

MARITAL CONFLICTS AMONG MILLENNIAL COUPLES IN ZAMBIA: A
CASE OF CHAWAMA COMPOUND OF LUSAKA, ZAMBIA

By

Mary Samba Kapalu

A dissertation submitted in partial fulfilment of the requirements for the
award of the degree of Master of Science in Peace, Leadership and
Conflict Resolution

University of Zambia/Zimbabwe Open University

February 2019

COPYRIGHT

All rights reserved. This dissertation is protected by the international copyright law. No part of this publication may be reproduced, stored in retrieval system or transmitted in any means; electronic, mechanical, recording or otherwise without a prior permission of the author, the University of Zambia or Zimbabwe Open University.

DECLARATION

I, **MARY SAMBA KAPALU**, do hereby declare that this dissertation is a product of my own effort, and that it has never been presented in any given institution of higher learning for the purpose of examination. The sources of all materials referred to in this report have been acknowledged. Any misrepresentation of information that would arise from this report is purely my responsibility.

Signature (Candidate)..... Date.....

Signature (Supervisor)Date.....

CERTIFICATE OF APPROVAL

This dissertation of **Mary Samba Kapalu** on **Marital Conflict among Millennial Couples in Zambia: A Case Study of Chawama Compound of Lusaka, Zambia** has been approved in partial fulfilment of the requirements for the award of the degree of Master of Science in Peace, Leadership and Conflict Resolution, by the University of Zambia and Zimbabwe Open University.

Name of Examiner

Signature.....Date

ABSTRACT

Conflict is generally defined as a struggle, disagreement, or a dispute which exists where human interactions occur and is seemingly an inevitable feature of any social group. Marital conflict is the conflict in marriage between the couple and millennial's is a cohort born roughly between the years 1980s and 1995. In Chawama Township of Lusaka in Zambia there is a problem of marriages failing at a rate of one out of two. The aim of this research was to establish factors which lead to marital conflict among millennial couples in Chawama Township of Lusaka City.

The study employed a concurrent mixed method design and used both quantitative and qualitative designs. Furthermore a document review was also done. Cross sectional study design was used for the quantitative methods and 36 participants who belonged to the millennial's and were married were purposively selected and included in the study. A structured questionnaire was used to collect data. The qualitative component utilized the Phenomenology design and a sample size of 11 was used consisting of marriage counsellors and pastors involved in marital counselling. A semi structured interview guide was used for this component. Furthermore, a desktop review of documents, such as marriage journals, magazines, newspapers, books, court divorce case files was done. The study found that marital conflicts exists, and the most common factors associated with it are lack of premarital counselling, infidelity, finances, lack of communication and alcohol use among other things. The results showed that the most common type of conflict is fighting and physical violence which leads to divorce/separation as a major effect of these conflicts. In case the conflict leads to divorce children are affected psychologically and education wise. Therefore, proper premarital counselling and good preparation of the couple before they enter into marriage is vital to minimising the conflicts among couples and essential for imparting knowledge of how to deal with conflicts whenever they arise.

Key terms

Marriage, marital conflict, millennials, divorce, family, marriage counselling

DEDICATION

To my parents Mr. Edward Kapalu and late Mrs. Rosemary Kapalu who laid the foundation for my education I will forever be grateful. To my husband who walked with me throughout this journey sharing wisdom and love hence my source of inspiration, I salute you. I also dedicate this project to my children Tisa, Abigail, Wana, and Emmanuel whom I love so much but whose love was deprived during the period of my studies.

ACKNOWLEDGEMENTS

I wish to extend my sincere gratitude to my Supervisor Dr Julius Kapembwa for his guidance and patience throughout the full research cycle resulting in this dissertation. Were it not for his openness and love to see me succeed, I wouldn't have done this research.

Cordial gratitude goes to all my course mates for the friendship and support during light and challenging times we shared together in this academic journey especially Rhoda Banda, Nkonde Malukutilla and Dorren Chibamba. My sister Edna Kapalu and my brother Charles Kapalu many thanks for being there for me.

I would like to salute my mother Rosemary for her continued support and encouragement throughout from the beginning of my life in school. She has been my greatest encourager all through since I was born. Further gratitude also goes to my husband Mr. Yolanda Banda for his love, patience, encouragement, moral and financial support.

Table of Contents

COPYRIGHT	ii
DECLARATION	iii
CERTIFICATE OF APPROVAL	iv
ABSTRACT.....	v
DEDICATION	vi
ACKNOWLEDGEMENTS	vii
Table of Contents.....	viii
LIST OF TABLES.....	xi
LIST OF FIGURES.....	xii
CHAPTER ONE: INTRODUCTION.....	1
1.0. Introduction	1
1.1. Background Information.....	1
1.2. Statement of the problem	3
1.3. Research Questions	4
1.3.1. Main Research Question.....	4
1.3.2. Research questions.....	4
1.4. Objectives.....	5
1.4.1. Main Objectives	5
1.4.2. Specific Objectives	5
1.5. Theoretical Framework: Conflict Theory	5
CHAPTER TWO: LITERATURE REVIEW	7
2.0. Introduction	7
2.1. Conflicts.....	7
2.2. Marital Conflict	7
2.3. African Traditional Marriage.....	9
2.4. Changes that have taken place in marriages among millennial in Zambia.....	10
2.5. Marriage Preparation for Millennial	12
2.6. Factors which lead to marital conflicts among millennial	13
2.7. Types of marital conflicts among young couples.....	17
2.8. Effects of marital conflicts among young couples	19

2.9.	Divorce in Africa	20
2.10.	Conclusion	21
CHAPTER THREE: METHODOLOGY AND METHODS		22
3.0.	Introduction	22
3.1.	Research design	22
3.1.1.	Quantitative methods	22
3.1.2.	Qualitative methods	22
3.1.3.	Desktop review	23
3.2.	Study setting	24
3.3.	Study population	24
3.3.1.	Inclusion criteria	24
3.3.2.	Exclusion criteria	25
3.4.	Data collection	25
3.5.	Data analysis	26
3.6.	Data presentation	27
3.7.	Validity of research instrument	27
3.8.	Ethical Consideration	27
3.9.	Conclusion	28
CHAPTER FOUR: RESULTS		29
4.0.	QUANTITATIVE DATA FINDINGS	29
4.1.	Findings - marriage experience and demographics	29
4.2.	Findings -Objective 1	31
4.2.1.	Assessment of factors that lead to marital conflicts among millennial couples	31
4.3.	QUALITATIVE DATA FINDINGS	34
4.3.1.	Findings- demographics	34
4.3.2.	Findings -Objective 1	34
4.4.	Findings -Objective 2: Types of conflicts among the millennial couples	36
4.5.	Findings -Objective 3 (Effects of marital conflicts among the millennial couples)	36
4.6.	DESKTOP REVIEW FINDING	37
4.6.1.	Causes, types and effects of marital conflicts among millennial couples	37
CHAPTER FIVE – DISCUSSION AND CONCLUSION		41
5.0.	Introduction	41

5.1. Factors that lead to marital conflicts among millennial couples 41

5.2. Types of conflicts among the millennial couples 42

5.3. Effects of marital conflicts among the millennial couples 42

5.4. Conclusion..... 43

5.5. Recommendations 43

LIST OF TABLES

Table 1 : Demographic attributes of the sampling distribution.....	31
Table 2: Reported causes of separation and divorce.....	32
Table 3: Reported causes of separation and divorce.....	33
Table 4: Factors that lead to marital conflicts among millennial couples	35
Table 5: Types of conflicts among the millennial couples	36
Table 6: Effects of marital conflicts among the millennial couples.....	36

LIST OF FIGURES

Figure 1: Marriage experience of participants.....	29
Figure 2: Where they seek help when they have marital problems.....	30

CHAPTER ONE: INTRODUCTION

1.0. Introduction

Marriage is a universal social phenomenon found in all cultures across space and time. It is the foundation for the institution of family that serves as a primary social unity for all human societies. Marriage is a preoccupation for many unmarried persons and many cultures had or still have rites of passage initiating persons into matrimony. However, as important and sort after as marriage is, marital reality is not always blissful. Marriages are afflicted with conflicts from mild ones over what television channel to watch to serious ones resulting in divorce fatality. Although conflict is an inevitable aspect of all human relations including marriages, increase in marital conflicts and high divorce rate signal some new dynamics leading to these negative experiences in marriage. The aim of this study is to focus particularly on younger couples who belong to a cohort that has become known as millennial. Millennial are a cohort born roughly between the 1980s and 1995 (Ng and Johnson 2015). Focusing on this cohort is expected to reveal new dimensions of modern marriages that may help create better understanding of increased marital conflicts and divorces in Zambia, especially Lusaka.

1.1. Background Information

Zambia a Southern African country has a population of 16,591,390 as of 2016. The capital and largest city is Lusaka, with a population estimated at 1.7 million in 2010, which is estimated as of 2018 by the CSO to be currently at 2.5 million residents in the metropolitan area of Lusaka. The country's general population composition in 2010 was 50.6% between the age of 15 and 65 years of age, while 3.1 % was 65 years or older (Central Statistical Office 2010). Chawama has a population of 70,181 of which 34,898 are males representing 49.7% while 35,283 are females representing 50.3%. Under statutory law, the minimum age for marriage is 21 years whereas under customary marriage the minimum age is 16 years. This means that a large proportion of Zambia's populations are within marriage age. Although Zambia is perceived to be a conservative nation that has been declared a Christian Nation, it has a high divorce or separation rate of 8.6% (ZDHS 2014: 34). According to the 2010 Census, Lusaka and Eastern Provinces are reported to have the highest divorce rates. It is a truism that divorce, or separation is preceded or

accompanied by conflicts. Like many other areas in Lusaka, Chawama has a high rate of marital conflict as well as divorce and separation. Therefore, a region of high divorce rate is a natural starting point for a study of marital conflicts.

There are three types of marriages recognized by law in Zambia, these are; Customary Marriage, Religious Marriage and Statutory Marriage. Under customary law, marriages are contracted according to customs of the contracting parties. In this case a man sends a middle man, '*shibukombe*' to ask for permission to marry from a chosen family. Note that this is the beginning of the whole program because after this a process of negotiations follows during which bride price and any other customary demands are made. A ceremony of marriage follows the successful negotiation at which point a woman is taken to the man's house and the two are declared husband and wife. One point to note in this marriage is that it is potentially polygamous, meaning that a man can have more than one wife but not so for a woman. The other interesting point is that a woman cannot sue for marriage interference as was the common situation before the year 2005 when the court stopped entertaining such claims.

