ISSN 1027 7455

Volume 13 2014/2015

Journal of HUMANITIES

The University of Zambia

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ISSN: 1027 7455

Predictors of Divorce among Women of Reproductive Age in Zambia: Evidence from the 2013 to 2014 Zambia Demographic and Health Survey

by
Chabila Christopher Mapoma

Introduction

The institution of 'marriage' is hinged on love and romance. Marriage is perceived to be a family and societal stabiliser and generally, a source of happiness. However, the institution is not devoid of problems and where death is the definite separator of love and romance, several times divorce is almost equivalent. The article attempts to adduce scientific evidence on socio-economic and demographic predictors of divorce in Zambia.

Divorce is a worldwide problem. Approximately, one-half of all first marriages end in separation or divorce (Bramlett & Mosher, 2002; Castro Martin & Bumpass, 1989; Rogers, 2004), with even higher rates of divorce for second marriages (Cherlin, 1992; Glick, 1984). Divorce is often preceded by separation, as 75 per cent of separations eventually result in divorce (Bloom, Hodges, Caldwell, Systra, & Cedrone, 1977). Although divorce rates have been declining since the early 1980s, especially in developed countries and marriages, have become more stable in recent years (Heaton, 2002), divorce continues to rise in many African countries.

Theoretical and Conceptual Orientations of Divorce

According to Amy *et al.,* (2014), there are three theoretical orientations that have laid the foundation for much of the research on divorce (Huston, Caughlin, Houts, Smith, & George, 2001 for three alternative models). These include Social Exchange Theory, Behavioural Theory and the Crisis Theory.

As observed by Amy *et al.,* (2014) and evolved from Thibaut and Kelley's (1959) interdependence theory, social exchange theory was first applied to the marital relationship by Levinger (1965). Interdependence theory emphasises the dependence of each spouse

upon the marital relationship, and the ability of that relationship to fulfil individual needs.

Kurdek (1993) hypothesised that couples in which one or both partners exhibited low levels of relationship dependence would be at higher risk for divorce. Lewis *et al.,* (1982) also suggested with further elaboration that marriages may be satisfied and stable, satisfied yet unstable, unsatisfied and unstable, or unsatisfied yet stable. Marital satisfaction is thought to be influenced by the attractiveness of the relationship whereas the barriers to leaving and attractive alternatives impact marital stability. For example, a satisfied unstable relationship consists of a suitable level of attractions yet the barriers are low and there are attractive alternatives. This discourse suggests that marriage stability is based on perceived social benefits. And once these benefits are tempered with or are seen not to accrue, divorce is imminent.

On the other hand, the Behavioural Theory posits other challenges that may result in divorce. Karney and Bradbury (1995) noted that behavioural theory differed from the intrapersonal focus of social exchange theory which emphasised individual perceptions of attractions and alternatives. In contrast, behavioural theory adopts an interpersonal stance which asserts that marital satisfaction is related to the exchange of overt behaviours between partners. The underlying premise is that the exchange of positive rewarding behaviours enhances marital satisfaction whereas negative punishing behavioural exchanges decrease marital satisfaction (Fincham & Beach, 2003; Heyman, 1995). This perspective focused on behaviours occurring in the context of problem-solving in which distressed couples appear more likely to engage in negative behaviours than non-distressed partners. While there is a general agreement on the role of the behavioural model on divorce, there have been additions for considerations. For example, Bradbury and Fincham (1990) have elaborated on the link between behaviours and satisfaction by considering attributions partners make regarding overt behaviours. Bradbury and Fincham (1991) further suggest that if the behaviour of one's spouse appears to be low in negativity, unexpectedness and self-relevance, the individual will produce subsequent behaviour in the absence of additional processing.

However, perceptions of high negativity, unexpectedness and self-relevance will lead to attributions regarding the specific behaviour, examples of which include the intentionality of the behaviour and the positive versus negative intent of the individual.

