

UNIVERSITY OF CAPE COAST

POST-DIVORCE EXPERIENCES OF WOMEN IN THE CAPE COAST
METROPOLIS

BY

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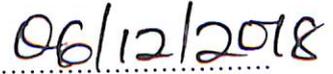
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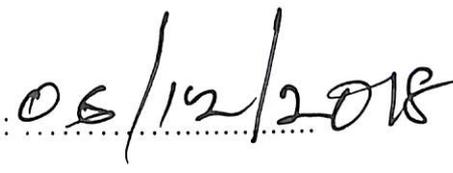
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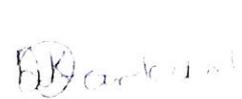
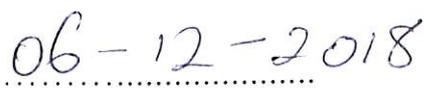
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ABSTRACT

Divorce has been one area of nuptiality that has attracted little attention in Ghana. This study sought to investigate the multiple experiences of divorce on divorced women. This study was approached from a phenomenological and interpretivist paradigm using the lived experiences of women as sources of knowledge. Divorce and impact literature provided a theoretical framework for understanding the phenomenon as well as the issues related to post-divorce experiences in the Cape Coast metropolis and the effective coping strategies the women adopted to enable them survive in the patriarchal societies they found themselves.

Twenty-five divorced women with diverse backgrounds were selected purposively through snowball technique for interviewed using an unstructured interview guide. The participants discussed their perspectives on divorce and post-divorce financial encounters, their experiences with faith groups, friends and family, as well as the surviving strategies they adopted following the divorce. The study revealed that, contrary to what the literature says, majority of the women were financially stable after divorce. Further, most of them were able to cope after the divorce because of the little support they received from faith groups, friends and family members, though some were neglected by these same groups of people. Most of them also became more religious after the divorce.

It was recommended that, women should be active both in the formal and informal sectors for a better financial experience post-divorce. Again, faith groups, friends and families should support and encourage divorced members regardless of the cause or reason for the divorce.

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DEDICATION

To my Mum, Late Dad and Hubby

I love you

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CHAPTER ONE

INTRODUCTION

Background to the Study

Divorce has become a worldwide phenomenon which is taking place particularly among women of different backgrounds. And for that matter there is the need to give a critical and analytical lens to the situation. In the past, the function of marriage as a social norm and an expectation for all young women made it much more difficult for couples to get divorced. It was also difficult for people to opt out of marriage because they saw marital union as an obligation that demonstrated their maturity and adulthood (Atta-Boahene, 2010). Again, it was very difficult for women to divorce husbands; they had to do that by proving the unfaithfulness of husbands as well as additional faults including husband's cruelty, rape and act of incest.

During the twentieth century, there was a change in law in the United States which allowed divorce on the grounds of drunkenness, insanity and desertion. There was even the passing of the Divorce Reform Act which was to make it possible for couples to divorce after they had been separated for two years or more (Parkman, 2000). However, divorce continued to favour men until the era of industrialisation when women got into the world of work and began to gain their independence. Precise statistical measurements of divorce, expressed as rates per thousand populations or per thousand married women, demonstrate how divorce has increased during the twentieth century, especially in the early 1970s.

Gonzalez and Viitanen (2008) contend that the beginning of no-fault, unilateral dissolutions in Europe caused a rise in the rate of divorce by approximately 0.6, a significant upshot, knowing the standard rate of 2 divorces per 1000 people in 2002. Furthermore, the rate of marital break ups in Europe, doubled over three decades, and increased from 2.5 per 1000 people in 1970 to 5 per 1000 in 2000 (Gonzalez & Viitanen, 2003). Similarly, in 1960, the United States of America (U.S.A) had a rate of 2.2 which had increased to 4.2 by 2000 (U.S.A statistics, 2000). Other researchers such as Amato (2001; 2010) and White (1990) do not limit the increasing rates of divorce to only the Western world. The United States Statistics (2000) indicated the Maldives and Belarus as the top two countries with high divorce rates the world over; they actually recorded 10.97 and 4.63 respectively in the year 2000.

Divorce has become a household word that we hear in our daily lives regardless of our geographical location, culture, society, religion, and governing system. It is therefore a global phenomenon which takes place after marriage and family is formed, through a civil or customary ceremony. As Beaman (2005) indicates: “in the U.S.A people started to practice divorce since 1600’s, in the colonial era”. However, the phenomenon was not common in the early and late nineteenth centuries but appeared as the major means of marriage dissolution at the beginning of the twentieth century (Furstenberg, 1994; White, 1990). Europe and the United States of America have been in the lead in terms of marital dissolution (Goode, Grossbard & Lewis, 1985; Landucci, 2008; Walsh, 1993). The United States of America is recognised for a high rate of divorce where

approximately fifty percent of marriages end in divorce. The rate of older couples getting divorced increases every year and so do military couples in the United States because most military persons are more likely to marry at a youthful age, while nonmilitary persons marry at a later age (Lundquist, 2007). Although the United States recorded the highest rate of marital dissolutions than any Western country, the rates have been ever-rising in nearly all European countries. This issue is somewhat thorny due to the considerable degree of diversity that exists across Europe, with the majority of findings varying across countries. Regardless of the complication, there is a great deal of resemblance in the causes and consequences of marriage dissolution across countries (Amato & James, 2010).

The increasing divorce rate has equally affected the African continent except that the margins are lower than that of the developed nations. Sub-Saharan Africa including Ghana has also shown an increasing rate in divorce (Takyi, 2001; Tilson & Larson, 2000). Research and some surveys in Ghana have pointed out the gradual increase in divorces; Amoateng and Heaton (1989) for instance concluded after their study, that divorce in the year 1970 was twice as high as that of 1950. Similarly, the Ghana Demographic and Health Survey (GDHS, 2003 and 2008) specified divorce rates to be 7.3% and 7.4% in 2003 and 2008 respectively (Akuamoah-Boateng 2013). Also, Gage and Njogu (1994) found that the proportion of women aged 40 to 49 whose first marriages had dissolved by the end of their reproductive years was quite high, with the rates in Ghana being almost three times as high (61%) as those reported about women in Kenya (24%).

According to Takyi and Gyimah (2007, p. 683), the notion that African families are less stable is not new. Indeed, past ethnographic studies from the region, although descriptive rather than analytical, have alluded to the unstable nature of marital relations during the pre- and early colonial periods (see e.g., Bleek, 1987; Clignet, 1970; Fortes, 1953; Gluckman, Radcliffe-Brown & Forde, 1950; Kaler, 2001; Rattary, 1923).

Oya and Sender (2009) explained that divorce is more widespread in the cities than rural areas, with some exceptions. In the rural part of Mozambique, there is a record of high proportion of divorced or separated female wage workers, thus there is an association between labor market participation and female divorce or widowhood. Comparatively, the crude divorce rate in the United States and Europe is substantially higher than that of Africa except for Djibouti, even though most of the increasing divorce rates in Africa have been influenced by the HIV/AIDS epidemic. Specifically, marital dissolution occurs at higher rates among couples in which the woman is HIV-positive and the man is not whiles couples in which the man is HIV-positive have higher rates of widowhood, regardless of whether the woman is infected (Caldwell, Caldwell & Quiggin, 1989; Hosegood, McGrath & Moultrie; 2009; Ntozi, 1997; Porter et al., 2004).

The increasing rate of divorce in the African region and especially Ghana partly results from the limited studies conducted in the area of marital dissolution and the little documentation on registration of marriages and divorces. Nevertheless, though most divorces in Ghana are not recorded, published reports by the Ghana Statistical Service point to the fact that about 600,000 marriages

contracted in Ghana in 2014 have collapsed and the number of divorce cases is said to be three times that of divorce cases which occurred in England and Wales in 2012 (GSS, 2015). There is an indication that marriage has become unstable in Ghana and most of the dissolutions are filed by women from matrilineal backgrounds (Takyi, 2001). This may be due to the fact that majority of these women are engaged in other activities outside the home which fetches them money. And thus may feel better able to create an independent household where they go through fewer or no moral obligations to continue an unhappy marriage (Boyle et al., 2008; Oppong, 1970). Urbanisation as a way of life, changes in the age and sex structure of various nations, socio-cultural and economic changes, female education, female labour force participation and migration have all contributed to this change because of the kinds of freedom it brought to females, which led to an increasing divorce rate as well as an opportunity for women to file and win divorce cases (Takyi, 2001). These factors have also been recognised as social processes that have brought about changes in the stability of the family system. Even though the divorce rates in some countries had stabilised in the early and mid-1950s, they occurred at unprecedentedly high levels, and in other countries including Ghana, divorce rates continue to set records year after year (Takyi, 2001).

In Ghana, men can divorce their wives on the grounds of infidelity, childlessness, refusal to perform household chores and even insubordination. Conversely, those grounds are not available to women (Manuh, 1984). Some of the reasons are attributed to the fact that in many parts of Ghana and amongst

some religious groups such as, Muslims, the sanctioned grounds for divorce make it much easier for man to divorce their wife's than for the wife's to divorce the man. Divorcing one wife does not necessarily change the status of the man in a polygynous union but is still classified as married (to the second wife). Interestingly, it becomes very difficult for the woman to remarry due to the set of cultural prohibitions, taboos, and beliefs while males are encouraged to remarry regardless of their ages. Meanwhile most of the women also decide not to remarry because of their bad experiences in the previous marriage (Ghana Statistical Service [GSS], 2013). Additionally, during separation, the younger children of the union are more likely to end up with their mothers rather than their fathers. This makes single parenthood in the Ghanaian context customarily a mother-parenting occurrence rising out of decreasing male responsibility.

According to the GSS (2013), an average of 12 percent females between ages 50-64, are divorced for each age group which is about twice the figure for males. Also, research by Takyi (2001) has indicated that in all cases of marital disruption, women are at higher risks of marriage dissolution and this makes it vital to examine the male-female relationship in marriage and divorce a little more closely. It has already been contended that various forces operative in contemporary society have tended to weaken the woman's status within marriage and after marital dissolution, the household and the community at large. It is thus the pressures and battles arising out of these attempts which have undeniably led to an increase in the incidence of marital instability in the country (Takyi, 2001). The above discussion makes it very imperative for me to research on how

nuptiality patterns and practices affect the status of the woman in contemporary society.

The Gluckman hypothesis suggests that stable marriage is associated with patriliney, meaning that there is a low rate of divorce among patrilineal African societies and a high rate of divorce for most matrilineal African societies (Assimeng, 1981; Needham, 1971). Allman and Tashjian (2000) confirmed this assertion in their research which was conducted in the Ashanti Region, a matrilineal society in Ghana during the 1990's. According to them, the acceptability of divorce was reflected in the ease with which people could end marriages: men and women alike were free to end a marriage at any time, for any or no reason, even against the wishes of their spouse.

The vast majority believed that it made sense to divorce when you are not content with the marriage. However, in spite of the fact that divorce was broadly accepted and widely practiced, many expressed ambivalent feelings about it, since marriages that remained successful over the long term were held in high regard (Allman & Tashjian, 2000, p.59). Takyi and Gyimah (2007) provide further support for this assertion because his research discovered that, the incidence of divorce was higher among women from matrilineal (Akan) societies than patrilineal societies. The results of his study suggest that matrilineal Akans have a significantly higher risk of divorce than their patrilineal Akan counterparts, thus, the risk of divorce among matrilineal Akans is about 90 percent higher than that of non matrilineal Akans.

The reverse (from patrilineal) also seems to be true because Nukunya (2003) shows that divorce rates are high among the patrilineal Woe and Alakple Ewe communities of the Volta region. Meanwhile, he cautions that one must be careful in making inferences from the report because the nature of the data makes it difficult to generalise about the larger Anlo and for him, it is clear that divorce for these two areas increases with age. This therefore makes it clear that divorce did exist in both traditional matrilineal and patrilineal societies in Ghana.

Takyi and Gyimah (2007) posit that although the issue of marital instability is largely ignored in research on African families, studies already done on this topic suggest that marriages in Africa are becoming increasingly unstable. Mbugua (1992), for instance, estimates that about half of all African women are likely to have their marriages disrupted by age 50, primarily through divorce. Similar findings have been reported from several African countries (Mbugua, 1992). Anecdotal evidence as well as statistics from Cape Coast high court also shows a rising rate divorce leading to an increase in the number of single mothers in the region.

Premised on Takyi and Gyimah (2007) argument of the increasing rate of divorce and coupled with the fact that the phenomenon has gained much attention in research in the developed world than in the developing world especially in Ghana gives the indication that there is a gap to be filled. Thus, there was the need to delve deeper into the incidence and post-divorce experiences of divorcees especially those whose breakups took place in the court.

Statement of the Problem

Divorce has been a common experience in the lives of many people the world over, including Africa and Ghana. There are different sets of literature which talk about divorce in Africa. However, few of it addresses the experiences of women following their dissolution. The first set of literature talks about the rising rate of divorce while the second talks about the causes and the third about the impact of divorce. The rising rate of divorce in the African and the Ghanaian contexts have been looked at by different scholars. Works have shown that through the processes of modernization and globalization, sub-Saharan Africa, including Ghana, is beginning to experience the same rising rate of divorce going on in the developed world (Akuamoah-Boateng, 2013).

A research by Lloyd and Gage-Brandon (1993), and Gage and Njogu (1994) in Ghana had revealed an increase of 60.8 percent from a previous rate of 40 percent (Takyi, 2001). The other part of the research by these scholars revealed an increasing rate of female household heads which was equally noticed to have a link with the rise in divorce. Apparently, a larger proportion of these women have become heads of their households because of marital dissolution and the proportion has risen by roughly seven percentage points over a 27-year period from 22 to 29 percent of households in 1987/88 (Lloyd & Gage-Brandon, 1993; Boateng, 1995). According to Takyi and Gyimah (2007), all indications point to the fact that these unions are dissolving much like evidence concerning marriage in the West, and yet there is little on how most of these divorcees especially women are able to reconfigure their lives following the divorce.

The second set of literature focuses on the causes of divorce. The causes have been attributed to diverse reasons. According to research, the instability in marriages is caused by factors such as kinship and family structure, family size and infertility, social disorder arising from urbanisation and modernisation procedures, rising women's autonomy, religion, and individual characteristics (Takyi, 2001). Most researchers such as Bleek (1987) and Anarfi and Awusabo-Asare (1993) have argued that the undue influence of the extended family which sometimes leads to weaker bonds and subordinate relationships between couples could be the major cause of marital instabilities in Ghana.

Furthermore, other scholars have looked at the impact of divorce on parents, children and society at large. Most of the works done in the West indicate that women and children are the most affected during and after the breakup because of their susceptibility to multiple situations in society. Women and children are therefore considered the main victims of divorce (Caceres-Delpiano & Giolito, 2008; Fagan & Churchill, 2012; Waller & Peters, 2008). Nevertheless, the extent of the impact on women and children would be dependent on diverse conditional factors such as, gender, age at the time of divorce, the socioeconomic status of the custodial household, religion, remarriage, environmental changes, and support system among others (Takyi, 2001). Additionally, studies by Rogers (2000), Leighman (2009), Makidon (2013) and Collin (2014) in the U.S.A.; Serkalem (2006) and Bekele (2006) in Ethiopia and Chong wen ee (2010) in Japan, have examined the post-divorce lives of women in those countries. Anecdotal evidence particularly in the Cape Coast Metropolis suggests that some

divorced women experience good living while others go through poverty, hunger, diseases, inability to educate, provide shelter and clothing for their dependent children. Even though much has been done in the developed world and other places in Africa, not much has been written on the post-divorce experiences of Ghanaian women. An investigation as well as a systematic examination of the subject matter in Ghana is what seem to be missing in the discourse. This study therefore, focused on filling this gap by looking at the multiple impacts of divorce on divorced women whose marriages were dissolved in the Cape Coast court and thus residing in the Metropolis.

Objectives of the Study

The general objective of the study is to examine how women experience life after marital dissolution in a society that remains largely patriarchal. Specifically, the study seeks to:

1. Examine the financial condition of these women post-divorce.
2. Explore the changes in the nature of the relationships between divorced women and the religious groups they belong to and their reactions to the changes.
3. Investigate the kinds of support divorced women receive from family and how it affect their relationships.
4. Interrogate the types of support divorced women receive from friends and how it affect their interactions.

Research Questions

The study seeks insights into the following research questions:

1. What are the financial conditions of divorced women and to what extent has these affected them?
2. What is the position of religious groups towards divorced members and the reactions of divorcees?
3. What kind of relationship do divorced women have with their family following their divorce, and how do they manage such relationships?
4. What type of relationship do divorced women have with their friends after the dissolution?

Significance of the Study

The current study provides a deeper insight into the factors that assist with the definition of divorce as a positive or negative experience and explores its impact on divorced women from their own perspective. Though divorce has been an existing phenomenon in our part of the world, because of the largely negative perspectives on the phenomenon, there is little scholarly attention paid to the subject. This thesis therefore seeks to contribute to the sociological literature on African families by exploring the lived experiences of female divorcees in a context where the stigma of divorce is strong. The investigation of the post-divorce lives of women in a society that remains largely patriarchal could yield some insights into our understanding of sexuality and family dynamics in Ghana and thus, contribute to the theoretical literature on the sociology and anthropology of the family. This study will not only add to the existing stock of knowledge in

the area of marriage and divorce but also to a great extent, foster excellence, promote diversity, and enhance a change in handling the issues of marriage and divorce both academically and socially by helping with content of both sociology and anthropology courses, and contributing to reference data for various groups of people including counselors and the clergy.

Additionally, the study will call the attention of government, law enforcement agencies, policy makers and development workers in their quest to respond to and handling marital laws and issues. This will also provide them with a new lens to view the opportunities, barriers, and related challenges associated with marriage, so that appropriate models would be developed to address the problems.

Limitations

The major limitation of this study is that most of the participants were middle class, educated and business women. This became the case due the snow ball technique that was used. Therefore, the findings of this study do not represent the post-divorce experience of lower and upper class women. The limited population used for this study was chosen due to the explorative nature of the study. It was thought that a larger number would prevent the opportunity for an in-depth study and would destroy the exploratory nature of the study. This thesis attempts to analyze post-divorce experience specifically through the eyes of women; because I only looked at the post-divorce experiences in four specific areas, issues about relationship with children were omitted. Again the

geographical location was limited to divorced women residing in the cape coast metropolis and to only those who were divorced by ordinance. These limitations therefore do not allow for the findings of this study to be generalized to the general population.

Study Area

The study area is Cape Coast Metropolis in the Central Region of Ghana, one of the administrative districts in the country. It serves as both the district capital of the Cape Coast Metropolitan Area as well as the administrative capital of the Central Region. Some of the communities within Cape Coast are Pedu, Abura, Ola, Ekon, Nkanfoa, Kakomdo, Effutu, Akotokyere, Ankaful Village, Essuekyir, Kokoado, Amamuma, Nyinasin, Duakor, Koforidua, Mpeasem and Amisano. The Metropolis has a total population of 169,894 consisting of 82,810 males (48.7%) and 87,084 females (51.3%). The Metropolis is predominantly urban with three-quarters (130,348) of the population residing in urban areas compared to 39,546 (23.3%) in rural settlements. Statistics show that 55.5 percent of persons 12 years and older in Cape Coast Metropolis are single compared to the regional average of 42 percent.

The married population is 29.8 percent compared to the regional average of 42.9%. The population in consensual unions is 4.9 percent. The divorced and the widowed constitute 3.9 percent and 4.2 percent of the population, respectively (GSS, 2014). The metropolis is noted for a relatively high rate of divorce and a reduction in marriage registration (GNA, 2016). The Cape Coast metropolis was

chosen because of data pointing to a high rate of divorce filed by women in various communities in the metropolis. It is acceptable that not all the divorce cases in the region have been recorded, especially those in the rural areas of the metropolis. However, for the past seven years as shown in table 1.1 below, data collected from the Cape Coast high court show that females consistently outstrip males as the initiators of divorce. Amoateng and Heaton (1989) have also established that women from the Central Region tend to have a high rate of marital dissolutions than women from other regions in Ghana. Thus, since Cape Coast is in the central region and the regional capital for that matter, there is the need to examine the phenomenon in the region.