Customary marriages can end on flimsy grounds such as allegations of a woman being lazy at home, not welcoming to visitors or simply not knowing how to cook etc. A family can preside over a divorce and its decision operates as absolute. Where a certificate of divorce is required, such marriages are dissolved by the local court because the said court also makes orders regarding the welfare of the children and also on property settlement. Where a party to the proceedings of divorce is not happy with the decision of the local court concerning property settlement or compensation leave to appeal is sort to the subordinate courts.

On the other hand, religious marriages are contracted through the church. Such marriages are generally monogamous, allow only for one spouse with the exclusion of all others. A point to note here is that religious marriages have no provision for divorce. Where parties fail to continue in their marriage there has been a trend where some people have gone to the Local court for dissolution while others have taken their petitions to the high court. It is not very clear whether such marriages are a prerogative of any of the two courts because there are characteristics that are needed to be complied with on the religious marriage certificates for them to qualify under any of the two courts cited above.

The current laws in Zambia regarding marriage and divorce are deeply steeped in colonialism and need urgent reform. Basically, during colonialism, Britain created roughly two categories of marriage –under statutory law (and the church) and marriages contracted under customary law (regarded as inferior, for the natives). Statutory marriages include those contracted in churches and at places like civic centres. Customary marriages are contracted using Zambian customary law that lacks statutory protection. For statutory marriages, the High Court has jurisdiction when it comes to dissolution (or divorce). Customary marriages fall under the Local Court Act and can be dissolved by the Local Courts. Bizarrely, payment of dowry is an integral part of customary marriages.

Conflict which is generally defined as a struggle, disagreement, or a dispute exists where human interactions occur and is seemingly an inevitable feature of any social group. It is driven by issues such as incompatibilities between parties, perceived differences in needs, beliefs, values and limited resources (Johnson and Johnson, 2009). Marital conflict can also be viewed as a series of events that can lead to damage of marriage relationship through divorce and separation as well as killings between couples. There has been high rate of divorce or separation in Zambia due to marital conflicts.

Gboku and Lekoko (2007:13) states that marriage and procreation in African communities are in unity: without procreation, marriage is incomplete. For example, he reports that in some African societies, if the wife did not bear children, it was arranged that the husband took her sister to be the wife: in other societies, when the wife died the husband married one of the dead wife's sisters.

1.2. Statement of the problem

Marriage ought to be built on great friendship, good communicators, very satisfying life, romantic and affectionate with each other, that could be what your marriage needs. Creating a good marriage and maintaining a good marriage requires making conscious choices every day of young couples' lives. However, several researches have revealed that marriage has a fifty percent chance of success. This percentage comes, naturally, from the divorce rate. In February 2012 an article on Huffington post stated that the “overall probability of marriages now ending in divorce falls between 40% and 50%” Lydia Netzer (2012). Although we tend to assume that the

50% (or 60%) who stay together do so happily. However, this may not be necessarily the case. There can be a huge difference between the idealised conception of marriage and reality.

The major reason for high divorce rate is that young couples do not know the reason for their marriage; most young people marry for selfish reasons. They marry for the reason that they believe marriage will satisfy some need in their lives. They want the security of marriage, the sexual pleasure, the companionship, to be affiliated to an influential family, to have children with an individual of a certain status, to earn child support and many other reasons. Getting into marriage with ill-motivated reasons leads to frustration and a lot of stress hence most marital conflict that continue to negatively affect institution of marriage and family.

Not much has been written about factors lead to marital conflicts among young couples especially in Chawama unplanned settlements and that is the essence of this proposed research. It is important that this study brings about information considering the status quo in the case of young couples in Chawama unplanned settlements of Zambia. Not much has been done in terms of research to bring forth the types or form of marital conflicts among young couples as well as the frequency of the various types of marital conflicts among young couples in Chawama. This research proposes to dig deep into the as well as establishing the effects of marital conflicts among young couples and suggesting viable solutions to marital conflicts among young people in Chawama unplanned settlements of Zambia.

1.3. Research Questions

1.3.1. Main Research Question

To what extent are the conflicts among the young couples in Zambia?

1.3.2. Research questions

- i. What are the factors which lead to marital conflict among young couples?
- ii. What are the types of marital conflicts among young couples?
- iii. What are the effects of marital conflicts among young couples?
- iv. What are the solutions to marital conflicts among young couples in Zambia?

1.4. Objectives

1.4.1. Main Objectives

The main objective is to investigate conflicts among the young couples in Zambia.

1.4.2. Specific Objectives

- i. To assess factors which lead to marital conflicts among young couples
- ii. To determine the types of marital conflicts among young couples
- iii. To determine the effects of marital conflicts among young couples
- iv. To propose some solutions to marital conflicts among young couples in Zambia.

1.5. Theoretical Framework: Conflict Theory

Conflict theory explains the aspect as to why human behaviour sometimes becomes violent for the sole purpose of competing with another group for resources. Conflict theory gives a review on the power differentials like class and dominant ideologies; sociologist calls it conflict theory, but it is the macro-level analysis of the society. There are eight types of conflict theory; this paper will look at three types of the theory to analyse the main topic of discussion. Critical theory, postmodern theory and world systems theory will be applied to look at the marital conflicts among millennial couples in Zambia.

According to Karl Max, through his analysis of history; he was able to predict that capitalism will at one time produce internal tensions. This will then escalate to the level that it will lead to its own destruction (Nicholas, 2014). He realized that most people did not really understand capitalism and how it technically shaped the entire operation of society. The capitalist way of living is designed in such a way that a rich man is considered to have worked hard in order to get what he got; on the other hand, the poor are considered lazy and unskilled.

This is not true. Taking into consideration that one can earn money through other ways apart from hard work and the system of the country can make one poor with skills. It all depends with different types of factors to become rich. There are many social problems as well as shortcomings that can make one the status that he or she is.

The main aspect of application of the conflict theory is to look at the marital conflicts among millennial couples in Zambia: a case of Chawama compound of Lusaka, Zambia. Conflict theory plays an important role in the mitigation process and this paper will also review partially

how this happens. Most couples focused on learning the different ways of creating harmony before marriage; during the marriage the couples moved to the respectful dialogue of self-governing. Lastly after the conflict they are trying as much as possible to facilitate restorative mutual understanding; they use this as a cycle when there is conflict, before and after (Nicholas, 2014).

CHAPTER TWO: LITERATURE REVIEW

2.0. Introduction

This chapter presents literature related to the current study. Literature review is central to any research study because it provides the logical rules, ideas or beliefs upon which the research is based. It also provides the researcher with the much-needed insight into what has been done in the field or subject being studied, how it was done and what conclusions and recommendations were made. It also helps in identifying the weaknesses and strengths of the study. Additionally, a review of literature is important because it contextualizes the current study by placing it within the context of other similar studies in order to strengthen it and provide a significance or justification for it. Moreover, a thorough review of literature helps the researcher to avoid duplication of studies already done on a particular subject.

Commenting on the centrality of reviewing literature Rwegoshora (2006:60), asserts that consideration of similar research works in the review of literature is useful because it acquaints the researcher with difficulties that were faced in similar studies, those to expect in the current study and the best research approaches to the current study. Perhaps the most important advantage of a review of related literature is that it enables the researcher to have further knowledge and skill in a specific field of study.

2.1. Conflicts

According to Cardilo (2011), wherever there are people, there will always be conflicts. Opinions vary, miscommunication and misunderstanding occur, people have different values and priorities. Sometimes the problem might not be the conflict itself, but rather how people deal with it. Cardilo (2011) further said that if conflict is ignored or avoided, it can lead to increased stress and unresolved feelings of anger, hostility and resentment. When an individual learns to manage conflict effectively, they become happy and healthier, physically and emotionally.

2.2. Marital Conflict

According to Samulela (2016), over the years divorce cases in Zambia have skyrocketed, a trend some marriage experts say is alarming. And the experts have cited unfaithfulness, drunkenness, and lack of communication, violence, finances, parental interference and early marriages as

prime contributing factors to divorce. Samulela (2016) further says that divorce cases were on the increase because of varying factors. In her study she notes that early marriages were a pressing factor because couples were not able to make decisions on their own in an event of a misunderstanding. Instead, they opted to seek advice from friends. Most of the victims are young and do not exercise the ability to make decisions on their own but are advised by influential friends and relatives, which is wrong.

The path to a stable family life has become longer in recent decades. Many young adults cohabit during their late teens and early 20s, and an increasing proportion cohabits multiple times in the transition to adulthood (Lichter and Qian, 2008). This appears to be an increasing trend in Zambia. Furthermore, young married couples in Zambia are more likely to experience separation or divorce than their older counterparts (Teachman, 2002). Yet despite young adult relationships' sometimes-fleeting nature, the quality of those relationships has important consequences. Young people learn about relationships through these early experimentations, and those lessons are likely to hold throughout their lifetime. Thus, it is important to study young people's relationships to discover factors that contribute to happy and healthy cohabitations and marriages.

Previous research has suggested that financial strain increases couple-level violence for cohabiting and married couples (Benson, Fox, DeMaris, and Van Wyk, 2003; Fox, Benson, DeMaris, and Van Wyk, 2002). Yet differences between the relationship types have not been tested. Furthermore, little is known about how economic factors predict positive measures of relationship quality for cohabiting couples, and there is little consensus on the relationship between economic circumstances and love or affection among married couples (White and Rogers, 2000). This article seeks to add to the literature on relationship quality by examining the role of economic resources for both marital and cohabiting relationships. We analyze two dimensions of relationship quality: affection and conflict. We focus on young couples because their relationships are more likely to endure financial stress, and the quality of those relationships can have important consequences for future relationships. Finally, we compare cohabitating and married relationships to identify differences in the association between economic factors and reported affection and conflict. Knowing if and when cohabitation differs from marriage will

help clarify how cohabitation functions as a family form and will contribute to the body of knowledge on cohabitating relationships.

A factor that can contribute to a person's interest in marital dissolution is the level of conflict in the marriage (Amato and DeBoer, 2011). Conflict between two partners in marriage is ultimately inevitable (Sanford, 2010). It is important to note that the study has identified an essential area that is often overlooked when conflict is studied are the underlying concerns that couples experience during conflict. Sanford (2010) defined an underlying concern as "a person's appraisal about what type of relationship problem he or she is facing, and it is a reason for feeling distressed" (Ibid). Two kinds of underlying concerns have been identified. The first is perceived threat, which is when a person feels that his or her partner is being hostile, critical, or controlling. The second is perceived neglect, which is when a person feels that his or her partner is not trying to contribute to solving the issue or that he or she is not showing an ample amount of commitment or investment within the marriage. Perceived threat or neglect can cause a dramatic escalation in a young couples' union. Sources of conflict that couples choose to argue about are important when studying conflict because some issues are more difficult to talk about and solve (Sanford, 2003).

