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DETERMINANTS OF DIVORCE IN GHANA, 2008

BY



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ACCEPTANCE

Accepted by the Faculty of Social Sciences, University of Ghana, Legon, in partial fulfilment of the requirements for the award of M.A Population Studies.

.....

Prof. Andrews Aryee

Supervisor

Date



DECLARATION

I, Vida Akuamoah, hereby declare that except for references made to other people's works which have been duly acknowledged, this work is the result of my own research undertaken under supervision and that it has neither in part nor in whole been presented for another degree elsewhere.

.....

Vida Akuamoah

(Student)

Date



DEDICATION

This dissertation is dedicated first to the Almighty God for his mercies, grace, favour and gift of life. Secondly, this is dedicated to my family especially Mr. Daniel Akuamoah Boateng and Flying Officer Justice Akuamoah Boateng whose immense contribution, consistent love and support have brought me this honour and finally to all people who have been part of my success.



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ABSTRACT

Divorce is becoming a major developmental issue in modern society because of its high rate of increase in recent years. While the phenomenon has gained much attention in research in the developed world, less is known in the developing world especially in Sub-Saharan Africa. Meanwhile works have shown that through the processes of modernization and globalization, Sub-Saharan Africa including Ghana is beginning to experience the same family changes caused by divorce in the developed world.

This study examined socio-economic factors as determinants of divorce among adult individuals in Ghana. Using GDHS (2008) data, a sample of 4649 was obtained through interviews in a survey. The data was analyzed using the binary regression model and chi-square statistics. The findings from the binary logistic regression recorded five variables (respondents with or without children, remarriage, place of residence, ethnicity, educational attainment and wealth index) to predict divorce at the 95% confidence level. Based on these findings, it is recommended that family counselors and religious leaders should take the initiative to counsel couples and families on how modernization has brought about changing roles of males and females. In addition they should counsel couples on how to adjust and cope with these changing roles in our modern society.

Key words: divorce, marital dissolution, marital disruptions

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND TO THE STUDY

The family in recent decades has undergone changes; one such change is the increasing rate of divorce (Moore, 1994). This rise in divorce rate has been predicted to disintegrate the family institution and the foundations of society itself. This chapter provides an overview of what is known about divorce, its predictors and the consequences with it.

The fundamental unit of all societies is the family; the family is responsible for the care and up-bringing of all children. It is a cohesive unit which ideally provides economic, social and psychological security to all its members. Formation of the family is basically through marriage (Bell and Vogel, 1983). In light of the roles identified for family to play above, if marriages are being disrupted more often by divorce the family could then be said to be undergoing some serious crisis.

Marriage is a social union or legal contract that establishes rights and obligations between the spouses, between spouses and their children, and between the spouses and their in-laws (Haviland, 2011). The institution of marriage was traditionally a union between a man and a woman but currently, some countries (Netherlands, Belgium, Spain, Canada, South Africa, Norway, Sweden, and Portugal) have accepted same sex marriages and even legalized them. These new arrangements have some serious implications not only for society in general but also for the institution of marriage and the family in particular. Divorce among same sex marriage is very rare in Ghana; therefore the study focuses on divorce in heterosexual marriages. Furthermore, the factors that have been identified to

predict divorce in heterosexual marriages are most likely to influence dissolution of marriage in same sex marriages.

Other forms of union dissolution do exist, for example separation and annulment. Separation is the disruption of a union where people cohabiting are no longer living together. Annulment is the end of a marriage which is considered to have never taken place (William, 1996). In other words such marriage or union never existed or happened.

Divorce was rare in the early and late nineteenth centuries but became the major means of marital disruption beginning of the twentieth century (White, 1990; Furstenberg Jr., 1994). Divorce by definition is “the final legal dissolution of a marriage, that is, that separation of husband and wife which confers on the parties the right to remarriage under civil, religious and or other provisions, according to the laws of each country”(UN year book, 2006). The Law Dictionary also defines divorce as the legal separation of man and wife, effected, for cause, by the judgment of a court, and either totally dissolving the marriage relation, or suspending its effects so far as concerns the cohabitation of the parties. The above definitions on divorce indicate a legal separation of individuals mainly by rule of courts and also are within the context of the Western world.

Rates of divorce all over the world have been said to be increasing by researchers who have conducted studies on the family and marital instability (Amato, 2001 and 2010; White, 1990). Europe and the United States of America have been in the lead in terms of marital dissolution (Goode, 1985). Examining the divorce rates of Europe in 1960 and 1970, their rates have doubled within four decades, increasing from 2.5 per 1000 people in 1970 to 5.0 per 1000 in the year 2000 (Gonzalez and Viitanen, 2003). The U.S.A had a rate of 2.2 in 1960 which shot to 4.2 in 2000 (U.S.A statistics, 2000). Furthermore, the U.S.A statistics (2000) identified the Maldives, Belarus and the U.S.A as the top three

countries with high divorce rates in the world; they are 10.97, 4.63 and 4.34 respectively in the year 2002. Available information (Tilsen and Larson, 2000) on Sub-Saharan Africa including Ghana have shown an increasing rate in divorce, even though statistics on divorce in the region are limited and unreliable. This is due to limited studies conducted in the area of marital dissolution and the little coverage on registration of marriages and divorces. Though limited, UN (2006) has shown that more than one-third of women in this region experience marital dissolution before they reach ages forty and sixty in their first marriages.

Available information (Tilsen and Larson, 2000) on Sub-Saharan Africa including Ghana have shown an increasing rate in divorce, even though statistics on divorce in the region are limited and unreliable. This is due to limited studies conducted in the area of marital dissolution and the little coverage on registration of marriages and divorces. Though limited, UN (2006) has shown that more than one-third of women in this region experience marital dissolution before they reach ages forty and sixty in their first marriages.

Many divorces in Africa do not take place in courts but rather at homes which most often are in the form of returning of the bride wealth by the woman's family to the man's family. When this is done the marriage is said to have finally ended. Nevertheless as a result of urbanization and modernization in Africa some divorces go through the legal process, i.e. those marriages recognized under ordinance.

Marriage in Ghana, like any other country, is very important and considered as an institution which every individual adult should experience if possible (Tetteh, 1967 cited in Frost and Dodoo, 2010).

Marriages recognized in Ghana are of three types, marriage under ordinance, marriage under customary law and marriage of the Mohammedans ordinance (Kuenyehia and Aboagye, 2004). Marriage under ordinance is monogamous while the two others are polygamous. However the Demographic and Health Surveys of Ghana in 2003 and 2008 as well as the 2010 Population and Housing Census included individuals in informal unions like cohabitation as other forms of union which existed. This is because there have been a substantial increase in this type of union over the years. People co-habiting in 2003 according to the Ghana Demographic and Health Survey were about 8.1% while in 2008 the figure rose to 13.1%. The institution of marriage is gradually being compromised by consensual and this could have so many implications on the former.

This study focuses on divorce and factors responsible for it in Ghana. Ghana was chosen as the study area because divorce is gradually contributing to many of the marital disruptions other than death of a spouse recently. Furthermore the work seeks to add and contribute to knowledge on divorce in Sub-Saharan Africa.

Marriage forms the basis of family existence, therefore if many families in Ghana are experiencing divorces one could easily guess the implications and consequences they would have on families, ranging from the weakening of the family foundation to physical and psychological stress.

1.2 STATEMENT OF THE PROBLEM

Divorce and its associated implications directly impact on individuals, society and the nation at large. Impacts of divorce include emotional and psychological stress, reduction in the standard of living, child neglect, and breaking of family ties among others (Blankenhorn, 1995; Glenn, 1996; Popenoe, 1996). Amato (2000) explained that

individuals go through stress during and after the divorce processes. Such stress he said may come about if the parent who takes the children along has to bear full responsibilities for the latter. Some of the responsibilities may include provision of food and shelter, clothing as well as educational expenses if children are in school. Many divorced parents especially among women bear such full responsibilities because their ex-spouses may refuse responsibilities of the children (Medina, 2010). When these happen, women who are mostly economically dependent on their husbands may have to engage in economic activities after divorce to sustain the family. Such economic activities more often than not are less lucrative and cannot sustain many expenses of women and their children hence lowering their standard of living.

Such lowering of standard of living may come in the form of relocating into less expensive houses and change in schools of children to more affordable ones. These stresses could go a long way to increase individuals' health and mortality risk.

Men of divorced background according to research have higher mortality and cardiovascular risks than their married counterparts. In addition many men who are divorced have higher risk of alcohol consumption in comparison to their married counterparts (Aseltine and Kessler, 1993). A major reason to this argument is that, they simply want to forget their state of loneliness (Felix et al, 2012).

The works of (Joung et al 1997; Marks, 1996) expounded that divorced individuals tend to be more socially isolated than their counterparts in marriage.

Children are often the main victims when marriages break up and are likely to be affected greatly (Foulkes-Jamison, 2001; Amato, 2000). Their psychological stresses come in the form of the longer ability to adjust to the changes and new arrangements of living with one

parent, relocation to different neighbourhoods and schools as well as the lack of emotional support from the separated parent. According to Foulkes- Jamison (2001) some of the adjustment may take as long as ten years depending on the ages and sexes of these children. She said the adjustment period for adolescents and boys are shorter than younger children and girls. The strive by the custodial parent to bear responsibilities for children by getting a job often keeps the parent away from the home which would likely result in less parenting of the children. Less parenting could expose the children to many anti-social behaviours in the society. For example younger girls may be exposed to premarital sex while boys may play truant and become more aggressive. A comparative study by Amato (2000) on children from divorced and intact families revealed that there is a higher chance for children from divorce families to drop in educational attainment than those from intact families. This is because children from intact families have both parents to provide them with their educational resources unlike those children who have to depend on only one parent for school resource (Bigner, 2005).

Researches on family processes and marriages (Adekoge, 2010; Adedokun, 1998) in Sub-Saharan Africa specifically West Africa have indicated that societies in this region had more stable marriages in the past due to the fact that many cultures did not allow marital dissolution. This was generally the case until the late twentieth century (White, 1990) where divorce has become pronounced and generally more accepted. According to the Ghana Living Standards Survey Report of the Fifth Round, 30% of households are headed by single parents (Ghana Statistical Service, 2008). In addition, the 2000 Population and Housing Census (GSS, 2010) recorded 5.5% of male household heads who were divorced and 22.4% female household heads who were divorced preceding the survey indicating a

relatively high rate among the females. This is an indicator of how more marriages are becoming unstable in this part of the world.