Table 1: Divorce Cases Filed by Females and Males in the Cape Coast Metropolis

Year	Total Number of cases	Cases filed by women	Cases filed by men
2010	6	6	0
2011	18	16	2
2012	22	18	4
2013	36	25	11
2014	38	27	11
2015	39	29	10
2016	43	37	6

Source: Cape Coast Court, 2016

The Table 1 shows an increasing rate of divorce in the Cape Coast metropolis between the years 2010 and 2016. There is also an indication that majority of the cases in the metropolis were filed by women.

Organization of the Study

The study was organised into eight chapters. Chapter one provides the introduction and background to the study, statement of the problem, research objectives and questions, significance of the study and the study area.

Chapter Two reviews related literature for the research by looking at the conceptualization of divorce, the impact of divorce on women, the societal impact of divorce, post-divorce economic recovery, impact of divorce on families, impact of divorce for religious involvement, child rearing arrangement or family support and finally, adjustment to divorce as well as the benefits to divorce.

Chapter Three discusses the methodology for data collection. This includes the research design, population, the sample size and sampling technique, instrumentation, data collection procedure and data presentation and analysis. Chapters Four, Five, Six and Seven deals with the presentation and analysis of data collected as well as discussions of the results obtained. Chapter four focuses on the characteristics of participants and the financial ramifications of divorce, chapter five analyses divorcees' experiences with their religious groups while six and seven analyse post-divorce experience with family and friends respectively. Finally, chapter Eight looked at the summary of findings, conclusions, implications and recommendations for further research.

CHAPTER TWO

CONCEPTUAL AND THEORETICAL PERSPECTIVES

Introduction

Based on the background given, there is no doubt that the post-divorce experiences of women in the Cape Coast metropolis have to be investigated. This therefore makes it necessary for concepts as well as perspectives concerning the phenomenon to be looked at especially from four dimensions namely financial, religious, familial and friendship support. This became necessary because of literature from Almmann and Tashjian I will not eat stone in 2000 which pointed to the fact that women have financial liberation after marital breakup. The book further indicated that most of the women in this situation also received support from their families. The other aspect on religion and friendship was introduced as a result of anecdotal evidence from my observation and interaction with some divorcees prior to the study. This chapter reviewed related researches in relation to divorce and its influence on women. Research done and materials reviewed have contributed to building a foundation for the study and to identify gaps. The review focused on the theoretical explanation of divorce and its impact on women. The chapter discusses the ABC-X model of stress.

Conceptualisation of Divorce

Divorce is an experience as well as a common phenomenon that occurs in many parts of the world. In the scholarly literature, there are two definitions of

divorce. One definition focuses on the legal separation of a couple and is more applicable to the Western context. A typical example of such a definition is that provided by the UN Statistical Commission which defines divorce as the final legal dissolution of a marriage, that is, the separation of husband and wife by a judicial decree which confers on the parties the right to customary and or religious remarriage, according to the laws of each country (Siegel & Swanson, 2004). The other definition recognises non-ordinance means of divorce as evident in Ghana where customary marriages can be dissolved formally and without any legal intervention.

Gaye and Njie (1998), for example, define divorce as any legal and formal dissolution of marriage. Many divorces in Africa do not take place in courts but rather at homes and involves the return of the bride wealth to the man's family. This study follows the Western Convention and defines divorce as a formal dissolution of marriage by ordinance. There are procedures to be followed for divorce to be given the legal and formal recognition it requires. According to the Matrimonial Causes Act (MCA), the one and only ground for a divorce to be granted is when the marriage has broken down beyond resolution. This can be made known by petitioner satisfying the court of one or more information relating to adultery, unreasonable behaviour, desertion for two years and non-cohabitation for two years. Additionally, the consent of the respondent to the divorce is required including evidence of the fact that the parties have after diligent effort been unable to reconcile their differences. Once the court is satisfied that one or more of the facts required has been proven and that the marriage has broken down

beyond reconciliation, then the petition for divorce shall be granted (Atta-Boahene, 2010).

Tilson and Larson (2000), define divorce as the dissolution of the socially and legally recognized marital relationship that changes the responsibilities and obligations of the married couples. To authors, it is one of the most distressing life experiences individuals' face that is highly connected with a rise in emotional instability. Nwoye and Ochiagha (1999) define divorce by comparing it to marriage. They indicated that like marriage which signifies the legal union of two people, divorce is also the only legal way of cancelling unions. He added that it is a ceremony which is held in the court of law chaired by a judge. Gahler (1998) also recognized not just the legal aspect of divorce but also the social aspect. He pointed out that divorce is a legal and social way of separating spouses by causing a total destruction to their marital association. Apart from Gahler who recognizes the social aspect of divorce, almost all the other scholars look at it from the legal perspective. Divorce is also recognized as the annulment or the legal termination of a person's marriage (Hornby, 2001; Mirror, 2004; Obiadi, 2002).

Sharma (2011) also viewed the phenomenon as the ending of a marriage as well as a major shift in life that has far-reaching social, pathological, legal, economic and personal ramifications. Englbrecht et al. (1999) define divorce as a decision of two individuals to stop living as spouses. Their choice being made here implies that though it is a decision of two rational beings, they make it more legitimate by signing divorce documents which may be against the will of the husband or wife. Divorce is a wholly or partly termination of marriage (Kelly,

2005; Obadi, 2002; Weiss, 1976; William, 2001). Although divorce is a wholly or partial dissolution of a nuptial relationship, it is worth mentioning that it grants recipients the right to re-marry and plan the way their property will be distributed especially if they are to die intestate. Divorce is therefore the only formal procedure that marks the approved end of any marriage, just like a nuptial ceremony marks the formal commencement of the marriage. Finally, Dike (1999) noted that the phenomenon is not a new societal occurrence but has permanently been the main source of family breakdown. Thus, in view of the incidence of divorce as well as it being a phase of marital disorder which could among other things, disturb the destiny of offspring's of such unions, it has attracted much attention.

Types of Divorce Impact

Divorce is one of the most stressful and traumatic experiences that can occur in the life of any person. It has a ripple effect on all those around the people involved, including society as a whole. It affects not only the adults who make the choice, but the children as well. Its impact is generally felt socially, emotionally, economically and physically (Du Toit & Van Staden, 2005:224). Emotionally, divorce is viewed to be worse than losing a job, about equal to experiencing a major illness, and somewhat less shocking than the death of a spouse. Divorce is followed by hardships and worries, nevertheless, most women have no regrets. An undecided future is what brings about the difficulties that both men and women had to deal with at the time of their divorce and the greatest fear for both men and women is to be alone. The most frightening thing for a lot of

women is becoming financially bankrupt, but for the men it was all about not seeing their children (Montenegro, 2004).

Divorce according to Montenegro (2004) is one of the fatal midlife losses one can experience, even though it may not be quite as devastating as the death of a spouse or a major illness. Divorce is, however, worse than the loss of a job. Montenegro (2004) indicated that compared to the men, majority of the women in the research conducted in USA, referred to their divorce as more emotionally difficult to handle than the death of a spouse or a major illness. Their concern was that, not knowing what lies ahead of you is the most complicated part of divorce, and then loneliness or depression will follow (Montenegro, 2004). A large number of researches including Määttä (2011) have revealed that many people who experience a divorce do suffer in the aftermath. It could be issues related to emotional fallout, financial struggles, partnering, co-parenting and recreating lives. She spoke about the emotional storm that Finnish women go through during the first year after divorce and listed the most common emotions experienced as guilt, distress, insecurity, hate, grief, embarrassment, relief, and independence.

Wallerstein (1986) in a ten-year longitudinal study, found support for the idea that persistent anger and loneliness was present in divorced women in California who had not re-partnered or re-divorced. This was seen as negatively affecting their post-divorce adjustment process. Wallerstein indicated that most initiators of divorce were more likely to have a better post-divorce adjustment, yet women who were forty years or older at the time of the divorce were less likely to

remarry when compared to women who fell within the age range of twenty and thirty.

Tschann, Johnston, and Wallerstein (1989) used data from a longitudinal study which focused on 146 women and 144 men. They established that men with higher socio-economic status and women with better psychological functioning before divorce fared better during the post-divorce. It was also discovered by the researchers that conflict with the ex-spouse negatively affected the post-divorce adjustment. It was also found that to have a positive post-divorce adjustment, there was the need to develop a social life and a new intimate relationship. Further, Williams and Dunne-Bryant (2006) did a national survey on families and households in the US; they reported that divorced women without young children experienced less negative consequences during and after marital dissolution.

As Amato (2010) indicated, the status of the initiator of divorce is another factor connected to an easier post-divorce adjustment and has been confirmed by various studies that the spouse who initiates the divorce often has an easier and shorter post-divorce adjustment period. According to Amato and Previti (2003), women are more likely to initiate divorce; this therefore suggests that women who initiate the break up may have an easier post-divorce adjustment.

In Määttä (2011), her conclusion was that many of those who went through the painful emotions, found sufficient support, and began to move on, as they found a new sense of identity that made it easier for them to adjust. She, however, indicated that not all divorcees had enough strength or courage for rejuvenation. Her further reports were that the Finnish women who wanted to live

together with their husbands and children were the ones who suffered from loneliness the most by having an unstable life. They had a sad experience of being left without love, appreciation, and self-respect (Määttä, 2011, p. 428). Finally, she pointed out that even though divorce may be seen as an easy process in judicial sense, mentally it is a long process.

Social Impact of Divorce

Most scholarly literature discusses various forms of social impact of divorce on individuals. The first to be discussed here is the effect on social networks. Social networks are highly important for individuals before and after marriage, and even during marital breakdown. In most western traditional marriages, couples form mutual social networks. This promotes the interdependency of marital partners' social life and the appearance of new personal contacts from both sides. Contemporary marriages, on the other hand, are quite different. According to Terhell (2004), modern-day western couples in Netherlands, develop a more detached lifestyle as there is more autonomy and self-determination in their marital relationship. Marital partners therefore develop their own personal social life side by side their social life as a couple.

However, most of these mutual social networks established by couples are at a greater risk to be broken off after dissolution of marriage. Therefore, it may be expected that individuals from modern marriages who divorce face fewer social losses after the dissolution of marriage as they have already formed their own social contacts at the time of marriage than those from a western-traditional marriage. Moreover, these individuals are able to retain their own links and are

better able to compensate for the loss of relationships after marital breakdown (Terhell, 2004).

When a marriage falls apart, marital partners assume their earlier status as singles when their marriages breakdown. The assumption of their previous status as singles activates the various aspects of their social participation as in the case of reconstructing themselves and taking on other social activities that will make them feel better and not stigmatized (Waite & Gallagher, 2000). In addition, after marital disintegration, divorced individuals tend to cut off most of the couple oriented activities established while married and their social networks that were retained prior to the divorce is lost within the period (Amato, 2014). By this, some relocate to neutral places where they can reconfigure comfortably. Others also move in with their parents so that they can have easy access to social support from parents and siblings. These divorced women therefore enroll in new religious groups, social groups and form new social networks because they change jobs or take a transfer from their former places of work to a new branch.

Consequently, Terhell (2004) further states that the network size of divorcees shrinks and suffers instabilities with different forms of connections and interactions. In their quest to reconfigure, they deem it necessary to dissociate themselves from certain groups of people, much as some of their social networks also find ways and means of withdrawing their friendship. Thus, individuals' personal networks become disrupted in consequence of divorce which leads to persistent network losses especially for those who have mutual networks with their ex-spouse (Terhell, 2004). Even though some members of the mutual

networks feel reluctant to break the relationship because they want to remain loyal, others walk away comfortably so that they do not take sides or just to avoid the blame game.

A number of reasons are responsible for the decline of the size of the social network of individuals after the divorce. Social relationships that are formed between married couples are mostly shared as in-laws and mutual friends. These social contacts are terminated as a result of the divorce in connection with loyalty issues, vanished responsibilities toward the family, in-laws and the detachment of marital contact with the ex-husband. In some cases, in-laws still keep a good relationship with the women and their children especially if they are not in support of the divorce. They sometimes keep the women in their homes or take over the upkeep of the grandchildren. In other cases where in-laws are in support or are even the reason for the divorce, they ensure that their son does not get involved with the woman in anyway. By this, they relocate the son back into their home where they will be in control of his upkeep and social network formation. In addition, right after the dissolution, divorced individuals may drawback from network members who are also in contact with the ex-partner or show signs of disapproval. According to Van Groenou (1991), divorced women tend to keep and strengthen contacts only with relatives and intimate pre-divorce friends and discontinue their mutual contacts with their ex-partner leading to shrinkage in their networks.

In addition, even with the smaller networks, several researchers such as Waite and Gallagher (2000) have indicated that divorced women in the USA often

feel socially awkward amongst them. This is due to the fact that most of them feel they no longer fit into social activities as divorced women. Similarly, they think that they do not have much in common with their married friends. Thus, female divorcees tend to lose many of their social contacts and experience a higher rate of loneliness and a loss of emotional support (Waite & Gallagher, 2000).

Stigmatization is another adverse social effect of divorce which most divorced women experience post-divorce. Divorced women in some Islamic states such as Bangladesh, go through severe stigmatization, such that both divorced women and their children are socially alienated from friends and family leading to severe social isolation. This form of isolation deprives them of a lot of social benefits including social support and a good source of livelihood, especially considering the fact that most Muslim women in Bangladesh do not work but play the role of homemakers in their marital homes (Parvez, 2011). Korean women on the other hand face even more severe sanctions as described by Kim (2011). This sanction which includes stigmatization deprives them of their jobs and their usefulness in the society. Thus, in an environment where one's status as a married woman is useful on the job market, the social stigmatization also affects their labour market prospects.

These women can only survive outside their communities because they are branded only in their communities but not outside their communities (Kim, 2011). Thus, as they try to move on by leaving their communities of origin, they lose touch with their family and networks. This in turn damages their social life and inflicts immense psychological costs. Kim (2011) further indicated that divorce is

severely stigmatized in the Korean society and thus makes women withdraw from the society. The status of women as married people in the Korean society gives them the opportunity to be useful in the job market. However, after marriage dissolution, they lose the opportunity to get a well-paid job because they have lost their status as married women. Turkish women go through a similar case, but because most of these women are more empowered, they are able to overcome.

Arikan (1990) specified that although Turkish women are financially independent and experience positive outcomes after divorce, their social lives may not be satisfying but rather devastating. Married women are given high positions both in the family and society considering the fact that they are able to fulfill significant activities as a wife and a mother for their family. However, upon divorce they no longer play major roles in the family. Thus, Turkish women feel the status loss in the aftermath of marital dissolution (Kavas, 2010). Similarly, women from Saudi Arabia go through such post-divorce experiences.

According to Booz et al. (2010), it is difficult for most divorced women to cope with their post-divorce life because they suffer from lack of social interaction as a result of cultural factors which expose them to discrimination and stigmatization in the social sphere. In addition, a woman who initiates divorce, for instance, is socially affected as she is vulnerable to go against the whole social system. Moreover, the social stigmatization on divorced women in Saudi is so high particularly on those from low socio-economic status. This therefore disrupts their well-being (Booz et al., 2010). Murray (2012) concurs that divorce has adverse consequences on the social life of divorced women and that these women

are stigmatized and are forced to lose their social contacts which make them encounter a lot of social problems.

Contrary to Murray's (2012) assertion, Serkalem (2006) stated that the few researches conducted on divorced women in Ethiopia revealed that the majority of divorced women living in Addis Ababa that constitute 48.74 percent did not face any social problems as a result of divorce. Nevertheless, 16.46 percent of the divorced women reported feeling of loneliness, 8.04 percent faced interpersonal problems as well as 8.67 percent of the women faced feeling of inferiority as a result of divorce. Serkalem (2006) therefore posits that the relationship between divorced women and their settings depend on their perception about their situation and the perception of society about divorcees, additionally, regardless of cultural differences, divorce creates change in all aspect of divorcees' and their children's lives. Though, some women are able to endure the social pressure that is caused in consequence of their marital split up due to their employment status. This is to say that, working individuals have the likelihood to make various contacts that improves their social network size (Terhell, 2004).

Furthermore, for working divorced women, work somehow reduces their stresses and anxieties and therefore becomes a source of social support. Various studies demonstrate that divorced working mothers are less depressed and less alienated as their work environment exposes them to interact with different people than divorced stay-at-home mothers. Their work also helps them to get adult company which makes them feel better about themselves as they work to rebuild

their lives (Waite & Gallagher, 2000). This, however, influences the development of relationships with relatives and friends outside the work setting. Terhell (2004) therefore says that the personality characteristics of divorced women guarantee their interaction and social relations with others and it helps them maintain the previously established social networks.

The next scholarly literature on social impact, discusses the social support given to divorcees. The decision to divorce can bring about major changes in the social lives of individuals. Compared with married individuals, divorced individuals are less involved in social activities and report more social isolation (Stephoe et al., 2013). Being involved socially is often difficult because accomplishing the day-to-day activities of home, work, and childcare is often more difficult to do alone. Divorced adults often face greater loneliness than married individuals. In addition to losing a spouse, they also lose many of their social contacts such as in-laws, married friends, and neighbours. The loss of these social contacts often results in the loss of emotional support.

Results from a qualitative study indicate that women who initiated divorce reported losing social support circles in their life. Conversely, women who did not initiate divorce reported feelings of having “been left”, high levels of thoughts though patterns, feeling vulnerable and seeking spiritual comfort (Sakraida, 2005). These reports demonstrate some of the potential negative mental health side effects for divorcing women. Research has demonstrated that whether or not women initiated the divorce, they go through a significant shift in identity when they divorce. Even though it is not always negative, it is likely to be a challenging

process (Duffy, Thomas & Trayner, 2002). Divorced individuals often find that friends disappear subsequent to the divorce. Often friends, even close friends, distance themselves from the divorced individual because they do not know what to say or do to make the person feel better. While the newly divorced individual wishes to maintain friendships and be involved socially, many complain they feel socially awkward because they struggle with whether or not they still fit into social activities as single persons (Clarke-Stewart & Brentano, 2006).

Similarly, divorced individuals realize they have less in common with their married friends. A lot of times friends sort themselves into “his” friends and “her” friends. And married friends may see the newly divorced person as a possible threat to the stability of their own marriages. Thus, most married friends often find it difficult to sustain independent friendships with both sides of a divided couple because the newly divorced person is often draped up with the struggles and challenges of single life (Clarke-Stewart & Brentano, 2006).

The expanse of social activity that men and women experience varies, because divorced men and women’s attitude towards the transition into single life is not the same. Divorced men report a long-lasting attachment to their ex-partners than divorced women. Thus, to compensate for losing their spouse, male social activities tend to rise speedily and dramatically following the divorce. Many divorced women try to find a support group to help in their single-life adjustment. Friends assist the newly divorced woman get a new standpoint on the divorce. Women like to talk about their difficulties while men are more likely to “tough it out” than “talk it out.” Men often have a lesser amount of close friends

to rely on for support post-divorce. In addition to men losing their spouses, they usually lose custody of their children as well (Clarke-Stewart & Brentano, 2006).

Following a divorce, children usually reside with only one parent, most often the mother. This increases the extent of loneliness men feel after the split even though some fathers take advantage of the divorce to disappear as well as stay away from child support by not sending a dime or a common visit to the children (Furstenberg & Cherlin, 1991). The duo found out in their study that though, some fathers are not able to keep up the support due to their unpreparedness for child care post-divorce, most children are able to adapt positively as long as their mother is financially and psychologically strong. They mentioned that “the weight of the admittedly incomplete evidence suggests that most men pay little or no child support because they can get away with it” (Furstenberg & Cherlin, 1991, p.60).

Men as well as women find it difficult to be effective at work and home and still find time for a social life. Although parents love their children and want to be with them, the children often add an emotional strain on both mothers and fathers. Due to this, single parents struggle with trying to balance being a parent and being involved socially. The balancing act between being a parent and having a social life can have a harmful impact on the parents' happiness. Both men and women who have custody of their children face more isolation because they are less active in social activities and have less number of friends than married individuals. Many divorced mothers report that meeting the needs of their

children restricts them from being socially active (Clarke-Stewart & Brentano, 2006; Furstenberg & Cherlin, 1991).

