






Exploring the factors contributing to rising divorce rates in rural and urban Zambia: the influence of phones, education and gender based violence

James Mulenga ^{1*}, Chabila Christopher Mapoma ², Brian Halubanza ³,
Gift Kaira ⁴, Choolwe Mwiiya ⁵

¹ Mulungushi University, School of Social Sciences, Department of Economics, Kabwe, Zambia;

Email: mulenganj@gmail.com

² The University of Zambia, School of Humanities and Social Sciences, Department of Population Studies, Lusaka, Zambia; Email: chabilamapoma@gmail.com

³ Mulungushi University, School of Engineering and Technology, Department of Computer Science and Information Technology, Kabwe, Zambia; Email: bhalubanza@mu.ac.zm

⁴ Mulungushi University, School of Education, Kabwe, Zambia; Email: giftkaira@yahoo.com

⁵ Mulungushi University, School of Business, Department of Business, Kabwe, Zambia;

Email: cmwiyva@mu.ac.zm

*Correspondence: James Mulenga, Email: mulenganj@gmail.com

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ABSTRACT

Divorce has been on the rise in Zambia in the recent years, with various consequences on the people involved. Various factors have been highlighted as drivers of divorce in Zambia. This study sought to establish the factors influencing divorce in rural and urban Zambia using the 2018 Zambia Demographic Health Survey dataset. The study made use of descriptive statistics and logistic regression to establish the factors influencing divorce in rural and urban Zambia. The study established that there is a slight difference in the rates of divorce in urban and rural areas with urban areas having 14.8% divorce rate and rural areas having 12.3%. In rural areas, experiencing GBV, being employed, having a phone and access to internet, owning property (house or land) alone increase the likelihood of divorce while age, being from a rich household, owning property (house or land) lowers the likelihood of divorce. In urban areas, experiencing GBV, being employed, having a phone and access to internet, owning a house alone increase the likelihood of divorce while age, being from a rich household, having primary and secondary education, owning property (house or land) lowers the likelihood of divorce. The study recommends GBV prevention and support programmes, ICT usage awareness campaigns and marriage education and counseling across rural and urban areas to address divorce rates.

Key words: Divorce, rural, urban, Zambia, phones, education, gender based violence

INTRODUCTION

In contemporary society, divorce has become a widespread occurrence that affects numerous families worldwide. The aftermath of divorce can bring about both favorable and unfavorable outcomes, as indicated by Mortelmans (2020). On one hand, divorce can

offer individuals an opportunity to start afresh and break free from harmful or abusive relationships. It can also foster greater autonomy and personal development, as individuals learn to navigate life independently. However, divorce can also have negative implications, particularly for children who may grapple with emotional

upheaval and turmoil stemming from their parents' separation (D'Onofrio and Emery, 2019). Children of divorced parents may experience emotions such as guilt, confusion, and sadness, with long-term psychological and emotional effects.

Divorce can also have significant financial ramifications, particularly for women who may be more susceptible to financial instability and poverty after divorce (Mortelmans (2020); de Vaus et al. 2015). Various studies contend that women become economically disadvantaged following a divorce (Qu, 2021; Mortelmans, 2020). A study by Qu (2021) contends that divorce leads to lower incomes to among women. In fact, women experienced a higher decline in incomes following the divorce than men (Lin and Brown 2021; Leopold, 2018). The implications of this are that women experience loss in standards of living and get exposed to poverty as a result of reduced income. Thus, women face serious economic hardships after divorce. Additionally, divorcing couples may also encounter difficulties in dividing assets, selling properties, and sharing debts.

Divorce can arise from a complex array of factors, often interconnected and multifaceted. Infidelity or cheating is a primary cause of divorce, triggering feelings of betrayal, mistrust, and communication breakdowns in a relationship (Mohlatlole, Sello and Linda, 2018). Other common drivers of divorce include financial problems, disputes over parenting, and irreconcilable differences. While some couples may attempt to address these issues through therapy, certain marriages may prove irreparable. Divorce has also been linked to social media usage (Saleh and Mukhtar, 2015), partner education levels, and gender-based violence (Dagnew et al. 2020), among other factors.

In Zambia, marriage takes place under either the Customary Law or the Marriage Act, commonly regarded as a dualistic system. The Matrimonial Causes Act defines provisions for divorce. According to the Matrimonial Causes Act 20 of 2007, men and women have equal rights to file for divorce, and divorce can be granted when there is evidence that the marriage has broken down irretrievably (GRZ, 2007). However, marriages under Customary Law can be dissolved by Local Courts, taking into account various customs.