Many theories on society have shown that the family is the basis for primary orientation and therefore if gradually the family is being broken down due to divorce and to some extent other societal issues, then it is a major challenge which needs to be addressed. The functionalist theory (by Emile Durkheim in the early nineteenth century) is an example of a perspective which establishes the fact that society bases its existence on the functions of institutions and structures found within it, and its members also contributing to the stability of it. Marriage as an institution when compromised by divorce could have implications on the society.

1.3 RATIONALE OF THE STUDY

African families play some major roles in the lives of their people according to studies which have been done by (Caldwell and Caldwell, 1987; Kayongo-Male and Onyango, 1984; Oppong, 2004). These roles include ensuring of child support by all members of the family and passing on of values and training to their members.

However such roles of many African families are declining mainly because social changes like modernization have introduced new form of practices of political institution like centralised governance where a country selects a leader through election by the citizens and the leader oversees the affairs of the citizens. This new governance in many African societies is associated with the establishment of law courts which serve as institutions that protect the rights of the people. An example is a court to handle marital issues which allows for divorce if couples involved do not wish for the marriage to continue. Previous governance within most African countries was of traditional rulers who work together

with the members of the societies to ensure a stable marital union other than allowing for divorce.

Undoubtedly modernization have adversely impacted on the stability of African marriages (Moore, 1994; Opong, 2003) and contributed to more divorces. The rate at which the family is experiencing breakdown through divorce has compelled me to study and throw more light on divorce in Ghana and the ways in which it is weakening or undermining the very foundation of family life and social cohesion. In addition the existing literature on marital instability in Sub-Saharan Africa seems mainly descriptive rather than analytical (Takyi, 2001); therefore this study will employ the use of quantitative methods to critically assess divorce in the country. In summary the purpose of this study is to bridge the gap in literature on African marital disruption and contribute to knowledge.

1.4 RESEARCH QUESTIONS

The following research questions would guide the study to allow for further understanding of divorce.

1. What factors determine divorce?
2. What are the major socio-economic and demographic characteristics that will determine divorce in Ghana?

1.5 OBJECTIVES OF THE STUDY

GENERAL OBJECTIVE

The main objective of this work is to examine factors which influence divorce in Ghana.

SPECIFIC OBJECTIVES

- a. The research will specifically examine the relationship between the socio-economic and demographic characteristics of respondents and divorce.
- b. To make recommendations for policy interventions and expansion of the scope of research on divorce.

CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

This part of the study compares and discusses the various views on factors of divorce by researchers of family and union stability.

Studies on the family and marriage have been extensive across the globe; some include forms of marriages, kinship type or family system, transformations of the family and its members as well as comparative studies of nuptiality among groups and countries.

Divorce or marital dissolution has been one area of nuptiality that has attracted little attention in Sub-Saharan Africa. In addition works of divorce have been mainly about the Western world, therefore many of the works to be reviewed on divorce are of Western societies but very relevant to the location of the study (Ghana); nevertheless some works of Africa which were found most appropriate to this study are also reviewed. Some studies and surveys in Ghana have indicated the gradual increase in divorces; Amoateng and Heaton (1989) for example in their comparative analyses of Ghanaian divorces in 1950 and 1970 concluded that divorce in 1970 were two times more than those in 1950. The Ghana Demographic and Health Survey (GDHS, 2003 and 2008) reported divorce rates to be 7.3% and 7.4% in 2003 and 2008 respectively which are obviously high.

The increase in female household heads in Ghana lately is due primarily to divorce as Lloyd and Gage-Brandon (1993) have argued. Gage and Njogu (1994) in their studies in Sub-Saharan Africa found the proportion of women (aged 40 and 49) whose first marriages ended in divorce by the end of their reproductive years to be quite high, with the rates in Ghana twice as high as those reported for women in Kenya.

Researches on marital dissolution have been on the factors responsible for marriage disruption as well as its consequences on individuals and society.

Numerous findings have identified factors like age at marriage, religion, children ever born, education, geographical location, the number of times individuals have experienced marriage, cohabitation, duration of the marriage, income level among others to likely predict divorce. Demographic factors which according to literature are most common across cultures and groups are the age at first marriage, children ever born, remarriage, type of place of residence or the geographical location, education, religion, employment status of individuals and wealth. These factors are also common in Ghana and therefore are considered to be major ones to cause marital dissolution.

2.1 AGE AT FIRST MARRIAGE

Scholars who have carried out research on age at first marriage have argued that marriages, where individuals married in their teens are more likely to divorce than those who married at later ages like mid-twenties and early thirties (Lehrer, 2003; Oppenheimer, 1988; Bracher et al. 1993, Chan and Halpin 2005). Explanation for this hypothesis by Booth and Edwards (1985) was that individuals who marry at younger ages may be less compatible; less prepared for marriage and may lack resources to sustain the union. A similar argument was put forward by Martin and Bumpass (1989) that, when married at a younger age, individuals lack the maturity to make complex decisions. Another argument was that, the time for searching for a partner was insufficient, in other words the choice of partner was hastened so the right partner was not chosen (Becker et al, 1977). In her studies, Oppong (1992) shared the same view as earlier scholars who found a significant relationship between ages at younger stage of marriage and higher risk of divorce. She

said that, women who marry during their teens lack the ability to raise their children and keep the home properly because the time for training on marital issues was shortened by marrying. However other studies on age at first marriage have proven otherwise, meaning some studies have identified marriage at older ages to increase risk of divorce (Isiugo-Abanihe, 1998; Becker et al, 1977). They argue that individuals may just choose any one who might come their way as they have stayed single for so long that the right partner may not have been chosen.

2.2 RESPONDENTS WITH OR WITHOUT CHILDREN

The size of family, particularly the number of children is said to determine marital stability. A study done by Rootalu (2010) found that individuals with no children are more likely to end their marriages than those who have children. An article by Andersson (1993) confirmed the same argument. Bracher et al, (1993); Lyngstad, (2004) have also attested to the fact that the existence of children could highly predict the stability of the marriage. The findings of Tilsen and Larson (2000) in Ethiopia indicated that a larger proportion of women (95%) were divorced due to childlessness during their first five years of marriages. Adekoge (2010) in his article explained that while in some countries people choose not to give birth and do not see childbearing as a priority, the opposite is the case in many societies in Africa including Nigeria. Many African societies regard children as the central reason for marriage because marriage serves as the legal grounds to procreate children. In addition children born perpetuate the family lineage (Whiteley, 1964). African families cherish more children; explanations for this behavior are numerous, one of these is, children are a source of resource to their parents. According to Caldwell (1982) traditional African societies gain family labour from children who work on farms of their parents. In addition to his explanations, Caldwell (1982) identified the raising of a family's social

status through the number of children it has, thus there is some kind of prestige attached to more children because fathers of many children are regarded as very responsible. Therefore childlessness, in the African society according to Isiugo- Abanihe (1998), Takyi (2001) and Reiners (2003) could highly compromise the stability of a union. Studies by White (1990), Waite and Lillard (1991) are in accordance with other scholars on childlessness leading to divorce in Africa.

A study on children and marital stability by Levinger (1979) considered the age of the children to be one other factor to determine the stability of unions. According to him if children are young and dependent the possibility of the spouses staying together is high because parents feel that children are very vulnerable when young, so leaving the union may affect them negatively. On the other hand when children are matured and older there is a higher risk of divorce if the marriage is undergoing challenges. Findings of Cherlin (1977) also confirmed the age of children to either destabilize or stabilize marriages.

2.3 REMARRIAGE

Findings on remarriage, which is the number of times an individual had been in marriage and out of marriage is said to increase individual's chances of divorce. Studies by White and Booth (2001) indicated that people in second or third marriages have a higher divorce risk than those in their first marriages during the first four years of the marriage. Similarly Adedokun's (1998) research found the same to be true about remarriage. In addition Amato (2000) also said that, second and higher order marriages increase the risk of divorce of individuals. This is because individuals who have been divorced may carry some negative traits from the previous marriage into the current one. However, literature

by Lehrer (2006) has documented that a failed marriage serves as a learning experience which would enhance the stability of future marriages.

2.4 ETHNICITY

Ethnicity is also likely to predict divorce, several studies have attested to this argument. Studies by Jennings (forthcoming) in rural Nepal mentioned ethnicity as one factor for marriages to end. Many ethnicities are made up of either the matrilineal or patrilineal kinship system or both. Findings about the family system particularly of developing countries have shown that the patrilineal family type has a lower divorce risk than that of the matrilineal (Nukunya, 1969). This is attributed to the practices and cultures associated with a particular family system. For instance the findings of Abu (1983) among the Akan group of Ghana were that, spouses continue to live separately in their natal homes after marriage. This practice has been argued to destabilize marriages because couples gain more support from their individual homes than from each other (Fortes, 1950; Nukunya, 1992). In other words couples become more obligated to their extended families than their spouses.

Another practice of the Akan believed to weaken marital union is the amount of bride wealth demanded by the woman's family during marriage. This includes two bottles of gin and a token of money, these items according to Fortes (1950) are easier to refund by members of the family in case the marriage ends. Unlike the patrilineal type of marriage where the bride wealth is quite substantial, for instance the Tallensi of the Upper East region of Ghana demand for a cow as dowry. Refunding such dowry can cost the family a great fortune therefore members of such group would ensure the stability of their marriages. Another research on the Akan in Ghana by Takyi and Gyimah (2007) have

explained that spouses in Akan marriages do not pool resources, that is both spouses keep a separate account of their income. This practice Oppong (1983) argued to increase the autonomy of Akan women and it makes them more independent. Women of the Akan group can therefore afford to leave marriages and unions in which they feel unhappy and insecure.

2.5 PLACE OF RESIDENCE

The geographical location and its characteristics to some extent could impact on the stability of marriage among individuals. Researches on location of residence have asserted that urban dwellers are more likely to experience divorce than their rural counterparts (Adekogbe, 2010; Adedokun, 1998). Urbanization according to (Takyi, 2001; Moore, 1994) has gone to an extent to undermine African marriages. Urban characteristics like the preference of conjugal union over the extended family, and the increasing number of women in the labour force have been argued to weaken the foundation of families and marriages. This is because the conjugal family type does not allow for the involvement of other members of the family but only the immediate ones. These are mainly the married couple and children, hence less involvement of other members of family to resolve marital conflicts. Similarly, Oppong (1980) argued that modernization in Africa (Ghana) has led to urbanization which is encouraging wide separation from the extended family and therefore supporting individualistic kind of living arrangement. Many researchers go on to confirm that urban divorce rates exceed rural areas' rates (Wilkinson et al, 1982).

