse that they have suffered. Drug addiction destroys the dependency among family members so that normal cooperation between men and women disappears. Also, an alcoholic person is unable to accept responsibility in family due to the psychological effects of alcohol and they are always avoiding their life positions.

4.2 Recommendations.

According to the results in order to reduce the divorce rate, it is recommended that couples be given free education and counseling in this regard to diagnose and prevent unsuccessful marriages as well as marital problems, them as media play an important role in this regard and should raise awareness to promote rational, spiritual and easy marriages, and teach life skills to couples. The researchers view that if people understand their place in the life cycle correctly, they will be able to deal with

the stage of the family life cycle they are in and consequently they will be able to anticipate problems associated with each marriage before taking action of divorce.

Since one of the factors influencing divorce is the interference of others in the couple's life, it is suggested that the necessary context for proper awareness be provided to reduce these problems. Spouse's participation in household work softens the atmosphere of home and increases the strength of the relationship. It is necessary to lay down more appropriate laws and regulations, and necessary trainings should be done, and sufficient information should be given by the media and society to reduce domestic violence.

The mastery of the prior stages of the marriage life education can reduce the chances of divorce among couples. This can be achieved by ensuring that before the couples enter marriage, they receive pre-marital counseling. Additionally, after entering marriage they should attend marital enrichment programmes. The study calls on government to pass legislation, through parliamentary processes, that will ensure that pre-marital counseling is mandatory for couples entering marriage for the first time. This will help restrain divorce among couples.

Family counselors such as social workers may also work with family members when they are in the process of deciding to divorce, during the actual time of a divorce, or after a divorce has taken place. Working on problems of custody, visitations and finances becomes important. Social workers may utilize their various skills and values to assist divorced couples when mourning the loss of the intact family and adapting to living apart. During the divorce process, the focus of counseling should be working on the emotional separation and overcoming hurt, anger and guilt.

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