Lastly and not the least considered theory espoused by Amy *et al.,* (2014) is the Crisis Theory which originated from Hill's (1949) explanations of how families react to stressful events and has since been used in relation to marital outcomes. Hill proposed the ABCX model, which states that families have differing levels of resources (B) when dealing with stressful events (A) which are likely to be defined differently as a function of the familial context (C). According to Hill, the nature and outcome of the crisis (X) is determined by whether the available resources of the family (B) are adequate for the stressful event (A) as defined by the family (C). When related to the marital relationship, satisfaction and stability are a result of a couple's ability to recover from crises. This theory was also amplified further by McCubbin and Patterson (1982) who stated that crisis responding is unlikely to be a static process and posit that variables subsequent to the crisis are important to consider in understanding marital satisfaction and stability. Therefore, they propose that variable A extends beyond the initial stressor to include everyday occurrences unrelated to the stressor, in addition to stressors which develop as a result of dealing with the original stressor. Similarly, the level of available resources (B) consists of not only the resources present at the start of the conflict but also those developed through the course of dealing with the stressful event. And finally, the perception of the stressor or event is extended to include the perception of what this crisis situation means to each individual family member post-crisis. This perspective recognises that the variables associated with marital satisfaction and stability in relation to crises or stressors are ever changing and admits to their importance in the revision of the ABCX model.

Going by these revelations, it is suitable to claim that each of these theories seems to suggest different predictors of divorce. And going by what Amy (2014) suggests, each perspective alone, is insufficient since marital satisfaction or dissatisfaction and stability/instability may be predicted from a variety of factors.

Notwithstanding the above, modern marriages are dissolved based on similar but, in some cases, different perspectives. Modern marriages are exposed to a different set of challenges whose context also include human, gender and other rights and the emphasis of self-determination. A modern marriage seems to be enlightened and women are more liberated than ever and make decisions on how a marriage gets dissolved or sustained.

Within the context of dissolution of marriages, previous research has highlighted specific components of a socio-demographic and economic nature further amplifying how and why marriages end in divorce. Clarke and Berrington (2003) suggest that there are three socio-demographic and economic variables that influence divorce such as characteristics of the individual's parents, marital factors like the demographic factors associated with the couples' partnership history and childbearing experience and the individual's own socio-economic characteristics. In their deliberation, Clarke and Berrington suggest that socio-demographic factors can affect the risk of marital dissolution through their impact on (a) interpersonal behaviour; and (b) the couple's attitudes towards divorce. However, they point out that there are variations in the cause and effect of marriage dissolutions. In the final analysis, research found out that divorce was more of a function of demographic factors than socio-economic predictors.

The conclusion proposed by Murphy (1985) seems to hold up to today. He states that for marital breakdown, the answer seems to lie within us and not our social class. Seemingly, it is those factors that are more volitional such as the timing and sequence of marriage and family formation, which are most important in predicting marital dissolution. Forming a partnership at an early age, cohabiting and experiencing parental divorce are all associated with a higher risk of marital dissolution. These demographic factors may reflect other yet unmeasured differences in individuals' behavioural or psychological factors and attitudes towards marriage and divorce.

Questions to reflect on may take the following forms: Can reviews highlighted above picture divorce in Zambia? And can the socio-economic as well as demographic characteristics explain or predict the occurrence of divorce in Zambia? These questions have

no definite answer currently and this article, therefore, focused on attempting to provide some solutions.

Currently, Zambia does not have any study or studies that attempted to detail the prevalence and trends in divorce; better still, no study has been initiated to structure divorce within the context of probable predictors apart from merely speculated approaches. Some of the issues that have been cited as being reasons for divorce are farfetched and hard to prove. For example, adultery or unfaithfulness in a marital union, interference from families, especially in-laws and other culturally related reasons seem to drive divorce in Zambia. Frankly, therefore, there is a knowledge gap on the real or at least close associates or predictors of divorce in the Zambian context. It was, therefore, the intent of this study to delve into the investigation of divorce among women of reproductive age in Zambia by using data generated from the 2013-2014 Zambia Demographic and Health Survey(ZDHS).