Although work can be a cause of stress for mothers during a divorce transition, it can also be a source of social support because of work colleagues who will encourage them and engage them in chats. On the whole, newly divorced working women normally feel less depressed and less isolated than divorced housewives. Working mothers most often have adult friends who help them to feel better about themselves as they work to rebuild their lives (Clarke-Stewart & Brentano, 2006; Furstenberg & Cherlin, 1991). According to Walsh (2010), even if an individual is glad about separation from the spouse and is looking forward to the divorce, the individual is still likely to regret the decision when he/she goes through the strenuous proceedings in court. The sufferings of divorce are certainly having a negative impact on personal, as well as professional, life. While family and friends may understand the pain and make room for the shortcomings, the individual may have to face entirely different and more difficult problems at work.

Divorce can affect job performance in several ways both for good and bad. Work can provide much needed stability when everything else in the life of a divorcee is changing. For divorced spouses, the job can be the means of surviving the tragedy of divorce and emerging stronger for the experience (Collins & Janning, 2010). Another author, Määttä (2011) was also of the view that social support was very crucial to the divorcing participants. She indicated the need for adequate social support post-divorce. Social support, during and after divorce is a

very helpful tool for both women and men. Thus, while women are most likely to find support from family and friends, men will find theirs from network support and new lovers (Krumrei, Coit, Martin, Fogo, & Mahoney, 2007). Thus divorced men and women approach the transition into single life differently.

Economic/financial Impact of Divorce

A second set of literature focuses on divorce's impact on the finances of women. One group of scholars working in this area argues that the impact of divorce on the finances of women is quite great especially for those who are not educated and are dependent on their husbands (Hilton & Anderson, 2009; Medina, 2010; Turkat, 1994). Turkat (1994) explains that in Ethiopia, the adverse consequences of divorce are more enormous for women than men, especially where women have had lower involvement and status in education and employment. Therefore, divorced women are unfavorably affected economically making the post-divorce adjustment very complicated.

He also explained that due to inability of the government to provide welfare system for vulnerable groups of the Ethiopian society, the majority of divorced women go through a period of difficulty unable to cover their basic expenses like food, clothing, schooling and health care. Therefore, after divorce, women are forced to engage in different activities to generate income to support their family. Divorce further intensifies suffering for women as they might assume the responsibility of head of household without the fathers' support. Turkat (1994) further revealed that the financial difficulty succeeding divorce

confines divorced women's ability to participate in different social and community activities.

The other group of scholars including Jennings (2004), Kanewischer (2012) and Rawlins (2012) suggest that the financial impact of divorce is mediated by lack of child support, low income and no work for some women. Under the circumstance, the income which was used to support one household must be split up to support two households. Also, all possessions, money, financial assets, and debt acquired during (and sometimes before) marriage are divided between former spouses. Some husbands do not share property with their spouses. These experiences according to McLeod and Kessler (1990), lead to traumatic life experiences as well as economic crisis which gives rise to difficulty in dealing with many other life problems.

Financial difficulties, therefore, is one of the major problems women face after the marital disintegration. In addition, the absence of income exposes female divorcees to hostile life conditions that put them under too much stress (Jennings, 2004). This challenge is the result of a shift from a dual income household to a single income household, low or no salaries and lack of child support. A downward reduction in income, therefore, is seen among most divorced women who were very much dependent on their husbands. As a result of this problem it takes most divorced women quite a longer period of time to adjust to the monetary challenges than men (Kanewischer, 2012). Hence, the economic challenges of divorced women are a contributory factor to the changes in their

lifestyles which goes a long way to affect their health and living conditions (Rawlins, 2012).

Divorced housewives face economic challenges right after divorce because of the fact that they dedicated the major part of their lives solely to taking care of the family and managing the household tasks during their marriage. These women are confronted with a reduced financial means as they do not involve themselves in any other activities outside the home. Thus, after the marriage dissolution, they start to hunt for employment to earn their living and to cover all the significant expenses. This in one way or the other becomes very problematic for them as they may not have the sought-after skills and knowledge or a little experience or education (Turkat, 1994). Family incomes of divorced women are estimated to be 13 to 35 percent lower than for married women (Holden & Smock, 1991; Peterson, 1996).

Indeed, finance is one of the first categories that people focus on when it comes to post-divorce adjustment. For most divorced women, regaining financial footing takes longer than it does for divorced men. Women who divorce later in life go through a tough time because they do not have as much time to rebuild their financial capital as their younger counterparts. Divorced mothers of younger children also tend to do less well financially than women with older children. Again, divorced women with higher education and greater economic independence often have a more positive post-divorce adjustment than their counterparts who do not have higher education (Amato, 2010; Hilton & Anderson, 2009; Turkat, 1994).

Divorce is financially stressful, especially for poorer couples. Researchers estimate that divorcing individuals would need more than a 30 percent increase in income, on average, to maintain the same standard of living they had prior to their divorce. About one in five women fall into poverty as a result of divorce. Most men also experience a loss in their standard of living in the early years after a divorce, a general loss of about 10 to 40 percent, depending on circumstances (Amato, 2000, 2010).

It is worth noting also that women, men, and children experience the financial consequences of divorce differently (Amato, 2010). Most children, five out of six, live with their mothers after a divorce, making the financial effects of divorce on women and children largely the same. The immediate economic difficulty starts with leaving from the dual worker family, starting a separate household and going through all the economic expenses of a house alone. Moreover, many single mothers do not receive their deserved child support and this also causes women's poverty (Thibos et al., 2007). Kurz (1995) argues that because of economic decline after marital dissolution, many divorced women with children have to live in vulnerable conditions which are also below the formal poverty level. Generally, women suffer more from financial losses than men because of unequal wages for men and women and because women usually have more expenses associated with the physical custody of children post-divorce. This division of labour has profound consequences in a context characterized by inequalities in wages, and also women's full time responsibility for childrearing. Holden and Smock (1991: 69) emphasize that "the crucial point is that whatever

is the source of their [women] lower earnings potential, when thrust into the role of primary earner, formerly married women are unlikely to match the earnings of former husbands.” Amato (2000) therefore suggests that women at the crossroads of divorce should evaluate their financial situation carefully, since good preparation for the financial challenges of divorce is important to minimize its negative effects.

The next group of researchers postulates that some women are financially secured even after divorce. However, the age at the time of divorce plays an important role for most women, the older one is, at the time of divorce implies she has fewer working time at her disposal to bounce back financially (Amato, 2010; Bair, 2007; Makidon, 2013; Molina, 2000a; Thabes, 1997; Thomas, & Trayner, 2002; Varner & Mandara, 2009). For instance Makidon (2013) study in the United States of America revealed that most of the women (18 out of 25) had financial stability while few (2 out of 25) reported they were financially insecure because they were unemployed and thus looking for jobs. The remaining five were neutral because they were looking forward to retiring. What is different is that though all twenty-five women had reached the highest point of their work lives, most of them seem to be steadier with their financial status and have gotten to a place of peace in their lives. It was also clear that their financial security or insecurity may be influenced by some factors including their retirement status, education level, and current employment status and some potential negative effects on post-divorce adjustment such as working for low pay, not working and wanting to work.

McKelvey and McKenry (2000) have also indicated that, for most women, financial insecurity lasts only for a short period after divorce until they start to participate in income generating activities. Research by Uhlenberg, Cooney and Boyd, (1990) in America has established that about one in five women fall into poverty as a result of divorce, and about one in three women who own a home and have children at home when they divorce lose their homes; finally, three out of four divorced mothers do not receive full payment of child support.

The financial burden is greatest during the first year post-divorce and varies for each woman depending on how much money she contributed to the family income before divorce and the ability and willingness of her former husband to make support payments. If she was already earning a decent income and her husband can be relied on to make full child-support payments, then the financial stress of divorce will not be that great. But many women are not prepared financially for life as a single parent; as a result, they often need to rely on public assistance (welfare) programs to supplement their family finances. This financial support is crucial for many women, although it is still unlikely to cover all financial needs (Uhlenberg, Cooney & Boyd, 1990; Turkat, 1994).

Economic Coping Strategies

Although divorcees go through some financial problems after the divorce, a lot of such problems decline with time and the divorcees eventually get to the point of stability and a reintegration into society (Kressel & Deutsch, 1977). Additionally, even though some divorced individuals call for counseling, a lot of them seem to adjust without formal mediation because of the adaptive techniques

and strategies they adopt to facilitate the process of adjusting to divorce (Berman & Turk, 1981). Some of the strategies have been possible because of the event of modernity. Indeed, financial difficulties are situations that some divorced women experience. They are forced to shoulder the responsibilities of their (ex) husbands making it difficult to meet the major needs of children and maintain the previous standard of living.

Given their financial situations, divorced women use various strategies to overcome financial difficulties. The most prevalent strategy is getting a job and help from their family (and kin) or formal support. To cope with their economic circumstances, the divorced women try to assemble a “resource package consisting of informal help resources and formal help resources (Mulroy, 1988: 22). One coping strategy is to seek out sources of income. Single parents get income from three main sources: the family, the market and the state. In order to meet financial needs, mothers start work for the first time, or they may take on a second job. Studies have shown that employment is an important way against economic deprivation (Dewilde, 2008; Poortman, 2000). In this sense, the family of origin, kin ties or children may assist in diverse ways including childcare, new jobs, money and other material items. Older children may also help by getting employment; however, this may result in dropping school (Caple, 1988: 93).

A second coping strategy is to seek out help for childcare. Choi and Kröger (2014: 5) argue that every care arrangement is constructed due to personal conditions of women which are determined by the restrictions in the labour market and social services provided by the welfare state regimes. The majority of

working single parents are constantly trying to balance work and care. Hence, in order to set up childcare arrangements, parents rely on informal networks such as grandmothers and other relatives. By this way, they facilitate the reconciliation between work and care since formal childcare facilities are not efficient or are inadequate. Although institutions like schools or kindergartens are supposed to be one of the key strategies for women's employment problems, in fact, they are not. Most schools and day care facilities do not consider that many mothers have a job which does not have suitable time schedule (Tobio, 2001: 359). Aside the financial difficulties that divorced women experience, some studies have shown a positive relationship between women's autonomy and divorce. This implies that not all women go through financial difficulties post-divorce (Takyi & Broughton, 2006).

The experience of modernity has brought financial liberation to women, particularly, education and work outside the home has reduced women's reliance on husbands as breadwinners. The quest for higher education and increased employment for women outside the home provides them with an extensive variety of resources and choices giving them autonomy and financial freedom. In view of this most women become financially liberated after a divorce and thus feel happier and more comfortable post-divorce (Takyi & Broughton, 2006). Research by Lloyd and Gage-Brandon (1993) revealed that Ghanaian women are well represented in the country's cash economy, where over 50 percent of women within the ages 15–49 are gainfully employed and doing well financially. Furthermore, apart from those who trade and do business, Ghana is endowed with

a lot more educated women who are self-reliant and financially strong, and thus prefers to stay out of unhappy marriages (Takyi & Broughton, 2006).

The next body of literature talks about Post-divorce economic recovery (PDER). Post-divorce economic recovery is generally defined in terms of the size of the difference in income before the divorce and after. This can be positive or negative and for women, numerous studies have shown that the difference is negative. Some previous studies have used remarriage as a proxy of PDER because women did not work outside the home, especially those with children. Studies including that of Jensen et al. (1995) have measured PDER in various ways including family income, per capita income, income to needs ratio, and poverty status. It is therefore important to examine multiple measures because each contributes different information and the most common is family or household income.

Researchers such as Bratberg et al. (2008) have used one or the other of these terms to describe the measure (in essence, family income), but is measured as the sum of all earnings from employment, transfers from government agencies, social security, welfare and child support, and other types of income (Ananat & Michaels, 2008; Bratberg et al., 2008; Gadalla, 2008; Jensen et al., 2009; Page & Stevens, 2004; van Eeden-Moorefield et al., 2007). Sayer (2006) reported that after divorce, the range for total family income drops between 27 percent to 51 percent for wives and 8 percent to 41 percent for men. For instance, in Duncan and Hoffman's (1985) landmark study which used statistics from the Panel Study of

Income Dynamics (PSID), showed that at one, three and five year intervals post-divorce, women saw an initial decline of 30% of their pre-divorce income.

Later, if remarriage did not take place, these researchers established that at the three and five year marks, women remained at this level of income. Duncan and Hoffman (1985) indicated that at the initial year post-divorce, there was a 9 percent decline in income for men, but by the third and fifth years following the divorce, men do not only recover from their income loss, but also experience a higher percentage increase. Again, in most cases, men are better off because they get to escape from their responsibilities especially when the wives decide not to take anything from them. Research shows that though there is a drop in the income of women after divorce, it is a very steep one compared to rise in men's income post-divorce. The difference ranges from a decline of 20 percent (Sayer, 2006) to 70 percent for women (Weitzman, 1985), and an increase of 10 percent (Peterson, 1996) to 93 percent for men (Sayer, 2006).

This increase is in part a result of men's smaller household size, as fathers are less likely to have custody of children during post-divorce. Other studies have also indicated declines from 20 percent to 36 percent for women and declines of 14 percent to increases of 28 percent for men (Page & Stevens, 2004). Marriage dissolution therefore has higher economic consequences for women than for men (Amato, 2010; Duncan and Hoffman, 1985; Peterson, 1996; Sayer, 2006).

Impact of Divorce on Families

The impact of divorce is wide-ranging and affects almost all members of the divorcing family as well as friends and relatives. Divorce brings about distressing life experiences that have concurrent impact on individuals who pass through the divorce process. Individuals who pass through the process of marital dissolution face challenging circumstances that disrupt their overall wellbeing. The negative upshot of divorce goes beyond those who are involved in the process. The immediate sufferers of the marital dissolution who bear the potential consequences are children and other relatives of the couples (Bereket, 2012).

In addition, divorce has various negative effects on the society as a whole. Its impacts are felt psychologically, physically, socially and economically (Murray, 2012). Similarly, the year following the marital break down is a time of rapid and frequently radical shift in the usual patterns of life. Divorce disrupts the family structure creating much stress on the family (Mulroy et al., 1995). Divorce, therefore, plays extensive role in disrupting the parenting role that was practiced in the family before and may lead to further changes in self-perception and emotional struggle. It causes various kinds of stress on women which makes them suffer from diverse psychological issues such a depression, insomnia, heart disease and loss of appetite among others. In one way or the other, divorce affects women's personality. The majority of divorced women experienced a post-divorce increase in their feelings of being in control of their lives (Baum, Rahav & Sharon, 2005).

According to Cameron (2008:25), after marriage dissolution, one of the more unhappy outcomes is that, one of the parents may become absent from the

child's life. While there is nothing intrinsically wrong with single- parent family, it stands to reason that a child who suddenly goes from having two parents to one parent will almost certainly feel the missing parent's absence intensely, especially if the transition is sudden or lacking an explanation from one or both parents. A child in these situations may feel abandoned, unloved, or come to believe that there is something "wrong" with them that cause the other parent to go away. Also, in a study conducted on post-divorce family relationships as mediating factors in the consequences of divorce for children, the psychological structure of the family after the breakdown is seen as mediating the impact of marriage dissolution upon children. Divorce affects primary bonds with parents, presents challenges to conceptions of social reality and creates stress which interferes with normal development (Hess & Camara, 2010:79).

Amato (2000) established that the long term impacts of divorce on the couple, and the family, are related to the conditions surrounding the divorce, the moderators of resources, the definition of divorce and specific demographic characteristics. This reveals that the outcome of a marriage break up for each family is unique, and the decision-making process is potentially difficult.

Impact of Divorce for Religious Involvement

In Ghana where the majority of the people are Christians, religion has determining effect on people's attitudes. Christianity does not encourage divorce because it is believed and is evident in the Bible that no one should separate what God has put together. Even though the act of divorce is allowed, the fact that it is

not encouraged and disliked may have its impact on the social attitudes towards divorce. Even though religious affiliation acts as an obstacle against marital breakup, people with various religious associations have diverse differences in doctrines as well as the rate of divorce (Albrecht et al., 1983; Combs & Zumeta, 1970). To assess religion's impact on divorced women, we need to draw a fine line between women who are committed and those who are not; because for some of these women, religion has no such reference point and so taking committed and noncommittal women as vantage points to examine the effects of patriarchy and religion dyad on women will give us insight into the societal attitudes (Kavas, 2010).

For many people who have strong ties to a personal faith and a religious group, marriage often has a sacred component. For them, marriage is not just a vow with your spouse, but also a covenant with God. Because couples can feel like God is a part of their union, approving it and sanctifying it, when these marriages break up, feelings of spiritual disappointment, guilt, and a broken relationship with God sometimes ensue (Blomquist, 1985; Nathanson, 1995). This is even stronger when spouses feel responsible for the breakup of the union. Divorcing personalities may therefore feel refrained from a dimension of their life that gave them access to revered, spiritual feelings. Some even go as far as feeling that they deserve to be cut off from God or their religious friends, thinking that they were not as good or loving or forgiving or patient as they should have been. This thought of sacred loss is linked to higher rates of depression (Krumrei et al., 2009).

When one spouse feels that the other has deliberately dishonored sacred covenants, their nuptial union, which was once viewed as sacred, may now seem violated such that something which was treasured to them is now “dirty” and defiled and this leads to even greater fury compared to other kinds of loss. Sometimes, those with religious backgrounds may feel that the other partner could have desecrated such a sacred thing only if he or she were being influenced by evil forces. This position can cause a parent to protect the children from the ex-spouse, and can lead to a long-lasting conflict after the divorce is over (Blomquist, 1985; Nathanson, 1995) Spouses with strong religious beliefs also may be susceptible to “using” God in a devious way in their conflicts. They may try to prove to the other spouse that God is on their side. Spouses may sometimes seek assistance from God in prayer but avoid directly communicating with each other.

In many cases, spouses end up quitting or switching their religious group as a result of divorce. Some may feel embarrassed or bitter; others may feel they are spiritual failures or castaways. They may feel that they either deserve to be cut off or are not worthy to partake in worship services (Blomquist, 1985; Nathanson, 1995; Tanaka, 2010). Tanaka (2010) concluded based on his study in the US that some divorcees may choose not to attend religious services or abstain from religious activities based on the feeling that, as divorcees, they don't qualify to participate in religious activities. He added that religious organizations adjusting to the social truth of growing numbers of divorces should intensify their level of

support towards divorced members in order to help encourage divorcees to stay religious and healthier even after their divorce.

This is imperative because such support helps in strengthening the spirituality as well as the recovery process of divorcees. In another research, 11 out of 12 divorced women mentioned that spiritual support and spirituality eased their recovery process post-divorce (Nathanson, 1995). Additionally, in Blomquist (1985) study of fifteen divorcees, she discovered that the divorce experience led to a transformation in their spiritual lives, though they had different levels of spiritual growth which was dependent on the kind of divorce experience they had.

Many people move to different neighborhoods or cities with a divorce, which may require switching familiar congregations. But for others, religious beliefs and activities can be a powerful support to help families deal with the trials they are going through. Counseling with trustworthy religious leaders and accepting their support during challenging times can be very helpful for many, as well (Krumrei, 2009). Rye, Folck, Heim, Olszewski and Traina (2004) examined the concept of forgiveness as a coping strategy after divorce. The authors looked at a religious or spiritual construct as a means of promoting a positive post-divorce adjustment in the lives of fifty men and one hundred and forty-nine women in several Midwestern cities; 49 percent reported they were Catholic, 45 percent reported they were Protestant and 6 percent reported other. Majority of the participants reported that they believed forgiveness is very important especially for emotional healing after divorce.

They agreed that being angry was normal after divorce however, long-term anger (that is, resentment and bitterness) could be harmful both physically and mentally during post-divorce. Many of the participants “believed that forgiveness of one’s ex-spouse is important for emotional healing following a divorce” (Rye, et al., 2004, p. 32). The authors indicated that there is a clear cut difference between forgiveness and reconciliation. Thus, what they report as forgiveness means “letting go of negative thoughts, feelings, and behaviors in response to wrongdoing” (p. 33). They also added that responding positively toward the offender can be helpful, but it is not obligatory in order to benefit from letting go. The authors therefore concluded that forgiveness as a coping strategy during post-divorce is a good thing because it helps divorcees to improve mental health, spiritual well-being, and helps with a more successful co-parenting relationship especially when there are kids involved.