Divorce cases have been increasing in Zambia in recent years. According to media reports,

divorce cases increased from 20,818 divorces in 2019 to 25,851 in 2020 (Times of Zambia, 2 June 2021). In 2021, the number of divorce cases was 22,000, while in 2022 (Zambia Daily Mail, 11 January 2023), the number rose to 31,000. Eastern province has been in the lead, followed by Lusaka. According to statistics from the Zambia Statistical Agency, females are more likely to be divorced or separated than men. Based on these media reports, gender-based violence and checking a partner's phone are among the factors driving divorce in Zambia in recent years.

Table 1: Percentage of divorced as reported by males and females

Year	Male (%)	Female (%)
2007	4	8
2013/14	4	9
2018	4	10

Constructed from the ZDHS of 2008, 2013-14 and 2018

Statement of the Problem

Rising divorce rates in Zambia, as highlighted in local newspapers and the 2018 ZDHS, are a source of concern as they may have negative consequences on the individuals involved and their children. These consequences can be both short-term and long-term. Marital dissolution largely affects the psychological, socioeconomic, emotional, and physical health and well-being of millions of children, young people, and adults (Adedini et al., 2020). Families disintegrate, leading to various social and psychological problems. Divorce cases also hinder development in the country as family units, which form the core of society, lose moral ground and vision for the future. Individuals may also be thrown into poverty as a result of divorce. In Zambia, the number of divorce cases has been steadily increasing in recent years, from 20,818 divorces in 2019 to 2022, as reported by local newspapers. Similarly, according to the ZDHS, divorce has increased from 8% to 10% among women aged 15 to 49 years. Thus, females appear to be more likely to pursue divorce or separation compared to men. Given the rising divorce rates in Zambia and the potential far-reaching consequences for individuals and families, it is essential to gain a deeper understanding of the factors influencing divorce. This study seeks to establish the factors associated with divorce in Zambia and, thus, help provide pointers to various stakeholders on finding solutions to the divorce challenge. The findings of this

study can help design a preventive strategy for divorce.

Objectives

The main aim of this study is to establish the factors influencing divorce in Zambia using the 2018 Zambia Demographic Health Survey dataset. Specifically, the study intends to:

1. Establish the difference in the level of divorce between rural and urban Zambia.
2. Determine the influence of phones, gender-based violence, and education on divorce in rural and urban Zambia.
3. Determine the variations in the socioeconomic factors influencing divorce in rural and urban Zambia.

LITERATURE REVIEW

Various empirical studies and theories have offered explanations for divorce. These studies have been conducted in Zambia and other countries. Some of these studies used qualitative methods, while others employed quantitative methods. The article provides both the theories and empirical findings that explain divorce.

Theoretical perspectives

Several theories on divorce rates have generally been used by various scholars. These include the Individualism and Personal Satisfaction Theory, Economic Stress Theory, Cultural and Religious Factors Theory, Life Course Perspective, Gender Inequality Theory, Infidelity and Sexual Incompatibility Theory, Communication and Conflict Theory. This study is anchored on the first three of these theories, which will be explained to enhance the comprehension of variables involved in influencing divorce. Understanding these theoretical perspectives is vital for the determination of the key variables that require examination.

Individualism and Personal Satisfaction Theory

The Individualism and Personal Satisfaction Theory is one of the sociological theories used to explain divorce trends. This theory argues that the increase in divorce rates can be attributed to the growing emphasis on individualism and personal satisfaction within marriages and relationships (Brockmann, 1987). In 1987, Brockmann conducted a study of Canadian subjects and tied the rise in divorce rates to the global

capitalist system, which increased individualism (Brockmann, 1987). The results of this study were validated in 1996 by Hall, who analyzed data from a number of countries and found similar patterns (Hall, 1996). The theory suggests that as individuals become more independent and self-reliant, they are less willing to tolerate unsatisfying relationships, leading to an increase in divorces. Factors such as increased gender equality and economic independence of women have also contributed to the rise in divorce rates (Hall, 1996). However, critics argue that the theory oversimplifies the complex factors influencing divorce and that self-centered pursuits may not be the sole driving force behind divorce. Other alternative theories, including the Economic Stress Theory, have been developed to provide a more comprehensive understanding of divorce trends.