According to Walker (2015), marriages in Zambia are failing at a rate of one out of two. One of the main reasons for high divorce rate is that married people do not know the reason for their marriage; most people marry for selfish reasons. They marry because they believe marriage will satisfy some need in their lives. They want the security of marriage, the sexual pleasure, the companionship, to be affiliated to an influential family, to have children with an individual of a certain status, to earn child support and many other reasons. Getting into marriage with ill-motivated reasons leads to frustration and a lot of stress hence most marital conflict that continue to negatively affect institution of marriage and family.

2.3. African Traditional Marriage

In Zambia, just as in other African country culture and tradition, marriage took a special place of unification of two different families. This involved premarital visits by the families in order to orient themselves with the in-laws to be. This was made to create more understanding between families, give time to the prides to learn their cultures and share their different beliefs of which

ensured even upon divorce of the two, the in-laws still maintain the same relations (Ojowa, 2015).

As a result, the family through its own or community social structure finds it prudent to prepare the young man or woman for his or her adult responsibilities including managing a family. Marriage preparation (counselling) is conducted with the help of elderly trusted, honest traditional marriage counsellors. They take the responsibility of preparing the young couple to be, through a series of lessons over a period of time. The two spouses prepared separately until such a time they are about to be traditionally wedded. Kabosha, (2015) notes that by the time the young man and woman become married they are believed to have assumed sufficient knowledge and skills towards their socio-economic roles and responsibilities in the new family.

In absence of effective preparation of the spouses, and lack of marriage orientation, marital conflicts are bound to arise. Tim and Downs (2013) note that marital conflict is not just a difference of opinion. It is a series of events that have been poorly handled so as to deeply damage the marriage relationship. Marriage issues have festered to the point that stubbornness, pride, anger, hurt and bitterness prevent effective marriage communication. They point out that root of almost all serious marital discord is selfishness on the part of one or both parties (Tim and Downs, 2013).

Mwewa (2001:9) states that "...the idea of marriage is one of the major concepts which a traditional Zambian muntu (person) cherishes very much. Marriage is regarded as the due status of a normal mature person."

Gboku and Lekoko (2007:13) explain that adulthood "...was traditionally celebrated through non-formal educational programmes that covered a number of issues, including marriage and procreation." They further confirm that marriage and procreation were considered very important because they were the foundation of strong families and communities.

2.4. Changes that have taken place in marriages among millennial in Zambia

There are many changes that have taken place in our society which have had an influence on marriage and family life. One of the changes is that many people in Zambia do not live in their traditional territory. For example, Badenberg (2002) observes that many Bemba people have

moved away from their traditional territories to the greater cities of the Copperbelt and to the Capital, Lusaka. This state of affairs has impacted on marriage and the family. Many Bemba people who migrated to urban areas have not kept the traditions of their ancestors. This is due to lack of a support system which protected marriage and family life as it existed in the traditional territories.

According to Lumbwe (2009), '*banabwinga*' (brides) should be accommodated in the marriage instructions. Mutale (2006) in Lumbwe (2009:101) reports that "...marriage instructions are conducted in crash course presented in one or two weekends, usually starting on a Friday and lasting until Sunday night...." In the past, such marriage instructions were conducted in private with the girls concerned being isolated from friends and the community for a longer period of time during '*icisungu*' (initiation school for girls). Currently, not many girls have the privilege of attending *icisungu* because of the formal school system which has taken up most of the time especially for girls living in urban areas.

Mwango (2010) maintains that in Zambian culture have some marriage values that we cannot do without. These are values and beliefs that have been there for generations and these are rituals that prepare one for a good and long-lasting marriage. Unfortunately, these values and rituals are being eroded because of mixing of cultures especially with Western Culture. Consequently, divorces in Zambia are now on the rise to unprecedented levels.

Lukama (2007) observes that Zambians have been very submissive to foreign influence which has led to the dilution of the local culture. He bemoans the fact that local customs and traditions have been neglected, through the intrusion of Western ideas into Zambian ways of life.

In recent times, many people in Zambia are cohabiting, as happens in Western Countries, without any real commitment to each other. The reasons why people choose to cohabit should be investigated thoroughly in order to help the Zambian people understand the importance of marriage in our society. In a study conducted by Popence it was discovered that living together before marriage has not proved useful as a trial marriage. He reports that people who have multiple cohabiting relationships before marriage are more likely to experience marital conflict, marital unhappiness and eventual divorce than people who do not cohabit before marriage (Popence 2018).

2.5. Marriage Preparation for Millennial

Burke (2007) has observed that the single biggest challenge to the Zambian society today is marriage and the family. He explains that there is no good news about marriage today because separation, divorce and remarriage, marriages of low quality abound while happy marriages are seldom even heard about though... many such happy marriages exist. He projects that divorce will reach 70% in the next century. Consequently, he proposes that nothing must be left undone to ensure that every couple celebrating marriage in the parish churches is well prepared. He emphasises that preparation will go a long way towards ensuring successful marriages and towards improving the quality of married people's lives. He points out that this preparation must begin when the children are young, and it must begin in the home.

According to Daka, (2007) getting married without pre-marriage preparation is like starting a business or any important venture without preparing. It has been observed that half of all marriages end in divorce, and only half of those that endure are truly happy in the long run. Therefore, it has been emphasised that couples should strengthen their relationship and prepare constructively for future challenges and conflicts that everyone will inevitably face at some point in their marriage, now while they have so much fresh positive energy in their relationship.

The major reason for high divorce rate in Zambia among millennial according to Gboku and Lekoko (2007) is that young couples do not know the reason for their marriage; most young people marry for selfish reasons. They marry because they believe marriage will satisfy some need in their lives. They want the security of marriage, the sexual pleasure, the companionship, to be affiliated to an influential family, to have children with an individual of a certain status, to earn child support and many other reasons. Getting into marriage with ill-motivated reasons leads to frustration and a lot of stress hence most marital conflict that continue to negatively affect institution of marriage and family.

There have been an increasing number of reports of couples killing each other in Zambia. Some wives have killed their husbands using lethal weapons such as guns and knives of late. In a recent incident, a housewife ran over her husband with a car and the latter died instantly (Mwewa, 2001).

2.6. Factors which lead to marital conflicts among millennial

Orbuch et al. (2002) says that level of education is closely related to intellectual advancement. It is a variable to consider when predicting divorce for African Christian couples in marriage. Kosowa (2009) found that superior levels of education among wives predicted a higher possibility of divorce. In contrast Bumpass et al. (2009) found that rates of breakup were lower among highly learned women. It is uniformly agreed that where women have surpassed a husband on education, the marriage will only hold for 3years to 4 years as the husband will deem himself inferior which is contrary to African culture and traditions. Amato and Rogers (2011) found that lower levels of intellectual performance were associated with an increase in reported problems due to jealousy and drinking/drug use, behaviours which are also predictive of divorce.

Mwewa, (2001) holds that age of marriage is also a determinant of marital conflicts. Young age below the age of 20 years and below posed a great risk of marital conflicts. This has been linked to their underdeveloped experiences in dealing with marital issues. Booth and Edwards (2011) link early marriage to marital conflict, argues that individuals marrying at a young age may be less well-suited with one another, less equipped for marriage, and lack economic resources

Amato and Rogers (2011) indicated that poor communication affects new marriages. In the era filled with smart phones and social networks, communication has been a predicament to open and effective communication. According to Arnold (2002), marital happiness decline for the majority couples after children are born. Child bearing brings certain responsibilities which parents need to adjust to, safeguarding their marriage. Couples normally differ about how to raise and discipline children. Such different can be noted through jealousies and criticisms.

Sexual satisfaction is the main cause of people to commit themselves into marriage bond. Ritzman, E. (2015) believes that lack of intimacy is a common marriage problem that no one thinks will happen to them. She holds when the relationship begins, couples can't take their hands off their spouses; but as time goes, the fire dies which breeds conflicts that lead to divorce.

Selma Wilson (2016), points out Children, Work, Time commitments, ex-friends, unrealistic expectations and misunderstanding as the other causes of conflicts.

Mwewa (2001:9) states that various factors contribute to the many problems which couples are faced with in their marriages. Mwewa (2001:9) research on marital conflict among young

couples has revealed that behaviour yields a relatively clear picture of its topography, but its relevance for changing the marital relationship among young couples remains contentious. We can continue to accumulate observations in a relatively a hypothetical manner and hope that patterns capable of helping young couples marriages will emerge.

Samulela (2016) said the procedure for divorcing Christian marriages should be included in the Matrimonial Causes Act because victims were not given what was rightfully theirs. Since Church marriages are not recognized in the Matrimonial Causes Act, most people lose out on property settlement because their marriage certificates are not valid in the courts of law.

According to Mwewa (2016) one judge handles approximately eleven divorce cases in courtroom every week, which was not the case in the past. Most husbands do not disclose their income and are in the habit of hiding their payslips, a trend that causes friction in most homes.

On drunken behaviour, Mwewa (2016) wrote that this led to divorce because spouses could not adjust to the other's behaviour. According to him mobile phones had also contributed to the increase in divorce cases because it promoted infidelity in households.

According to Makau, (2007) women were also culprits because most of them had adopted a culture of competing with their husbands. This was unheard of in the past because women were supposed to be submissive to their husbands regardless of financial status and occupation. In his study Makau, (2007) says that due to empowerment, most women have adopted extravagant lifestyles and fail to stick to their budgets. Women nowadays did not wash and cook for their husbands but employed maids to perform house chores.

Parental interference is another aspect that had contributed to the high divorce rate in Zambia. Mwewa (2016) says because of parental interventions, most couples failed to withstand pressure from the parents from both parties. Parents involving themselves in their children's affairs escalate the situation and in most cases the couple fails to resolve the problem and resorts to divorce.

According to Mwango (2010) most people are not psychologically prepared for marriage and only expect the good side of it, while overlooking the harsh reality that comes with the life-time commitment. Most people had a wrong perception about marriage and failed to comprehend

when problems arose in the house. Most couples fail to accept their spouse's weaknesses and strengths, thus ending up separating or divorcing, which was not acceptable in African society. Choonya (2017) concurred with Mwango (2010), saying there was a rise in divorce cases in Zambia because Most people are not psychologically prepared for marriage and only expect the good side of it, while overlooking the harsh reality that comes with the life-time commitment. Divorce cases in early marriages were rife because the couples involved were young and inexperienced. Statistics of divorce involving early marriage couples were high and alarming.