Finally, various studies including that of Booth et al. (1995) have established that our religious orientations have a greater influence on our actions within the family setting and thus a favorable relationship between a person’s religiosity and marital stability. This means that women with low or no religious positioning have higher marital challenges leading to breakups than those who have strong religious orientation (West, 1997). Additionally, various religious groups such as the Catholic Church and others have strong oppositions towards divorce based on their doctrinal background, and so it becomes difficult for a member of such denominations to have easy divorce. On the other hand, this same

religious doctrines have been used to strengthen traditional gender roles in patriarchal societies in Ghana (Daly, 1985; Takyi, 1998).

Family Support Child/ Rearing Arrangements

One more thing that goes with women's post-divorce adjustment, is child rearing arrangements especially if there are children in the marriage. Upon the decision of divorce, the immediate worry is raised concerning who will take charge of the children or child. When women with children divorce, they mostly take custody of the children than men. Over 70 percent of women who divorce are granted full custody in the United States (Center for Disease Control, 1995). This puts the additional strain of being a sole caregiver on a newly divorced female. Women are perceived to be the primary custodial parent as confirmed by Arikan (1990), she found that 77 percent of the women in her study are custodial parents.

Another study by Demircioglu (2000) also reports that 72 percent of women obtain the custody. Single motherhood resulting from marital separation generates a complex situation since women have to deal with different phenomenon including the legal process to acquire custody of children and other legal issues and rearing children as a single parent (Douglas, Doe, Sanberg, Gilliat-Ray & Khan, 2011). Moreover, life in a single parent home can be quite stressful for the women and they may feel overwhelmed by the numerous tasks they need to take like maintaining a job to support the family and handling domestic responsibilities without getting support from the ex-husband (Boon, 2009).

By virtue of their place within the sexual division of labour, women are excessively responsible for childcare and family health, and they are particularly burdened with housing and food provision (Molyneux, 1985:250). However, Ehrensaft (1990), in her study, suggested shared parenting by mother and father instead of female dominated child rearing. Although women have mostly taken custody of the children as a result of maternal feeling, men have most often declined to the demand (Kavas, 2010). Regardless of growing value of children in Turkey for the last three decades accompanied with emotional interdependence in family and closeness between generations with weakening patriarchal and patrilocal family patterns particularly in urban setting (Kağıtcıbası & Ataca, 2005: 334), it is quite interesting to understand men's tendency to leave custody to women most of the time, specifically, given father's protectionist treatment of their children during marriage. One may think that the presence of children may cause men to be less advantageous in marriage market. However, parting with the child contributes to remaining single after divorce. The typical outcome of a marital breakup for a family with children is that the man becomes single while the woman becomes a single parent (Pearce, 1982; 12) as cited in Abbott & Wallace, 1992: 139).

According to Kavas (2010), Women normally find it hard to adjust to their new conditions after the divorce; they therefore have to find ways to manage economic problems which is intensified with child's expenses. The parent who actively takes care of the children face variety of problems including over involvement in their family roles, parenting problems toward children and

economic hardship (Arikan, 1990: 42). Trying to be both a father and a mother, the custodial mothers take over too much burden, at times they may have role confusion, by shifting the boundaries and may end up behaving like an authoritarian father, which makes their single parenting experience all the more difficult.

Listening to women's recounts in Kavas' (2010) study, it is possible to see that even though they mention some disadvantages, they stress how family aid supports them to a great extent. Particularly with respect to childcare, women receive enormous help from their families. Due to the issue of trust, they prefer their mothers or close relatives rather than nannies, by so doing, they in a sense, share responsibility at nights and weekends as well, which can give them more time and energy to spend on their work and career. Family help therefore turned out to be better help than they could have from nannies. And with help of the mother who will care for the children after their school, women are able to stay in the office till late because of the trust they have for their mothers.

Research describes the contributions of close relationships to divorce adjustment and to wellbeing (Wang & Amato, 2004). Close relationships have been found to provide a reliable alliance, sense of companionship, comfort, reassurance of worth, and opportunity for nurturance (Weiss, 1976). A positive ongoing relationship is viewed as an attachment providing a safe base and a secure haven in the world (Johnson, 1996). Because research consistently indicates that close relationships help people make positive post-divorce adjustments, an examination of how the divorce experience connects with these

relationships may also enhance our understanding of post-divorce adjustment processes.

Adjustment to Divorce/ Benefits of Divorce

Research has found that women continue to recover from and adjust more quickly to divorce than men (Braver, Shapiro & Goodman, 2006). Several reasons such as women's greater adaptation to creating and utilising social supports have been attributed to women's way of adjusting to divorce (Kitson, 1992). Women are less likely to use harmful or ineffective methods of managing such substances as alcohol (Baum, 2003). Due to the fact that women are more likely to initiate divorce, they have more control over the decision and thus feel less stress (Allman & Tashjian 2000; Gray & Silver, 1990; Pettit & Bloom, 1984). The change in status has been viewed more positively by women, such that they now see themselves as the head of their households (Demo & Acock, 1996). Women report more stress when making the decision to divorce while men report more stress after the divorce (Bloom & Caldwell, 1981). And lastly, women tend to have high satisfaction with divorce settlement proceedings (Sheets & Braver, 1996).

Apart from the negative impacts, divorce may also have various advantages to the overall wellbeing of those who go through the process. Even though the ending of marriage has stressful and negative consequences, divorce also has beneficial effects by ending and resolving acute conflict situations and other problems. In some cases, the ending of problematic relationships leads to an improvement in individuals well-being by allowing them exercise their autonomy

and by gaining relief. In addition, studies have shown that most women in the aftermath of marital disruption achieve enhanced personal growth that leads to an important psychological and social functioning (Boon, 2009). Riessman (1990) indicated that unlike men, women are more likely to experience a more positive post-divorce because the break up eases the restrictions on women's acquaintances as well as reducing their susceptibility to at least a single form of male power (or abuse). Divorce also gives women the opportunity to have better control over their lives as well as lessening the sensitive hardships they ever went through (Riessman, 1990, p. 209).

Other researchers have revealed that divorce provides opportunities for those who undergo the process. It assists women to liberate themselves from the abuses they go through while married and permit them to experience the relief, confidence, happiness, personal growth as well as to free themselves from the financial hardships. This has enabled them greatly to improve their lives and to adjust to their post-divorce lives (Schneller, 2001). Hence, although divorce is a stressful occurrence for some people, for others it is an escape route or better still a way out from horrible life circumstances (Ferreira Da Costa, 2007).

Given the Ghanaian context, there seem to be gaps in the literature which this research seeks to address. This is because in most Ghanaian societies, divorced women rely on the extended family for various kinds of support including free child care by kin and financial support from parents, siblings and sometimes cousins.

Anthropological Literature on Matrilineal and Patrilineal Groups

There has been numerous studies by various scholars on African societies which points to the fact that the family plays a central role in the lives of if not all, most Africans (Caldwell & Caldwell, 1987; Kayongo-Male & Onyango, 1984; Lesthaeghe, 1989). The African family doubles as the basis of African social organizations and the main warden for the young and the aged. Additionally, the African family serves as the main socializing agent, the regulator of social order and the centrum of most religious activities. In Africa, marriage is held in high esteem because it is practically the prime source of reproduction for the ensurance of continuity (Lesthaeghe, Kaufman & Meekers, 1989; Van de Walle & Meekers, 1994; Cohen, 1998). In view of their great regard for nuptiality and it's by product (children), most African women marry at very younger ages to enable them give the offspring's their best care in their youthful ages.

In most African countries including Ghana, the marriage system is often seen as an agreement between two families and perhaps communities. As a result, mate selection is done by the two families considering similarities in backgrounds. This, they believe, will help reduce the occurrence of easy termination of the marriage and ensurance of a strong bond between the couples and their families. This is partly responsible for the structural interpretation for marital instability and divorce in most African countries as noted by Cohen (1971) and Caldwell (1982). According to them, this instability is caused by factors such as kinship and family structure, family size and infertility, social disorder arising from urbanization and modernization procedures, rising women's

autonomy, religion, and individual characteristics (Takyi, 2001). There are other factors aside the ones listed above which have been postulated to affect marital stability and more precisely the incidence of divorce in Ghana.

The commitment and attachment of individuals to their extended families influences the conjugal family. According to Lockwood (1995), there is a range of conducts right from marriage through to the transmission of property which is normally determined by ones commitment to his or her lineage. The sturdiest is the impact of the extended family on the nuclear family. It is such that the desires of the extended family frequently supersede those of the conjugal unit (Takyi, 2001). Most researchers have argued that this undue influence of the extended family could be the major cause of marital instabilities in the region. For instance, Ollenu (1966) revealed that among the Akans in Ghana who inherit matrilineal, a wife is more of a stranger in her matrimonial home because she and her children are not recognized as members of her husband's family but rather her husband's sister's children are the ones to inherit her husband.

In view of this, when there is divorce, the woman and her children do not stay in their father's house but move out with their mother because they are not conjugal kinsmen. This well explains the weak bond and the subordinate relationship between a husband and wife from the matrilineal Akan background (Anarfi & Awusabo-Asare, 1993; Bleek, 1987). Such unfair kin relationships are part of the increasing divorce rates among the matrilineal Akan's in Ghana. This is because most women from such backgrounds will prefer to be independent and autonomous than to stay under subjection of a husband whom she or her children

will not benefit from in any way because they can work hard to provide for themselves and their children (Allman & Tashjian, 2000; Takyi, 2001). Additionally, this kind of practice (matrilineal inheritance) according to Asante-Darko and Van der Geest (1983) is more likely to reduce the loyalty of the marriage partners to their respective lineage.

Other findings also proved that the increasing divorce rate was stemming from matrilineal Akan women who were living in the cities where they are even more independent compared to living in the rural setting with husbands (Takyi, 2001). In addition, Takyi's (2001) research discovered other factors such as previous marital history, the duration of marriage, religion, and parity (children ever born) also contributing to the rising rate of divorce in Ghana (Takyi, 2001). Takyi (2001) further suggested that to be able to find solution to the sudden upsurge of divorce rates will mean taking time to first of all review and understand the causal factors and then perhaps drawing programmes that can help address the phenomenon and thereby curb it. The other way of going about it according to him will be a critical look at the pertaining kinship systems in the country. For instance, the matrilineal and patrilineal kinship traditions existing in the Ghanaian economy but taking a very special look at the matrilineal system since majority of the problem is from there.

This was emphasized by Assimeng (1981) and Nukunya (2003). According to them, the rising divorce culture is a result of the Ghanaian kinship structure. Although other scholars have critiqued the patrilineal structure, most of them juxtaposed the two and have concluded that the patrilineal kinship structures

in itself encourage conjugal stability because it is the practice where a wife is normally accepted by her husband's kinsmen as a member of their kin and thus enjoys all that the association comes with including identity. They however, did not omit the idea that the substantial amount of money paid as bride wealth is a potential factor for dissolution of the union. Goode (1963), however, countered that, in view of the financial requirement from the female's background, the onus lies on the extended family to ensure a smooth marital stability which they have always guaranteed consciously. As a result, women from the patrilineal background are more likely to enjoy many incentives from their marriages or even at certain times when they feel uncomfortable and depressed in their marriages, divorce may become very difficult because family may give them pressure to stay in the oppressive marriages.

The ABC-X Theory

The ABC-X model of family stress and coping, developed by Hill (1949) supported the study. The model and its applications on how families as a unit respond to stress and crises has been studied broadly over the last few decades. Reuben Hill, who is also known as the father of family stress theory (Boss, 2002), was one of the first to propose a systematic model to describe what might be anticipated when a family goes through a period of stress, and what reasons influence their response to it. The model has played a significant role in various academic and occupational fields dealing with families such as sociology, psychology, social work, and family counseling. Though it has been reformulated

that, the family system must find ways and means of restoring equilibrium in order not to be dysfunctional.

Burr (1982) established that the presence of family dysfunction brings about a crisis situation for families. In other words, crisis befalls families when they are unable to provide socialization, reproduction, resource sharing, and emotional support to members due to the stress of a change or event such as divorce. In the family system, there are inputs and outputs that represent specific variables in the ABC-X model. They are the exogenous and endogenous variables. The exogenous variables comprise (A) which represents the specific stressor event, (B) the family's available resources, and (C) stands for perceptions of the event. (X) is the endogenous variable and it represents the degree to which the stressor triggers a crisis to the extent that a family can no longer stay intact and functional (Rosino, 2016).

He further explained that the stressor represented by variable 'A' can be the stressful situation or event confronting a family. This could be any change in a family's social situation or norms including those with both positive and negative features, such as a work-related change that involves both a rise in monetary resources and improved time and energy demands. Again, any new situation or experience that requires considerable adjustments can be a cause of stress for individual in a family, relationship or in the whole family system (Rosino, 2016). Stressors are therefore seen as changes that are likely to quicken a crisis, thus, different types of stressors have impact on families in diverse ways.

The second exogenous variable, 'B' describes the existing resources available to a family (extended and conjugal), which can help overcome any crisis when confronted by a stressor. Lack of accessibility to the right resources, can lead to an increased crisis experience during the stressor period. Available resources such as wealth and assets that allow families to escape financial strain, self-esteem and other familial resources such as family integration and mutual adaptability can contribute to families coping strategies to stressors (Hill, 1958; Rosino, 2016). These resources can be given to people faced with a stressor by the wider community and society, as well as specific family members or the entire family (Burr, 1982; Rosino, 2016).

Other theorists such as Burr and Klein (1994) recommend particular types of family resources including cognitive, emotional, community, and spiritual resources and then relationships and individual development. Furthermore, irrespective of the available coping resources, the collective and individual interpretations given to the situation will determine whether a stressor may lead to family crisis or not.

The last exogenous variable 'C' defines a family's perceptions or explanations of a stressful situation or event according to Hill (1958). Thus, the perceptions of a stressor held by a household can influence the outcome such that families that describe stressors as crises are more likely to go through a crisis than those who refuse to explain stressors as crises. Giving positive interpretations to the stressor help families to live healthy and crisis free lives. Conversely, the more a family adversely describes a stressor, the more negative experiences it will

encounter. This may lead to psychological conditions such as depression and anxiety, which diminishes the functioning and well-being of individuals and family (Rosino, 2016).

Again, realistic and practical perceptions of stressful circumstances and experiences enable families to focus on dealing with the cause of stress rather than the stress itself. Thus, the family's perception of a stressor can be dependent on some reasons such as each family member's position within the family, relationships within the family as well as the individual's influence in the process of collective interpretation to the stressor. There may also be some power dynamics within families manifesting along the way with respect to family roles and gender. This can affect the ability of individual's participation in the family's overall interpretation. The collective interpretation process brings about allocating blame by the family towards an internal or external source. Thus, blaming an internal source such as a family member can result in conflict and anger, while blaming an external source who happens to be outside the family can help families to deal with the stressor such that the availability of resources and perceptions of a stressor experience to the family will work together to define a family's susceptibility and adaptability to stress caused by a stressor event (Burr, 1982; Rosino, 2016).

Finally, the variable 'X', which is the endogenous variable, explains volume of crisis that ensues as a result of the stressor events coming to work together with the family's available resources and perceptions of the stressor. Families with sufficient resources and perceptions may not experience any crisis

from the stressor; however, the possibility of a crisis to occur is high if the family is unable to cope with the stressor, causing a dysfunction, disorganization or disruption due to its failure to functionally describe the stressor as a result of a lack of appropriate resources (Rosino, 2016). Further, crisis does vary in type as well as its impact on families with respect to the kind of role the family may or not play. It includes the provision of or the lack of material resources, emotional support or parenting and socializing children (Burr, 1982; Boss, 2002).

Application of the ABC-X Model to Post-divorce Experiences

The model includes four variables, 'A', 'B', 'C', and 'X', which were interpreted in this study as 'A' being the divorce situation, 'B' representing the kind of support and coping strategies that individual women adopted to survive the stressful situation. In this study, the support was received from family, friends and religious groups. This came in the form of financial, foodstuffs, clothing and emotional. 'C' denoting the interpretation the women gave to the divorce situation which determined the kind of strategy and support they got and finally 'X' representing the kind of divorce experience, that is whether a positive or negative experience, thus its name.

Mainly, variable 'A' represents the family stressor which in this case is the divorce, and 'X' represents the crisis that follows, this may be what this study termed: 'chewed stones' or 'did not chew any stones'. The impact of the stress can be cushioned by the two defensive factors, 'B' and 'C', of which 'B' constitute the internal resources adopted by the divorcee, that is, the social and financial strategies the women had available and made use of. Then 'C' denotes

individual perception, appraisal, or meaning, in other words, the interpretation given to the experience. These two defending factors are interconnected with the stressor which in this case is the divorce situation. Thus, when the end result is adaptive, then divorced women experience manageable levels of stress, then the ensuing outcome may not be negative. However, if the subsequent outcome is maladaptive, then divorced women may experience high levels of divorce crisis (Xu, 2007).

Summary

Divorce has been conceptualized by this study as the formal dissolution of marriage by ordinance. It is a major life transition that has far-reaching social, legal, personal, economic and personal consequences. The breakup is normally seen as a terrible situation especially for women because of the financial, social and emotional stress they experience after the break up. However, some literature also argue that this is not always the case because some women prepare themselves both financially and emotionally towards the break up and thus do not really go through the terrible experience that most literature talks about.

Furthermore, some lucky women get support from family and friends which goes a long way to reduce their post-divorce stress. Regardless of the negative experiences some women go through after the break-up, it is also a good thing to exit an abusive or a non successful marriage in order to save oneself from the negative effect it may have on both the mother and children. The status of the initiator of divorce is another issue connected to an easier post-divorce

adjustment. This has been established by various studies that the spouse who initiates the divorce often has an easier and shorter post-divorce adjustment period. It is a possibility because the initiator of the divorce most of the time prepares very well towards all the consequences before going ahead to file or ask for the break up. It is on few occasions that the initiator has to take impromptu decisions of a divorce.

Even if that becomes the case, the initiator may get support from family and friends for an easier post-divorce adjustment. Social networks have also proved supportive to divorcees depending on their decisions to either maintain or quit such networks. The decision to stay close to such networks will also determine the level of support the divorcee will receive. This in one way or another adds to the familial and individual resources which according to the ABC-X model determine whether the divorcee experiences an adaptive or maladaptive crisis post-divorce. Finally, the chapter looked at the ABC-X model of family stress. This model became relevant because of the fact that divorce is recognized as a type of family stress. The theory was very useful because it helped in interpreting the divorce better from the women's own perspective and the positive or negative resultant outcome due to the interpretation they gave to the stressful experience.

CHAPTER THREE

METHODOLOGY

Introduction

This chapter provides a detailed description of methodological approaches and the techniques that were employed in this study. It also highlights the challenges encountered during the study. The chapter looks at the philosophical and theoretical positions of the study and how they shaped the research. Then it goes further to explain how participants were engaged and the detailed data collection procedures. The chapter further describes the data analysis framework used as well as how it was engaged in the study. Finally, the chapter concludes with a description of some ethical considerations.

Study Design

The study design is normally one of the essential parts of the research because it tells the direction the research will take. According to Polit and Beck (2006; p. 765), research design is the general strategy for addressing a research question, including specifications for enhancing the study's reliability. Brink (2009 p. 92) also defines research design as the set of consistent steps that an investigator takes to respond to the research question. Hence, it forms the 'blue print' of the study and controls the procedure used by the researcher to attain sources of information.

The approach used in this study is the exploratory qualitative style. The research sought to elicit the participants' understandings regarding their

experiences and feelings after their marriages dissolved, and subsequent meanings they attached to their post-divorce encounters. Qualitative research according to scholars such as Merriam (1998) and de VosStrydom, Fouche and Delport (2002) has a major objective of helping in the process and understanding of daily life and the meaning that people attribute to their lives. This falls in line with the focus of the research and thus makes the qualitative approach well suited and relevant to this endeavour.