2.6 EDUCATIONAL ATTAINMENT

The empirical findings on education predicting divorce is arguable, some literature argue positive relationship between divorce and educational attainment while others argue for the negative relationship. Studies by Bumpass (1991) and Castro-Martin et al (1991) posited that the higher the educational attainment of a woman the higher the risk of marital dissolution. White (1990) on the other hand argued for the opposite that is women who are educated have some form of skill and are likely to be employed into higher income jobs. Some of these women contribute to the provision of the needs of the family; this goes a long way to sustain the marriage. Literature of Click and Norton (1971) documented that education has a negative influence on marital stability; they explained that the rate of divorce is lower among men who have had college or higher education than their counterparts whose education ended in high school or lower.

2.7 RELIGION

The presence and level of religiosity have also been explained to influence the stability of marriage in various studies. For example Lehrer (2004) explained that risk of divorce among individuals with different religious background is higher than those with same religious affiliation. In terms of the level of religiosity Amato and Rogers (1997) indicated that lower church attendance among Christians could compromise the stability of marriage as individuals may lack knowledge and training about the management of marital conflicts and misunderstandings. Comparative studies made by Isiugo-Abanihe (1998) and Tilson and Larsen (2000) revealed that Muslim unions are more likely to be stable than Christian unions. Jones (2000) for example also opined that dissolution of marriages among Muslims is very low due to the restrictions associated with divorce. In contrast studies done in Nigeria by Bradson (1990) have identified Christian marriages to be more stable

than Muslim marriages, especially among the Catholics who do not allow for divorce. Further studies on religion by Lehrer and Chiswick(1993) explained that religious groups which have the family and for that matter marriage at the core of their affairs are more likely to reduce the chances of divorce than religious groups who put family issues in the background.

2.8 EMPLOYMENT STATUS

Researches on employment status of individuals have identified how it influences marital stability. The chance to end the marriage if the husband is employed is low; this is because as the head, he provides for the needs of the family which strengthens the family and increases their standard of living (Lee, unpublished). The other side of the argument is that women who are employed are likely to have higher divorce risk especially when they find themselves in unhappy marriages. This is because they can afford to be independent and cater for their children (Becker, Landes and Michael 1967; Oppenheimer 1997; Sayer and Bianchi 2000). Moore's (1994) and Kim's (2002) argument also support the fact that women's divorce risks increase as they find themselves in occupation outside the home. This is because they might not be able to devote ample time for their spouses and children.

2.9 WEALTH INDEX

The wealth status of individuals according to literature could either increase or decrease the probability of divorce risk. Some scholars (Kurderk, 1993; Rootalu, 2010) posited that when individuals are richer and wealthy the marriage stability is compromised as couples could afford costs involved in divorce processes. Others argue for the fact that when individuals are not rich(especially among women) their risk of divorce is lower than those who are richer(Ambert, 2002).

2.10 SEX OF RESPONDENTS

Divorce undoubtedly is equally likely among males and females; however there may be differences between them if subjective and objective causes of divorce are examined. Women are more likely to end marriages in which their spouses are not trustworthy than men (Rodrigues et al, forthcoming). The other argument in terms of sex of respondents, (South, Trent and Shen, 2001) argued in their findings that, males are rather more likely to divorce especially in areas where the proportion of unmarried females in the labour force and community is high. According to these researchers, if more females are found in an area, the chance of married men forming new relationships and flirting with these women is high. Hence the likelihood of such men to compromise their marriages is high.

2.11 DURATION OF MARRIAGE

It is said that the number of years a marriage is, could also influence marital disruptions. Some research studies have shown divorce often occurs more in the early years of marriage than marriages which have lasted longer (White, 1991). The Statistics Canada (2000) also argued same that the highest rate of divorce per 1000 population occurs at year five of marriage. In other words couples who have been married over five years and beyond stand a lesser chance to experience divorce than those married for five years and less. Some possible reason to this argument was that, many couples do not have perfect knowledge about their spouses during courtship but learn more after marriage. Therefore couples might discover some unusual traits about their spouses and may be a surprise to them, hence leading to divorce. This normally happens during the early stage of the marriage. However other scholars (Amato and Previti, 2003) are of the view that

marriages which are over five years and beyond stand a higher risk of ending in divorce, this is because spouses may start feeling bored with their partners and may want to explore new love grounds. This eventually leads to divorce if their spouses discover their infidelity and adulterous acts.

2.12 PARENTAL DIVORCE

This is one of such factors which correlate with divorce (Amato et al, 2008; Ambert, 2008; Liam and Wu, 2008). Researchers have found that children from divorced or broken relationship to some extent have a higher tendency to experience divorce than their counterparts in unbroken relationship. This is because such children may always think that the only option to a relationship which is facing some challenges is to divorce since their parents did likewise. More so children from divorced background may not have the opportunity to learn interpersonal skills on how to maintain a good marriage (Lehrer, 2006) because they did not stay with both parents, therefore such children may have a higher tendency of experiencing marital instability and dissolution eventually.

2.13 COHABITATION

The process of couples living together or coexisting before marriage is said to increase or encourage divorce. This has been confirmed by Ambert (2009) who explained that cohabited couples are less committed and can easily decide to go or come out of a relationship as compared to married couples who are much committed. Moreover multiple cohabitations before marriage increase the risk of divorce, this is because such a couple when married would opt for divorce easily since he or she frequently ends a cohabited relationship should it not work. (Rodrigues, Hall and Fincham, 2006) also show in their

findings that women and men who cohabit their future spouses before marriage have a higher likelihood divorce rates. On one extreme end, a research study has shown that, cohabitation which involved only one partner stands a lower risk of divorce after marriage than cohabitation which involved series of partners.

In reviewing findings, the variables identified cannot be said to be the actual causes of divorce but rather predictors or those likely to influence divorce (Amato, 2010), because divorce in itself could vary in context.

2.14 THEORETICAL MODEL

Divorce could be studied on the basis of theories; one of such is the social exchange theory (Levinger, 1965). This theory explains how human beings behave rationally to weigh the cost and benefits of an outcome before making choices. In other words human beings prefer to make choices which will always benefit them.

Applying the theory in marriage, couples do marry in expectation of gaining in marriage, i.e emotionally and materially. Therefore if couples do not find such gains (love, sexual gratification, and children) in marriages they would rather terminate the relationship than continue with it.

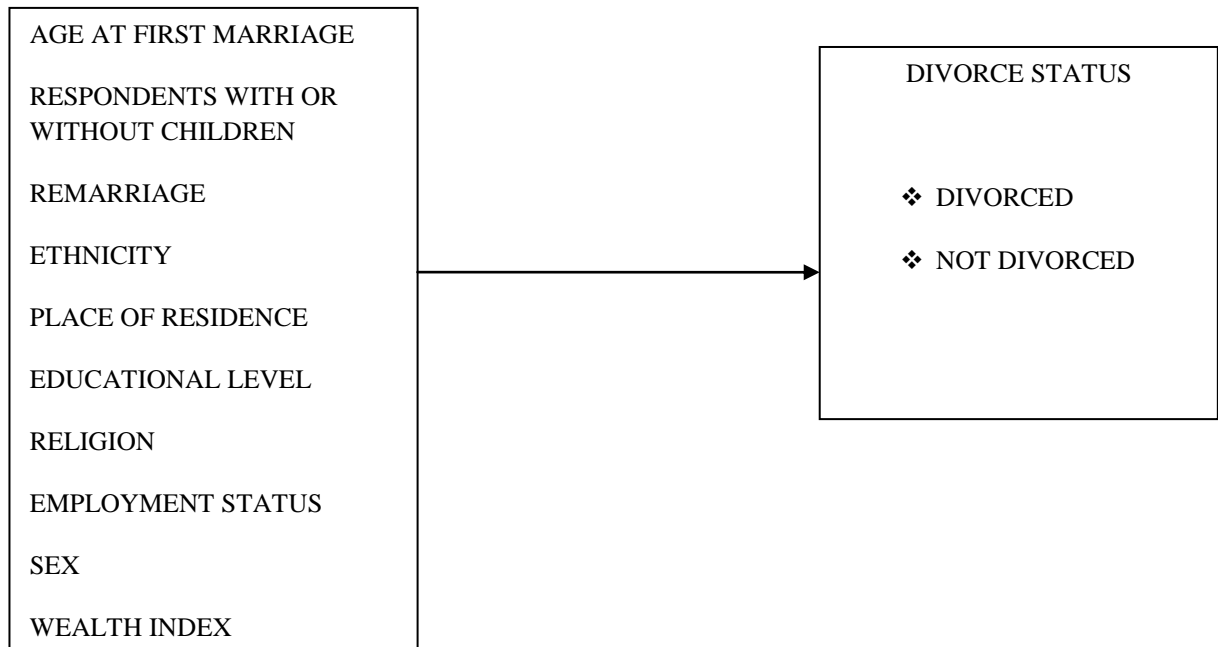
2.15 CONCEPTUAL FRAMEWORK

A conceptual framework in research is the outlining of the possible courses of action with the use of diagrams. Based on the literature reviewed, a conceptual framework was formulated showing divorce being influenced by socio-economic and demographic factors.

Fig. 2.1 Conceptual framework showing the relationship between the predictors of divorce and divorce.

INDEPENDENT VARIABLES
VARIABLES

DEPENDENT



ADAPTED AND MODIFIED FROM: (Bryant et al, 2010)

The figure above is showing a framework of predictors (independent variables) which influence the rate of divorce (dependent variable). The study employs various studies and works from sociologists, anthropologists and social demographers to establish the relationship between determinants of divorce and divorce. To start with age at first marriage, many studies in Africa are indicating a negative correlation with divorce. The relationship and hypothesis stated was that divorce is more likely to occur if the age at first marriage is low. Research on marriages among the Asante by Fortes (1950.) clearly noted that many girls enter into marriage between ages sixteen and eighteen. An article by Oppong (1992) also explained that the age at which many women enter into marriage in developing countries including Ghana is very low. This she argues has its consequence on the woman, for instance she is unable to keep the home and properly raise the children

because she may lack more training and some form of informal education (Booth and Edwards, 1985). Martin and Bumpass (1989) also confirmed that early marriage was one of the strongest predictor of divorce for the first five years in marriage. A further explanation to this argument is the lack of sufficient preparation needed to perform the marital roles.

Secondly, in Africa, women who marry early tend to be found in age-discrepant marriages in which the age difference between the spouses tends to be wide. The age differences between husbands and wives estimated in some cases to be over 10 years (Caldwell 1991; Opong, 1992), this can cause an unequal relationship that may result in lack of communication. This equally can weaken the union.

Another explanation was the fact that the time for searching for the suitable partner would have been insufficient and the decision to marry would have been hastened (Becker et al, 1977).