Methods

Data

Based on Zambia Demographic and Health Survey of 2013 to 2014, individual recode or Woman dataset, a two-stage stratified cluster sample design, with EAs (or clusters) selected during the first stage and households selected during the second stage was used. In the first stage, 722 EAs (305 in urban areas and 417 in rural areas) were selected with probability proportional to size. Zambia is administratively divided into ten provinces namely; Central, Copperbelt, Eastern, Luapula, Lusaka, Muchinga, Northern, North-Western, Southern and Western. Stratification was achieved by separating each province into urban and rural areas. As a result, the ten provinces were stratified into twenty sampling strata. In the second stage, a complete list of households served as the sampling frame. An average of twenty-five households were selected in each EA. It was during the second stage of selection that a representative sample of 18,052 households was selected.

The ZDHS uses extensive interviewer training, standardised measurement tools and techniques, an identical core questionnaire and instrument pretesting to ensure standardisation and comparability

across diverse sites and time (Rahman M. *et al.,* 2013). Trained data collectors performed face-to-face interviews with all eligible women aged 15 to 49 years old. Out of the 18,052 households selected, 17,064 women were eligible and a total of 16,411 were interviewed achieving a response rate of 96.2 per cent. The high response rate for the 2013 to 2014 ZDHS was attributed to the rigorous training of field staff and close supervision of field work. During field work, numerous efforts were made to achieve high response rates to maintain high motivation with respondents; probing for responses; clarifying ambiguous questions; performing multiple visits to the households among other efforts (Rahman M. *et al.,* 2013).

For the referent dataset, women of reproductive age 15 to 49 years old, in the selected households, were interviewed using a woman questionnaire. The questionnaire included several variables detailing individual bio-demographic aspects, household characteristics, history of marital unions and births. These variables were manipulated to produce both the outcome and predictor variables. The final sample included in the analysis was a total of 13,111 collated from respondents who were never in union, married, living with a partner, widowed and divorced.

Outcome: Divorce Status

At data collection, all women interviewed stated their current marital status. The response to this question is a multi-categorical variable of four varieties: 0-never in union, 1-married, 2-living with partner, 3-widowed, and 4-divorced including separated and others (Pazvakawambwa *et al.,* 2013). In order to measure the outcome using binary logistics, a binary outcome variable called Divorce status was created and coded: 1 if divorced versus 0 if never divorced.

Background and Predictor Variables

A number of socio-demographic characteristics were used throughout the analysis process to reflect background variables. These included the age of the respondent, education status and residence (rural or urban). Demographic predictors (original and generated) included age at marriage, age at first birth and whether or not one had ever

been in union once or more than once. On the socio-economic front, religion, working status, occupation and wealth quintile were selected. The selection of these variables was guided by previous research on divorce or literature referenced in previous sections.

Analysis

Using Strata 13.0 (Stata Corp., College Station, TX, USA) bivariate analysis were performed to situate and estimate descriptive relations between the outcome variable (divorce status) and background as well as predictor or explanatory variables. Logistic regression models were fitted to the data to model associations between divorce status and dimensions of background characteristics on one hand and, between divorce status and identified predictors of divorce on the other. By adding one explanatory variable after another, it was possible to check how each addition affected the outcome in relation to other variables. In order to check for multi-colinearity among independent variables in the logistic regression, standard errors were examined to observe whether or not they exceeded 2.0 (Chan, 2004). However, in this study, all independent variables in all adjusted models had a standard error of <2.0, indicating an absence of multi-colinearity. Odds ratios (ORs) were estimated to assess the strength of the associations and a 95 per cent confident level and interval (CIs) and a p-value of less than 0.05 were used for significance testing (Tabachnick B.G *et al.,* 1996). Due to the complex multistage sampling designs employed in DHS methodologies, a weight variable was calculated to take stock of this complexity and also to reflect variations in the population as closely as possible.