Economic Stress Theory

The Economic Stress Theory explains how economic factors can impact marital stability and contribute to divorce trends. Financial strain, including unemployment, low income, and debt, can create stress within a marriage, leading to conflicts and hindering couples' ability to meet their needs. Economic inequality, such as income disparities, can create power imbalances, resentment, and decreased marital stability. Unemployment and job instability can disrupt marriages by causing financial instability, dependency, and conflicts.

The Economic Stress Theory of divorce has faced critiques, including oversimplification of divorce by attributing it primarily to economic factors and overlooking other significant contributors. Critics emphasize that individual differences in response to economic stress exist, with some couples being more resilient and able to navigate financial difficulties without significant impact on their marital stability. The theory's assumption of causality from economic stressors to marital problems is also questioned, as pre-existing marital issues could contribute to economic difficulties.

Cultural and Religious Factors theory

The Cultural and Religious Factors theory explains divorce trends by considering the influence of cultural norms and religious beliefs on marital stability. It recognizes that societal norms, religious teachings, legal frameworks, and social support systems vary across cultures and impact divorce rates

differently. Some cultures prioritize lifelong commitment and discourage divorce, while others have more lenient attitudes. Different religions also hold varying views on divorce. Legal systems may either facilitate or hinder divorce based on cultural and religious values. Social support systems provided by cultural and religious communities can offer resources, counseling, and guidance to couples in need. Critics argue that the theory overlooks the role of economic recovery and resilience in restoring marital stability after financial difficulties. They stress the necessity of considering a comprehensive range of factors beyond economic stressors to gain a better understanding of divorce trends. Understanding the impact of cultural and religious factors is crucial for developing interventions and support systems that respect specific cultural contexts, promoting healthy marriages, and assisting couples facing marital challenges.

EMPIRICAL LITERATURE REVIEW

Divorce is a global issue facing nearly every society. Consequently, numerous studies have been conducted in various countries to establish the factors driving divorce. It is also worth noting that past studies carried out in various countries have employed various methodologies and yielded varying results.

Mohlatlole et al. (2018) conducted a qualitative study exploring factors contributing to divorce among young couples in Lebowakgomo. The study identified sudden changes in character, poor communication, financial issues, abuse, and infidelity as major drivers of divorce among young couples. Similarly, a study by Mweemba and Mann (2020) in Zambia found that marriages based on mutual love and respect, with support from family, were less likely to end in divorce compared to those where one or both partners felt pressured or forced into the marriage. Gender-based violence, including physical, verbal, emotional, and financial abuse, can lead to marriage dissolution. A quantitative study utilizing demographic health surveys in Ethiopia found that women who experienced some forms of partner violence had higher odds of divorce compared to their counterparts (Dagneu et al., 2020). Similarly, a qualitative study by Mweemba and Mann (2020) in Zambia contends that young couples who experienced sexual and physical violence were likely to divorce, and in such cases, the girl's family tends to support divorce. Scott et

al. (2013) established that divorce was mainly driven by lack of commitment, infidelity, domestic violence, and substance use. Studies have also found that women experiencing abuse, often linked to factors such as alcohol abuse and male partner violence, are significantly more likely to divorce (Bowlus and Seitz, 2006; Mweemba and Mann, 2020).

Although social media presents various advantages to individuals, it also comes with various disadvantages for relationships (Konlan, Abdulai, and Ibrahim, 2023). Konlan, Abdulai, and Ibrahim (2023) demonstrated that high dependency on social media has given rise to suspicion, jealousy, and mistrust between couples, straining romantic relationships. Similarly, Valenzuela, Halpern, and Katz (2014) showed that using social network sites is negatively correlated with marriage quality and happiness, and positively correlated with experiencing a troubled relationship and thinking about divorce. Saleh and Mukhtar (2015) observed that social media can lead to infidelity and divorce. The study noted that social media usage can adversely strain relationships and lead to divorce when it is viewed as a waste of a couple's quality time, and when used to access undesirable content. On a broader perspective, a study by Zheng, Yuwei, and Ward (2019) found that broadband internet penetration and usage have significantly affected the propensity for divorce, and that divorce rates are higher in areas with lower education levels and areas with a higher income growth rate. Similarly, Hamadi, S. (2022) in Iran found a positive relationship between the mobile penetration rate and the divorce rate in both short- and long-term periods.