The next predictor or independent variable of the framework is number of living children. Within the African context the existence and number of children highly determines the union's stability. Africans attach so much value to children due to various reasons of which Caldwell and Caldwell (1987) noted some to be provision of family labour particularly on farmlands and raising the social status of their fathers. Children in the African society are very much valued because they are to perpetuate the family lineage (Whiteley, 1964). Giving such reasons to the need to procreate, couples who have fewer or no children are likely to end t compared to those who have children. Many societies in Africa abhor childlessness and consider such as an abomination (Adekoge, 2010).

Following number of living children is remarriage which some social scientists have mentioned to predict divorce which is also likely to predict marital disruption in Ghana. The previous marital history and higher order marriages according to Takyi (2001) is more than enough to destabilize marriage. This he explained that a spouse who has ever had a marital history would be branded an individual who is less committed in marriage and would readily want to leave a union again if he or she is experiencing marital challenges.

The ethnic group and practices an individual is identified with is said to influence the risk of marital dissolution. Ghana is made up of many ethnic groups and these groups are associated with some family system. The family systems and some practices and cultures have been concluded to influence divorce. The main ethnic groups this study focuses on are the Akan and the non-Akan for instance the Ewe. Explanation to the choice of these groups is the fact that the two major family systems (matrilineal and patrilineal) are associated with the two groups mentioned. The works of (Abu, 1983; Fortes, 1950; Nukunya, 1992) give the information that the matrilineal family system which the Akan group belong to can cause marriage breakdown. Some reasons to this argument are that, the residential patterns of the spouses as well as the independent nature of their women are quite peculiar. Spouses live apart even after marriage in the Akan society (Abu, 1983; Fortes, 1950) and also the women are not encouraged to pool resources with their husbands. In other words women of Akan group solely decide on what they would use their money on if they are engaged in any economic activity. In contrast studies on non-Akan (eg. Ewe) who practice the patrilineal type of family system are less likely to experience many divorces. Their practices involve of both spouses living in the husband's family house, pooling of resources by both spouses and the heavy dependence of the wife on the husband for financial support (Nukunya, 1992.)

The location (place of residence) follows ethnicity in the conceptual framework above. It has been identified by researchers to determine the risk of divorce. The likelihood for divorce to occur is more of couples who reside in urban communities than their counterparts in the rural communities. Behaviours like individualism (Mikell, 1992) and more participation of women in economic activities outside their homes have been noted to increase divorce rates (Moore, 1994). More women in towns and cities are engaged in economic activities and as such their social status have been enhanced and have become more independent. In situations where these women feel unhappy in their marriages, they can afford to end it and move on with their lives. The situation is the opposite in the rural areas where women help spouses on their farms and more often than not they do not work outside the home. They mostly depend on their husbands for sustenance divorce is less likely to occur in this kind of union because these women cannot afford to lose their spouses support.

Educational level of couples according to many social scientists can influence marital stability. This is the sixth variable to be discussed in the conceptual framework. Becker et al (1977) argued that the level of education of the wife could increase the risk of divorce. The argument was that better education gives a woman more economic opportunities would make her to leave the union faster if there should be any marital problem. One argument by Rootalu (2010) was that when both couples are higher in educational level the risk of divorce also increases as both would be employed and have more resources to handle divorce costs than unions in which couples may have little or no education. Jalovaara (2003), Ono (1998) and Oppenheimer 1997 are putting the notion that higher education may lower divorce risk. Higher education of partners could mean that as they

earn more, the family experiences less economic problems which is likely to stabilize the union.

Religion which is the seventh predictor of divorce in the conceptual framework has been mentioned to be one common variable which can affect marriage stability. Scholars have argued that attitudes toward family-related issues are often influenced by one's ideological and religious background. Booth et al (1995) have examined relationship between religion and marital stability and have established a negative relationship between religiosity and marital stability. In other words the more couples identify with a particular religion the less likely to experience divorce than couples who do not have any religious background. West (1997) also in his article confirmed the high risk of divorce rates among couples who do not profess to any religion than those who are guided by religion. A comparison made by Adekoge (2010) between Christians and Muslims suggested that Muslim marriages are less likely to be disrupted than Christian marriages as Muslim do not support divorce.

The state of being employed or not among couples which is listed in the framework can also determine the stability of marriage. Studies have shown that marriages in which women are employed and in some situations earn more than their spouses there may be possibilities of divorce. Reason being that men whose spouses earn more than they do may feel insecure that their spouses might become too independent and take sole decisions most of the time. In some instances women of such statuses are highly recognized than their spouses and this may breed some form of envy and insecurity from the husband which would consequently lead to marital dissolution (Moore, 1994). The common argument for employment is that when men are employed the union is likely to survive than when women or both spouses are employed.

The wealth status of individuals based on literatures is said to either increase or decrease divorce risk. Richer individuals have been argued to have lower divorce risks than individuals who are poorer.

The last to be discussed is the sex of respondents in the framework. It has been said that females are more likely to initiate divorce than males.

2.16 HYPOTHESES STATEMENT

The present study proposes the following hypotheses:

- a. Respondents who marry at ages < 15 to 24 are more likely to experience divorce than those who marry at age 25 and 30 years above.
- b. Urban dwellers are more likely to experience divorce than their rural counterparts.
- c. Individuals who are employed are more likely to divorce than those unemployed.
- d. Individuals without children are more likely to experience divorce than those who have children.

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

The methodology of a study entails the acquisition of the data, how the sample size or individuals in the survey were selected, how variables were measured and the approach taken to analyze the study.

3.2.2 SOURCES OF DATA

The use of secondary data mainly from the Ghana Demographic and Health Survey (GDHS, 2008) and other relevant literatures were adopted. The GDHS (2008) is a data which provides information on demographic and health indicators within a population. It is a national survey carried out every five years by the Ghana Statistical Service. Some demographic and health information collected include marriage, fertility preference, mortality, nutrition status of children, breast feeding among others.

3.2.2 UNIT OF ANALYSIS

The sample size for the present study is 4649 after filtering out all the missing cases; the sample included both males and females who are married and ever married and within the age group 15-49 for females and 15-59 for males. The male size within the sample is 2262 and that of the female is 2387. The ever married sample included those who are divorced and those who have divorced and remarried. However the sample did not include widowed, never married and cohabited respondents because those widowed had their marriage disrupted as a result of death of spouse and not divorce. It would be very inappropriate for

the study to include never married individuals as well because they have never been married so they do not stand the risk of experiencing divorce

3.2.2 METHODS OF DATA COLLECTION

Using a stratified sampling technique based on census enumeration areas, a sample of households was identified from which a sample of women (15-49) and men aged (15- 59) were interviewed on a host of questions, including their socioeconomic and demographic backgrounds, as well as their marital and fertility histories.

3.2.2 DATA ANALYSIS

The study adopted a quantitative method approach in its data analysis with the use of the Scientific Package for Social Scientists (SPSS) software. Various techniques of analysis to examine the relationship between the dependent and independent variables were employed. The data were described using percentages, frequencies and graphs; cross tabulations of the variables were also used to study the relationship between the socio-economic variables and divorce. Binary logistic regression of analysis was used to find the relationship between the socio-economic and demographic factors of respondents and divorce.

3.1.5 MEASUREMENT OF VARIABLES

All variables (independent and dependent variables) in the study were measured, using the GDHS (2008) as the basis and guide; however proxy measurements were employed where exact measurements were not available for example ethnicity.

3.1.5.1 INDEPENDENT VARIABLES

Age at first marriage- The GDHS (2008) recorded age at first marriage ranging from 10 to 58 years but for the purpose of study these ages were regrouped into <15, 15-19,20-24,25-29 and 30+.

Number of living children of respondents - This was in two categories as “respondents without children” and “respondents with children”.

Remarriage- the GDHS (2008) question to inquire about remarriage of respondents was posed as “Have you been married or lived with a man/woman only once or more than once”? This question was asked after respondents have responded to a prior question inquiring about their current marital status, in which they gave the answer to be currently married. In other words if a respondent has married and divorced but has not married again is automatically excluded from the remarriage category.

The responses were then recorded as once, more than once. Therefore remarriage took the measurement form of “once and more than once” for both men and women.

Ethnicity- Kinship type is the desired measurement for this study but the GDHS (2008) had no such information but rather the ethnicity of individuals which kinship type can be associated with. Therefore ethnicity which is a proxy variable was used. In the GDHS (2008) ethnicity have been categorized into “Akan, Ga/Dangme,Ewe, Guan, Mole-Dagbani, Gruma/Grussi/Mande and Other”.

Place of residence- For this variable, a binary measure of rural and urban was used.

Education- This was coded as “no education, primary, J.H.S, secondary and higher education in the GDHS (2008).

Religion- This is measured by a four category measure that is, “Christians, Muslims, Traditionalists/Spiritualists and no religion”.

Employment status- During the survey the question asked was whether respondent had done any work in the last seven days for which he or she was rewarded in cash or kind. The response was either a “Yes” or “No” for which measurement will take the form “employed” if answered in the affirmative and “unemployed” if answered no by respondents in this study.

Wealth Index: This is a variable which measures the economic status of an individual. This index in the study is used as a proxy indicator for income. It is used to assess a household’s wealth status as well an individual’s. This is because an individual could be said to be either rich or poor by his or her household wealth status (DHS comparative reports, 2004). The wealth index takes into consideration durable goods and livestock that are either collectively or individually owned. The wealth quintile is measured by five categories; poorest, poorer, middle, richer and richest.

3.1.5.2 DEPENDENT VARIABLE

The dependent variable is the married and never married (excluding those widowed) status of individuals. Therefore a dichotomous measure of divorced and not divorced would be employed. The not divorced category is made up of the never married and separated individuals in the sample. The divorced status constituted the married and ever married respondents.

3.2.2 LIMITATIONS OF THE STUDY

This work was based on the GDHS (2008) which is a secondary data and the way divorce was captured in it was by inquiring from respondents their current marital status. An observation made was that the question did not single out the divorcees to further ask about the period they got married and when such marriages ended. This is a limitation because one is not able to track the duration of these marriages. Furthermore considering divorce in an African setting where polygamy is highly practised it is difficult to clearly identify the divorce status of males in polygynous marriages. This is because when a man in a polygynous marriage ends the marriage with one spouse, he is left with the other spouses who are still in the marriage. To add to this, Ghana recognizes three forms of marriage which are; Ordinance, customary and Mohammedan. The first is formally registered either in law courts or at the Registrar General while the second and third are the customary and polygamous type, and not registered. Although the 1992 constitution of Ghana has asked for the registration of all customary marriages, those who do so are only a few. Hence information on them is insufficient and unreliable. Therefore a study on divorce among individuals of the customary marriage type becomes a challenge.