According to Choonya (2017) parents were to blame for the increase in divorce cases because they did not ensure their children were prepared psychologically. Parents have contributed to the increase in divorce cases because they do not prepare their children psychologically for the ups and downs of a marriage.

The trend by most parents to force their daughters to get married after being pregnant was another setback because in such cases, they ended up being divorced (Mafwela, 2016). In his study, Mafwela, (2016) argue that most of these youngsters are usually not ready for a life-time commitment but only concentrate on having fun, therefore, parents should not force them to marry after being impregnated.

Financial stability increases with age because of level of experience therefore older men have a greater chance of being able to support families financially (Hardie and Lucas, 2010). Younger people are more likely to be financially insecure. Therefore, marrying an older male could increase financial stability. Research has shown the importance of studying young married peoples' relationships since younger people learn many life lessons during these times which mould their current relationship and/or future relationships (Hardie and Lucas, 2010).

Mellowing with age, while a known affect, has been verified empirically. In an attempt to explain the observation that negative effect decreases over the lifespan and positive effect remains stable, researchers have used 23 years of data studying people of different ages to ultimately determine that ... "lower physiological arousal in response to emotional events may have a beneficial effect for the experience and control of negative affect across the lifespan" (Charles, Reynolds, and Gatz, 2001). Their results go on to say this mellowing of emotions seems to result from having developed coping mechanisms through previous life experiences.

Women favour men who are better educated since higher education is related to financial security (Groot and Brink, 2002). Financial assets are one of the main qualities that people look for in a potential partner (Musick, Brand, and Davis, 2012). Likelihood of divorce is increased when there are differences in the level of education for each partner (Groot and Van Den Brink, 2002). Partners' chances of divorce decrease when spouses have the same level of education. Several studies have found that being financially sound before marriage is imperative to both partners (Brand, and Davis, 2012). The level of education a person has correlates with the socioeconomic status that he or she possesses. Papp, Cummings and Goeke-Morey, (2009) hold that the topic of money causes frequent disagreements in marital relationships and eventual dissolution.

The importance of wives' income has also been discussed since the extra resources encourage married people to have a more equal distribution of power in their relationships, which can promote marital happiness, marital satisfaction, and the quality of the relationship since economic stress is reduced (Rogers and DeBoer, 2001). Wives who have their own source of income are able to file for divorce since they feel that they are able to support themselves (Frisco and Williams, 2003). The chance of marital dissolution increases when women work longer hours and when men work fewer hours (Dew, Britt, & Huston, 2012). In contrast, other studies have concluded that the financial contribution of wives does not cause partners to experience more conflict (Rogers and DeBoer, 2001).

Studies have found that finances seem to be a contributing factor influencing relationship quality and financial instability has also been associated with marital dissolution. Specifically, when spouses become financially unstable, their stress level increases which can also increase conflict between partners, which in turn reduces relationship quality (Hardie and Lucas, 2010). The level of explosive conflict that is present when partners disagree about financial issues severely decreases relationship quality for both males and females (Conger et al., 1990). It is of great importance that future research seeks to understand how finances influence relationship quality (Hardie and Lucas, 2010).

According to Lucier-Greer and Adler-Baeder (2011), "individuals have the opportunity to redefine self, engage in new experiences, and ultimately choose another partner" when looking at divorce and remarriage (p. 226). Second marriages are on the rise and about 30% of people who

remarry later divorce again (Shriner, 2009) It is interesting to note that marital quality (happiness, interaction, disagreements, or problems) are not worse when people remarry in comparison to first marriages (Whitton, Stanley, Markman, and Johnson, 2013). Due to this finding, (Whitton, Stanley, Markman, and Johnson, 2013) have tried to explain the rise in divorce rates of remarriages by linking divorce rates to attitudes about divorce and commitment to marriage. People who have remarried find divorce to be more acceptable than people who are still married to their first spouse (Whitton, Stanley, Markman, and Johnson,2013).

Remarried people are more likely to choose divorce when future marital problems arise since they have already made it through a divorce before (Whitton, Stanley, Markman, and Johnson, 2013). Remarried people who are happy in their current marriage and have lower than normal marital conflict do not have a high chance of divorce (Whitton, Stanley, Markman, & Johnson, 2013). However, remarried people have high chances of divorce if they are unhappy with their current marriage and have higher rates of marital conflict (Whitton, Stanley, Markman, and Johnson, 2013).

Research has noted a possible change in gender roles when people divorce and later remarry (Lucier-Greer and Adler-Baeder, 2011). Specifically, after a first marriage is dissolved, there is a shift to more egalitarian gender roles and a non-traditional division of labor (Lucier-Greer and Adler-Baeder, 2011). There is thought to be a transitioning period towards the end of a failing marriage where an attitude changes in relation “to self, the relationships, and roles within the relationship” occurs (Lucier-Greer and Adler-Baeder, 2011).

Numerous amounts of research have noted that Blacks are less likely to be married and have higher rates of divorce when compared to white and Hispanic populations (Bulanda and Brown, 2007).

2.7. Types of marital conflicts among young couples

In the attempt to uncover the distinguishing factors that lead to marital conflicts and the effects of such conflicts to the spouses, children, and family at large; many scholars have carried on researches across the world and Zambia with marriage as subject to understand its dynamism, causes of family disintegration and its associated effects to the general welfare of the affected.

On identifying the types of couples, (Gottman, 2014) holds that there are five types: Conflict-Avoiding, validating, volatile, hostile, and hostile-detached. He holds that Conflict-avoiding, Validating, and volatile are the happy couples whereas hostile and hostile-detached are unhappy and eventually divorce.

Some forms of marital conflicts among young couples in Zambia such as violence and infidelity particularly in the context of reduced personal resources for example poverty and ongoing illness may be powerful elicitors of defensiveness. It may be useful to acknowledge the possibility that most young couples in Zambia would respond defensively if placed in the same circumstances (Cherlin, 2009).

Once activated, certain types of combination defensive goals may increase negative aspects of the relationship and then, over time, come to erode the positive in the relationship as well. Also, before the activation of these defensive goals, many couples may feel they are doing fine even if they are engaging in considerable overt conflict. Once defensive goals are activated, however, they should heighten the perception of negative partner behaviour, intensify its impact, and lead to changes in interpretation of negative partner behaviour and to more negative behavioural reactions. This, in turn, should increase the likelihood that the partner will also have defensive goals activated (Broman, 2002).

Some types of young couples' marital conflicts may be related to both poorer marital outcomes as well as poorer problem-solving behaviour, leading to spurious conclusions if problem-solving behaviour is examined in isolation (Ibid).

Criticism occurs when one partner directly attacks the other's character. Contempt is defined as one married spouse blatantly insulting his or her spouse in an attempt to show their partner disrespect. Although defensiveness is a natural response when a person feels attacked, defensiveness is not beneficial to the marital relationship because the person focuses on taking up for himself or herself instead of listening to the disagreement that is occurring. Stonewalling is damaging to a marriage because the partner is disengaging from the disagreement instead of actively working to find a resolution. Individually, these behaviours may come and go within a marriage; however, marriages dissolve when all of these behaviours are present for a long period of time (Gottman, 2000).

Birditt, Brown, Orbuch, and McIlvane (2010) discussed three categories of conflict behaviours: destructive, constructive, and withdrawal. Destructive behaviours are negative expressions where the partner reacts to an issue in the marriage by yelling or belittling their partner (Birditt, Brown, Orbuch, and McIlvane, 2010). Constructive behaviours are positive expressions where a person actively listens to their partner and calmly discusses issues that are presented in the relationship.

A partner would exhibit behaviours of withdrawal if he or she does not speak or leaves the situation all together (Birditt, Brown, Orbuch, and McIlvane, 2010). Research has found that divorce rates increase when destructive behaviours are used (Orbuch, Veroff, Hassan et al., 2002).

The conflict style that partners use has been proven to differ according to gender (Birditt, Brown, Orbuch, and McIlvane, 2010). Wives mostly use destructive behaviors and husbands mostly use withdrawal and constructive behaviours. Birditt, Brown, Orbuch, and McIlvane (2010) found that over the course of marriage, wives reduced the amount of times that they used destructive and withdrawal behaviours. On the other hand, husbands' use of these behaviours remained constant over the course of the marriage. If marital partners used constructive behaviours, this remained constant for both genders throughout the marriage (Birditt, Brown, Orbuch, and McIlvane, 2010).

2.8. Effects of marital conflicts among young couples

According to Tolorunleke (2008) marriage should be an exciting and beautiful adventure and the relationship between husband and wife is intended to get better with every passing day or year. However, little things can slip into the relationship and as Okafor (2002) puts it, when these little things are not properly handled, they can cause friction and eventual separation between the marriage partners that may widen over the years. Information from electronic media, magazines, newspapers, court proceedings and environmental observations revealed that marital instability abounds in our society today and this is due largely to marital conflicts that couples experience in the process of trying to perform their marital roles as demanded by their society (Cherlin, 2009).

Within marriages men and women have different ways to manage conflict. For example, women are more likely to begin conflict issues, compared to men who withdraw from negative marital

interactions (Faulkner, Davey, and Davey, 2005). Women have been described as emotionally driven pursuers of relationships, and men as task- oriented problem solvers who avoid conflict. With issues being raised by the wife, men are more likely to withdraw when a conflictual issue has been raised. Research done by Faulkner, Davey, and Davey (2005) found that husbands who assume traditional gender roles may experience more conflict with their wives.

High marital satisfaction is related to parenting that is sensitive, responsive, warm, and accepting (Fincham and Hall, 2005).

2.9. Divorce in Africa

People in today's society continue to get married despite the divorce rate. When couples begin to experience problems and decide to separate, a decision is made quickly about if they should divorce or make up (Amato, 2011). Other research has stated that people considering divorce think for long periods of time before making a decision (Watt, 2008). Gottman and Levenson (2002) found that married couples that are emotionally volatile have a short period of time in their marriage before divorce; and, married couples that are emotionally inexpressive will have a long period of time in their marriage before divorce.