The relationship between educational attainment and divorce is somewhat ambiguous, with some studies demonstrating a positive correlation while others show a negative one. For example, Kreager et al. (2013) found that highly educated women who earn more than their husbands are more likely to leave bad marriages but stay in good ones. Similarly, a study conducted in Ethiopia by Asfaw and Alene (2023) found that completing secondary education increased the odds of marital dissolution compared to having no formal education. On the other hand, Clark and Brauner-Otto (2015), using data from 101 Demographic and Health Surveys for 33 countries in SSA, found that urbanization and female employment were

correlated with higher levels of divorce, while age at first marriage and higher female education were associated with lower rates of divorce. Dagnev (2020) also found a negative association between divorce and education, contending that women with low education were more likely to experience divorce.

METHODOLOGY

Study design and philosophical assumption

The study used the 2018 Zambia demographic and health survey (ZDHS) data, a nationally representative cross-sectional survey. The study data was collected in Zambia between 2018 and 2019. The philosophical assumption underlying this methodology is positivism. Positivism is a philosophical stance that emphasizes the use of empirical evidence, scientific methods, and objective observation to study social phenomena. In this context, the researchers rely on quantitative data collected through a cross-sectional survey (the 2018 ZDHS) to explore the factors associated with divorce in Zambia.

Study population, sampling techniques and sample

The 2018 Zambia Demographic and Health Survey (ZDHS) utilized the Census of Population and Housing (CPH) of the Republic of Zambia conducted in 2010 by the Zambia Statistics Agency as the sampling frame. The

survey employed a stratified two-stage sampling design, with the first stage involving the selection of sample points (clusters) consisting of EAs, chosen with a probability proportional to their size within each sampling stratum. A total of 545 clusters were selected, and in the second stage, households were systematically sampled. A household listing operation was undertaken in all of the selected clusters, with an average of 133 households found in each cluster. From these, a fixed number of 25 households were selected through an equal probability systematic selection process to obtain a nationally representative sample of 13,625 households. The survey achieved a 99% response rate, with 12,943 occupied households and 12,831 successfully interviewed. The survey conducted interviews with 13,683 women aged 15 to 49 and 12,132 men aged 15 to 59 in the households.

Study variable and measurement scales

The table below presents the outcome and explanatory variables to be used in this study. Marital status was used as the dependent variable. The variable was recoded into divorced or married. Two categories were removed from the variable namely *never in union* and *divorced*. The category *divorced* and *separated* were then coded 1 and *married* and *living with partner* were coded 0. Independent variables were an admixture of categorical and continuous variables.

Table 2: Independent and Dependent Variables

DEPENDENT VARIABLE		
Variable Name	Description	Recode
Marital Status	Either married or divorced	Married = 0, divorced = 1
INDEPENDENT VARIABLES		
Variable Name	Description	Recode
Gender Based Violence	Experienced any form of GBV	Yes=1; no=0
Phone	Respondent has a phone	Has a phone, yes=1; no=0
Education	Education level in categories	No education=0, primary=1, secondary=2, tertiary= 3
Religion	Religion of the respondent. Other religion includes Muslims and other religions	Catholics=0; protestant =1; other = 2
Age at first marriage	Age at first marriage	<15, 15-24, 25-34, 35+
Occupation	Respondents type of occupation (grouped)	Not Working = 0, Working = 1
Has children	The respondent has children or not	Yes = 1; No = 0

Wealth Category	Household characteristics: Poor, medium, rich	Poor = 0, medium = 1, rich = 2
Alcohol	Consume alcohol	Yes=1; No=0
Type of place of residence	Residing either in rural or urban	Urban= 0, rural = 1
Own house	Does the respondent own a house alone or jointly with partner	Does not own = 0; owns alone=1; owns jointly=2; both jointly and alone=3
Own land	Does the respondent own a house alone or jointly with partner	Does not own = 0; owns alone=1; owns jointly=2; both jointly and alone=3

Statistical analysis

The study used STATA 15.0 to analyse the data. Analysis involved descriptive statistics, percentages, and Chi-square statistics. The analysis will be adjusted to account for the complex survey design and robust standard errors (stratification and clustering) using the 'svy' command in Stata. Besides the descriptive analysis, the study used Logistic Regression for the purpose of establishing the factors associated with divorce in Zambia.