Results

Table 1 below shows the sample characteristics while Table 2 shows the bivariate relationships between divorce status and all predictors of divorce with Chi2 p-values. In this sample, about one in ten women representing 9.8 per cent were classified as divorced. The smallest number of respondents in the sample ranged from 45 to 49 years old representing 7 per cent with over half of the respondents having attained primary level education at 50 per cent. There were also

more respondents from the rural areas representing 56 per cent and also from Lusaka province at 19 per cent comparatively. In Table 2, results show that there is a relationship between specific background information (predictors) and divorce. However, Chi2 results in Table 2 also show that residence (p=0.266), age at marriage (p=0.073), age at cohabitation (p=0.132), number of unions (p=0.111) as well as religion (p=0.184) are not statistically related to divorce experience.

Table 1: Sample Characteristics

Variable	Percentage	Sample
Marital status		
Not-Divorced	90.2	11714
Divorced	9.8	1273
Age in 5-year groups		
15-19	13.3	1732
20-24	19.5	2532
25-29	19.4	2516
30-34	17.2	2233
35-39	13.7	1782
40-44	10	1299
45-49	6.9	893
Highest educational level		
No education	9.3	1202
Primary	49.5	6420
Secondary	36	4666
Higher	5.3	688
Province		
Central	8.8	1140
Copperbelt	15.8	2048
Eastern	11.8	1535
Luapula	7.1	919
Lusaka	18.8	2442
Muchinga	5.4	699
Northern	7.7	996
North western	4.7	604
Southern	13.3	1721
Western	6.8	883
Residence		
Urban	43.9	5698
Rural	56.1	7288
Total	**100**	**12987**

Table 2: Percentage Distribution of Divorce by Predictors of Divorce

	Not Divorced		Divorced			
Variables/Chi2 value	**%**	**CI**	**%**	**CI**	**N**	**p-values**
Age in 5-year groups						
15-19	96.7	[95.3,97.6]	3.3	[2.4,4.7]	1732	0.000
20-24	92.4	[91.1,93.5]	7.6	[6.5,8.9]	2532	
25-29	89.6	[88.0,91.1]	10.4	[8.9,12.0]	2516	
30-34	88.0	[86.1,89.7]	12	[10.3,13.9]	2233	
35-39	87.8	[86.0,89.3]	12.2	[10.7,14.0]	1782	
40-44	88.8	[86.7,90.6]	11.2	[9.4,13.3]	1299	
45-49	85.7	[82.5,88.4]	14.3	[11.6,17.5]	893	
Pearson: Uncorrected chi2(6) = 145.8881						
Highest educational level						
No education	88.2	[86.1,90.1]	11.8	[9.9,13.9]	1202	0.001
Primary	89.7	[88.8,90.6]	10.3	[9.4,11.2]	6420	
Secondary	90.8	[89.7,91.7]	9.2	[8.3,10.3]	4666	
Higher	94.3	[91.9,95.9]	5.7	[4.1,8.1]	688	
Pearson: Uncorrected chi2(3) = 21.4844						
Province						
Central	90.9	[88.9,92.6]	9.1	[7.4,11.1]	1140	0.03
Copperbelt	90.5	[88.6,92.2]	9.5	[7.8,11.4]	2048	
Eastern	90.4	[88.5,92.0]	9.6	[8.0,11.5]	1535	
Luapula	86.9	[84.6,88.9]	13.1	[11.1,15.4]	919	
Lusaka	89.7	[87.8,91.4]	10.3	[8.6,12.2]	2442	
Muchinga	90.3	[87.8,92.3]	9.7	[7.7,12.2]	699	
Northern	90.4	[88.1,92.4]	9.6	[7.6,11.9]	996	
North western	89.1	[86.6,91.1]	10.9	[8.9,13.4]	604	
Southern	92.5	[90.7,93.9]	7.5	[6.1,9.3]	1721	
Western	89.0	[86.6,91.1]	11	[8.9,13.4]	883	

Pearson: Uncorrected chi2(9) = 25.7085						
Residence						
Urban	89.8	[88.7,90.8]	10.2	[9.2,11.3]	5698	0.266
Rural	90.5	[89.7,91.3]	9.5	[8.7,10.3]	7288	
Pearson: Uncorrected chi2(1) = 1.9602						
Age at first Marriage						
Young	88.9	[87.2,90.4]	11.1	[9.6,12.8]	2075	0.073
Middle	90.4	[89.7,91.0]	9.6	[9.0,10.3]	10705	
Older	93.8	[88.7,96.7]	6.2	[3.3,11.3]	207	
Pearson: Uncorrected chi2(2) = 7.2911						