In addition, the fact that the focus is not to produce statistical answers as would be done in a quantitative study but on understanding the experiences of divorced women in a society that remains largely patriarchal adds to the appropriateness of the qualitative method. Finally, Riessman (1990) indicates that a qualitative study is useful because of its emphasis on the interpretive process of people creating meanings from their experiences. A concern with the subjective interpretation and understanding of the complex world of the lived experience is what Weber characterizes as "*Verstehen*" (Schwandt, 1994: 118). As with other qualitative studies, this project is derived from a commitment to an emic, idiographic way of knowing (Denzin & Lincoln, 1994).

While a qualitative approach is being gradually applied to divorce as researchers recognize the importance of subjective experience, the qualitative approach is not free from criticisms or weaknesses. Some opponents have pointed to the lack of statistical demonstration of samples that restricts understandings and generalizations. Others have also questioned the dependence of the qualitative approach on the subjectivity and final decisions of the researcher (Baxter et al.,

1999; Baxter & Eyles, 1997). For instance, one can verify certain quantitative data from available records; however, it becomes very difficult to verify qualitative information such as a person's perception on an issue. Post-structural, post-modern and post-colonial approaches to knowledge construction in the social sciences, however, question claims to objectivity, and seek instead to understand the 'situatedness' and the differential relations of power underlying the research process (Dear, 1995; Haraway, 1991).

Regardless of the approach used, whether it falls within the positivistic or humanistic tradition, various research paradigms and procedures have some advantages and restrictions in addressing various phenomena. The researcher's preference to hold on to a particular method or mix of methods requires a careful contemplation of one's ideas and the particular kinds of research questions to which one seeks response. The interpretive and phenomenological paradigms were also very useful to the study.

Interpretivism

Interpretivism has gradually become popular in sociological and anthropological studies that are related to the perceptions and meanings people attach to social phenomena (May & Williams, 2002; Schwandt, 2000). The researcher found the interpretive paradigm appropriate for this study because of its focus on meanings, interpretations and experiences. This approach helped the researcher understand the experiences, meanings and understandings that the divorced women in the study have about their divorce and the coping strategies

they had to devise in order to survive in the patriarchal environments in which they found themselves.

Additionally, this approach helped the researcher to report from diverse views and descriptions which are features of the interpretive paradigm. In a nutshell, the researcher was able to dig into the processes of subjective interpretation, acknowledging the motivations, interests, intentions, beliefs, values and reasons, meaning-making and the self-understanding of the participants (Blumberg et al., 2011, p. 18; Henning et al., 2004, p. 20). The interpretive paradigm is often used in tandem with critical social theory, feminist standpoint or phenomenology. Thus, the phenomenological tradition and how it supports the research design is discussed below.

Phenomenology

Phenomenology is a school of thought within the interpretive paradigm. Phenomenology is derived from the Greek word 'phainomenon' which means 'appearing or to show self'. Phenomenology is identified as a philosophy and a research approach which supported the research. It has its roots in the works of Edmund Husserl, a German philosopher who is recognised as the proponent of this qualitative approach. Phenomenology emerged from philosophy in the 19th century. It is one of the common approaches to qualitative research. It deals with the fundamental philosophical question of what is real and focuses on the 'lived experiences' of individuals (Kessler et al., 2005). The approach was used by the researcher to understand the meaning and nature of such lived experiences within the context of occurrence.

It helped in determining what is inter-subjectively and collectively shared (Ngulube & Ngulube, 2016). Thus, phenomenology is used to explore situations of everyday world of humans using rational and systematic steps to gain understanding into the experiences, the importance and the meaning attached to such experiences by the individuals such as the divorced women who have lived the phenomenon (Creswell, 1998; de Vos et al., 2011; Patton, 2002). Similarly, the approach focused on the meanings that these individuals assigned to phenomena rather than raw descriptions of observed behaviours and actions (Gibson & Hanes, 2003). Phenomenology assumes that even though we cannot be certain about the independent existence of objects in the external world, we can be sure about how they appear to us in consciousness (Carson et al., 2001).

This phenomenological study attempted to understand the women's perceptions, perspectives and views of a particular situation. Thus, by looking at multiple perspectives on the same situation, the researcher was able to make some kind of generalisation from an insider's viewpoint. The phenomenological model used here aimed to understand and interpret the meaning that divorced women give to their everyday life (Leedy & Ormrod, 2010, p. 141; Ngulube & Ngulube, 2016).

There are two schools of thought in phenomenology and these are Husserlian transcendental phenomenology and Heideggarian hermeneutics phenomenology. Husserlian phenomenology has some key methodological principles such as bracketing, intentionality and essences. In the case of bracketing, the researcher is expected to set aside prejudices, preconceptions, and

beliefs to make sure that the phenomenon described is not influenced his/her ideas, and beliefs. During bracketing, the researcher suspends all preconceived experiential knowledge of the personal lived world and biases related to the situation and thus aimed to interpret the phenomena in a way that ensured that the phenomena being studied was defined from its unmodified or original form. Bracketing unintentionally protects the validity or objectivity of the researcher's understanding against personal bias (Koch, 1995).

Previous authors have questioned complete bracketing as suggested by Husserl. However, it is also observed that reflections of the researcher serve to curtail bias in phenomenological studies using the Husserlian approach (Beck, 1994a). Bracketing according to Parahoo (2006) is agreed to be a difficult task as people find it difficult to totally suspend their personal beliefs, and some of these beliefs occur at the sub-conscious level and the person may not be conscious of these. Bracketing may also be applied to the participant and it is difficult for a person to live a particular experience the investigator is interested in since life events influence each other (Caelli, 2001; Lowes & Prowse, 2001). In this regard, it is recommended that bracketing falls within the positivist sphere because of the objectivity implication associated with the concept (Mulhall, 1997). Thus, bracketing was not very relevant in this case.

Husserl projected that consciousness is directed towards objects (a wide-ranging term that can refer to things in the external world, concepts, essences among others) is known as 'intentionality' (Koch, 1995). Intentionality implies that human experience always points to something beyond itself. In actual fact, it

is related to the phenomenon and the object of experience. Husserl therefore believed that the phenomenological approach will fully disclose the ultimate structures (essences) of consciousness (Koch, 1995). Scholars of cognitive philosophy believe that a person's knowledge, understanding, intentions and actions starts from the mind, which happens to be the only source of meaning and interpretation (Benner & Wrubel, 1989). By this the researcher should have a critical interpretation of what a situation or experience is like. The Husserlian approach is therefore more descriptive than interpretive.

An additional principle of Husserlian phenomenology is a search for essences. This is also called eidetic reduction. Essence refers to the *a priori*, essential constructions of individual experiences or that without which an object or a thing of a particular kind cannot be thought, or without which the thing cannot be intuitively imagined as such (Husserl, 1973). Husserl recommended that phenomenologist's could understand these essences through intuition or precisely, through the process of free variation. To Husserl, essences are the basis for all other understanding, and phenomenological approaches that draw on his work share his intention to describe these essences (Husserl, 1973).

The Heideggerian hermeneutics on the other hand, highlights the personal interpretations of the investigator to understand and describe the lived experience explored, in actual fact, the whole human experience not just written documents (Koch, 1996; Todres & Wheeler, 2001). This was more appropriate for the study. Heidegger's approach contains two critical, indistinguishably interlinked notions. They are the historicity of understanding and the hermeneutic circle, which

comprises of the concepts of background, pre understanding, co-constitution and, Heidegger's fundamental philosophical premise, interpretation (Koch, 1995). Background encompasses the individuals' society and culture from birth which affects the person's understanding of the world. This helped in interpreting the individual's truth or reality.

A number of factors are considered in Heidegger's 'background. They are the cultural, personal and historical components which cannot be made completely explicit or overt (Koch 1995). The concept of 'Pre-understanding' also describes the meaning and organisation of a culture (including languages and practices) that are already in existence in the world before we understand. It simply cannot be ignored, eliminated, or bracketed because it is part of our world which we experience, live and interpret (Todres & Wheeler, 2001).

Heidegger also proposes co-constitutionality as a way of interpreting a person and his/her world (Heidegger, 1962). Co-constitutionality is a philosophical concept that assumes that there is an unending harmony between an individual and the world that is being constructed by the world in which we live and at the same time constructing this world from our own experience and background (Koch, 1995). Heidegger accepts that nothing can be experienced without reference to interpreting our background. That is, every experience involves an understanding based on our background as it appeared in this research. Benner (1985) identifies this concept of background pre-understanding as one of the main distinctions between Heideggerian hermeneutics and Husserlian phenomenology.

While Husserlian phenomenology believe in a suspension of presuppositions, Heideggerian phenomenology maintain that all knowledge originates from individuals who are already in the world and seeking to understand other people who are already in the world (Lowes & Prowse, 2001). This notion of 'being in the world' is a major distinction of hermeneutic phenomenology (Lowes & Prowse, 2001). Therefore, in trying to develop an understanding of participant's world, the researcher tried earlier on understanding and interpreting their situation without bracketing (Lowes & Prowse, 2001). This has been confirmed by researchers who use the Heideggerian philosophy, they recognise the fact that they can only understand something, given their beliefs, experiences and biases which are a valid aspect of the research process, and thus should not be omitted.

In view of this, during the phenomenological interview, the researcher's biases were incorporated in the data generation. The Heideggerian phenomenology also comprises the concept of the 'hermeneutic circle'. The notion of the hermeneutic circle has to do with the process of interpreting a text. The hermeneutic circle is therefore helped with the process of searching for understanding and meaning of the text or data. It involves constant movement between parts and the whole of the text being analysed (Polit & Beck, 2005). The process assisted the researcher with continual reading and re-reading of data or text to search for and identify emerging themes.

In phenomenological research, data collection using either of the two approaches (Heideggerian or Husserlian) is normally through in-depth interviews and/or participant observation. In view of the fact that phenomenology focuses on lived experiences, the method is well suited to this particular study of participants' experiences of a particular phenomenon. Thus, for this research on how women understand their post-divorce lives and the meaning they attribute to their experiences, the Heideggerian phenomenological approach is well suited. Also, the approach is consistent with the theoretical framework of the study, because it offers a procedure to explore the meanings individuals create from their experiences. The approach also inform a critical position towards socially received constructs, by demanding researchers to support culturally received ideas in order to avoid imposing assumptions or personal biases on the participants' interpretations of their experiences.

Thus, the participants' explanations of their divorce and post-divorce lives may be divergent to cultural expectations and definitions. Lying after this effort to put our traditionally derived meanings in abeyance is an intensely entrenched suspicion of culture and the understandings it imposes on us (Crotty, 1998). In this essence, Nelson (1990) applied the critical/phenomenological position to feminist research and she purposefully connected patriarchal constructions and discourse in order to define women's experience as lived and communicated by women. In the same vein, I try to consciously separate my preconceived views of marriage and divorce from the participants' understandings of their experience.

Study Population

Population is the entire collection of individuals or objects that are of interest to the researcher, or that meets the standards of the researcher (Brink, 2009 p. 123). The study population comprised of divorced females living in the Cape Coast metropolis whose cases was handled in the Cape Coast high court. The total population for the metropolis is 169,894 of which there are 82,810 males and 87,084 females. Meanwhile 5,112 of the total population are divorced and out of that 3,688 women in the metropolis are divorced both traditionally and at the courts. Again, data from the Cape Coast high court revealed that there were 202 cases of divorce recorded from January, 2010 to September, 2016. Thus, the sample size was taken from the latter because the study looked at women who have divorced by legal means.

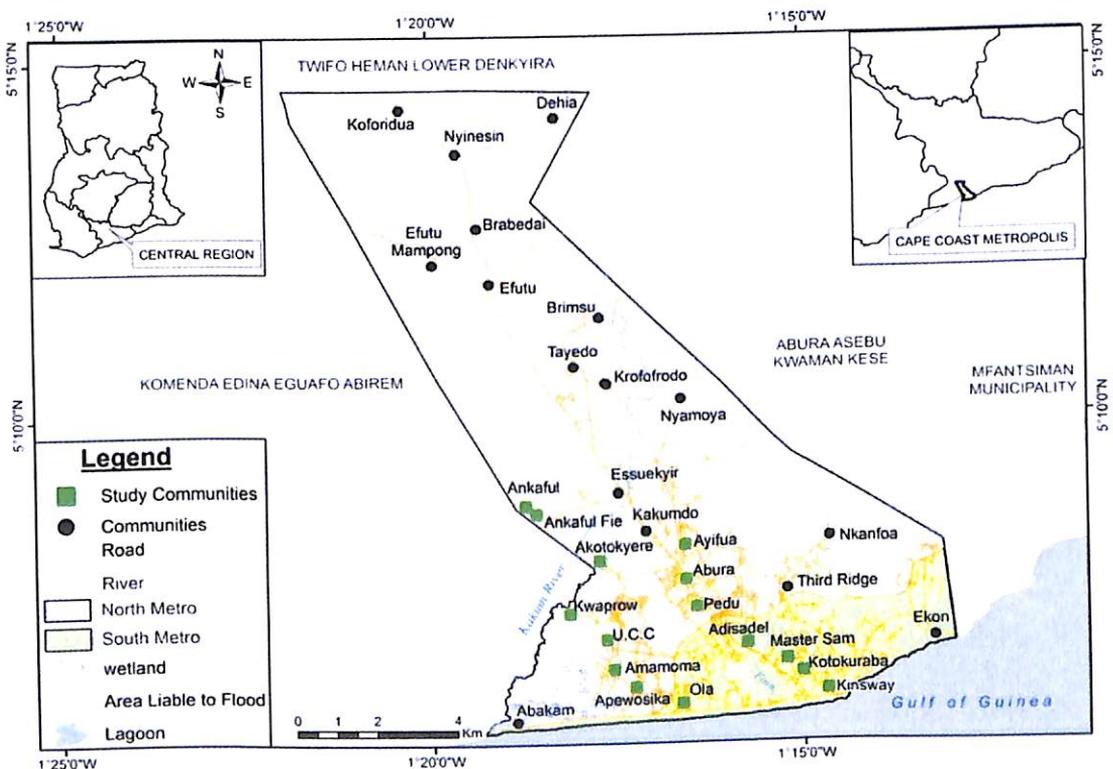


Figure 1: Map of Cape Coast Showing Field Sites

Sampling Procedure

Sampling has been defined as taking any portion of a population or universe as representative of that population or a subset of the population that is selected for a study (Kerlinger, 1986; Strydom & Venter, 2000, p. 198). A sample therefore, comprises the components of the population which have been considered for inclusion in the research or a subset of the population that is selected for a study (Burns & Grove, 2010, p. 721; Strydom & Venter, 2000, p. 199). There are no rules for a sample size in qualitative inquiry; rather, the number of participants needed in a qualitative study is dependent on the questions to be asked, the data to be gathered, the analysis in progress as well as the available resources to be used in supporting the research (Merriam, 1998; Patton, 2002). Thus sample sizes for qualitative studies are mostly small in order to allow a comprehensive investigation of a specific subject (Patton, 2002).

In phenomenological research, sample sizes may range from 3 to 325 participants (Creswell, 2013) and the norm is that the sample must offer sufficient facts to answer the research questions. The researcher combined purposive and snowball sampling techniques of the non-probability sampling category in this study. The norm is that the sample must offer sufficient facts to answer the research questions. Lincoln and Guba (1985) also made known the idea of sampling until saturation is reached. Thus, the termination of sampling when subsequent interviews are not bringing in new information concerning the research questions. However, there is nothing wrong with choosing an initial sample size since it is likely to change as the project develops. Bertaux (1981) posits that 15 participants is the minimum number which can help a researcher to

find a practical relationship between cases or participants. In this study 25 participants were interviewed.

Sampling techniques included purposive and snowball sampling methods. Purposive or purposeful sampling was based on selecting a sample from which the most could be learned about the research question (Patton, 1990). Snowball sampling is a technique linked to purposive sampling. Here the researcher asks participants to recommend other personalities who may offer good information concerning the research questions. The purposive and snowball sampling methods were chosen due to the sensitive nature of the study. The issue of stigmatisation and societal beliefs surrounding divorce cases in Ghana makes it difficult for people involved to come forward and offer inside information. Another reason for this choice is that it will be quite difficult for me to go from house to house asking for the number of divorcees living there. Thus, I employed a two stage strategy in the sampling procedure. Though the snowball technique was useful, its major weakness was that it helped in recruiting people of similar characteristics and consequently offering information with little diversity. It actually helped in recruiting more women within the middle class than those from both the upper and lower classes. Prior to the main study, a pilot study was conducted.

For the main study, participants were purposively selected from the many divorced people whose cases were closed in the Cape Coast High court. The researcher chose those cases that had been closed over the last ten years, largely for recall purposes. Nine participants were sampled purposively while sixteen were sampled using the snow ball fashion. These women were finally selected

based on their willingness to participate in the study, and this was ensured by signing a consent form. Glaser and Strauss (1967) indicated that a qualitative research would be more conceptually solid and theoretically more valuable when based on broadly changing instances of the phenomenon under study. Methodologically, numerous explanations about the experience being studied is considered essential to explore the nature of the experience (Nelson, 1990; Polkinghorne, 1989). I, therefore, found a varied range of participants in terms of age, gender and socio-economic status. A demographic table of participants can be found in table 3.1 below under the, “heading characteristics of sample”.

A pre-interview was done via telephone conversation to determine if the volunteer qualified for the study. This also helped introduce the study to participants as well as an opportunity to arrange a mutually convenient time and place for the interviews. Follow up calls were made before the final day of interview.

Sampling Strategies and Measures to Ensure Representativeness

Selecting participants for the study was not an easy process. I gained access to interview participants initially from my interaction with a Registrar at the Cape Coast family Court. He introduced me to four of them who came to the court to pick their divorce certificates. After assuring them of the importance of the study as well as the confidentiality, they recommended five others to me but only three accepted to participate. To get participants from other communities in the metropolis for the purposes of diversifying my sample, I contacted pastors,

opinion leaders and other prominent people I knew in the other communities who also led me to new participants. This was how I managed to enlist individual women for the study. I told them about the nature and objectives of my research work and requested their participation to talk about their post-divorce experiences. After informing participants about the research, some agreed to take part while others did not, however, a few of those who did not agree to participate called me back to interview them.

Similarly, about four of those who initially agreed to participate declined with the explanation that they may not be able to complete the interviews because they are likely to get emotional along the way and will end up weeping. Others also said they have not gotten over their bad divorce experience and so will not be able to grant an interview until after three or more years. The women whose experiences I discuss in this research are not necessarily representative of the population of divorced women in the Cape Coast Metropolis.

A question that normally comes up regarding qualitative samples is “to what extent can one generalize from the sample group that one has studied in depth?” (Dowler, 2001). However, it is also argued that “the validity of qualitative interviews cannot rest on their representativeness or whether they are capable of generalization in an empirical way. Rather their validity rests on whether they can aid clarify the structures and causal mechanisms, which underpin visible behaviour (Winchester, 1999:62), and so as a qualitative researcher, I do not intend to have a representative sample but to have an understanding of the experiences of divorced women from their own points of view. Additionally, my

introduction to different individuals as potential participants influenced my sample towards a higher number of educated middle-class business women who could understand the task and could speak and write English, in spite of my ability to conduct the interviews in Fante.

Although the women came from different backgrounds and thus different experiences, there are resemblances in their accounts, yet the value of the study is not in replicating the responses given by the participants but in interpreting individual experiences as valid and meaningful, and understanding the contributory devices underlying their experiences.

Data Collection Instrument

The Interview Guide

An unstructured interview guide was first developed drawing on the literature review. The guide which covered all the themes to be explored was in four sections. The opening questions consisted of general questions regarding participant's ethnic background, her place of birth, history of education, employment, who filed the divorce and number of children among others. Participants were then asked questions about their experience of marriage and divorce. Direct questions were avoided; respondents were given room to tell their stories. The researcher intruded with follow up questions each time there was a need to clarify something. Further, when participants did not give information regarding a specific aspect of their experience, or gave vague responses, they were asked questions related to that particular area.

There were four sections in all (Sections A, B, C and D). Section A comprised of the Bio data while section B was on the perspectives and experiences of divorcees on divorce. Sections C and D focused on post-divorce experiences and the management of the post-divorce experiences respectively.