Ethical approval

The survey methodology, biomarker measurements, and all instruments for the 2018 ZDHS were endorsed by the institutional review boards (IRBs) at ICF and the Tropical Diseases Research Centre (TDRC) in Zambia. These IRBs approved the protocols prior to the onset of data collection. Moreover, the STATA format data was obtained from the DHS programme with authorization.

STUDY FINDINGS

The findings of this study are based on the descriptive and logistic regression analyses performed on the Zambia Demographic Health Survey dataset of 2018.

Description of the study sample

Figure 1 shows that overall, 13.3% of the experienced divorces while 86.7% were married or living with a partner. The proportion of the respondents that experienced divorce was higher in urban areas (14.8%) compared to those in the rural areas (12.3%).

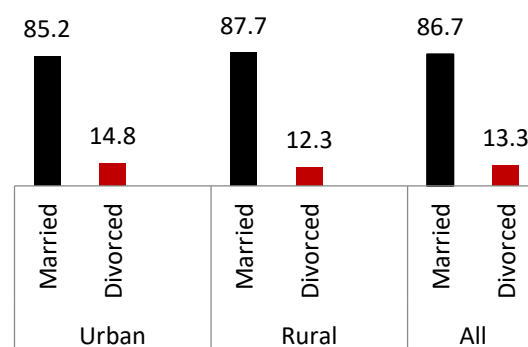


Figure 1: Proportion of divorced women in rural and urban Zambia

The characteristics of the sample are further presented in Table 3. The majority of the respondents in both rural and urban areas had their first marriage between the ages of 15 and 24. About 82% of the respondents in rural areas and 81% were in the age range of 15 to 24. About a third of the women in rural areas, compared to over three-quarters in urban areas, had phones. Slightly over a third of the respondents in both urban and rural areas experienced gender-based violence. Women who reported experiencing gender-based violence were 35.3% in rural areas and 34.2% in urban areas. The proportion of employed respondents in both rural and urban areas was almost the same at about 59% and 61%, respectively. Slightly over 80% of the respondents were Protestants in both rural and urban areas. The majority of the respondents in rural areas (68.7%) were from households classified as poor, while the majority of the respondents in urban areas (83.2%) belonged to households classified as rich.

In terms of education, the majority of the women in urban areas had attended secondary school (53.4%), while in rural areas, the majority (62.6%) had only attended primary school. With regard to alcohol

consumption, more women in urban areas had husbands/partners who consumed alcohol compared to rural women (40.5% versus 36.3%). In rural areas, more women jointly owned a house compared to urban areas (48.5% versus 14.7%), while the

majority of the women did not own a house compared to rural areas (73.2% versus 36.4%). Similarly, more women did not own land compared to rural areas (87.6% versus 45.4%)

Table 3: Sample characteristics by type of place of residence

Variable	Rural		Urban	
	Percent	Count	Percent	Count
Age at first cohabitation				
<15	11.8	505	6.7	188
15-24	82.6	3,544	81	2,283
25-34	5.2	224	11.7	331
35+	0.4	18	0.6	18
Owns a mobile telephone				
No	66.3	2,843	22.1	623
Yes	33.7	1,448	77.9	2,197
Experienced Gender Based Violence				
No	64.7	2,777	65.8	1,856
Yes	35.3	1,514	34.2	963
Respondents Occupation				
Not working	40.6	1,742	39.4	1,111
employed	59.4	2,548	60.6	1,708
Religion				
Catholic	17.5	749	14.6	413
Protestant	81	3,475	82.6	2,327
Other	1.5	66	2.8	79
Wealth Index				
Poor	68.7	2,948	2.6	74
Middle	22.3	958	14.2	400
Rich	9	385	83.2	2,345
Educational level				
No education	14.3	612	4.4	125
Primary	62.6	2,685	33.2	935
Secondary	21.5	923	53.7	1,513
Tertiary	1.6	71	8.7	246
Husband/partner drinks alcohol				
No	63.7	2,735	59.5	1,676
Yes	36.3	1,556	40.5	1,143
Own house				
Does not own	36.4	1,563	73.2	2,062
Alone only	11	474	4.8	134
Jointly only	45.8	1,963	14.7	415
Both alone and jointly	6.8	290	7.3	207
Owns land alone or jointly				
Does not own	45.4	1,946	87.6	2,468
Alone only	9.2	395	2.1	59
Jointly only	40.9	1,754	8.1	228
Both alone and jointly	4.6	196	2.3	64
Total	100	4,291	100	2,819

Correlation between divorce and socioeconomic status

Figure 2 depicts the correlation between socioeconomic status and divorce among rural and urban dwellers. The figure illustrates a negative association between divorce and socioeconomic status among women residing in rural areas, as well as a positive association between divorce and socioeconomic status among women residing in urban areas. In rural areas, a higher proportion of women who divorced were from poor households, while in urban areas, a higher proportion of those who divorced came from households classified as rich. The intersection occurs among women from households classified as middle-income.