CHAPTER FOUR

SOCIO-ECONOMIC CHARACTERISTICS OF RESPONDENTS

4.1 INTRODUCTION

This section basically describes and analyzes the socio-demographic characteristics of individuals in the study. The socio-demographic characteristics to be explained include age at first marriage, number of living children, remarriage, ethnicity, type of place of residence, educational level, religion, employment status and sex of respondents. The most appropriate charts have been employed to describe these characteristics.

4.2 CHARACTERISTICS OF RESPONDENTS

4.2.2 AGE AT FIRST MARRIAGE

Age at first marriage is an important determinant of divorce. Research has well established that marriages at younger ages are associated with higher risk of divorce (Lehrer, 2003; Oppenheimer, 1988; Bracher et al. 1993, Chan and Halpin 2005). Table 4.1 below shows respondents' first marriages and ages at which they got into the unions. The proportion of respondents who married at age less than fifteen were about 5% while those who married at age thirty and above make about 10% in the study. Literatures reviewed on age at first marriage mostly argued for a higher tendency of divorce to be experienced by younger couples. Therefore it is expected that respondents found within the less than 15 and 15-19 group will record higher risk of divorce cases.

Table 4.1: Percentage distribution of respondents by age at first marriage

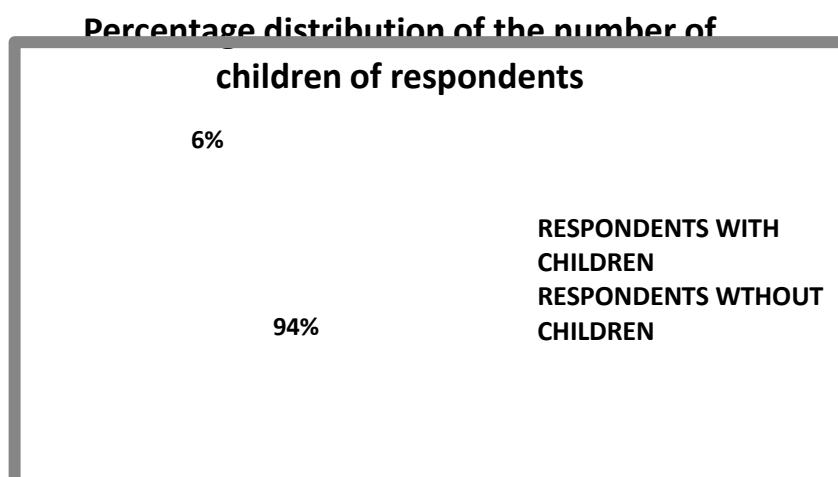
Age at first marriage	Frequency	Percentage
< 15	212	4.6
15-19	1514	32.6
20-24	1532	33.0
25-29	917	19.7
30+	474	10.2
Total	4649	100.00

Source: GDHS Data, 2008.

4.2.2 RESPONDENTS WITH OR WITHOUT CHILDREN

The number of children born and alive is also considered to largely predict divorce risks as some scholars have put forward. These studies posit that if there are no children in marriages, these marriages are highly predicted to be dissolved than unions and marriages which involve children (Takyi, 2001; Adekoge, 2010; Rootalu, 2010). The GDHS (2008) recorded children born to respondents, the number of children who have died and the number alive. For the purpose of this study the number of children living was more considered. There is a higher likelihood for respondents without children to more experience divorce than those with children at the multivariate analysis stage of the study.

Figure 4.1: Percentage distribution of respondents by number of living children



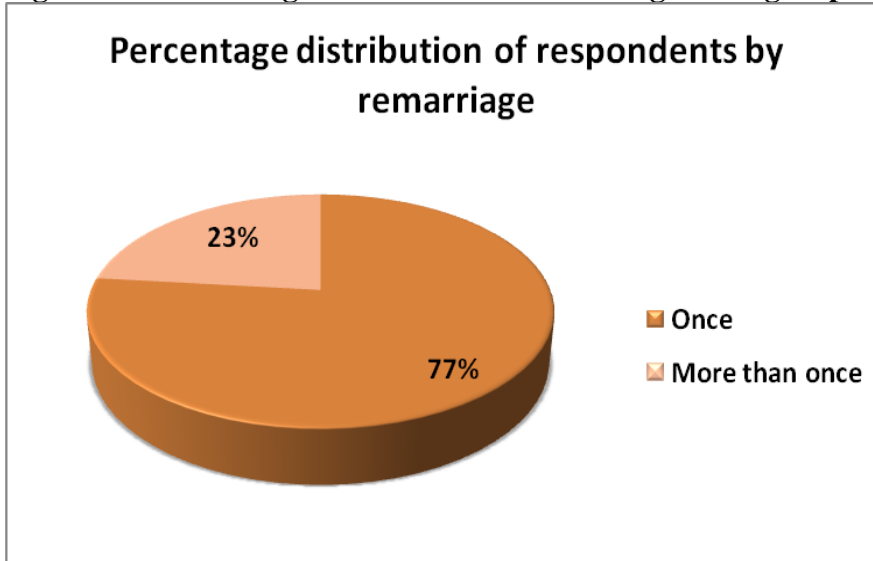
Source: GDHS Data, 2008.

Figure.4.1 above shows that respondents who have children were more than 90% of the sample while respondents with no children were 6%.

4.2.3 REMARRIAGE

The frequency or the number of times individuals have ever been in unions or marriages was very important in the study. Social scientists like Amato (2010) and Andersson (1995) predicted higher marital dissolution risks for second or higher order marriages than those in first marriages. Going by this argument, it is very probable for respondents in this category to experience more divorces during the final stage of the analyses.

Figure 4.2 below shows the respondents who were in their second marriages to be more than a quarter (23%), while those in third or more marriages constituted more than three-quarters of the sample study (77%).

Figure 4.2: Percentage distribution of remarriage among respondents

Source: GDHS Data, 2008.

4.2.4 ETHNICITY

Ethnicity involves practices and cultures which are most often peculiar and common to a group. Members of ethnic group see themselves as culturally distinct from other groupings in a society, and are seen by others to be so. Ghana is made up of several ethnic groups and the ethnic groups the GDHS (2008) recorded include Akan, Ga/ Dangme, Ewe, Guan, Mole/ Dagbani/ Grussi/, Gruma/Mande and other groups. The Akan are of the matrilineal family system while the Ga/Dangme, Ewe among others are of the patrilineal family system (Gyimah, 2002).

Based on literatures reviewed, it is anticipated that the Akan will record a higher divorce risk than the rest of the ethnic groups (Fortes, 1950). Table 4.2 below shows the various ethnic groups which were recorded in the GDHS (2008). From the table the Akan is a major group in Ghana (45.2%). This group also constitutes sub-groups like Fanti, Asante, and Akwapim. The Guan makes up the smallest group in the study (about 2.8%).

Table 4.2: Percentage distribution of respondents' Ethnicity

Ethnicity	Frequency	Percentage
Akan	2099	45.2
Ga/Dangme	287	6.1
Ewe	606	13.0
Guan	129	2.8
Mole-Dagbani	943	20.3
Grussi/Gruma/Mande	388	8.4
Other	197	4.2
Total	4649	100.0

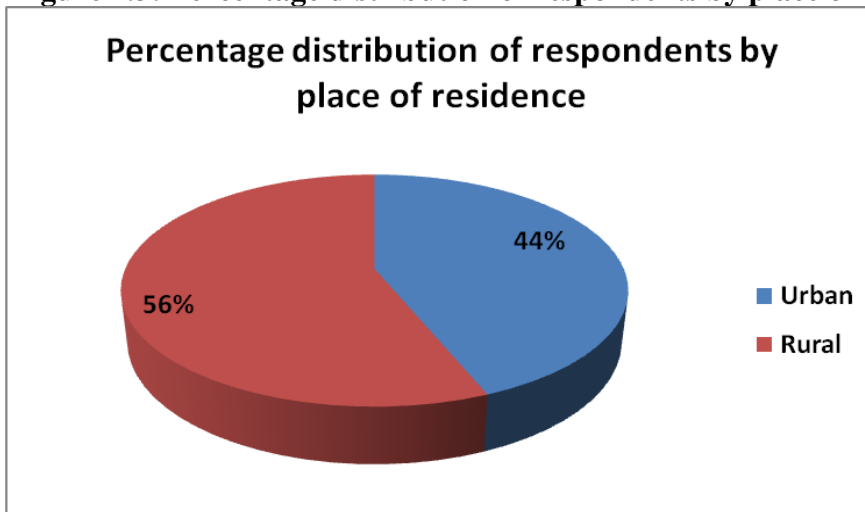
Source: GDHS Data, 2008.

4.2.5 PLACE OF RESIDENCE

The place of residence which indicates where an individual in the sample study is located is very important for comparative studies among the various individuals found in the sample size. The Ghana Demographic and Health Data (2008) categorized this into urban and rural. For an area to be demarcated as urban it should have a population of 5000 and more; an area therefore is rural if population is less than 5000. The figure below (figure 4.4) is showing a clear distinction between people who reside in the urban and rural areas, from the figure it can be seen that little below half of the people (44%) live in urban areas while 56% of the people reside in rural areas. Urban residency has increased over the years, in the early 1970s the percentage of the population who lived in urban centres were about 23% according to Takyi and Gyimah(2007) and about 33% in 1984. The increasing rate of urban residency in Ghana have had profound changes on the family, for instance the acceptance of individualism more often as compared to collective living and the participation of more females in the labour force which is mainly non-agrarian outside their homes (Steel and Campbell, 1982; Moore, 1994). Such characteristics of urban centres are said to partly

influence marital disruptions.(Oppong, 1980). Especially when women in these areas work outside their homes, they are likely to have less attention for their family and this could greatly compromise the stability of the union. Hence more divorce cases could be anticipated among urban dwellers in the fianal analyses of this study.

Figure 4.3: Percentage distribution of respondents by place of residence



Source: GDHS Data, 2008.

4.2.6 EDUCATIONAL LEVEL

Education has been identified by some scholars to shape the individual's perception about things as well as helping him or her to make informed decisions about issues concerning marriages. The educational level of individuals was considered important as it has been asserted that as the level of education increases the risk of divorce decreases (Orbuch, 2002).