Source : Author

Table 2.1: Percentage Distribution of Divorce by Predictors of Divorce *(Continuation)*

Age at first cohabitation						
Young	86.4	[83.8,88.6]	13.6	[11.4,16.2]	1048	0.132
Middle	88.4	[87.5,89.2]	11.6	[10.8,12.5]	8945	
Older	86.4	[83.1,89.2]	13.6	[10.8,16.9]	675	
Pearson: Uncorrected chi2(2) = 5.3268						
Age of respondent at 1st birth						
Young	84.8	[79.9,88.7]	15.2	[11.3,20.1]	347	0.052
Middle	89.1	[88.4,89.9]	10.9	[10.1,11.6]	10247	
Older	90.2	[87.3,92.5]	9.8	[7.5,12.7]	648	
Pearson: Uncorrected chi2(2) = 7.4079						
Number of unions						
Once	88.4	[87.5,89.2]	11.6	[10.8,12.5]	8743	0.111
More than once	86.7	[84.7,88.5]	13.3	[11.5,15.3]	1913	
Pearson: Uncorrected chi2(1) = 3.8548						
Religion						
Catholic	90.3	[88.8,91.7]	9.7	[8.3,11.2]	2300	0.184
Protestant	90.1	[89.4,90.8]	9.9	[9.2,10.6]	10501	
Muslim	97.5	[92.0,99.2]	2.5	[0.8,8.0]	79	
Other	88.2	[79.1,93.6]	11.8	[6.4,20.9]	76	
Pearson: Uncorrected chi2(3) = 5.1855						
Currently working status						
No	92.9	[91.9,93.7]	7.1	[6.3,8.1]	5929	0.000
Yes	87.9	[87.0,88.8]	12.1	[11.2,13.0]	6993	

Pearson: Uncorrected chi2(1) = 89.2228						
Occupation						
No occupation	93.2	[92.2,94.0]	6.8	[6.0,7.8]	5543	0.000
Professional/ technical/ managerial	91.3	[87.4,94.0]	8.7	[6.0,12.6]	428	
Clerical	81.3	[71.6,88.2]	18.7	[11.8,28.4]	93	
Sales	85.6	[84.0,87.0]	14.4	[13.0,16.0]	2680	
Agricultural - self employed	91.4	[89.3,93.0]	8.6	[7.0,10.7]	1045	
Agricultural - employee	89.2	[87.7,90.5]	10.8	[9.5,12.3]	2501	
Services	84.2	[78.6,88.6]	15.8	[11.4,21.4]	305	
Skilled manual	91.5	[84.1,95.6]	8.5	[4.4,15.9]	163	
Other	86.3	[79.0,91.3]	13.7	[8.7,21.0]	194	
Pearson: Uncorrected chi2(8) = 149.4798						
Wealth index						
Poor	88.9	[87.8,89.9]	11.1	[10.1,12.2]	4826	0.001
Middle	89.6	[88.2,90.8]	10.4	[9.2,11.8]	2515	
Rich	91.6	[90.5,92.6]	8.4	[7.4,9.5]	5645	
Pearson: Uncorrected chi2(2) = 22.9352						
Total	**90.2**	**[89.5,90.8]**	**9.8**	**[9.2,10.5]**	**12987**	

Source : Author

Multivariate Results: Predictors of Divorce

Table 2.1 is a logistic regression output showing the relationship between divorce status and socio-economic and demographic characteristics. Divorce is prominent for all ages of women and results further suggest that divorce is higher with age. A woman aged 45 to 49 years old was almost twice as likely to divorce (AOR 1.8) compared to the reference age group of 15 to19 years (AOR 1). These results also suggest that the age group of 45 to 49 years old is

a definite predictor of divorce since this relationship is statistically significant.