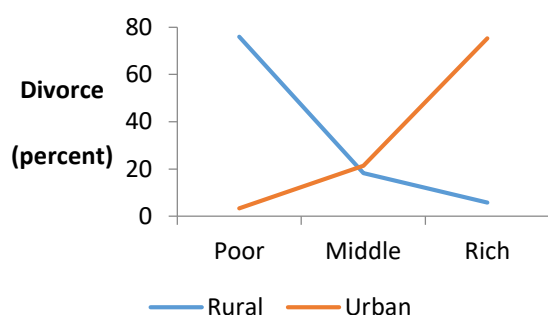


Figure 2: Correlation between socioeconomic status and divorce: rural versus urban

Influence of gender based violence, education and access to phones and internet on divorce among women in Zambia.

internet on divorce among women in Zambia.

Table 4 below shows the association between gender-based violence, education, and access to phones and the internet on divorce. The unadjusted odds ratios indicate that women who experienced gender-based violence in both rural and urban areas had higher odds of divorcing compared to women who did not experience GBV, and the odds were higher among urban-based women. In rural areas, women who experienced GBV had 63% higher odds of divorcing, while in urban areas, women had 172% higher odds of divorcing.

Regarding education, in both rural and urban areas, women with secondary and tertiary education had lower odds of divorcing. Women with secondary education had 29% and 50% lower odds of divorcing in rural and urban areas, respectively. Similarly, women with tertiary education had 83% and 70% lower odds of divorcing in rural and urban areas, respectively.

In terms of phone use and access to the internet, women with phones had higher odds of divorcing in both rural and urban areas. Women with phones had 34% and 63% higher odds compared to those without phones and no access to the internet in rural and urban areas, respectively. In addition, women residing in rural areas who had access to the internet had the highest odds of divorcing.

Table 4: Association between gender based violence, education and access to phones and internet on divorce among women in Zambia.

Variable	Rural		Urban	
	COR	CI	COR	CI
Experienced Gender Based Violence				
No	1		1	
Yes	1.63**	1.35 - 1.96	2.72**	1.87 - 3.96
Constant	0.12**	0.10 - 0.13	0.11**	0.09 - 0.15
Education Level				
None	1		1	
Primary	0.82	0.63 - 1.06	0.73	0.39 - 1.37
Secondary	0.71**	0.52 - 0.98	0.50**	0.27 - 0.92
Tertiary	0.91	0.40 - 2.09	0.45**	0.20 - 1.00

Constant	0.17**	0.14 - 0.21	0.30**	0.16 - 0.53
Phone and Internet Use				
No phone	1		1	
Has phone	1.34**	1.10 - 1.63	1.63**	1.13 - 2.34
Access to internet	10.77**	1.41 - 82.13	3.39	0.49 - 23.69
Phone and access to internet	1.05	0.57 - 1.92	1.01	0.64 - 1.60
Constant	0.13**	0.14	0.13**	0.17

** p<0.05, * p<0.1

Rural-urban differentials in divorce among the women aged 15 - 49.

Table 5 shows the adjusted odds ratios of the factors influencing divorce among women aged between 15 and 49 in Zambia, disaggregated by the type of place of residence. The adjusted odds ratios indicate that women who experienced GBV in both rural and urban areas had higher odds of divorcing compared to women who did not experience GBV, and the odds were higher among urban-based women. In rural areas, women had a 77% higher odds of divorcing, while in urban areas, women had a 164% higher odds of divorcing. Women in employment had higher odds of divorcing in both rural and urban areas, compared to women who were unemployed (48% versus 173%). In both rural and urban areas, women from rich households had lower odds of divorcing (57% versus 56%) compared to women from poor households. Women with primary and secondary education had lower odds of divorce in rural areas.