The table below (table 4.3) shows various distribution of individuals' educational background. The proportion of people with no formal education is above a quarter (27.3%) while those with primary education are about 16.1%. The proportion with Junior High or middle school attainment is about two-fifths (40.6%), while those with secondary and higher education are about 9.4 and 7 percent respectively. If findings of Orbuch (2002) are

to be considered then it is probable that respondents of secondary and higher education will have lower divorce risks as compared to the rest of the respondents in the other educational categories during the multivariate stage of analysis.

Table 4.3: Educational level of respondents

Education	Frequency	Percentage
No education	1270	27.3
Primary	750	16.1
Middle/ J.H.S	1866	40.1
Secondary	438	9.4
Higher	325	7.0
Total	4649	100.0

Source: GDHS Data, 2008.

4.2.7 RELIGION

Religion represents individual's beliefs as well as connecting him or her to the supernatural world. The religion of respondents in the sample study was also seen as an important variable to determine divorce. Researchers have found that, religiosity has some effect on marriage (Lehrer, 1996; West, 1997). Booth et al (1995) in their studies observed a very positive association between religion and marital stability. That is to say that, people who are attached to a religion are less likely to experience divorce as compared to people who do not profess any religion at all. Based on this knowledge one could argue that higher divorce rates might be recorded for people with no religion in this study. Table 4.3 depicts the distribution of the people in the study in relation to their religious affiliation. From the table a larger proportion of respondents are Christians (about 72%); individuals with no religion are the least recording about 5 percent. Moslems are considered the second largest

group in terms of religion (17%) while 6% of the group belonged to the traditional/spiritual religion.

Table 4.4: Religion of respondents

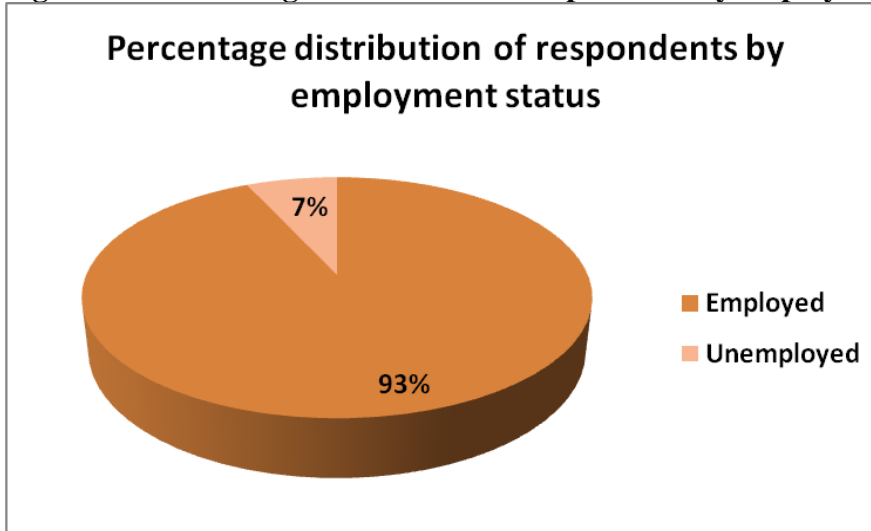
Religion	Frequency	Percentage
Christian	3276	70.5
Moslem	856	18.4
Traditional/ Spiritual	311	6.7
No religion	206	4.4
Total	4649	100.0

Source: GDHS Data, 2008.

4.2.8 EMPLOYMENT STATUS

Employment status is one socio-economic characteristic of individuals to equally influence divorce. Figure 4.5 below shows that over a half (92%) of the respondents are unemployed while every two out of twenty-five are employed (8%). It has been established that the divorce risk of employed individuals especially among women is higher than their counterparts who are unemployed (Moore, 1994). It is probable in this study that individuals who are employed are more to divorce than those unemployed.

Figure 4.4: Percentage distribution of respondents by employment status

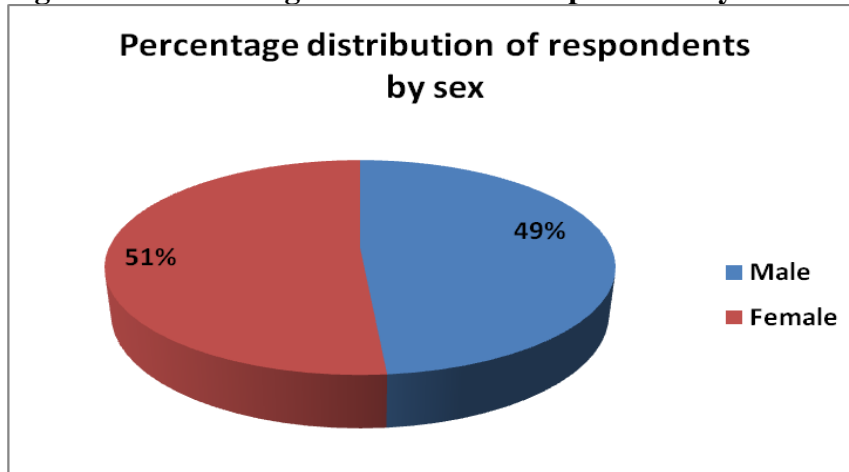


Source: GDHS, (2008).

4.2.9 SEX OF RESPONDENTS

The sex of respondents was also included in the study because some social scientists do have the opinion that divorce risks tend to be higher among females than males (Härkönen, 2013). Similar argument put forth by (Amato and Previti, 2003) that females are more likely to initiate divorce than males. This is because women monitor their relationships very closely therefore if there should be any problem they are more likely to discuss them than men who most often do not consider these things and therefore would not easily identify problems in relationships. It will be appropriate to predict more females to experience divorce than males when multivariate analysis is carried out.

Figure 4.5 shows that the proportion of male respondents in the sample are about a little less than half (49%) compared to females who are about half (51%).

Figure 4.5: Percentage distribution of respondents by sex

Source: GDHS, (2008)

4.2.10 WEALTH INDEX

Wealth status is considered as a characteristic to affect marital divorce; thus individuals of poorer status are more likely to divorce than rich individuals. From the table (2.4) below, respondents who fall within the poorest group are a fifth (20%) while those within the richest group are less than a quarter (22.2%).

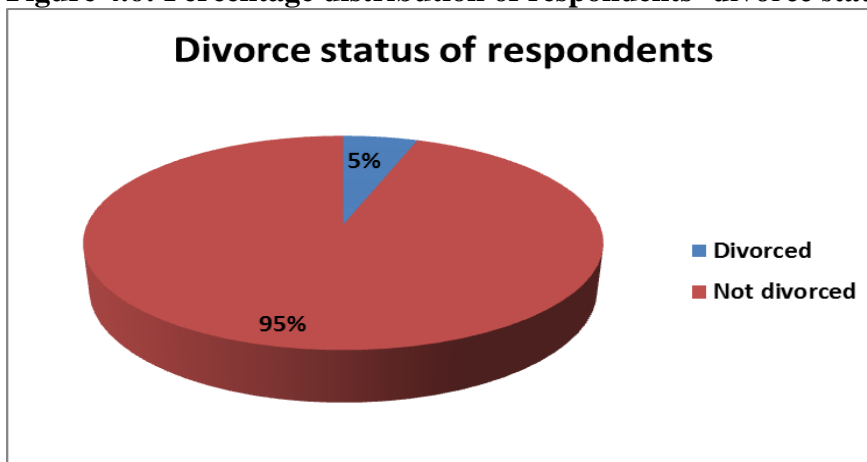
Table 4.5: Wealth index of respondents by percentage

Wealth Quintile	Frequency	Percentage
Poorest	993	21.4
Poorer	845	18.2
Middle	746	16.0
Richer	960	20.6
Richest	1105	23.8
Total	4649	100.0

4.2.11 DIVORCE STATUS

Figure: 4.6 is showing the number and percentage of respondents who fall within the divorced and not divorced categories. From the table it can be observed that respondents who are divorced are 254 in the sample and represent about 5% of the total size. While those who have not experienced divorce are 4395 of the sample and form about 95% of the size.

Figure 4.6: Percentage distribution of respondents' divorce status



Source: GDHS, 2008

CHAPTER FIVE

DIFFERENTIALS IN DETERMINANTS OF DIVORCE

5.1 INTRODUCTION

This section seeks to analyze the relationship between predictors of divorce and divorced status, the analysis employs cross tabulations to explain the relationship. The first relationship to look at is between age at first marriage and divorced status, thus if age at which one marries could lead to divorce or not. A study by Takyi (2001) argued about the fact that divorce risk is high when age at first marriage is low, more often among teenagers than those who got married at higher ages.

5.2 AGE AT FIRST MARRIAGE AND DIVORCE STATUS

Table 5.1 below is showing age at first marriage and divorce status. Examining the table it is observed that the proportion of respondents who married at ages less than fifteen had divorce rate of about 10% compared to respondents who were not divorced in the study. It can also be observed that the proportion respondents who got married for the first time at ages thirty and above had divorce rate of about 4% compared to those not divorced. It can be seen from the table that as the age at first marriage increases, divorce risks drop. This is consistent with literatures of Becker et al (1977) and Booth and Edwards who found out in their studies that couples who marry at early ages are more likely to divorce than those who married at later ages. The supported argument was that, at younger ages couples lack the ability to take complex decisions concerning marital issues. The possibility of couples marrying at early ages to be incompatible is high, this is because enough time was not taken to choose the right partner (Becker et al, 1977). At this stage of the analysis the

variable “age at first marriage” has a significant relationship on divorce, with a p-value of 0.001.

Table 5.1: Relationship between age at first marriage and divorce status

Age at First Marriage	Divorce Status		
	Divorced	Not divorced	Total
< 15	10.4	89.6	100.0
15-19	6.5	93.5	100.0
20-24	5.0	95.0	100.0
25-29	3.9	96.1	100.0
30+	4.4	95.6	100.0
Total	5.5	94.5	100.0
$\chi^2 = 18.642$ Degree of Freedom = 4			p-value = 0.001

Source: GDHS data, 2008.

5.3 RESPONDENTS WITH OR WITHOUT CHILDREN AND DIVORCE STATUS

Children born to individuals, in this case the number of them alive and its relation to divorce status has also been analyzed. In table 5.2 it can be seen that the proportion of respondents who had no children had higher divorce rates (10.6%) than their counterparts who had children (5.1%). The number of living children is significant to influence divorce among individuals. The existence and number of children in a union according to Adekoge (2010), Rootalu (2010) highly predicts the stability of a marriage. In unions where there are no children there is a higher possibility for such unions to end in divorce than in marriages where children exist. The relationship between number of living children and divorce status of individuals in the study is very significant. This result is consistent with the literatures (Adekoge, 2010; Rootalu, 2010) reviewed early on that children are cherished within many

traditional societies in Africa. This is because children perpetuate the family lineage as well as being economic assets to their parents.