Pre-testing of Instrument/ Pilot Study

According to Burns and Grove (2009b, p. 713) a pilot study is a smaller version of a proposed study which is conducted to develop or improve the methodology. The reason for a pilot study is to investigate the viability of the proposed study and to identify possible errors in the data-collection instrument, such as ambiguous instructions in wording and insufficient time limits (Brink, 2009, p. 166). In view of this, six preliminary investigations were conducted at Adisadel, one of the communities in Cape Coast. At the end of the pilot interviews, it turned out that a few questions had to be reviewed for clarity. Additionally, in asking some of the questions, the responses did not seem to provide in-depth, authentic data, thus corrections were made for in-depth information and avoidance of ambiguity. The interview guide designed for the pilot was thus modified and used for the actual study (See appendix A). This helped to reshape the instrument as well as including left out questions.

Data Collection Procedures

I conducted unstructured in-depth interviews with twenty-five women who divorced in Cape Coast and are still living in the Metropolis. I met briefly with each participant and decided a time and place for the interview that well-matched

their schedules. I contacted other participants by telephone, especially those who were not always available because of the nature of their jobs and other engagements. It took time to plan a suitable meeting because of their work and busy schedules. Each time I met a participant, I explained the nature and purpose of the research and formally requested her willing participation in the study.

I permitted them to decide whether they will participate in the research or not. When we met, I presented an Interview Declaration and Consent Agreement at the beginning of each interview. Additionally, to ensure freedom of choice because they were going to reveal their private lives, I assured participants anonymity and confidentiality and promised them that I would use pseudonyms in my analysis to protect their identity. Furthermore, I assured them that I would not discuss any aspect of what they told me with anyone else. All but eight participants agreed to the use of an audiotape recorder. All interviews were conducted either in the homes or other locations convenient for the participants.

Some were conducted at participant's offices, business centers and isolated places among others. I conducted twenty-one interviews in English and four interviews in Fante. This is because I gave them the choice of which language to use in the interview. Four of the interviews were not completed in a day because of various issues such as uncontrollable tears, recalling emotional experiences and kids' return from school. Those interviews took between one to three days to complete them. Apart from these particular cases, all the other interviews were completed in a day since most participants were very busy and thus will not even have time for a second meeting. Though I taped some

interviews, I did not record sensitive material on tape but took notes to capture the appropriate information. During, and immediately after, each interview, I made notes about the locations of the interview, the rapport of the conversation, the content of the conversations.

I went to each participant with an interview guide covering selected issues that I was interested in exploring about their experiences. I designed these questions to elicit in depth information on general experiences of divorce, changes and barriers they encountered financially, and with their faith groups, friends and family. Finally, they responded to questions on how they managed their post-divorce lives in order to achieve their set goals.

During the first few interviews, I strictly followed the questions and the order outlined in my interview guide. I steered the interviews in a semi-structured way by allowing participants to introduce issues linked to the topics or otherwise as the interview progressed until I had exhausted the questions in the guide. Aside what I had in the interview guide, there were new topics of discussion and issues that came up during the initial interviews, however, I added them for later interviews. These also helped in bringing out more differences in their experiences and situations.

I actually improved my skills of prompting the participants to elaborate more on particular areas, and of raising questions they had not addressed as the interviews advanced. At this point, I did not refer to my interview guide until the end of the interview because I had to check and confirm that I did not leave any question unanswered. This process gave me a greater understanding of their

perspectives as well as presenting me with more flexibility to explore specific avenues of investigation, and to anticipate reasonable gaps in their stories.

The social location of the interviews were different and thus needed different levels of intervention, as discussions were often interspersed with cooking, eating, childcare, housework, and disruptions by guests. My willingness to assist them in doing some of these things created a very relaxed atmosphere for the interview. In other scenarios, I had to spend many hours with the participant who invited me to her new residence in a peri-urban community within the metropolis because she became very emotional and wept during the interview and so I had to be with her for quite some time, consoling her and ensuring that she was okay. I tried rescheduling the interview but she insisted I stay to complete it. I stayed even after the interview ended because she opened up to communicate beyond the research topic.

Interestingly, some of the respondents opened up more to share very important details after I had turned off the tape recorder. For instance one participant stated how she always had to avail herself to her husband for sex because she realized he had satyriasis and could not avoid sleeping with other women. She gave this important information when the tape recorder was off and we were engaged in a chat. This confirms that interviews are not just passive channels for collecting data but comprise multifaceted social encounters and interactions.

The experiences of interviewing as well as my subjective positions and identities are integral to the interview process. I therefore, make no claim of

occupying a privileged and neutral space of an objective interviewer. As principal researcher, I wielded a greater degree of control and power within the interview environment. For instance, though I allowed for flexibility in the discussions, in the interest of time, I brought the interviews back on track if the chats went on too many digressions. I tried to balance the power relations by applying an empathetic mode of interviewing (Winchester, 1996), which necessitated the development of a trusting relationship and a sincere rapport with the participants, that allowed them not only to feel relaxed but to also gain from the interview experience. Though some participants were curious to know about my background, I tried my best to minimize my status and thus came down to their level to the extent that my openness, sincerity and the level of trust I established with participants resulted in eliciting rich information from them, which helped to appreciate their experiences and the underlying social dynamics.

The interviews that were tape-recorded were transcribed verbatim. This is because the process of transcription puts the researcher in intimate contact with the words of the informants and allows for continual thematic speculation (Ely et al., 1991; Spradley, 1980). The researcher made use of this process by doing all the transcription herself and taking analytical notes.

Ethical Considerations

Ethics can be thought of as the study of good conduct and of the grounds for making judgments about what is good conduct. Thus research studies should always reflect careful attention to the ethical issues embodied in research projects

(Birch et al., 2002; Terre, Blanche & Durrheim, 2004, p.65). Ethical considerations are empirical and theoretical and permeate the entire qualitative research process. The complexities of researching private lives and placing accounts in the public arena raise numerous ethical issues for the researcher that cannot be solved solely by the application of abstract rules, principles or guidelines. Rather, there are inherent tensions in qualitative research that is characterized by fluidity and inductive uncertainty and ethical guidelines that are static and progressively formalised (Denzin et al., 2005).

Ethical issues have become very mandatory for researchers to consider and especially social scientists and qualitative researchers. This is due to the fact that social scientists investigate into the social lives of other human beings which lead to policy formulations and laws. This makes it very crucial to consider the rights, privacy and welfare of the human beings and their communities that form the focus of various researches. To a large extent, concerns about research ethics revolve around various issues of harm, consent, privacy, and the confidentiality of data (Punch, 2013). According to Babbie (1983), we all as researchers consider ourselves to be ethical; not perfect perhaps, but more ethical than most of humankind. Thus, ethical considerations in the social sciences are extremely important. In view of this, the researcher started the research process by subjecting her proposal to the Institutional Review Board of the University of Cape Coast for ethical clearance and was granted (See appendix B). In addition, during the research process, the following ethical principles were followed:

Participants were informed about both the nature and purpose of the study and were only interviewed when they consented to participating in the study having fully understood what that entailed. Consent was documented with the signing of the appropriate forms. Further, participants were informed about their ability to stop halfway through the interview if they so desired and there would be no repercussions.

Confidentiality is one of the ethical concerns revolving around data collection. The researcher therefore assured participants of confidentiality by ensuring that the information shared with the researcher was not shared with outsiders. The audiotapes are kept in a safe location and the transcriptions of the interviews are stored on a password protected computer.

Anonymity of the participants was ensured by assigning pseudonyms instead of the real names of participants. Thus each data was transcribed by pseudonyms and pseudonyms were the only identifying information on the data. Also, detailed demographic profile will not be given out to help in easy identification of participants.

In qualitative research, trustworthiness is often preferred as an equivalent concept to reliability and validity. Although Riessman (2002, p. 706), stresses that there is no recognized approach to validation in interpretive work, many other theorists such as Schwandt et al. (2007) suggest different research tools to be used in order to ensure trustworthiness and authenticity in qualitative research. Usually, two principal techniques are employed to provide trustworthiness in a study. The researcher used member check. Member check is the researcher's ongoing

practice of verification of her understanding of portions of participants' explanations with the speakers themselves by reflecting back on a summarized version of their statements (Bisagni, 1999, p. 119).

It is required of the researcher to take work back to the individuals and groups who participated in the study (Riessmann, 1993; p. 66). This procedure was thus used in this study. Follow up interviews were conducted by arranging a second meeting with respondents or via phone calls to clarify things that seemed blurred. In addition, the researcher went back to participants with the transcripts to check if everything was correct and if they wanted to add or omit something. Participants were also invited to comment on the emerging themes during the second visit. Additionally, committee members commented on the emerging themes which helped the researcher to revisit categories and supported the verification process.

Data Processing and Analysis

Qualitative interviewing has numerous merits to its credit and one of it is the fact that participants are interpreting their experiences from their own lenses. The concern of qualitative study is how to come up with a well-rounded understanding of people's experiences from their own standpoint. Qualitative approach seeks to give the voiceless a voice, thus the assumption that the 'other' (participants) speaks with a singular voice. During my analysis I try to be as representative as possible without assuming that I am the mouth piece of the participants; I admit, however, that my representation of their voices and words is

mediated by my own views, my interpretations, my own words, my knowledge and my experiences in the study which denotes the power of understanding and authorship, as well as the politics of representation (Kobayashi, 2001; Miles & Crush, 1993).

Although the study was organised in cooperation with participants, the analysis and write up is my responsibility. However, what I write is just an aspect of the divorcee's experiences being interpreted, and so will remain open to (re)interpretation as the borders established through authorship are dissected. Despite the fact that I have put in rigorous effort to discuss the transcripts with the divorced women as well as my understanding of their words, the final written text is my responsibility, because at the end of the day I choose the quotes and the voices that I think are appropriate to demonstrate a point or add to it.

Furthermore, the analysis involved a clear interpretation of conversations between the participants and me (Atkinson & Hammersly, 1994). I transcribed the tape recordings in full, in English after the interviews, and thus created interview transcripts for each participant with a word processor that numbered the pages and lines of each transcript. Furthermore, to ensure that there is no misrepresentation of participants' responses, I did follow ups and in other cases called them on phone to clarify contradictory and unclear statements during and after transcribing. The cross checking process brought in more perspectives from participants and finally helped with the completion of the thesis.

By means of doing a systematic and good interpretation, transcripts were coded by going through every one of them methodically and defining what notion

or concern each section signified (*reflective questioning*). Then, I branded each part with a series of codes that made it easier to identify specific words and expressions (Basic themes) used by the participants (Coffey and Atkinson, 1996; Kelly, 2004; Seale, 2004). I also used an inductive method by finding and reconciling conflicting patterns during the analysis (Janesick, 1994). After all transcripts had been coded, I did summaries of each interview bringing out their distinctive features and then, I came up with a tentative list of themes (organising themes) from the codes. After this, I went back to read across the twenty-five transcripts and thus, identified themes that were common among all the divorced women and those which were more common among some and not all. This exercise helped in highlighting the absence of exclusions.

After grouping and regrouping, I came up with a set of broad themes (global themes) that specified the ways the divorced women made sense of their experiences and my understanding of these experiences (Attide-Stirling, 2001). The broad themes are my constructions based on the responses and words of the women, and on my understanding of their words and of the interview context from a particular subject position. Another researcher, with a different set of theoretical lenses may find dissimilar set of themes. I will not assert the exhaustiveness of my themes but will contend that they allow me to make a cogent analysis of the transcripts in relation to my research questions and objectives concerning the post-divorce experiences of women in the Cape Coast Metropolis.

Finally, I offer space for the voices of the participants by using direct quotes from the interview transcripts all through the work. This is in view of the fact that word-for-word quotes preserve the language of participants by allowing their own words to speak for them. Quotations were presented in varied forms and personal interactions, emotional responses as well as physical gestures were all noted. I also used ellipses in the quotes especially the ones which were removed from their full context. The words I personally used within the quotes to indicate the correct form of the words used by the women as well as Akan translations are in square brackets. In doing this, I made sure that the meaning of the comment did not change.

The researcher used thematic network analysis to complete the data analysis. Thematic network is a method of organizing a thematic analysis for qualitative data. The method seeks to uncover the outstanding themes in a text at different levels (Attride-Stirling, 2001). According to Attride-Stirling (2001), thematic networks aim to facilitate the structuring and interpretation of themes. Clearly, the process of deriving themes from textual data and illustrating these with some representational tool is well established in qualitative research. As such, thematic networks analysis is a method that shares the key features of any hermeneutic analysis. A thematic network offers the web-like network (as in figures 3.1- 3.4) as an organizing principle and a representational means, and it makes explicit the procedures that may be employed in going from text to interpretation (Attride-Stirling, 2001, pp. 387, 388).

Thematic networks allow for organizing data according to three different themes, namely, the basic, the organizing and the global theme. The basic theme is the most basic or lowest-order theme that is derived from the textual data. It is a statement of belief attached to a central notion and contributes toward the signification of a super-ordinate theme. Basic themes are simple premises characteristic of the data, and on their own they say very little about the text or group of texts as a whole. Thus, for a basic theme to make sense beyond its immediate meaning it needs to be read within the context of other basic themes and together, they represent an organizing theme. There were one hundred and ninety-two basic themes in this study.

The next theme, the organizing theme is a middle-order theme that organizes the basic themes into clusters of similar issues. They are clusters of signification that summarize the principal assumptions of a group of basic themes, so they are more abstract and more revealing of what is going on in the text. However, their role is also to enhance the meaning and significance of a broader theme that unites several organizing themes. Thus, organizing themes of which there were nine plus six sub-organising themes (Appendix C) in this study simultaneously group the main ideas proposed by several basic themes, and dissect the main assumptions underlying a broader theme that is especially significant in the text as a whole. In this way, a group of organizing themes constitutes a global theme which is the final theme.

Global themes are super-ordinate themes that encompass the principal metaphors in the data as a whole. A global theme groups the sets of organizing

themes together into an argument, a position or an assertion about a given issue or reality. They are macro themes that summarize and make sense of clusters of lower-order themes abstracted from and supported by the data. Thus global themes tell us what the text as a whole is about within the context of a given analysis. There were four global themes in this study.

A thematic network is developed starting from the basic themes and working inwards towards a global theme. Once a collection of basic themes has been derived, they are then classified according to the underlying story they are telling and these become the organizing themes. Organizing themes are then reinterpreted in light of their basic themes, and are brought together to illustrate a single conclusion or super-ordinate theme that becomes the global theme. Thematic networks are presented graphically (presented in figures 3.1 – 3.4) as web-like nets to eliminate any notion of hierarchy, giving fluidity to the themes and highlighting the interconnectivity throughout the network. It is worth noting that the networks are only a tool in analysis and not the analysis itself. Therefore once a thematic network has been constructed, it will then serve as an organizing principle and an illustrative tool in the interpretation of the text, which will facilitate disclosure for the researcher and understanding for the reader (Attride-Stirling, 2001, pp.388, 389).

Below are four diagrams showing the thematic networks of participants. There are four diagrams altogether depicting the post-divorce experiences of women regarding their finances, religious, familial and friendship relationships. In

each of the diagrams are the themes of analysis and the corresponding names of participants.

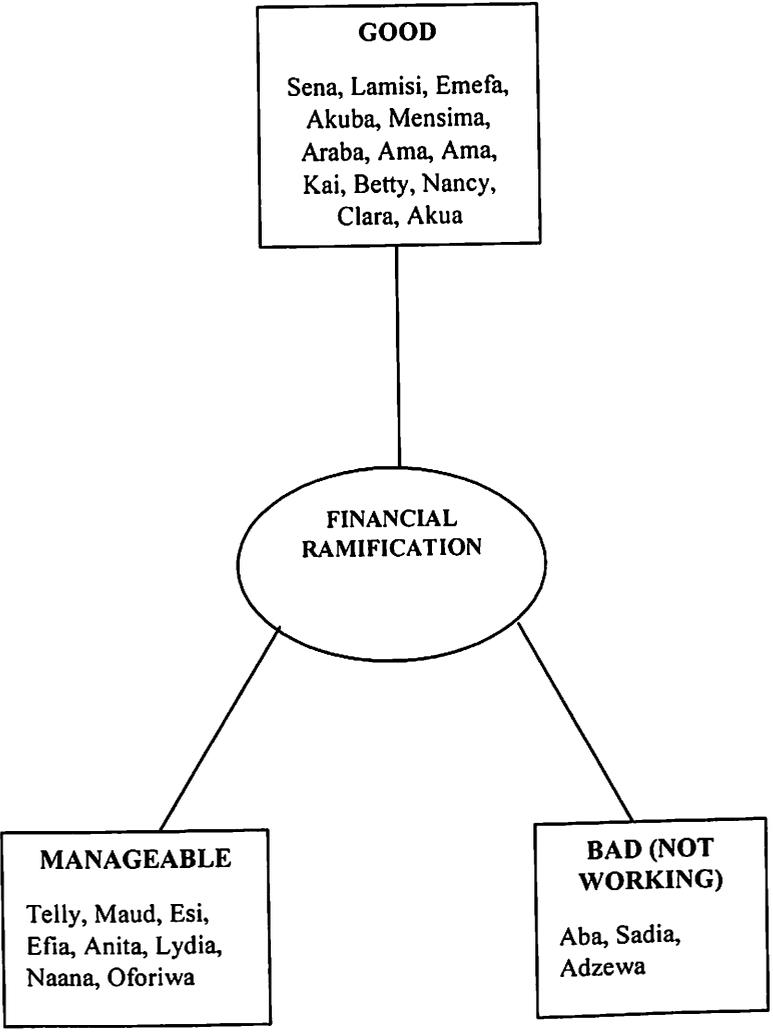


Figure 2: Financial Ramifications of Participants

Source: Fieldwork, Alakija (2016)

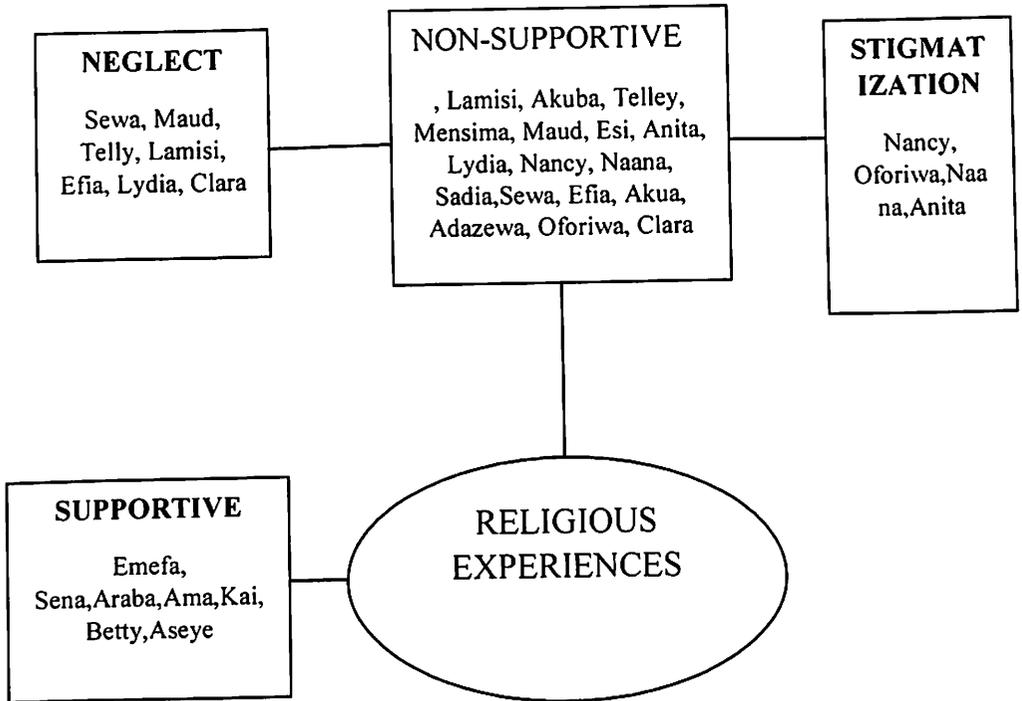


Figure 3: Religious Experiences of Participants

Source: Fieldwork, Alakija (2016)