In terms of phone use and access to the internet, women with phones had higher odds of divorcing in both rural and urban areas. Women with phones had 49% and 104% higher odds compared to those without phones and no access to the internet in rural and urban areas, respectively. Similarly, women who had access to the internet had the highest odds of divorcing in both rural and urban areas. Women who had phones and accessed the internet had about a 60% higher odds of divorcing in urban areas. Regarding asset ownership, women who owned a house alone had higher odds of divorcing in both rural and urban areas, while women who owned a house jointly with their partner had lower odds of divorce. Similarly, women who owned land alone in rural areas had higher odds of divorce relative to those who did not own land. On the other hand, women who owned land jointly with their partners had lower odds of divorcing in both rural and urban areas.

Variable	Rural AOR	CI	Urban AOR	CI
Age at first cohabitation				
< 15	.1	. - .	.1	. - .
15-24	0.63**	0.42 - 0.95	1.31	0.72 - 2.38
25-34	0.86	0.50 - 1.49	0.77	0.37 - 1.57
35+	0.26**	0.07 - 0.99	-	-
Experienced Gender Based Violence				
No	1		1	1.70 -
Yes	1.77**	1.38 - 2.26	2.64**	4.11
Respondents Occupation				
Unemployed	1		1	1.72 -
Employed	1.48**	1.13 - 1.93	2.73**	4.33

Religion					
	Catholic	1		1	0.53 -
	Protestant	1.08	0.75 - 1.56	0.86	1.38
	Other	0.59	0.21 - 1.67	0.52	0.16 - 1.72
Wealth Index					
	Poor	1		1	0.41 -
	Middle	0.87	0.61 - 1.26	0.89	1.94
	Rich	0.43**	0.23 - 0.81	0.44**	0.20 - 0.98
Education Level					
	No Education	1		1	0.23 -
	Primary	0.8	0.54 - 1.19	0.46**	0.89
	Secondary	0.94	0.57 - 1.55	0.38**	0.19 - 0.76
	Tertiary	1.54	0.38 - 6.24	0.46	0.17 - 1.24
Husband/partner drinks alcohol					
	No	1		1	0.71 -
	Yes	1.2	0.92 - 1.57	1.05	1.54
Has a phone and use Internet					
	No	1		1	1.48 -
	Has Phone	1.49**	1.09 - 2.03	2.04**	2.82
	Internet use	26.29**	4.20 - 164.34	5.56*	0.75 - 41.36
	Has phone and internet access	1.2	0.49 - 2.96	1.60*	0.92 - 2.79
Has children					
	No	1		1	0.58 -
	Yes	0.68	0.39 - 1.17	1.25	2.70
Owns house alone or jointly					
	Does not own	1		1	1.41 -
	Alone	4.73**	3.32 - 6.75	2.41**	4.13
	Jointly	0.06**	0.03 - 0.10	0.09**	0.03 - 0.21
	Both jointly and alone	0.13**	0.05 - 0.35	0.01**	0.00 - 0.11
Age at first sex					
	<18	1		1	0.57 -
	18+	0.9	0.66 - 1.22	0.84	1.24
Owns land alone or jointly					
	Does not own	1		1	0.71 -
	Alone	1.93**	1.30 - 2.87	1.48	3.11
	Jointly	0.32**	0.20 - 0.50	0.12**	0.04 - 0.35
	Both jointly and alone	0.34*	0.11 - 1.12	0.31	0.03 - 2.96
Respondent's current age					
		1.01*	1.00 - 1.03	1.04**	1.02 - 1.07

Constant	0.17**	0.07 - 0.44	0.05**	0.01 - 0.17
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Figure 5: Logistic Regression Results of the correlates of divorce among women aged 15 to 49 by type of place of residence

DISCUSSION

This study aimed to establish the factors influencing divorce in Zambia using the 2018 Zambia Demographic Health Survey dataset. Specifically, the study intended to establish the difference in the level of divorce in rural and urban Zambia, determine the influence of phones, gender based violence and education on divorce in rural and urban Zambia and determine differentials in the socioeconomic factors influencing divorce in rural and urban Zambia. The study has established that there is a slight difference in the rates of divorce in urban and rural areas with urban areas having 14.8% divorce rate and rural areas having 12.3%. In rural areas, experiencing GBV, being employed, having a phone and access to internet, owning property (house or land) alone increase the odds of divorce while age, being from a rich household, owning property (house or land) lowers the odds of divorce. In urban areas, experiencing GBV, being employed, having a phone and access to internet, owning a house alone increase the odds of divorce while age, being from a rich household, having primary and secondary education, owning property (house or land) lowers the odds of divorce.