Table 5.2: Relationship between respondents with and without children and divorce status

Number of living children	Divorce Status		
	Divorced	Not divorced	Total
No children	10.6	89.4	100.0
Children	5.1	94.9	100.0
Total	5.4	94.6	100.0
$\chi^2 = 15.584$		Degree of Freedom = 1	p-value = 0.000

SOURCE: GDHS data, 2008.

5.4 REMARRIAGE AND DIVORCE STATUS

The number of times an individual has married or lived with a man or woman, in other words remarriage to some extent predicts divorce. Examining the relationship between remarriage and divorce status, table 5.3 clearly indicates that, individuals' divorce rates increase as the frequency of marriage increases. That is the proportion of respondents who divorced in more than once unions were almost about twice (8.2%) of those who divorced in their first unions (4.6%). The result consistently matches with findings of Amato (2000) and Heaton (2002) that showed that individuals with previous marital history have higher risk of divorce. Remarriage was significant at 95% and 99% confident levels.

Table 5.3: Relationship between remarriage and divorce status

Remarriage	Divorce Status		
	Divorced	Not divorced	Total
Once	4.6	95.4	100.0
More than once	8.2	91.8	100.0
Total	5.5	94.5	100.0
$\chi^2 = 20.918$		Degree of Freedom = 1	p-value = 0.000

SOURCE: GDHS Data, 2008.

5.5 ETHNICITY AND DIVORCE STATUS

Ethnicity and divorce relationship when analyzed has shown that the Akan have higher divorce rates as compared to the rest of the ethnic groups. The proportion of the Akan group found to be divorced was about 8% while that of the Mole-Dagbani was about 2%. Prior to this study, research by Nukunya (1992) and Fortes (1950) have also argued for higher divorce rates among the Akan than any other ethnic group in Ghana. This they attributed to the kinship type and family system associated with each of the groups. According to them (Nukunya, 1992; Fortes, 1950) the matrilineal type of family highly breeds more marital instability than the patrilineal one. The Akan generally practise the matrilineal kinship type and the Ewe, Ga/Dangme as well as the Grussi/Gruma/Mande practise the patrilineal type of kinship (Gyimah, 2002). Another observation made from the table was that some of the ethnic groups of patrilineal kinship like the Ga/ Dangme recorded some higher divorce rates (about 6%). The findings of Hawthorn (1978) about the people of Ga/Dangme were that the Ga/Dangme had similar marital household arrangements as the Akan. Members of both groups stay in their natal homes after they marry, this practice has been identified to weaken marital stability. There is a significant

relationship between ethnicity and divorce; it means ethnicity to some extent predicts divorce.

Table 5.4: Relationship between respondents' ethnicity and divorce status

Ethnicity	Divorce Status		
	Divorced	Not divorced	Total
Akan	7.7	92.3	100.0
Ga/Dangme	5.5	94.8	100.0
Ewe	4.8	95.2	100.0
Guan	6.2	93.8	100.0
Mole-Dagbani	1.9	98.1	100.0
Grussi/Gruma/Mande	2.3	97.7	100.0
Other	6.6	93.4	100.0
Total	5.4	94.6	100.0

$\chi^2 = 51.746$ Degree of Freedom = 6 p-value = 0.000

SOURCE: GDHS Data, 2008.

5.6 PLACE OF RESIDENCE AND DIVORCE STATUS

Location and conditions associated with the place as a predictor of divorce is another relationship of interest in this study. In the analysis of table 5.5, place of residence is indicating that the larger proportion of respondents who recorded higher divorce rates were from urban centers (about 6%) while those in the rural areas recorded about 5%. From the table it can be noted that there is no significant relationship between place of residence and risk of divorce (p-value of 0.653).

Table 5.5: Relationship between respondents' place of residence and divorce status

Place of residence	Divorce Status		
	Divorced	Not divorced	Total
Urban	5.6	95.2	100.0
Rural	5.3	95.6	100.0
Total	5.5	94.5	100.0
$\chi^2 = 0.202$ Degree of Freedom = 1		p-value = 0.653	

SOURCE: GDHS Data, 2008.

5.7 EDUCATIONAL LEVEL AND DIVORCE STATUS

The level of education has a significant effect on divorce. From table 5. 6 it can be observed that, individuals with some form of basic education (primary and J.H.S/Middle) had higher divorce rates of about 6% and 7% respectively. This could perhaps be attributed to the fact that respondents in these levels of education may have little knowledge about issues concerning marriage and how to handle marital conflicts. The rates of divorce among respondents within the secondary and higher educational levels were quite low (3.2% and 1.5%). The anticipation in the previous chapter (three) that higher education increases risk of divorce is rather the opposite. This means that individuals with higher education have better communication relationship and have acquired training and knowledge in maintaining a good marital relationship.

Table 5.6: Relationship between respondents' educational level and divorce status

Educational level	Divorce Status		
	Divorced	Not divorced	Total
No education	4.8	95.2	100.0
Primary	6.3	93.7	100.0
J.H.S/Middle	6.9	93.1	100.0
Secondary	3.2	96.8	100.0
Higher	1.5	98.5	100.0
Total	5.5	94.5	100.0
$\chi^2 = 23.090$ Degree of Freedom = 4		p-value = 0.000	

Source: GDHS Data, 2008.

5.8 RELIGION AND DIVORCE STATUS

Religion of the people in this study has been identified also to have a relationship with divorce status. The general pattern shown by table 5.7 is that people with no religion recorded a higher divorce rate of about 8%. This confirmed the argument put forth by (Lehrer, 2006; Lehrer and Chiswick, 1993) that people with no religious affiliation are highly at risk of divorce. This is because many religions are family oriented; therefore those without any religious affiliation may lack the training on how to keep a good family relationship.

The next larger group of respondents with higher divorce rates were Christians making about 6% while Muslims and Traditionalists were on the same divorce rate level of about 3%. Findings of Reniers (2003) and Lesthaege et al (1989) explained that divorce rates are higher among Christians and Muslims because both religions introduced some level of autonomy and enlightenment to women through the establishment of missionary schools which increased their social and independent status. Religion was significant with a p-value of 0.001 in the study.

Table 5.7: Relationship between respondents' religion and divorce status

Religion	Divorce Status		
	Divorced	Not divorced	Total
Christian	6.1	93.9	100.0
Moslem	3.3	96.7	100.0
Traditionalist/Spiritualist	3.2	96.8	100.0
No religion	7.8	92.2	100.0
Total	5.5	94.5	100.0
$\chi^2 = 15.714$ degree of freedom = 3		p-value = 0.001	

Source: GDHS Data, 2008.

5.9 EMPLOYMENT STATUS AND DIVORCE STATUS

The relationship between employment and divorce status is the next analysis to be examined. In table 5.8 below individuals who are unemployed have divorce rates of about 6% while those of employed status recorded divorce rates of about 5%. A study on employment and divorce risk by Maslauskaitė et al (unpublished) explained the higher risk of divorce among employed couples as due to the changing roles of spouses, that is more women and wives work outside their homes as their husbands. In unions where children are involved the spending of long hours at work by wives would mean less time for the upbringing of the children, which could increase the risk of divorce. The p-value (0.860) indicated no relationship between individuals' employment and divorce status.

Table 5.8: Relationship between respondents' employment status and divorce status

Employment status	Divorce Status		
	Divorced	Not divorced	Total
Unemployed	5.7	94.3	100.0
Employed	5.4	94.6	100.0
Total	5.4	94.6	100.0
$\chi^2 = 0.031$ Degree of Freedom = 1		p-value = 0.860	

Source: GDHS Data, 2008.

5.10 WEALTH INDEX AND DIVORCE STATUS

Divorce can also be predicted by individuals' wealth status; works on income and wealth status to influence divorce by scholars have been very conflicting. Some scholars like (Härkönen, 2013) have argued for individuals with more wealth to have higher risks of divorce while (Goode, 1962) argued that individuals of poorer status have higher risks of divorce. From the table below (Table 5.9) individuals who fall within the poorest wealth index recorded divorce rates of about 3.3% and those within the richest category recorded rates of about 3.1%. Observation made is that, individuals within the poorest and the richest category have about 0.2 difference which shows not much variation between the two categories. The wealth of an individual significantly influences his or her divorce risk with a p-value of 0.000.

Table 5.9: Relationship between respondents' wealth index and divorce status

Wealth quintile	Divorce Status		
	Divorced	Not divorced	Total
Poorest	3.3	96.7	100.0
Poorer	7.4	92.6	100.0
Middle	8.8	91.2	100.0
Richer	6.0	94.0	100.0
Richest	3.1	96.9	100.0
Total	5.5	94.5	100.0
$\chi^2 = 44.556$ Degree of Freedom = 4			p-value = 0.000

Source: GDHS, 2008

Examining the relationship between the sex of a respondents and their divorce status showed a significant effect. From the table below, the size of female respondents who were divorced were about twice (6.5%) more than the size of male respondents (4.3%) who were divorced in the sample study. This is consistent with the findings of Härkönen (2013) that most women initiate divorce in marriages than men.

Table 5.10: Relationship between respondents' sex and divorce status

Sex of respondents	Divorce Status		
	Divorced	Not divorced	Total
Male	4.3	95.7	100.0
Female	6.5	94.6	100.0
Total	5.4	94.6	100.0
$\chi^2 = 10.517$ Degree of Freedom = 1			p-value = 0.001

Source: GDHS Data, 2008.

CHAPTER SIX

DETERMINANTS OF DIVORCE

6.1 INTRODUCTION

This section is the analysis of all independent variables and the dependent variable by regression. The independent variables in this case are the socio-economic and demographic characteristics of individuals in the study and divorce status is the dependent variable. The outcome variable-divorce status is dichotomous; therefore binary logistic type of regression was employed in the analysis (Morgan and Teachman, 1988). The logistic regression model uses the resulting co-efficients to interpret the analysis but these co-efficients can further be converted into odds ratios to enhance the explanations and understanding of the interaction of the variables. This study therefore employs the odds ratios for the interpretations of each variable. Odds ratios greater than one indicate an increased chance of an outcome occurring and those less than one means a decreased chance. Odds ratios equal to one suggest an absence or lack of relationship.