Men and women have differing outlooks on the topic of marriage along with differing styles of resolving conflict (Curran, Ogolsky, Hazen, and Bosch, 2011; Faulkner, Davey, and Davey, 2005; Helweg-Larsen, Harding, & Klein, 2011). When problems arise in a marriage women are more likely to begin a conversation about the topic of conflict and keep discussing the topic until the issue is resolved (Faulkner, Davey, & Davey, 2005). However, men commonly abandon the topic all together. This is not the most beneficial way to deal with conflict in marital relationships. However, avoiding the conflict all together can be more harmful to the relationship. Men also tend to avoid or capitulate during arguments dealing with conflict while women tend to do more stonewalling (Curran, Ogolsky, Hazen, and Bosch, 2011). One explanation for these types of tactics could be gender roles. Women may feel more inclined to make sure the marital relationship is pleasant. Even though women may be more determined to keep the relationship stable, men seem to have more optimistic attitudes for being a part of a happy marriage and staying away from divorce (Helweg-Larsen, Harding, & Klein, 2011). This could be attributed to women typically thinking more critically about their marriages than men (Helweg-Larsen, Harding, & Klein, 2011).

Women working outside of the home cultivate more power in their marital relationships, which could also contribute to their ability to acquire a divorce if they are not satisfied since they are not as dependant on men (Sanchez and Gager, 2000). When women have more financial resources of their own, they have more options than in the past if they are unhappy. Husbands and wives' are influenced by the distribution of household chores differently which is why controlling for gender (Frisco & Williams, 2003) in the current study is important. Even though, the growing focal point of research concerning gender deals with women's new empowerment, the husband's observation of unfairness and inequity is still the most important predictor of marital dissolution (Sanchez and Gager, 2000). Opposing research found that wives contemplate and begin the divorce process more often than husbands (Kitson, 1992; Watt, 2008). Since there are known differences in the way that male and female respondents' handle marital dissolution, it is important to have two separate models when trying to identify factors that affect whether marital status changes.

2.10. Conclusion

The literature review set the stage for understanding of marital conflicts among the young couples in other parts of the world, Africa and Zambia in general. This chapter covered a broader review of literature on factors, effects and types of conflict associated with marital conflicts among young couples, there are many types of conflicts affecting families globally. Although there is a plethora of studies on factors associated with marital conflict, there is a gap in the information related to millennial couples. This gap supports concerning the objectives of this study.

CHAPTER THREE: METHODOLOGY AND METHODS

3.0. Introduction

This chapter pronounces the methodology that will be employed in this research. The first part outlines the approach that was employed in the study design of the research while the second section highlighted the methods of data collection used. Part three discussed how the information was analysed.

There can be no research deprived of the use of a specific technique or methodology. What is a methodology of research? It can be held that, a methodology of research necessitates “the logic-in-use involved in selecting particular techniques, assessing their yield of data and relating these data to theoretical propositions” Msabila and Nalaila (2013:26) says that a ‘research methodology’ refers to: the logical, theoretical analysis of the methods applied to a field of research, or the theoretical analysis of the body of methods and principles associated with a branch of knowledge.

3.1. Research design

A research design is the set of methods and procedures used in collecting and analyzing measures of the variables specified in the research problem research. The design of a study defines the study type (Connole, 1998). In this study a concurrent mixed method design and desktop review was used. The mixed method employed both quantitative and qualitative methods which run concurrently. The respective research designs are out lined below.

3.1.1. Quantitative methods

Cross sectional study design was used for the quantitative methods in order to establish the factors contributing to marital conflicts among millennial couples.

3.1.2. Qualitative methods

The qualitative component of this study employed the Phenomenology design. This involved interviewing the marriage counselors and the pastors involve in marriage counseling to get the

information on marital conflicts from them through their lived experience of counseling the couples. Unlike quantitative research which is “concerned with the measurement and quantification of phenomena as essential steps in the process of enquiry” (Hitchcock and Hughes, 1989:14), “qualitative research emphasizes the nature of human experiences and their meaning to people” (Draper, 2004:642). As such, mostly qualitative research is perceived as an alternative to quantitative research. Qualitative research uses questions which begin with ‘how’, ‘what’, ‘why’ and others of the same kind rather than those in quantitative research which usually begin with ‘how many’ and ‘how much’ and others of a similar nature.

From a qualitative perspective, “the questions above are always examined in the individuals’ immediate social contexts and their meanings and explanations of the phenomena under scrutiny” (Labuschagne, 2003:23). In the same lines, Creswell (1994:6), identifies a key feature of qualitative research as “a process of enquiry centered on building a complex, holistic picture, analyses words, reports detailed views of informants and conducts the research in a natural setting”. Through this, social and human problems are extensively explored. An important addition to the description of qualitative research above is also the recognition of:

The contextual nature of the knowledge and actions obtained from such research as well as the aspect that knowledge and action is to a large extent determined by culture (Draper, 2004:642).

Into the bargain to the above, another main activity linked to the interpretive tradition is the analysis, description and understanding of patterns of behavior from the perspective of the people being studied (Kombo and Tromp, 2006; Bogdan and Taylor, 1975; Keppel, 1991).

3.1.3. Desktop review

. As portrayed by name Desk Research is the research technique which is mainly acquired by sitting at a desk. Desk research is basically involved in collecting data from existing resources hence it is often considered a low-cost technique as compared to field research, as the main cost is involved in executive’s time, telephone charges and directories. However, it could also be a complete waste of time and money if the researcher does not have the proper knowledge of how the research is performed. Desk research is very effective and can be conducted in starting phase of market research as it is quite quick and cheap and most of the basic information could be easily fetched which can be used as benchmark in the research process. In this study desktop

review of documents, such as marriage journals, magazines, newspapers, books, court divorce case files were done.

3.2. Study setting

The study was conducted in Chawama township of Lusaka in Zambia.

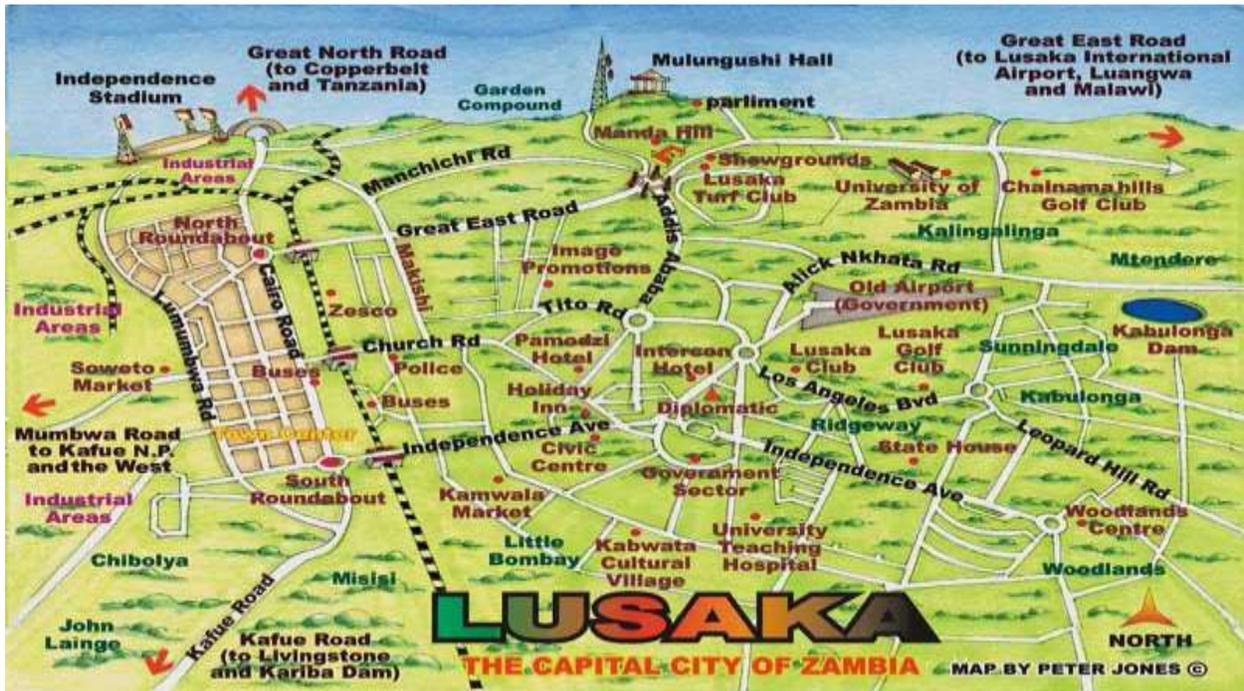


Fig 3.5: Map of Lusaka District where Chawama settlement is located

3.3. Study population

The respondents, informants or participants of a research are collectively referred to as the ‘target population’ of the research. Bestowing to Babbie (2007:186), a research informant is “a person who is well versed in the social phenomenon that you wish to study and who is willing to tell you what he or she knows about it”. This study used a sample of 36 for the quantitative component. These were both male and female who are married and are in the category of millennial couple. Marriage counsellors and pastors who are involved in marriage counselling were targeted and used as key informants. These informants were purposively selected till saturation was reached. The total number of these informants was 11.

3.3.1. Inclusion criteria

- Millennial couple

- Marriage counsellor, traditional or pastor
- Resident of Chawama township

3.3.2. Exclusion criteria

- Not a resident of Chawama township
- Not a millennial couple

3.4. Data collection

Data collection was done concurrently using quantitative, qualitative and desktop review methods. Quantitative Data collection was collected using a self-administered questionnaire. Qualitative data was collected using semi-structured interview guidelines. Eleven in-depth face to face interviews with the key informants who were the marriage counsellors and pastors involved in marriage counselling. This sample size was arrived at after saturation point was reached. This data collection was done in a period of three weeks. The data from the interviews was collected using a tape-recorder for the purpose of repeated reference during data processing and analysis. The standardized semi-structured open-ended interviews provided all the ‘important themes’ for discussion with the research participants or subjects. This approach enabled the researcher the much-needed flexibility to explore more areas in depth and also allowed further questions to emerge in the course of the discussions with the research participants.

In terms of desktop review, relevant documents were targeted and analysed by the researcher in order to answer specific research questions of the study which needed data from relevant documents. “The use of two or more methods of data collection is referred to as triangulation” (Cohen, Manion, and Morrison, 2000: 112). The researcher shall employ methodological triangulation by using desktop review and interviews to increase confidence in the interpretation of the data (Stake, 1995). In addition, each transcription of the interview shall be verified by the interviewee in a process referred to as ‘member checking’ (Stake, 1995).

3.5. Data analysis

Data analysis for quantitative data was done using SPSS version 23 where frequencies and proportions were computed, and tables produced. Bar graphs and pie charts were also produced. Qualitative data was analysed using Qualitative thematic approach. Thematic approach is one of the most usual forms of analysis in qualitative research. It accentuates pinpointing, examining, and recording patterns (or "themes") within data. Themes are patterns across data sets that are important to the description of a phenomenon and are associated to a specific research question. The themes become the categories for analysis. In this research the data was processed according to themes, concepts, ideas, interactions and processes that emerged from the field, as well as through the literature review. Explanations and interpretations were made from the resulting texts using a combination of content and narrative analyses. Being a phenomenological study, the researcher ensured that the interviews were done within the everyday language of the participants. In investigating how the factors leading to marital conflicts among young couples especially in unplanned settlements descriptive statistics in the form of percentages and frequencies will be used.