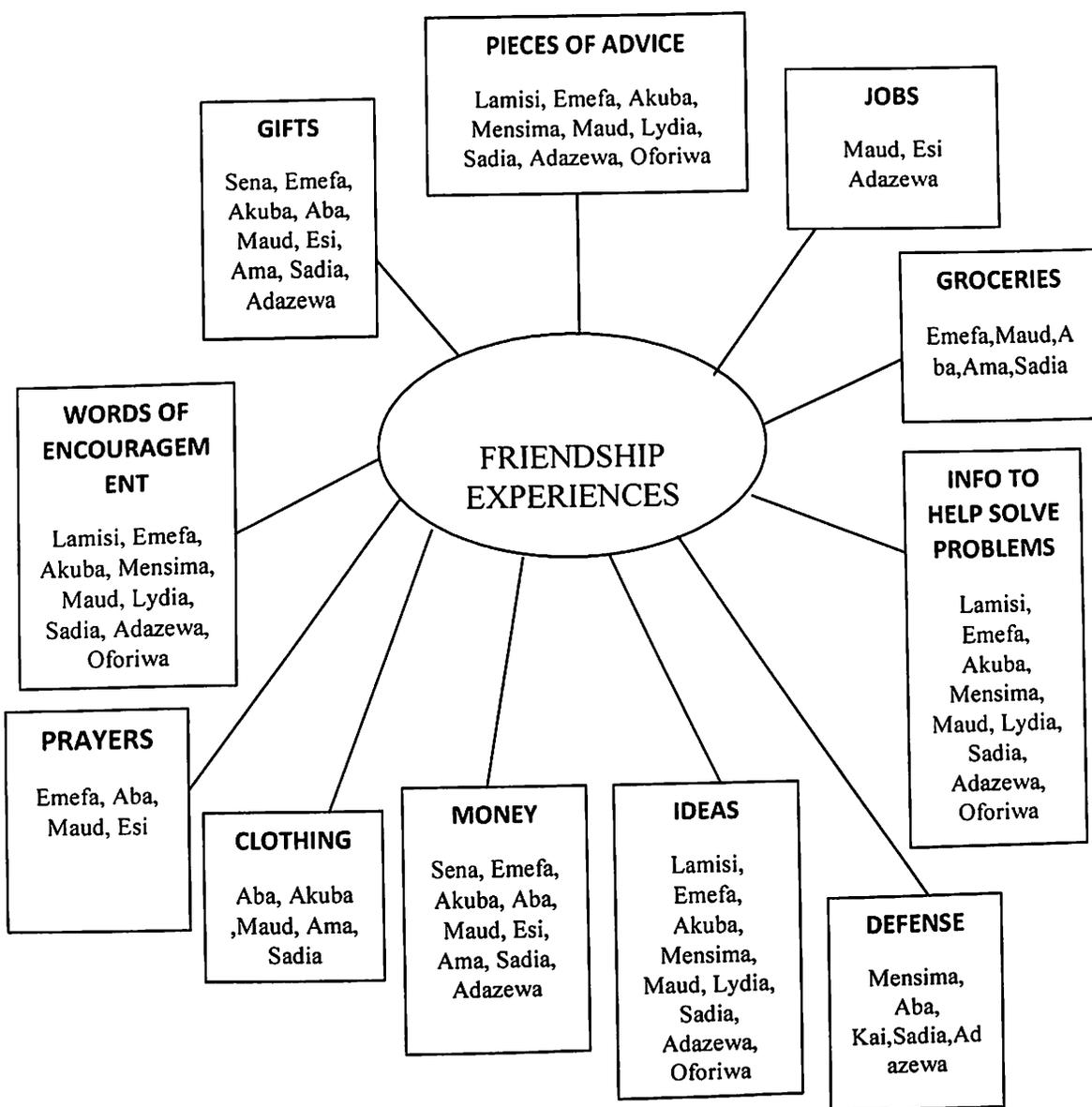


Figure 4: Types of Experiences Received from Friends

Source: Fieldwork, Alakija (2016)

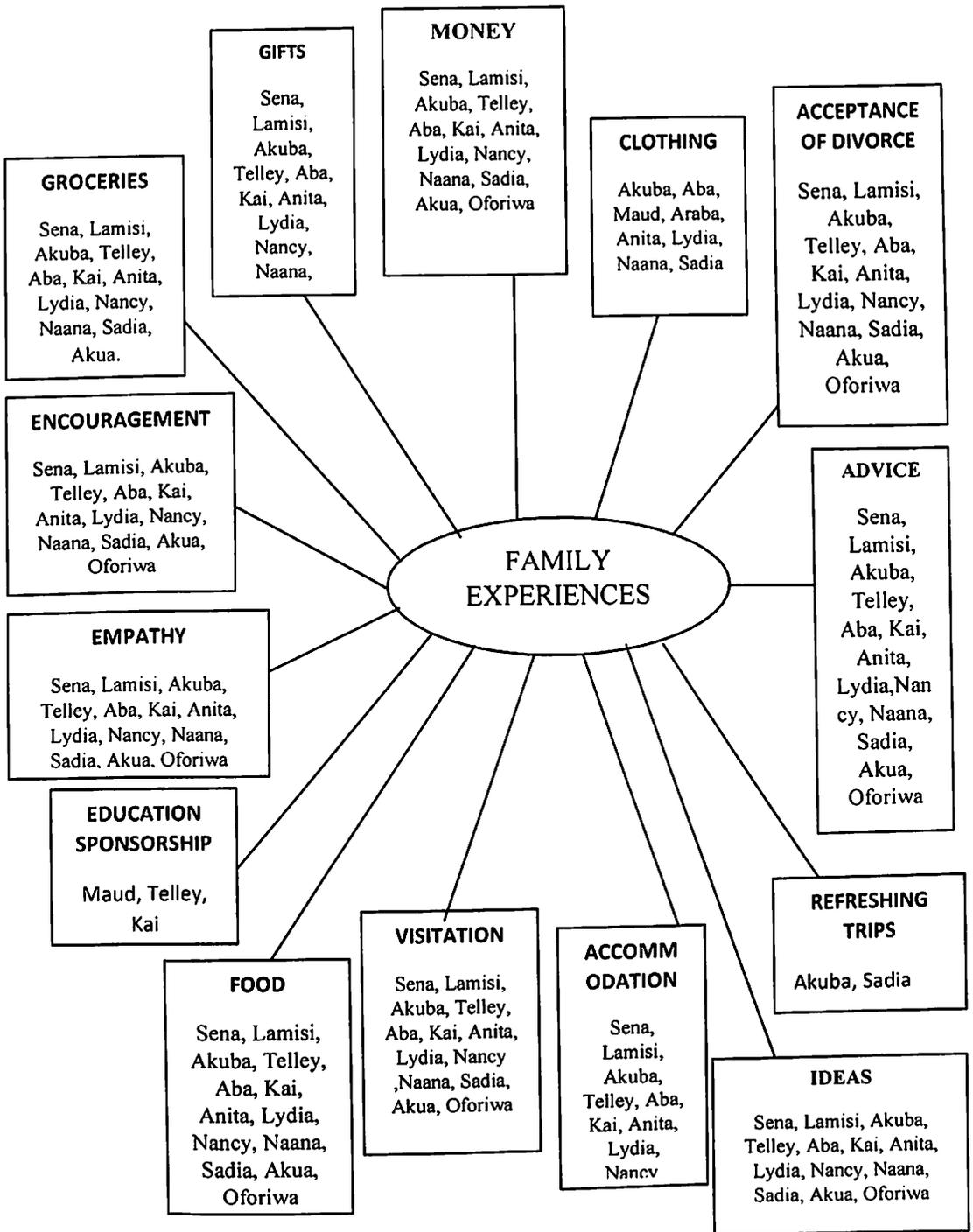


Figure 5: Experiences with Family

Source: Fieldwork, Alakija (2016)

Summary

The chapter presented my methodological choices and contributions to the divorce literature. I mentioned some of the issues and principles of undertaking qualitative research, not forgetting about the fact that my subjective position is an integral part of the data collection, the research analysis and dissemination of the research findings. The subsequent chapters present the analysis of the research data along the global themes I identified. The next chapter discusses the demographic characteristics of participants and financial ramifications of the divorce.

CHAPTER FOUR

DEMOGRAPHIC CHARACTERISTICS OF PARTICIPANTS AND FINANCIAL RAMIFICATIONS OF A DIVORCE

Introduction

The chapter gives details about the demographic characteristics of participants and further examines data on the financial encounters of the women following the divorce and the extent to which it affected them. In doing this, the researcher adopted the use of Ghanaian proverbs as well as key concepts from Allman and Tashjian's (2000) publication titled "I will not eat stones". The issues discussed had to do with the financial difficulties participants went through and how they managed to escape or cope with these financial difficulties.

Characteristics of Sample

Table 3.1 below shows a summary of the demographic characteristics of the twenty-five women interviewed in the Cape Coast metropolis. Their ages ranged from thirty – two to fifty-six. Three of the twenty-five women interviewed have remarried after the divorce and twenty-two are still single. The interviewees had been married for a maximum of twenty years and a minimum of two years and had been divorced for a maximum of ten years and a minimum of two years.

Two of these women have their children living with their mothers because of their busy schedule, three do not know the whereabouts of their children because their ex-husbands took custody of the children and have hidden them

from their mothers. Out of the twenty women remaining, two of them never had children while eighteen women are living with their children.

With regards to their ethnic backgrounds, fifteen women were Fantes from the Central Region, two were Ga from the Greater Accra region, one was Dagaate from the Upper West Region, and three were Ewe from the Volta Region, two Asante from the Ashanti Region while one was an Nzema from the Western Region. Apart from five women who were married to men from different ethnic backgrounds, the rest of the women were married to Fantes from the Central Region.

Their jobs ranged from business women to fashion designers and formal sector employees. The table also shows their salary ranges which varied from three hundred cedis a month to five thousand cedis a month. Out of the twenty-five divorcees interviewed, only six of the cases were filed by ex-husbands, the remaining nineteen were filed by the women themselves regardless of the discouraging comments they received from friends, pastors and relatives. The highest level of education these women had attained was a second degree, meanwhile some were junior and senior high school certificate holders through to diploma and first degree. Only one respondent could not complete her basic level education and so had no certificate to boast of. Interestingly, this particular participant was very proud of herself because she is a successful business woman. All respondents were Christians apart from one who was a muslim

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NAME	INITIATOR OF DIVORCE	AGE	NO. OF YEARS MARRIED	NO. OF YEARS DIVORCED	ETHNICITY	RELIGION	OCCUPATION	NO. OF CHILDREN	MONTHLY INCOME	TRAVEL EXPERIENCE	TYPE OF MARRIAGE	LEVEL OF EDUC.
SENA	Self	42	6	10	EWE	CHRISTIAN	FORMAL SECTOR EMPLOYEE	2	1000-1500	NO	ORDINANCE	DIPLOMA
LAMISI	Ex	45	10	5	DAGAAATE	CHRISTIAN	FORMAL SECTOR EMPLOYEE	2	1500+	NO	ORDINANCE	DEGREE
EMEFA	Ex	50	5	5	EWE	CHRISTIAN	FORMAL SECTOR EMPLOYEE	2	2500-3000	NO	ORDINANCE	DEGREE
AKUBA	Ex	51	10	6	NZEMA	CHRISTIAN	FORMAL SECTOR EMPLOYEE	2	1500-2000	YES	ORDINANCE	DEGREE
TELLEY	Ex	54	20	8	GA	CHRISTIAN	FORMAL SECTOR EMPLOYEE FASHION DESIGNER	5	2500-3500	YES	ORDINANCE	MASTERS
ABA	Self	32	8	3	FANTE	CHRISTIAN	BUSINESS WOMAN	2	300- 500	NO	ORDINANCE	SHS
MENSIM A	Self	49	14	6	FANTE	CHRISTIAN	BUSINESS WOMAN	0	400-600	NO	ORDINANCE	JHS
MANSA	Self	34	12	4	FANTE	CHRISTIAN	FORMAL SECTOR EMPLOYEE	2	600-800	NO	ORDINANCE	DIPLOMA
ESI	Self	37	15	6	FANTE	CHRISTIAN	BUSINESS WOMAN	3	500-700	NO	ORDINANCE	SHS
ARABA	Self	38	6	3	FANTE	CHRISTIAN	BUSINESS WOMAN	2	400-600	NO	ORDINANCE	JHS
AMA	Self	49	18	5	FANTE	CHRISTIAN	BUSINESSWOMAN	4	600-800	NO	ORDINANCE	JHS
EFLA	Self	38	5	6	FANTE	CHRISTIAN	FORMAL SECTOR	2	800-1200	NO	ORDINANCE	DEGREE

KAI	Self	37	0	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000
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OFORWA	Self	49	20	7	AKWAPI	CHRISTIAN	FORMAL SECTOR EMPLOYEE	1	1800-3000	No	ORDINANCE	DEGREE																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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TO EAT OR NOT TO EAT STONES: FINANCIAL RAMIFICATIONS OF A DIVORCE

Much as Ghanaian proverbs as well as songs are deterrents to unacceptable behaviour, they equally ensure the peace, harmony and happiness of individuals in society. Thus, although the Ghanaian society frowns on divorce, its customs and beliefs do not encourage ill-treatment in marriage and so some of the proverbs and songs are composed to ensure the rightful functioning of the marriage institution. In addition, whenever the institution becomes dysfunctional, there are proverbs and songs that suggest its dissolution. There are lots of indigenous Ghanaian proverbs as well as songs which speak to the issue of divorce or provide an opportunity for individuals to leave marriages which are giving them continuous bitter experiences instead of the peace and bliss they sought to find.

These include “*se woanware me a me nbotuo*” (if you don’t marry me, I will not kill myself) and “*se wosuro aware gyae a wonya aware pa*” (if you are afraid of divorce you won’t get a good marriage), *mmerima nye sumiee na ye de yenti ato won so* (you can’t give your love to a man because men are not reliable), “*wo sua nsuo sua nsa a na wo hunu dee emu eduru*” (it is only when you carry water as well as alcohol that you can tell which of them is heavier), implying that it is worth leaving a bad marriage because your happiness may be assured after divorce, “*ɔkwan tentene aware menko*” (I will not marry from a distant community), implying that ethnicity can lead to divorce or marrying someone from a different ethnic group may bring about challenges which may lead to a

dissolution, thus marry within your ethnic origin, “*ayifari ye gye no ɔbaa anum*” (it is a woman who confirms whether a dowry/ bride worth should be accepted from a husband to be), implying that parents are not supposed to arrange marriages for their children because it can lead to divorce, “*wo nya abotere dwa a boa ntetea a wo hunu ne nsono*” (if you patiently dissect the ant, you will be able to discover its intestines), implying that your patience in marriage is very imperative because it helps you get enough and tangible evidence for a divorce) and “*dwa nam a sotorɔ da ho deɛ anka me we ma wurafua*” (I would be better off enjoying my cheap meat than to be slapped/beaten over an expensive meat), implying that it is better to leave an unpeaceful marriage than to sit in riches and die or you are better off divorcing a man with too many wives or females around him than to stay sad or unhappy always, among others.

The proverbs mentioned above confirm the fragility and challenges of the institution of marriage in the Ghanaian context. Most of the divorced women made statements which in one way or another affirm the above mentioned proverbs. These proverbs serve as standards guarding and guiding the marriage institution such that people may not end up dying in marriage but to advise themselves when things are getting out of hand. This introduces us to the final proverb which says “*awareɛ yen fa nkyekyeree nipa kɔn*” (marriage is not supposed to be an albatross around one’s neck), implying that if you realize the challenges you are experiencing in marriage can kill you or lead you to a tragic end, just quit before the worst happens. Tragedy could be ill-health or financial ruin.

One other proverb speaks to financial security post-divorce, “*wo gyae me a, me nwiaboo*” translated as “I will not eat stones, if you divorce me.” This proverb stands in stark contrast to popular media conceptions of the financial fate of women post-divorce, and the constant admonitions to women to stay in marriages for the financial security of their children. Anecdotally, most societies or media houses in Ghana have on several occasions hyped the issue of post-divorce financial challenges for women and have, thus, had discussions in programmes advising women to keep a good relationship with their husbands because of the financial distress they are most likely to experience after divorce.

Their discussions also give the impression that most street children are from divorced homes, and are on the streets because mothers took them away and yet could not take good care of them financially. The impression is also created that majority of divorces are caused by women because no matter how bad a man is, he should be acknowledged as the head of household and thus, should be accepted by the women (wives) regardless of their dishonest behaviours including maltreatments. Two of the women confirmed that they got furious most of the time when they listened to such discussions, because for them, it is neither here nor there. In Kai’s words;

Do you know that some of the radio stations are bias when it comes to discussing the issue of divorce? Sometimes I get so angry at the impressions that women are the causes of divorce and yet they are the ones that suffer the most financially after the divorce. I get angry because it is not true for every woman. Sometimes I even put off my radio or change the channel when I hear such discussions going on.

Similarly, Nancy expressed her fury about a divorce discussion she watched on one of the television channels.

My sister, I think we need more experts in the area of divorce who will go to the TV stations to give the hosts good education on causes and effects of divorce so that they will stop speculating their own thoughts to viewers. I am just fed up with their lies about men being better off after divorce than women. I know women who are doing very well financially after divorce than their ex-husbands and so I have been wondering if the presenters don't get to see any of such people around...this impression is not just with the TV stations but the other media channels...

Western literature on the subject also suggests that women are worse off financially after divorce. Against this background, this chapter explores the Ghanaian context to provide empirical evidence for what pertains here. Table 3 shows the financial status of participants post-divorce.

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Table 3: Financial Status of Participants

NAME	FINANCIAL STATUS	FORMER OCCUPATION	CURRENT OCCUPATION
Aba	Bad	Restaurant manager	Unemployed
Sadia	Bad	Housewife	Housewife
Adazewa	Bad	Petty trader	Housewife
Telley	Manageable	Formal sector	Unemployed
Maud	Manageable	Formal sector	Unemployed
Esi	Manageable	Businesswoman	Businesswoman

Efia	Manageable	Formal sector	Formal sector
Anita	Manageable	Formal sector	Formal sector
Lydia	Manageable	Businesswoman	Businesswoman
Naana	Manageable	Formal sector	Formal sector
Oforiwa	Manageable	Formal sector	Formal sector
Sena	Good	Formal sector	Formal sector
Lamisi	Good	Formal sector	Formal sector
Emefa	Good	Formal sector	Formal sector
Akuba	Good	Formal sector	Formal sector
Mensima	Good	Businesswoman	Businesswoman
Araba	Good	Businesswoman	Businesswoman
Ama	Good	Businesswoman	Businesswoman
Kai	Good	Formal sector	Formal sector
Betty	Good	Formal sector	Formal sector
Nancy	Good	Formal sector	Formal sector
Sewa	Good	Formal sector	Formal sector
Aseye	Good	Formal sector	Formal sector
Akua	Good	Formal sector	Formal sector
Clara	Good	Formal sector	Formal sector

Source: Fieldwork, Alakija (2016)

Eating Stones: Financial Difficulties after Divorce

Although the Akan proverb says “*Me nwiaboo*” which implies I will not eat stone, three of the participants are “eating stones” because they are financially strained after divorce.

Sadia is a thirty-one year old muslim divorcee who was married for just two years. Even though Sadia and her husband had married under the Mohammedan ordinance, they agreed to have a monogamous marriage instead of the polygamous one accepted by their religion. Sadia had a very happy marriage because as a housewife, her husband, a rich businessman, provided everything she needed and took very good care of her. Sadia and her husband did not have any challenges until after the delivery of their first baby. Her husband then started talking to her about his plan of getting a new wife so that she could come and assist her with the baby. Sadia was devastated because of their initial agreement.

Thus, she reminded him of their vow to each other. He, however, was bent on renegeing on his end of the deal. Sadia could not deal with the stress of that and walked out of that relationship with no means of financial survival. Her husband threatened that if she left the marital home, she would struggle to cater for herself and the baby because he would not provide for her. Sadia was, however, certain that she and her child would not starve to death because her parents would be ever ready to receive her since they were aware of the vows and promises her husband made. Sadia therefore went ahead with the divorce.