The outcome between divorce, level of education, province and residence had varying results. While the odds of divorce occurrence is lower for women with higher education compared to other levels of education, results in Table 3 suggest that higher education had a protective effect on divorce (AOR 0.5, p=0.05). In the same way, being a member of a rural residence had also a protective effect against (AOR 0.6, p=0.001). Age at marriage, age at first cohabitation and age at respondent's first birth experience did not predict divorce in this situation. The religion of a woman, especially Islam had a protective effect against divorce (AOR 0.3, p=0.05).

Table 3: Logistics Regression Output: Divorce Status and Socio-economic and Demographic Characteristics

	Divorce Status	95%
Variables	**Coeff**	**CI**
Age in 5-year groups		
15-19	1	
20-24	1.3	0.9 - 2.0
25-29	1.4	0.9 - 2.1
30-34	1.4	0.9 - 2.3
35-39	1.4	0.9 - 2.3
40-44	1.3	0.8 - 2.0
45-49	1.8*	1.1 - 2.9
Highest educational level		
No education	1	
Primary	0.9	0.8 - 1.2
Secondary	1.3	1.0 - 1.7
Higher	0.5*	0.2 - 0.9
Province		
Central	1	
Copperbelt	1.2	0.8 - 1.6
Eastern	1.1	0.8 - 1.6
Luapula	1.4*	1.0 - 1.9
Lusaka	1.3	0.9 - 1.8
Muchinga	1.0	0.7 - 1.4
Northern	0.9	0.7 - 1.3
North western	1.3	0.9 - 1.9
Southern	0.9	0.6 - 1.2
Western	1.4	1.0 - 2.0
Residence		
Urban	1	
Rural	0.6***	0.5 - 0.7

Age at first Marriage		
Young	1	
Middle	0.9	0.7 - 1.2
Older	0.9	0.4 - 1.9
Age at first cohabitation		
Young	1	
Middle	0.9	0.7 - 1.3
Older	1.3	0.8 - 1.9

Source : Author

Table 3.1: Logistics Regression Output: Divorce Status and Socio-economic and Demographic Characteristics (Continuation)

Age of respondent at 1st birth		
Young	1	
Middle	0.8	0.5 - 1.2
Older	0.6	0.3 - 1.0
Number of unions		
Once	1	
More than once	1.1	0.9 - 1.3
Religion		
Catholic	1	
Protestant	1.0	0.9 - 1.3
Muslim	0.3*	0.1 - 1.0
Other	1.0	0.5 - 2.0
Currently working status		
No	1	
Yes	1.0	0.7 - 1.4
Occupation		
Not working	1	
Professional/technical/managerial	3.3**	1.6 - 6.7
Clerical	8.5***	3.9 - 18.5
Sales	2.0***	1.3 - 3.0
Agricultural - self employed	1.0	0.7 - 1.6
Agricultural - employee	1.3	0.9 - 1.9
Services	3.0***	1.8 - 5.1
Skilled manual	1.1	0.5 - 2.5
Other	2.0*	1.0 - 3.9
Wealth index		
Poor	1	
Middle	0.7**	0.6 - 0.9
Rich	0.4***	0.3 - 0.5
*** p<0.001, ** p<0.01, * p<0.05		

Source : Author

Important determinants of divorce highly studied in marriage and divorce literature amongst women of reproductive age are their employment status, their occupation and their wealth status

Employed women are more independent; women with a higher wealth value can support themselves and, therefore, are more likely to experience divorce compared to those who depend and rely on their partners for economic and social support. However, results in Table 3.1 suggest that wealthy women are less likely to divorce compared to the poor.

There seems to be no relationship between divorce and current work status of a woman. The type of occupation women reported to be in was a significant determinant of divorce in Zambia, except for agricultural related or those with a skilled manual occupation. Women whose occupation was clerical were highly likely to divorce (AOR 8.5, p=0.001) compared to those with no occupation (reference group).