Qualitative analysis using themes were used to analyse data obtained from key informant interviews on the mechanisms used in suggesting some viable solutions to marital conflicts among young people in Chawama and parameters identified that could be used to solve the cause of marital conflicts among young couples in Zambia. The first step in the process of thematic analysis involved transcribing the data. This was followed by the development of initial codes and the clustering of data into categories and documenting similar patterns. These clusters were further reduced into three broad categories with respect to the three objectives for a more efficient analysis. The data was analysed in accordance with the themes which were noted in the sub problem questions and assumptions and related supportive literature: What was the cause of marital conflicts among young couples in Zambia? What factors lead to marital conflicts among young couples especially in Chawama unplanned settlements? What were the types or form of marital conflicts among young couples in Chawama? What were the effects of marital conflicts among young couples in Chawama? The magnitude of each response was checked to ascertain the extent to which it supported the research objectives and sub research questions

3.6. Data presentation

Results from quantitative data were presented in form of frequency tables and graphs. The graphs included the pie chart and bar graph. For the qualitative design of the research the data on the responses from respondents was presented in descriptive thematic format. Data was collected from the target population and then it was analysed the most recurrent themes were determined. After capturing the responses from each of the research instruments and they were sorted in rough clusters of similar structure according to the data and themes that emerged from the research.

3.7. Validity of research instrument

Validity of research instrument is the degree to which results obtained from the analysis of the data actually represents the phenomenon under research (Mugenda and Mugenda, 1999). Validity correspondingly gauges the degree to which results obtained from the analysis of the data represents the truth, credibility, and the right phenomena under the study (Polit and Hungler, 1997). For instruments to be valid the content carefully chosen and included in the interview guide must be relevant to the variables being investigated so as to ascertain the effectiveness of the instruments in soliciting information regarding the research topic. This research ensured that the instruments used (questionnaire, interview guide and desktop research) were in line with the variables investigated in the study. This was done by doing a pilot study in the nearby Misisi compound which is similar to Chawama in every aspect.

3.8. Ethical Consideration

Ethical concerns are inevitable at all stages of research. Saunders, Lewis and Thorn hill (2003:131) summarizes the main issues to consider, although the ethical issues surrounding these items are not always clear-cut; the rights of privacy of individuals, voluntary nature of participation – and the rights of individuals to withdraw partially or completely from the process; Consent and possible deception of participants; Maintenance of the confidentiality of data provided by individuals or identifiable participants and their anonymity; reactions of participants

to the ways in which researchers seek to collect data; Effects on participants of the way in which data is analysed and reported; behaviour and objectivity of the researcher.

In this study consent was obtained from Civic leaders from Chawama and from individual participants. They were assured that no names would be attached to the data and that they were free to leave the study anytime they felt like.

3.9. Conclusion

This chapter presented the research design and methodology which was used in the research which was mixed in nature involving quantitative and qualitative in nature. The qualitative design was grounded on the assumptions that individuals construct social reality of inform of meaning and interpretation. The approach used was descriptive. The chapter looked at population, sample and methods which were used for sampling and these were: purposive and collection of data which used interviews and desktop reviews, data analysis, limitations and delimitations as well as research ethics.

CHAPTER FOUR: RESULTS

4.0. QUANTITATIVE DATA FINDINGS

4.1. Findings - marriage experience and demographics

A total of 36 Participants who were married were sampled from Chawama township of Lusaka, Zambia and a self-administered questionnaire used on them. Almost all of these participants (97.2%) had been at one time been involved in marital conflicts in their marriage life. These participants had different marriage experiences with 23 (64%) classifying their marriage experience as very good or good compared to 13 (36%) who classified it as fair, hard or oppressive (Figure 4. 1).

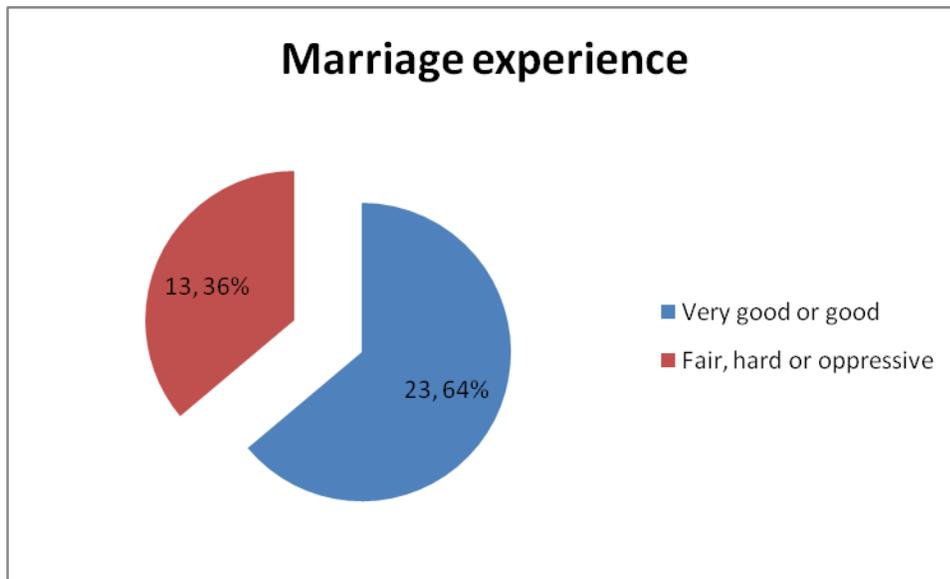


Figure 1: Marriage experience of participants

Figure 4.2 shows that 15 (42%) of the participants go to their parents, 8 (22%) go to the marriage instructors, 5 (14%) go to the pastors, 5 (14%) go to their friends and 2 (6%) go to others to seek help when they have marital problems.

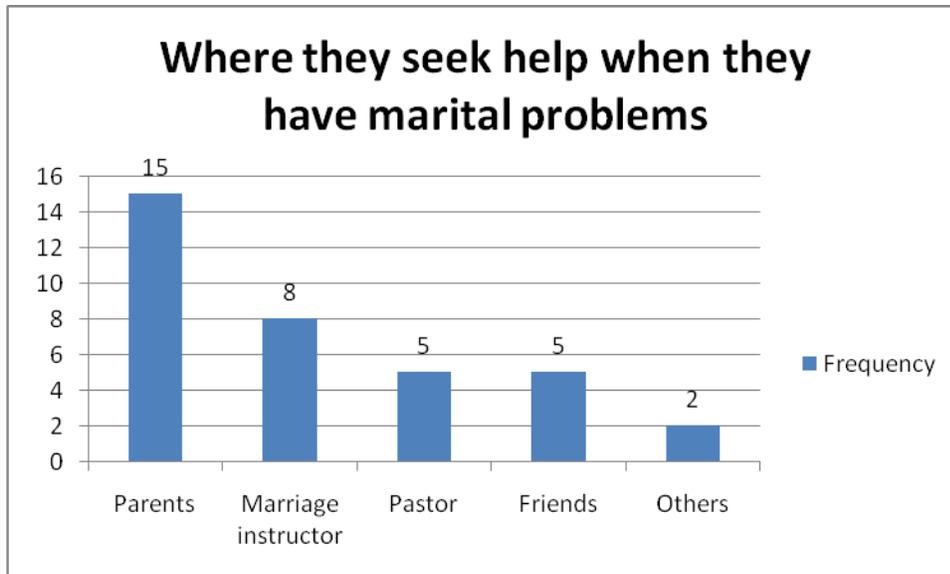


Figure 2: Where they seek help when they have marital problems

Table 4.1 shows that 16 (44.4%) of the participants were males and 20 (55.6%) were females. About three quarters of these participants (69.1%) got married when they were between 19 and 28 years old. Most of them (91.7%) said that the current marriage is their first marriage. When it came to family methods which they used, 20 (55, 6%) used artificial methods such as pill, 11 (30.6%) used natural family planning methods, 4 (11.1%) did not use any while none used the traditional methods.

Table 1 : Demographic attributes of the sampling distribution

Variable	Category	n (%)
Sex of participant	Male	16 (44.4)
	Female	20 (55.6)
Age at which they got married	13 – 18 years	3 (8.3)
	19 – 23 years	13 (36.1)
	24 – 28 years	12 (33.3)
	≥ 29 years	8 (22.2)
Said that the current marriage was their first marriage	Yes	33 (91.7)
	No	2 (5.6)
Family planning methods they use in their marriage	Natural family planning	11 (30.6)
	Artificial method e.g. pill	20 (55.6)
	Traditional methods	0 (0.0)
	They don't use any	4 (11.1)

4.2. Findings -Objective 1

4.2.1. Assessment of factors that lead to marital conflicts among millennial couples

According to table 4.2a and table 4.2b, the reasons given by participants as causes of marital conflicts; Lack of trust, Unfaithfulness, failure to show act of love towards spouse, Lack of communication, lack of marriage preparation, interference from relatives, failure to show appreciation for one's spouse and Lack of submission by both parties in a marriage. Fifteen (41.7%) of the participants mentioned all the eight reasons to be the causes of conflicts.