Table 6.1: A logistic regression analysis of predictors of divorce and divorce status

	Divorce Status				
	Nagelkerke R² = 0.106				
	Co-efficient (β)	Standard Error (S.E)	Wald	Significance (P-value)	Odds Ratio [Exp (B)]
Intercept	-5.229	0.705	54.968	0.000	0.005
Age at first marriage					
<15	0.528	0.363	2.118	0.146	1.696
15-19	0.183	0.279	0.428	0.513	1.200
20-24	-0.001	0.267	0.000	0.998	0.999
25-29	-0.081	0.287	0.078	0.779	0.923
30+(RC)	-	-	-	-	1.000
Respondents with or without children					
Respondents without children	**1.322	0.224	34.948	0.000	3.752
Respondents with children(RC)	-	-	-	-	1.000
Remarriage					
Once	*-0.404	0.145	7.769	0.005	0.668
More than once(RC)	-	-	-	-	1.000
Ethnicity					
Akan	0.514	0.215	5.722	0.017	1.617
Ga/Dangme	0.170	0.335	0.256	0.613	1.185
Other	0.478	0.396	1.458	0.227	1.614
Guan	0.378	0.426	0.785	0.376	1.459
Mole-Dagbani	*-1.022	0.345	8.751	0.003	0.360
Grussi/Gruma/Mande	-0.793	0.418	3.596	0.058	0.453
Ewe(RC)	-	-	-	-	1.000
Place of residence					
Urban	**0.638	0.181	12.478	0.000	1.893
Rural(RC)	-	-	-	-	1.000
Educational level					
No education	1.323	0.525	6.358	0.012	3.754
Primary	1.068	0.521	4.198	0.040	2.909
J.H.S/Middle	1.223	0.497	6.064	0.014	3.396
Secondary	0.681	0.552	1.524	0.217	1.976
Higher(RC)	-	-	-	-	1.000
Religion					
Christian	0.133	0.364	0.134	0.714	1.142
Muslim	-0.152	0.410	0.138	0.710	0.859
No religion	0.498	0.432	1.328	0.249	1.645
Traditionalist/Spiritualist(RC)	-	-	-	-	1.000
Employment Status					
Employed(RC)	-	-	-	-	1.000
Unemployed	-0.032	0.262	0.015	0.902	0.968
Sex					
Female	-0.249	0.161	2.404	0.121	0.779
Male(RC)	-	-	-	-	1.000
Wealth Index					
Poorest	*1.084	0.342	10.052	0.002	2.957
Poorer	**1.359	0.283	23.126	0.000	3.893
Middle	**1.370	0.256	28.732	0.000	3.937
Richer	*0.638	0.181	9.348	0.002	2.039
Richest(RC)	-	-	-	-	1.000

Source: GDHS, 2008. RC= Reference Category *P<0.050 **P<0.000

In table 6.1 above the Nagelkerke R- square of 0.106 means that about 11% of variation in the divorce status of individuals was explained by the independent variables in the study. From table 6.1 above, respondents with or without children, remarriage, ethnicity, place of residence and wealth index were the demographic and socio-economic variables which significantly influenced divorce at the 95% confidence level. Examining the table, the number of living children of the respondents strongly predicted their divorce risks. That is the odds of individuals without children to experience divorce was 2.754 times more than those with children. This confirms the fourth hypothesis stated early on in chapter two of the study. This could be due to the fact that many African societies place higher value on children of which Ghana is no exception. It is said that children serve as security, for parents in their old age (Caldwell and Caldwell, 1986).

Another predictor of divorce at this stage of the analysis was remarriage. This is a situation whereby individuals marry again when they end their first marriages. Amato (2000) in his findings said that the more individuals remarry the higher their chances to divorce. Alam (2000) and Heaton (2002) in their findings also proved that it is more likely for individuals who have been ever married and divorced to experience divorce in their current or future unions. This is because there may be some traits which might be brought from the previous marriage into the current one which would negatively impact on the stability of the new union. In addition it is has been argued that individuals who have been involved in series of remarriages are less committed in terms of keeping a relationship so they are always ready to exit any relationship which is challenged with stability. Further examination of the table has shown that respondents who had experienced remarriage once are 33% less likely to experience divorce as compared to those who have had more than once of remarriages.

The third predictor of divorce in Ghana is place of residence. Holding rural constant, respondents in urban areas were found to be 89% more likely to divorce than their rural counterparts. This result confirms the third hypothesis in chapter two. Explanation to this outcome could be due to the changing roles between couples. Another reason may be due to the increasing number of institutions within urban centres that allow for divorce of marriages if couples wish to do so. These social institutions are said to protect the rights and freedom of individuals if the couples feel insecure in their marriages.

Ethnicity was also seen to influence the risk of divorce at the multivariate analysis stage. From the table (Table 6.1) the Akan are 62% more likely to have their marriages end in divorce with reference to the Ewe group. This finding has been consistent with literatures of (Takyi and Gyimah, 2007; Takyi, 2001; Fortes, 1950) and also with the bivariate stage of the analysis that people of the matrilineal system have a higher likelihood to divorce than groups found within the patrilineal kinship type. A major explanation to this outcome is the fact that couples in the Akan community continue to live separately in their natal homes after marriage and owe more obligations to their maternal relatives than each other. This is because more support is provided by their maternal relatives to them (the couples), should they encounter any problem. In addition children born to couples in the Akan society belong to the wives' family and not the husbands.' This makes women of the Akan ethnicity to some extent autonomous in decision making concerning their offspring and their personal lives. Another reason is that the bride wealth and gifts demanded by the bride's family in Akan society are just a token (Fortes, 1950), which could be easily raised if there should be any marital dissolution, therefore with this notion more of the Akan would not hesitate to terminate any marriage and relationship which do not benefit them.

Education at this stage of the analysis proved to determine divorce in Ghana, a general observation from Table 6.1 indicates that as one's educational level increases his or her risk of divorce decreases. For instance the odds of an individual without any form of education to divorce is 2.754 times more than an individual with a higher education. Furthermore the odds of experiencing divorce by individuals with primary education is 1.909 times more than those in the higher education category. Respondents within the J.H.S/Middle educational level have the odds of experiencing divorce to be 2.396 times more than their counterparts who have had a higher form of education. This is because education helps individuals to make informed decisions about themselves as well as their relationships.

The last of predictors of divorce in the study is wealth index; this is a measure of one's economic status. According to Ambert (2002) the likelihood to divorce is high among individuals with lower economic status than those with higher economic status. This is because individuals of lower economic status could barely provide basic needs for their families. Furthermore most individuals of lower economic status in their quest for wealth are always on the move to engage in other economic activities. This is likely to weaken the stability of their marriages because they do not spend enough time with their families as well as establishing a good relationship. From the table (Table 6.1) respondents who fall within the poorest category of wealth have odds of 1.957 times more to experience divorce than those in the richest category. This is consistent with the literature of Ambert(2002).

The age at first marriage of an individual cannot increase his or her divorce chances. This is because the odds within the various age groups were not consistent. In addition these age groups were not significant at the 95% confident level. The logistic regression has shown that religion cannot influence an individual's divorce risks.

The other variables like employment status and sex of individuals did not influence divorce in the analysis. Hence these variables cannot be argued to influence divorce in Ghana.

CHAPTER SEVEN

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

7.1 INTRODUCTION

This section brings to the fore the overall study and its findings, its implications on the study area and the suggested ways to prevent negative implications. The research study aimed at examining the socio-economic and demographic characteristics of individuals and the possible effect on divorce. The study made use of the GDHS (2008) data which is the most recent source of data to assess the socio-demographic characteristics of individuals, the number of individuals involved in the study were 4649 who are adult males and females. Hypotheses were stated prior to the analyses of the study and during the analyses (multivariate) six of the socio-economic characteristics (respondents with or without children, remarriage, place of residence, ethnicity, and educational level) turned out to be more significant compared to the other variables.

7.2 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Though divorce rates tend to be more and higher in the Western world according to studies (Whites, 1990; Amato and Deboer, 2001), African families have not been exempted from marital dissolution based on existing literature on the area. Studies by Adekoge (2010) and Tilson and Larson showed that African marriages are facing disruption due to modernization and urbanization. From the GDHS (2003, 2008) there seem to be increasing divorce rates (5.0-7.4% from 1998 to 2008) among Ghanaians, implications of divorce on the family have been adverse especially breaking down of the family and the leading cause of single motherhood (GSS, 2005).

Based on literature from both Africa and the Western world socio-economic characteristics which emerged as major factors responsible for divorce were age at first marriage, respondents with or without children, remarriage, ethnicity, place of residence, religion, educational level or attainment, employment status, and wealth status. Socio-economic variables which strongly influenced divorce risks were the respondents with or without children, remarriage, ethnicity, and educational attainment and wealth index. The findings in this study showed that the risk of divorce decreases for respondents with children. The absence of children has often been argued (Takyi and Gyimah, 2007; Tilson and Larsen, 2000) to weaken the stability of marriages especially in Sub-Saharan Africa and this argument also holds in the Ghanaian context. This is due to the fact that African societies place higher values on children, such as children serving as security to parents in old age, perpetuation of family lineage, and the provision of family labour.

It was also observed that people who have divorced more than once and married again had a higher probability to experience divorce than those who have divorced and married once.

The place of residence as stated earlier also predicted divorce in Ghana. The findings were that people who lived in towns and cities had a higher risk of divorce than their rural counterparts. This is because the urban environment involves practices which weaken the cultures and traditions of the family. For instance the promotion of individualism, the empowering of women through education and employment outside the home have greatly impacted on the family's organization and structure.

The matrilineal kinship type in relation to ethnicity emerged also very strongly to predict divorce in Ghana. This is attributed to some practices like their residential arrangements which involve living separately in one's natal home even after marriage as well as the lesser value of their bride wealth. Lower and absence of education was seen to be a factor

responsible for divorce in Ghana. In other words higher level of education is more likely to reduce divorce risk among individuals than those with no and lower education. This is because education trains and prepares individuals on how to handle and manage marital problems and issues.

On the basis of the findings some recommendations are suggested; in the area of children guaranteeing union stability, couples who are challenged with childbearing must be encouraged to resort to adoption. In addition adoption processes in the country must be made more flexible to allow more couples to go into adoption.

In the aspect of high urban divorce rates, the suggestion being made here are that, the extended family system should not be relegated. This is because other members of the family could help raise children in situation where mothers work outside the home.

As education has proven to stabilize marriage I recommend that policies which involve promotion of education for all must be properly implemented to enable larger proportion of the population access education.

Recommendations for predictors like remarriage and ethnicity is that, marriage counselors and religious leaders should counsel and guide partners on how to handle marital problems and challenges. Practices within the matrilineal family system which are likely to compromise the stability of relationships and marriages must be avoided.

A recommendation made here is for the Ghana Statistical Service to particularly collect data on divorce in order to properly assess its socio-economic implications. Available data would also allow for further studies on divorce.

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