The study has established that GBV increases the odds of divorce among women residing in both the rural and urban areas. Divorce is taken as an escape route for women who are subjected to various forms of intimate partner violence. These findings are consistent with various other studies done in other countries. Kurz (1996) argued that violence is a significant factor causing women to leave marriages and thus contributing to the high rate of divorce. A study in Ethiopia by Dagnev et al. (2020) found that women who experienced some forms of partner violence had higher odds of divorce compared to those who did not. In Zambia, Mweemba and Mann (2020) contend that young couples who experience sexual and physical violence are likely to divorce, and in such cases, the girl's family tends to support divorce. However, a study by Vu et al. (2014) argued that social norms supporting marriage discourage abused women from seeking divorce. It is worth noting that the impact of GBV on

divorce is shaped by cultural norms and attitudes towards marriage and divorce, which may either support or discourage it.

According to the results of this study, having a mobile phone and access to internet increases the odds of divorce. The research suggests that the extensive use of information communication technology (ICT) can have negative impacts on relationships, including a higher risk of divorce. Tammissalo and Rotkirch (2022) contend that personal use of ICT weakens both parenting and romantic relationships. For instance, the unmonitored use of social media may strain relations. Several studies conducted in China have revealed a correlation between internet usage and divorce (Liu et al., 2023). Additionally, Zheng, Yuwei, and Ward's (2019) study found that broadband internet usage and penetration have a significant impact on the propensity for divorce. The likelihood of divorce is greater in areas with lower education levels and those with a higher income growth rate. The growing use of ICT can contribute to a focus on individual interests and potentially strain relationships. It has been established that education lowers the odds of divorce indicating that education might lead to increased marital stability. Other studies found similar results (Dagnev et al. 2020). Furthermore, the results have established that joint ownership of assets such as land and a house may reduce divorce. This may be due to various factors such as avoiding the administrative procedures involved in immovable asset sharing. A study in Ethiopia by Dagnev et al (2020) found that joint house ownership decreased the odds of divorce.

The other finding of this study was that employed women had higher odds of divorce compared to unemployed women. These results are consistent with Mapoma (2017) who argued that employed women are more independent and therefore more likely to divorce. Similarly, Dagnev et al.(2020) found similar results in Ethiopia. However, unemployed women are economically dependent on their husbands' income, and they fear divorce due to their economic insecurity. A study by Amri, Muhammad and Fitri (2022) highlighted that the higher the

women's income, the higher the divorce rate. This finding is consistent with the Economic Stress Theory, as being employed or being in low income household can result in financial strain, creating stress within a marriage and lead to conflicts.

The study also found that women from households categorized as rich had a lower likelihood of divorce. Killewald, Lee, and England (2023) suggest that wealth may have a stabilizing effect by reducing financial stress and providing material security. Several studies have shown that women are often economically disadvantaged after divorce, particularly if they are unemployed or stay-at-home mothers (Mortelmans, 2020). A study by Mapoma (2017) also revealed that divorce exacerbates poverty disparities, primarily due to the higher risk and greater vulnerability of individuals with lower levels of education.

CONCLUSION AND POLICY IMPLICATIONS

The study has established that there is a slight difference in the rates of divorce in urban and rural areas, with urban areas having a 14.8% divorce rate and rural areas having a 12.3% divorce rate. In rural areas, experiencing GBV, being employed, having a phone and access to the internet, owning property (house or land) alone increase the odds of divorce, while age, being from a rich household, and owning property (house or land) lower the odds of divorce. In urban areas, experiencing GBV, being employed, having a phone and access to the internet, and owning a house alone increase the odds of divorce, while age, being from a rich household, having primary and secondary education, and owning property (house or land) lower the odds of divorce.

Based on the findings of the study, the key policy recommendations to address divorce rates in Zambia, particularly focusing on both urban and rural areas, are as follows:

1. GBV Prevention and Support Programmes: Implement comprehensive GBV prevention and support programmes across urban and rural areas. This can include awareness campaigns, accessible counselling services, and legal measures to protect women from intimate partner violence.
2. ICT Awareness campaigns: Launch public awareness campaigns and relationship education programmes to

promote responsible and healthy use of ICTs in both urban and rural settings.

3. Enhance marriage education and counselling: Introduce marriage education and counselling services in schools, community centers, and religious institutions.

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