Table 2: Reported causes of separation and divorce

Variable	Category	n (%)
What they thought were the causes of conflicts among couples	Lack of trust	1 (2.8)
	Unfaithfulness	2 (5.6)
	Lack of communication	1 (2.8)
	Lack of submission by both parties in a marriage	2 (5.6)
	Lack of trust, Unfaithfulness, failure to show act of love towards spouse, Lack of communication, lack of marriage preparation, interference from relatives, failure to show appreciation for one's spouse and Lack of submission by both parties in a marriage	15 (41.7)
	Unfaithfulness, failure to show act of love towards spouse	1 (2.8)
	Unfaithfulness, Lack of communication, interference from relatives	3 (8.3)
	Unfaithfulness, Lack of communication, interference from relatives and Lack of submission by both parties in a marriage	1 (2.8)
	Lack of trust, Lack of communication, Lack of submission by both parties in a marriage	1 (2.8)
	Unfaithfulness, failure to show act of love towards spouse, Lack of communication failure to show appreciation for one's spouse and Lack of submission by both parties in a marriage	1 (2.8)
Lack of trust, Unfaithfulness, Lack of communication, interference from relatives,	1 (2.8)	

	Lack of trust, Unfaithfulness, failure to show act of love towards spouse, Lack of communication, interference from relatives, failure to show appreciation for one's spouse and Lack of submission by both parties in a marriage	1 (2.8)
--	---	---------

Table 3: Reported causes of separation and divorce

Variable	Category	n (%)
What they thought were the causes of conflicts among couples	Lack of trust, Unfaithfulness, failure to show act of love towards spouse, Lack of communication, interference from relatives, and Lack of submission by both parties in a	1 (2.8)
	Lack of trust, Unfaithfulness, Lack of communication, lack of marriage preparation, failure to show appreciation for one's spouse and Lack of submission by both	1 (2.8)
	failure to show act of love towards spouse, Lack of communication, interference from relatives and Lack of submission by both	1 (2.8)
	Lack of submission by both parties in a marriage	1 (2.8)

4.3. QUALITATIVE DATA FINDINGS

4.3.1. Findings- demographics

There were 11 participants were the sample size was reached after saturation. These consisted of 6 males and 5 females. They consisted of pastors and marriage counsellors. Most of them are experienced counsellors with minimum 3 years' experience in counselling. On average they have been counselling 3 participants per month.

4.3.2. Findings -Objective 1

Assessment of factors that lead to marital conflicts among millennial couples

Theme	n (%)
Lack of premarital counselling	6 (54.4)
Alcohol drinking	4 (36.4)
Lack of trust	2 (18.2)
Loss of love and care for each other	4 (36.4)
Lack of respect for each other	4 (36.4)
Infidelity	4 (36.4)
Finances	4 (36.4)
Marriage without consent from parents/family	2 (18.2)
Fake pastors on the loose	1 (9.1)
Denying each other conjugal rights	1 (9.1)

Lack of children in a marriage	1 (9.1)
Not putting God first in marriage	2 (18.2)
Lack of communication	4 (36.4)
Mishandling of relatives	1 (9.1)
Abandoning of traditional ways and copying the Western world ways of doing things	2 (18.2)

Table 4: Factors that lead to marital conflicts among millennial couples

Majority indicated that lack of premarital counselling is the cause of marital conflicts among millennial couples. Other factors mentioned by participants were Alcohol drinking, Lack of trust, Loss of love and care for each other, Lack of respect for each other, Infidelity, Finances, Marriage without consent from parents/family, Fake pastors on the loose, Denying each other conjugal rights, Lack of children in a marriage, Not putting God first in marriage, Lack of communication, Mishandling of relatives, Abandoning of traditional ways and copying the Western world ways of doing things.

“Infidelity by especially men brings a lot of marital conflicts between the couple” said one of the respondents.

“Young men and women these days just enter into marriage without counselling or consent from parents and family” said another interviewee.

4.4. Findings -Objective 2: Types of conflicts among the millennial couples

Theme	n (%)
Fighting	6 (54.4)
Psychological	1 (9.1)
Accusing each other of being infertile	1 (9.1)
Infidelity	4 (36.4)

Table 5: Types of conflicts among the millennial couples

Fighting was reported to be the most common type of conflict among the millennial couples. Some other types of conflicts mentioned were psychological and infidelity.

“Upeza umuuzza achita nthota basi chankalako nikumumenya chabe” translated as *“You find that you are telling her something, but she is rude and what remains is just to beat her”* said another respondent.

4.5. Findings -Objective 3 (Effects of marital conflicts among the millennial couples)

Table 6: Effects of marital conflicts among the millennial couples

Theme	n (%)
Divorce/separation	8 (72.7)
Affects children	6 (54.4)
Affects women	4 (36.4)

Diseases like HIV	1 (9.1)
Injury/death	2 (18.2)

Almost three quarters of the participants mentioned that the major effect of the marital conflicts was divorce or separation. They also mentioned that the marital conflicts affect children a lot as well as the wife in case of a divorce. The other effect mentioned was that there is injury and sometimes death. It was further mentioned that in certain cases diseases such as HIV are brought in the home because of the conflicts among couples especially if the conflict is due to the infidelity of the husband

“Bana amasokonezeka kusukulu namankalilo yawo ngati makolo yavuta na ndipo mzimai amavutika kutenga bana ngati apishiwa kunkalanawo nakuyamba kuvutikila kuwapasa chakudya” ... [Respondent].

Translated as *“Children are usually affected in terms of their education and their stay when there is conflict between the parents and also the wife usually has problems when she leaves with the children in terms of feeding them”*.

“Benangu bamapayana pakumenyana” ... another participant explained, translated as *“others end up killing each other during the fights”*

4.6. DESKTOP REVIEW FINDING

4.6.1. Causes, types and effects of marital conflicts among millennial couples

Lack of Respect

A man of Lusaka’s Chawama township complained in the Chawama local court how his wife locked him out whenever he went home late. A man 39 sued his 23 years for divorce due to marital disputes, she insults my mother any time she feels like, especially when I go home late, in passing judgment magistrate Lewis Mumba said there was confusion in their marriage because

they both lacked counselling. The magistrate granted the couple divorce and advise them to respect the institution of marriage. [Sunday Times of Zambia, September 30, 2018].

A forty-year-old man caused laughter in the Chawama local court when he revealed that he pays up to K5 every time he slept with his wife. Wilfred Chibuye of Chawama township was testifying in a case in which his wife, Lorain Mulunda, 39 sued him for divorce. Fact before the court were that the two got married in 1999, have two children and dowry was paid [Sunday Times of Zambia, March 19, 2017].

Thokozane Chimba, 29, a man of Chawama Township in Lusaka divorced his wife, saying her personal hygiene and culinary skills were not up to scratch and that she was not ready for marriage and her life style was no longer impressive. The wife, Monica Phiri, 25 told the court that he was lying and looking for an excuse to marry for the fourth time [Sunday times of Zambia, May 14, 2017].

Adah Kakunta, 29, of Chawama Township in Lusaka told the local court that William Njovu, 38, whom she married in 2012 had made her life miserable with constant barbs directed at her about her failure to have children.

Interference from Relatives

A 33-year-old man of Chawama Township dragged his wife brother to Chawama local court for sleeping with his wife. Wilfred Chawinga told the court that Jonah Chawinga his brother who is a business man committed adultery with his wife on several occasions [Sunday Times of Zambia, April 16, 2017].

A man of Chawama Township dragged his wife to court, charging that she was a wicked woman who has been hostile to his mother and family. George Mulopa, 36, sued his wife, Mercy Chungu, of the same area because of the bad behaviour. Fact before the courts where that the two got married in 2008, have three children and dowry was partially paid [Sunday times of Zambia, June 4, 2017].

Sexual problems

Miriam Muzungu sued her husband John Mulenga of the same locality for divorce based on his enlarged manhood. Miriam complained in the Chawama local court in Lusaka that sex with her herbalist husband had become painful since he enlarged his manhood [Sunday Times of Zambia, June 25, 2017].

A man of Chawama Township sued his wife for sleeping in a pair of jeans and giving him her back in bed to avoid making love to him. Chileshe Kazembe, 49, lamented to the Chawama local court magistrates that his wife, Rosina Chungu, 25, on several occasions refused to face him while in bed due to his age. Chungu married Kazembe in 2013 after his two other wives passed away. The couple has one child [Sunday times of Zambia, June 11, 2017].

A thirty-four-year-old man of Lusaka's Chawama Township took his wife to court for denying him his conjugal rights on grounds that he was promiscuous and not circumcised [Sunday times of Zambia, November 19, 2017].

Gloria Chulu, 38, testifying in the Chawama local court after her husband, Enock Ngulube, 39, sued her for reconciliation. Facts before the courts were that the two got married in 2013, dowry was partially paid but had no child. Ngulube told the court that his wife deserted their matrimonial house after a marital dispute [Sunday times of Zambia, May 7, 2017].

Chibembe Mpundu, 38, sued her husband Goldwin Handolo, 40, for divorce on grounds that she wanted to mingle with other men without being tied down to her marriage. She opted to work as a prostitute due to her husband's negligence [Sunday times of Zambia, April 23, 2017].

A stingy step-mother of Chawama Township who starved her step children was divorced. Humprey Chilufya, 38, sued his wife Michelle, 28, of the same locality for divorce after raising complaints on how she mistreated her step children. The two got married in 2012 and have one child together although Chilufya has children from the previous marriage [Sunday times of Zambia, April 30, 2017].

Kelvin Mwango, 39, sued his wife Susan Lungu, 23 for divorce due to marital disputes. Mwango said whenever he came home late from his drinking, his wife refused to open the door forcing him to sleep outside [Sunday times of Zambia, September 30, 2017].

A man of Chawama Township in Lusaka divorced his wife for frequenting bars and sleeping around. Richard Tembo, 38, sued his wife of the same locality after he found her chatting with a man in an unfinished building [Sunday times of Zambia, December 24, 2017].

CHAPTER FIVE – DISCUSSION AND CONCLUSION

5.0. Introduction

The marital conflicts come about as a result of many reasons. There are also different types of marital conflicts especially among the millennial couples. These conflicts also lead to several effects.

5.1. Factors that lead to marital conflicts among millennial couples

This study has reviewed Unfaithfulness, failure to show act of love towards spouse, Lack of communication, lack of marriage preparation, interference from relatives, failure to show appreciation for one's spouse and Lack of submission by both parties in a marriage. These findings are similar in both the quantitative and qualitative data results. These findings agree with what Samulela, 2016 found in his study where it was found that unfaithfulness, drunkenness, finances as factors contributing to marital conflicts. Parental interference found as a contributing factor by Samulela 2016 is similar to mishandling of relatives found in this study. Though not the same parents may still interfere in the marriage of the millennial couple and claim that they are being mishandled when they visit the couple. It was also found in this study that couples tend to abandon traditional ways of handling things in a marriage and resort to doing things in the western world way which in turn bring conflicts.

Further, lack of consent from family and parents was another source of conflicts. This is true as explained in a study by Ojowa, in 2015 that both the bride and grooms families play a role in consenting to the marriage and an understanding is created between the two families following the tradition and culture. The couple also in the Zambian tradition and culture is supposed to be counselled and prepared for marriage (Kabosha, 2015). This supports the finding of this study which indicates that the absence of pre-marital counseling and good preparation of the marriage is a source of marital conflict.