Discussion

This article was inspired by two propositions. Firstly, being an article that appeared in '*Lusaka Times*' which alleged that divorce cases were on the rise in Zambia. Secondly, the fact that there is no known record on the subject of divorce either from sociology, psychology or even philosophy scholars in Zambia. However, searching the University of Zambia Library and other sources, aspects of divorce were written on Zambia but only to the extent of law and associated legal 'jargons'. This revelation made it possible to delve into the subject in order to interrogate divorce from the socio-demographic and economic predictors. The mere assertion that divorce is on the increase does not warrant further debate other than speculation. The starting point to the debate meant highlighting whether there were any socio-economic or indeed demographic predictors of divorce. At the beginning of this article, substantial literature review pointed to the fact that divorce is a social phenomenon experienced throughout the world. Divorce is also sparked or predicted by specific socio-economic and demographic characteristics. Indeed, the subject is wide and so much has been written to detail why and how it occurred. Based on the fundamentals of prediction, this article aimed

at interrogating the broad range of characteristics inherent in the socio-economic and demographic experiences that may influence the outcome of divorce in women of reproductive age using data generated through a population-based survey.

Among socio-demographic predictors, the age of a woman, especially older women is highly significant (p=0.05) in affecting the outcome of divorce. Although all married people, irrespective of their age, are exposed to the risk, the older one is, the more likely they are to divorce. Older women are more experienced in matters of marriage and more likely to determine their own courses in life. They may also be desirous of being independent. However, studies elsewhere seem to suggest that the lower the risk of divorce the longer people stay in the union. Divorce in later life is more a result of changes and life events that have affected the relationship. Indeed, individuals who divorce after long-term marriages tend to blame infidelity, growing apart, and problems with family cohesiveness (Amato & Previti, 2003; Kitson, 1992), whereas those in short-term marriages cite personality clashes and basic incompatibility. In the same breadth, whereas divorce is not a function of age at marriage in Zambia, studies seem to indicate the opposite. Bumpass *et al.,* (1991) found that age at marriage is one of the strongest predictors of divorce within the early years of marriage. In Zambia, however, age at which a person had their first birth is a probable cause of divorce than the age at marriage.

It is a well-known fact that education predicts a number of social outcomes and divorce is also in this bracket. While primary and secondary level education in women do have some fundamental effects, higher education in this study was more protective, a result contrary to other studies. In 2002, Orbuch *et al.,* found out that the level of education predicted divorce for African-American and Caucasian wives. In the same study, no association between education and divorce was found among African-American husbands.

The extension of educational achievement and the role it plays in divorce cannot be ruled in isolation. Apparently, the paradox is the link between education on one side and employment, occupation and wealth on the other. Education is mostly a known avenue to some destination. In this paper, the occupation of women and

those classified either as 'middle' or 'rich' by wealth quintile were less likely to divorce compared to other women, contrary to other studies on divorce. It is important to note that the web of divorce is by many reasons linked to education; since education is simply a means to an end. The extension in this respect also compounds social engagements such as marriage which may appeal to women of humble education, no occupation and most probably poor. However, results in this article are counteracting established literature where the more educated, the wealthier and those in urban areas are more likely to divorce compared to other groups. Ideally, poor women see marriage as a 'saviour' and even when it 'hurts' they decide to stay rather than leave; in this study, it is the wealthy that stays. On the other hand, educated, career and rich women may desire marriage for union-ship based on mutual respect and independence. Once these fundamentals are not feasible, divorce becomes the best option. Notwithstanding these assertions, results in this paper suggest otherwise; meaning, therefore, that fundamental predictors of divorce as known all over the world are not as applicable to Zambia as they apply to other fronts and spaces.

Conclusion

To study divorce and the underlying factors in totality, perhaps one cross-sectional study (ZDHS) may not provide detailed appreciation of why and why not divorce is on the increase; or indeed whether the selected predictors suffice. However, what Army *et al.,* proposed may suffice. They argue in addition to the above suggestions, that it is important to obtain subjective accounts of the possible precursors to divorce from the divorced individuals and come up with research on what people (women) expect when they enter a marriage as this may engender future marital stability.

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