Apart from these factors revealed by the quantitative and qualitative data desktop review included other interesting factors like use of charms, inappropriate use of cell phones and education. Use of charms can be put in the category of lack of communication because if the

spouse was able to tell their partner that they had charms and what they were for this couldn't have led to the divorce of the Kitwe district couple of Zambia. In the absence of proper communication there was a lot of suspicion which led to the dissolution of marriage in the courts of law. Inappropriate use of cell phone also can fall in the category of infidelity/unfaithfulness or cheating which has been found to be one of the major causes of conflicts. The unique case is that of education which led to a conflict and eventuary divorce of a couple in Mansa district of Zambia. This study further found that finances can be another source of marital conflicts. This is similar to a study on impact of finances on marriage by Rogers and DeBoer (2001) which indicated that as the income of the wife increases so is the couple likely to face marital problems.

5.2. Types of conflicts among the millennial couples

It was found in this study that fighting or physical violence was a major conflict. The other reported type of conflict was that of accusation of each other in case of a childless couple. The other types of conflicts found by the study were psychological and infidelity. Cherlin, 2009 found out that infidelity and violence were some types of the conflicts experienced among couples in Zambia which agrees with the findings of this study.

5.3. Effects of marital conflicts among the millennial couples

The study found that divorce or separation is the major effect of the marital conflict. This further brings about another effect on the children especially on their psychological well-being and education. This is supported by Katz and Woodin in their 2002 study where they found that marital conflict was associated with adjustment problems and problems in children, which include poor health, depression low self-esteem and stress. Grych and Fincham in 1990 also found that marital conflict predicts child problems. This study further found that women are also highly affected in case of the marital conflict which leads to divorce. This could be probably be due to the attachment women have with their children so much that in case of a divorce they would want to go with the children. In situations that they go with the children but do not have an income problem arise in terms of providing for the children. The other rather extreme and sad effect of marital conflict found in this study is that of death where spouses have ended up killing each other.

5.4. Conclusion

The study found that marital conflicts exists, and the most common factors associated with it are lack of premarital counselling, infidelity, finances, lack of communication and alcohol use among other things. The most common type of conflict is fighting and physical violence. This leads to divorce/separation as a major effect of these conflicts. In case the conflict leads to divorce children are affected psychologically ad education wise. Therefore, proper premarital counselling and good preparation of the couple before they enter into marriage is vital to minimising the conflicts among couples and essential for imparting knowledge of how to deal with conflicts whenever they arise.

5.5. Recommendations

1. Would be couples to be encouraged to do pre-marital counselling.
2. Parents should encourage their children to seek consent from them and family in case they are planning to enter into marriages.
3. The pastor should counsel or assign a marriage counsellor to help the couple if they belong to the church.
4. The government to attach the marriage counsellors to the office of the registrar of marriages

REFERENCES

- Amato, P.R. and Rogers, S.J. (2011). A longitudinal study of marital problems and subsequent divorce: *Journal of Marriage & the Family*, 59, 612-624.
- Babbie, E. (2007). *The practice of social research*. 11th Edition, Thompson Wadsworth, Belmont.
- Badenberg, R. (2002). *The Body, Soul, and Spirit Concept of the Bemba in Zambia: Fundamental Characteristics of being Human in an African Ethnic Group*. Mission Academics Band 9. Hamburg. Hanssler Verlag.
- Benson, F. and DeMaris, A. (2003). *Violence in families: The intersection of race, poverty, and community context*. Division of Criminal Justice, University of Cincinnati, Cincinnati, OH
- Broman, C. (2002). Thinking of Divorce, but Staying Married: *Journal of Divorce and Remarriage*. 37. 151-161. 10.1300/J087v37n01_09.
- Bulanda, J. R. and Brown, S. L. (2007). Race-ethnic differences in marital quality and divorce: *Social Science Research*, 36(3), 945-967.
- Bumpass, L. and Sweet, J. (2009). The Role of Cohabitation in Declining Rates of Marriage: *Journal of Marriage and Family* 53 (4)
- Burke, J. (2007). *Christian Marriage*: Nairobi. Paulines Publications Africa.
- Cherlin, A., (2009). *The Origins of the Ambivalent Acceptance of Divorce*. Johns Hopkins University, Baltimore, MD
- Cohen, L., Manion, L., and Morrison, K. (2000) Research Methods in Education. *British journal of Educational Studies*
- Connole, K. (1998). *Research Design and methodology: Observation and enhancement by measurement*. <https://repository.up.ac.za/handle>
- Creswell, J. W. (1994). *Research design: qualitative and quantitative approaches*: Thousand Oaks, Calif, Sage Publications.
- Daka, J. (2007). *The Hidden Truth on Virginity*: Ndola. Mission Press.

- Draper, J. (2004). *The relationship between research question and research design*. Bailliere Tindall 2, 69 – 84
- Fincham, F. D. and Hall, J. H. (2005) Self-forgiveness versus excusing. The roles of remorse, effort, and acceptance of responsibility. *Family Science* 6:1, pages 181-190.
- Frisco, M. L. and Williams, K. (2003). Perceived housework equity, marital happiness, and divorce in dual-earner households. *Journal of Family Issues*, 24, 51-73
- Gboku, M. and Lekoko, R. N. (2007). *Developing Programmes for Adult Learners in Africa*. Cape Town. UNESCO and Pearson.
- Gottman, J.M., Levenson, R. W. (2002). *A two-factor model for predicting when a couple will divorce: exploratory analyses using 14-year longitudinal data*. Institute for Personality Research, Department of Psychology, University of California, USA
- Groot, W., and Maassenvandenbrink, H. (2012). Age and Education Differences in Marriages and Their Effects on Life Satisfaction. *Journal of Happiness Studies*. 3. 153-165.
- Hardie, J. and Lucas, A. (2010). Economic Factors and Relationship Quality Among Young Couples: Comparing Cohabitation and Marriage. *Journal of Marriage and Family*.
- Hoffman, S., D. and Duncan, G., J. (1995). "The Effect of Incomes, Wages, and AFDC Benefits on Marital Disruption," *Journal of Human Resources, University of Wisconsin Press, vol. 30(1), pages 19-41*.
- Kombo, D.K. and Tromp, D.L.A. (2006). *Proposal and Thesis Writing*. Nairobi. Paulines Publications Africa.
- Labuschagne, A. (2003) Qualitative research- airy fairy or fundamental. *Qualitative Report*
- Lichter, D. and Qian, Z. (2008). Serial Cohabitation and the Marital Life Course. *Journal of Marriage and Family*. 70 (4).
- Lucier, G. Adler-Baeder, F. (2011). *Effects of Relationship/Marriage Education on Co-parenting and Children's Social Skills: Examining Rural Minority Parents' Experiences Auburn University*

- Lukama, S. (2007). *Our Marriages in Zambia*. Lusaka. Creative Producers Publications.
- Lumbwe, K. (2009). *Ubwinga, A Subset of Bemba Indigenous Knowledge systems; A Comparative Study of Pre-Colonial and Post-Independence Wedding Ceremonies in Lusaka and Kitwe, Zambia*. (PHD Thesis).
- Makau, T. (2007). *A Successful Wife*. Nairobi. Paulines Publication Africa.
- Msabila, D. T. and Nalaila, S. G. (2013). *Research and Dissertation Writing*. Dar-es-Salaam: Nyambari Nyangwene Publishers.
- Mugenda, O.M. and Mugenda, A.G. (1999) *Research Methods: Quantitative and Qualitative Approaches*. Acts Press, Nairobi
- Mwango, M. (2010).The Zambian Marriage. <http://www.kitweonline.com/kitwenoline/discover-kitwe/culture/ceremonies/zambian-marriage-traditions> (accessed on 25 October, 2018).
- Mwewa, K. S. (2001). *The Philosophy and Implications of the Cleansing of Widows and Widowers in Zambia* (Reprint 2011). Lusaka. ARTPERFECT.
- Ojowa, M. O. (2015). *Factors Influencing Marital Conflict among Church Wedded Couples in Pentecostal Churches in Masinga Division, Machakos Division, Kenya*.
- Orbuch, T. L., Veroff, J., Hassan, H., and Horrocks, J. (2002). Who will divorce: A 14-year longitudinal study of Black couples and White Couples? *Journal of Social and Personal Relationships*, 19, 179-202.
- Polit, D., F., and Hungler, B., P. (1997). *Essentials of Nursing Research: Methods, Appraisal and Utilization*. University of Michigan
- Popence, D. (2018). *Ten Important Research Findings on Marriage*.
<http://www.foryourmarriage.org/ten-important-research-findings-on-marriage/> (accessed on 24 October, 2018)
- Samuelela, J. (2016). *Divorce in Africa on the rise*. Lusaka, Zambia.

- Sanford, K. (2003). *Problem solving conversations in marriage: Does it matter what topics couples discuss?* <http://doi.org/10.1111/1475-6811.00038> (accessed on 25 February, 2019)
- Saunders, M., Lewis, P., and Thornhill, A. (2003) *Research methods for business studies*, 3rd edition. New York: Prentice Hall.
- Selma Wilson (2016). *10 Common Causes of Conflict in Marriage*, September 27, 2016
www.zamweddingguide.com/zambian-marriages-2/. Retrieved on October 28, 2018.
- Shriner, M., Mullis, R. L., and Schlee, B. M. (2009). The usefulness of social capital theory for understanding the academic improvement of young children in step families over two points in time. *Journal of Divorce & Remarriage*, 50 (7), 445-458
- Stake, R. (1995). *The art of case study research*. Thousand Oaks, CA: Sage.
- Sunday times of Zambia, September 30, 2018.
- Sunday times of Zambia, March 19, 2017.
- Sunday times of Zambia, May 14, 2017.
- Sunday times of Zambia, April 16, 2017.
- Sunday times of Zambia, June 4, 2017.
- Sunday times of Zambia, June 25, 2017.
- Sunday times of Zambia, June 11, 2017.
- Sunday times of Zambia, November 19, 2017.
- Sunday times of Zambia, May 7, 2017.
- Sunday times of Zambia, April 23, 2017.
- Sunday times of Zambia, April 30, 2017.

Sunday times of Zambia, September 30, 2017.

Sunday times of Zambia, December 24, 2017.

Teachman, J. (2002). *Stability across Cohorts in Divorce Risk Factors*. Western Washington University

Tolorunleke, C. (2008). Causes of Marital Conflicts amongst Couples in Nigeria: Implication for Counselling Psychologists. *Procedia - Social and Behavioral Sciences*. 140. 21-26.

White, L., and Rogers, S., J. *Economic Circumstances and Family Outcomes: A Review of the 1990s*

Whitton, S.W. Stanley, S. M., Markman, H. J., and Johnson, C. A. (2013). Attitudes toward divorce, commitment, and divorce proneness in first marriages and remarriages. *Journal of Marriage and Family*, 75(2), 276-287.