True to their words, her parents accepted her and even though they are retirees, they still help with the upkeep of her child by paying school fees and other things needed for his survival. Sadia worries about her inability to support

her old parents financially and is actively searching for a job. This gives her hope for a better life within the shortest possible time. This also fits in the ABC-X model where (Hill, 1958; Rosino, 2016) posit that available resources such as wealth and assets that allow families to escape financial strain, self-esteem and other familial resources such as family integration and mutual adaptability can contribute to families coping strategies to stressors. To them, these resources can be given to people faced with a stressor by the wider community and society, as well as specific family members or the entire family (Burr, 1982; Rosino, 2016). This is what Sadia's parents are actually doing now to ensure her positive survival to the divorce experience. Sadia really appreciates this gesture but is still looking forward to a job which will bring her something every month.

In her words:

Hmm madam, for the past two years, I have lived my life not working and have thus become a burden on my parents. I am just managing to survive since I have no support from my ex-husband. I had a very comfortable marriage where my husband supplied everything I needed...I am deeply affected and don't know where to start from now, I don't even know the job I can do to earn a reasonable living because though my parents are supporting with our upkeep and my child's school fees, they do not have enough to set me up in business, now I have to find help elsewhere but where, madam where? (She begins to sob).

Sadia's case is quite peculiar because she is the only participant who has never really worked because she was told by her husband to remain the homemaker while he served as the breadwinner of the household. Her financial dependence on her husband during the marriage had a direct bearing on her

financial dependence on her parents post-divorce. According to the ABC-X model, Sadia's stressful situation was cushioned by the two defensive factors, Familial and friends support (B) and the interpretation they gave to the situation which in effect led to the unflinching support (C).

Aba, on the other hand, indicated that she was very well to do during her happy times in marriage because she was operating a restaurant and had a lot of hardworking employees who helped her business to flourish. When they began having marital difficulties, she was pregnant with her second child at the time and could not cope with the pressures of her marriage and business. Thus, she had to stop operating her restaurant. Aba's life has not been the same since then; she did not wish to be divorced and has not been able to put the divorce behind her. In view of this, all efforts of her family to set her up again in business have not been successful; she is simply unable to cope with the stresses of running a business given her fragile mental state. She now lives a financially strained life. She says:

Though my uncle has helped me with a place of business, I still cannot focus because I think too much. I am not in the right position to operate my new shop because I am not happy. I am not happy and feel like I am going mad. I still love him but he betrayed me. I am gradually losing it.

Aba is in financial distress because she falls in the category of divorcees who find it difficult to accept the situation and thus develop physical and mental illnesses. Rosino, (2016) describes the ABC-X model by indicating that giving a positive interpretation to the stressor help people to live healthy and crisis free lives. On the other hand, the more a stressor is adversely described, the more negative experiences one will encounter, and thus may lead to psychological

conditions such as depression and anxiety, which diminishes the functioning and well-being of individuals and family (Rosino, 2016). This actually best explains what Aba is going through. Her failure to give a positive interpretation to the divorce situation has led to the negative experiences she is going through.

Again, studies have proved that although a large number of divorcing couples survive the break up with no permanent impairments, others have a higher risk of physical and mental illnesses, suicide, motor vehicle accidents, alcoholism, depression, anxiety, unhappiness and overall mortality (Davies, Avison, & McAlpine, 1997; Hemstrom, 1996; Joung et al., 1997; Kitson, 1992; Kposowa, Breault & Singh, 1995; Lorenz et al., 1997; Simon & Marcussen, 1999). Without attention to Aba's mental distress, all efforts by family to help improve her situation will be unsuccessful.

The third participant in financial crisis is Adazewa, the former businesswoman. Adazewa was a very successful businesswoman who supported her ex-husband in various ways but lost everything after her divorce because she had taken a loan with which they built a house together and had to single handedly pay for that loan after losing everything she had to her ex-husband. Adazewa is still recovering from that financial distress and struggles to make ends meet. In her words,

I feel very disgraced and disappointed because a lot of people cautioned me about my ex-husband, but I told them he was a good man and I will go [to] the moon and back for him... Gradually, he told me he does not feel the same way he used to feel about me anymore, Ei madam, I tell you that was my greatest nightmare... I started recalling the cautions I received from our neighbors and my customers because he started troubling me immediately after I had

given him a huge sum of money from my business which he asked for. I really had no option than to divorce, leaving him with all the properties we had together including a house we were still building. I had to let go of these properties because he threatened to kill me if I decided to fight him for those properties. Now I have completely fallen out of cash and even when I get a little money, I am reluctant to go back to the market where I used to trade because the people around me still laugh and gossip about me and so I am praying for a helper to bring me a bigger amount of money so that I can go in for a new shop at a different place. Hmmm... now it's a pity we eat from hand to mouth and I had to borrow money to pay my daughter's school fees, something I never dreamt of. Hmm.

The three cases confirm the assertion in most studies that there are precarious financial conditions in the form of permanent financial problems and reduced economic standards or downward mobility associated with divorce for women (Amato, 2000; Shafer & Jensen, 2013; van Eeden-Moorefield et al., 2007). The poorer circumstances of divorced women have been noted both in the West, specifically the United States, Canada and Germany (Burkhauser et al., 1991) and the Non-West, specifically India (Amato, 1994) and Ghana (Olaniyi, 2015). The consensus in the literature then seems to be as Amato (1994) argued that the poorer post-divorce financial circumstances of women are a pattern that appears to occur cross-culturally.

While three women in this sample have post-divorce financial circumstances that mimic the dominant Western literature, the majority of the women in this sample have much more positive post-divorce financial circumstances due to their participation in the world of work. The researcher is therefore in agreement with Adedokun (1998) who observed that the rise in

women's participation in the labour force may cause a decline in the rate at which they have been dependent on men. Thus, most of such women are likely to experience less financial burden after divorce and this does not only apply to the developed world but Africa with Ghana inclusive. I also agree with the ABC-X models idea that the kind of interpretation given the stressor situation determines whether the outcome will be adaptive or maladaptive (Xu, 2007). In the next section, we investigate the circumstances of the women and what made it possible for them to maintain financial security even after divorce.

Ate a Little bit of Stones for a Short While

Telley is a fifty-four year old divorced woman who was formerly working with a bank. She was advised by her husband who was then a teacher in a private institution to stop her job and help manage the home, which she did. Before she finally came home to start playing the role of a house wife, she had taken loans from the bank to assist her husband in setting up a family business which was doing very well and so she used part of her entitlement to offset the loan. They were very happily married and had five children together. Telley's marital challenges began immediately her husband run into his ex-lover who had been away for a very long time. He stopped providing money for housekeeping, never ate her food, stayed out late and refused to pay the children's school fees.

Telley was unprepared for a divorce but that was what her husband asked for. She hesitated in granting it because she thought all her sacrifices from loans to quitting her job through to supporting her husband to become better at her

expense will all go to waste. She even recalled her husband's refusal to her request to do further studies to upgrade herself for the job market when the children were all grown and became less dependent. In view of this, she decided to punish him by dragging the issue for a very long time until her family advised her to let go. While preparing to let go, she started petty trading and engaging in other businesses but made little money. As part of the divorce proceedings, she was given one of the houses they had built together and although she thought that a house with no money to maintain it was a big problem because she was not working, her mum and siblings stood by her and have supported her until this point. She is a happy woman because she sees light at the end of the tunnel as she puts it. She says:

Hmm madam, it got to a point where I had to start selling bread to workers in their offices. I had to start going to the bakery to buy bread and pack them into my car and then move [drive] to various organizations to lobby for people to buy them so that I could pay my kids' school fees, but thank God for the intervention of my brother abroad. He has been very supportive and I will always be grateful because of the extent he went to bring me back on my feet. I am happy today because I no longer chase people for money but I am now at a stable place where people can locate me and do business with me. My financial status is still not the best but I am looking forward to a brighter future. Sometimes I regret having five children because if I had like two children, my situation would have been better even without help from my family.

Lydia, Naana and Oforiwa have similar cases as Telley. They supported their husbands with their own incomes even during the times that their husbands had no challenges in their jobs and needed no support. They are all struggling to make ends meet now because they lost all the investments they had with husbands

as a result of the divorce. They said they could have sold some of these properties to augment what they currently had for survival and payment of school fees, but that was not the case. This is a quotation from Oforiwa:

“I will say I did not have it easy at all because I had to take full custody of my son since my ex-husband, his dad, never remitted him. Even though I was still a government employee, my salary was not enough because I solely paid my son’s school fees throughout his university education without receiving a penny from his dad. Meanwhile I had previously helped him with a lot of my resources by always investing in the family business with both salary and loans. Now I am paying loans as well as paying university fees. How will my finances be okay? I want the best for my son and so, I strived hard to ensure that he never dropped out of school. I did not allow him to quash my dreams because he thought I would struggle forever. Though I have not gotten to my peak, I am happier and better because I am gradually getting there with the full encouragement from family and friends. My financial freedom is on the way and will be here soon.

According to these four women, but for the unflinching support of family and friends, they might have been dead because their investments with ex-husbands were not beneficial to them. Therefore, thinking about the magnitude of their commitments in the investments and how they were going to struggle after divorce to pay school fees and loans nearly sent these women to their early graves. The action taken by their families falls in line with the ABC-X model. The model agrees that the resources made available by family and friends to the individual going through the stressor situation goes a long way to change situations positively (Burr, 1982; Boss, 2002).

Esi, the thirty-seven year old business woman, also regretted marrying her husband because of the temporary financial strain she is going through. According

to her, she envisaged a total breakdown in her business resulting from her husband's actions but she ignored and still went ahead to marry him. She, however, realized that the marriage was not working and so she had to call it quits. She now plays the role of a father and mother to their children. She runs a good business which brings in a lot of money but instead of reinvesting the profits, she uses a greater amount for the upkeep of her home and in paying school fees. She has promised herself never to falter with paying her three children's school fees.

As a result she is going through a challenging time but says it is just for a season because in no time her three children will complete school and get good jobs. She says things are a bit better now because her business is not doing badly compared to previous times but it is still not okay financially. She sees herself "eating a little bit of stones" because she did not act wisely during marriage. She is of the opinion that if she had kept her money in a safe place like the bank or in some investment without making it known to her husband, she would not have been struggling towards her financial breakthrough. She is hoping for a brighter future and acknowledges that the educational investment she has made is worth it because she is bringing up three stars who will be shining her world soon. In her words she reported that...

In fact, the earlier periods of the divorce were very terrible. I had to go the extra mile for our survival and it was no joke. I blame myself for this because instead of keeping the investment I had before getting married, I cleared it all and added to the family investments which never came to me after divorce. I lost everything...now I am struggling to get back on track. I am not giving up because I have hope for a better life in the future which will come to pass soon.

Efia and Anita are public servants who also have similar experiences and are looking forward to a positive change. They are both looking forward to their delayed promotion which they believe will increase their salaries to a level which will give them a better financial status compared to their current status. Anita indicated:

Sometimes I get very angry and wish I could quit my job for another but because I am not sure of a relatively better employment, I am still working with my old boss the flirt. He thinks because I am childless, I will do anything to conceive and you know, he had the guts to tell me that if I do not accept his proposal or even spend just a night with him in a plush hotel, I should forget about promotion. Hehehe...he has not met my type, but gradually he is believing that I am a woman of my words and will not take advantage of a divorce to sleep around like others whom he compares to me. I made him aware that I will not report him, fight him or leave the job because I have a point to prove to him, and funny enough, I am gradually impressing him because I heard from one of my colleagues that he commended me at a place which surprised that colleague because he knew we have not been very close even though he is my superior and his subordinate. Hmm...after hearing about that, I am seeing a little change in his attitude which gives me the hope that in no time, I will be promoted, and even if he does not process my documents, I believe the next person who will come after he retires in a few months to come will do it for me. I know he will do before he leaves because the next person who comes is likely to ask about why my promotion has delayed, and that may expose him ooo. People think I am a fool but I am a person who knows what she is about and not a confused divorcee... hahaha...

The last participant, Maud, was a secretary whose husband also stopped her from working. Since the divorce, she has been with her parents who gave her a very warm welcome and through a family friend have helped her with a job which she is hoping to change after further education because her salary is not

enough to take care of all their needs especially the little baby. She is happy and managing her finances but hoping for a brighter future. She reports that:

I am not very happy with my present financial status and so I am trying to save some money to enroll on a distant education program at UCC where I can acquire a higher degree for a better job. I want the best for myself and my children and so I cannot afford to stay in this job forever. I feel very sad when I consider my current situation, but I am grateful for the support and encouragement I receive from my parents. They also believe that if I am able to further my education, I will be better off than I am today. Though I am coming slowly, I will get there soon.

The eight participants discussed above indicated that they are managing. They all had similar issues which led to their divorce. Their marriages were already broken because they had lost a greater portion of their wealth to husbands who refused to give them joy in their marital homes. Some lost their wealth by investing it all in a family business, others also gave majority of their business money to husbands and some lost their monthly salaries because they had to stop working upon husband's request that they stay at home to take care of their young children. After sacrificing their jobs and finances, they became financially weak, resulting in disrespect and maltreatment from husbands, thus leading to their divorces.

The weakened financial status prior to their divorce resulted in their "eating of a little bit of stones" for a short while. Some were housewives because husbands demanded that from them, others had businesses but supported husbands with majority of their profits while others went in for bank loans to support husbands in establishing family businesses, they never benefitted from

any of their investments but had to go an extra mile to provide for their children. This led to their initial struggles after the divorce and the relocation to parents' houses because they did not have money to pay for apartments. Compared to the three who were "eating stones", this group of eight are slightly better off; they have jobs but are still struggling financially because of various reasons such as; too many children to cater for, less planning towards the divorce, no promotion after a long period of work leading to low wages, low level of education resulting in pink collar jobs among others.

These factors have led to an increase in their financial burden. What distinguishes the eight from the three is that, they are not struggling so much like the three to make ends meet because apart from two who were housewives, the rest already had jobs they were doing during the period they were married and are still doing those jobs with the hope that things will improve. Additionally, this group of divorcees went ahead to file the divorce except one whose husband filed, yet they have hope that their condition is not a permanent one but will get better because of the efforts they are putting in, including the support they are receiving from family and friends. These women believe in themselves and their potentials of becoming like the fourteen who are rather doing better financially after divorce because they were very well prepared for the divorce. The ABC-X model explains these contexts so well because of both the positive and negative aspects of their experiences. The next section discusses the two women who were not working among the eight and what they are doing to improve their financial status.

Not Working but Started After Divorce

Telley is a fifty-four year old former banker with five children. She is the only one among the eight whose husband filed the divorce. She had to 'eat a little bit of stones' because she was not financially prepared for the divorce. According to her she had a very good marriage life because her husband was very caring and loving, and so when she started giving birth, her husband thought that the work at the bank was too stressful and thus does not allow her enough time to take care of her children. He suggested to her that she consider resigning because of the nature of the job and her inability to manage her home properly; he added that he will take care of her and the children. Even though the husband was a teacher then, they had quite enough money for upkeep because she had taken loans from the bank to be invested into businesses such as both crop and animal farms and so she believed that they would be fine even if she resigned, thus she went ahead to resign but had to start working after the divorce. In her words,

Today, I have gone far by doing my masters degree, and other courses to go higher and earn more money and as you can see, I am really happy and enjoying my own money...I am hoping to have more when I get continuous consultancy works to do and all the kids are out of school. Compared to previously when I was bitter because I was not working and had no money, I am far better with the little I have now.

The participant worked with some private organisations after her divorce and rose through the ranks but has resigned and is now managing her own consultancy as well as a fashion business.

Maud is a thirty-two year old secretary who was also told to stop her job because of her new born baby as well as the nature of her husband's job. She is

among the eight who had to 'eat a little bit of stones' for a short while post-divorce. Her husband was always being transferred from one place to the other; this according to her was not helpful in keeping a job for over five years. She reported that aside the continuous transfers, her husband was a very jealous man who would not want his wife to work as a secretary to a male superior. Thus, she was unemployed prior to the divorce. In her words,

I had to start working immediately because I took custody of our two young children aged six and one, and you know, it's not easy handling kids without money but I was very lucky a friend of my big sister helped me get a job in a firm as a secretary and this has sustained us till today and we are happier compared to few years back when even my mother was not allowed to visit me, and even if she visits she could not sleep in my house overnight. Though I am not satisfied with the job, I am happy to receive something at the end of every month which cushions us.

The participant had to start working immediately after divorces to enable her provide the needs of her children because her ex-husband was not bothered about how they survived. Even though she is not having an easy time of it financially, she says she is better off so long as she is out of the life of her husband.

According to McKelvey and McKenry (2000), the financial insecurity that divorcees encounter does not last for a long time for most women because they get family support, remarry or get a job within the shortest possible time. This seems to be true for two of the participants who were not working prior to the divorce. They started after divorce and reported that they are doing very well in their new jobs as well as earning enough money for their upkeep and that of their children which has equally brought about an increase in their standard of living as

confirmed by Duncan and Hoffman (1985) who found that, some years after divorce, most single women become 34% better off in their standards of living because they are fortunate to get job opportunities.

Not Eating Stones: Good Financial Status after Divorce

I had developed shock absorbers to withstand all that my husband was doing and so even though I was not happy he was divorcing me, I knew I will be better off without him.

Emefa is a fifty year old technical staff of one of the tertiary institutions in the Cape Coast metropolis. She was married for five years to a Ghana Education Service staff who never contributed to the upkeep of their two children. She explained that she became stronger and could withstand all circumstances because of what pertained in her marital home. She performed the roles of breadwinner and homemaker so well that she never felt she had a husband. All she knew was a father of her children who lived with them.

Emefa is among the fourteen divorcees in this research who never ate stones post-divorce because of their good financial standing. The other people constituting the fourteen had similar cases as Emefa.

The participants were just fine with no financial constraints after divorce because their ex-husbands who spent the greater amount of their incomes were out of their lives. Their explanations are discussed below. According to Lamisi, a forty-five year old social worker...

I am now enjoying the fruit of my labour and it is so fun knowing that you are working hard and enjoying what

you have toiled for. Now I am able to save and invest, unlike previously when I even had to go to friends and borrow money for upkeep of my house because I used my earnings to pay school fees and at the same time feed my children and my good for nothing working husband. These financial commitments weighed so much on me that I was never able to save for the ten years that I was married. Sometimes I even wonder why I did not leave that marriage earlier.

The participant who receives above one thousand five hundred Ghana cedis every month is a happily divorced woman who believes the divorce was the best thing that ever happened to her because she has been liberated from her financial challenges. According to her, since she divorced, she does not remember the last time she went to see anyone for financial assistance. She is very proud of her achievement. Now she is rich and happy. Lamisi's situation confirms the ABC-X model as well as Amato (2000) who asserts that divorce can be beneficial particularly for women because of the positive experiences it brings them. Lamisi has benefitted positively from the divorce because instead of experiencing financial constraints as most literature confirms for women, she rather has financial freedom which has even extended to her mum and her younger sisters whom she could not assist previously when she was still married.

The next participant who is enjoying financial freedom post-divorce is Kai, a graduate teacher who revealed that she would have died of depression if she had not divorced because she was always unhappy and felt she was the monkey working for her husband, the baboon, to chop. In her words,

My sister, I will always say to the glory of God that if I had not divorced my husband I wouldn't have come this far. He

never gave housekeeping money, yet he would always come and borrow the little I had which I used to support the upkeep of our home. The Akans will say “wuawuntua, kakraanaa ye de bebo yehu ban no so a wu be gyeedi, aden” (you won’t pay, meanwhile the little available for us to preserve too, you will come for it and squander, what type of a man are you?). Madam... this is the type of man I was married to and we never enjoyed his money even though he earned a lot more than me. He would rather go after other women and spend his money on them than bring it home to spend with his family. I really thank God he is out of my life because his absence has created an extra income for us such that I am able to save the amount of money he borrowed from me every month aside the food preparation which has also reduced drastically.

A fifty-one year old banker by name Akuba also had a very interesting story to tell...

Ato never paid a dime in the house in which we lived, my own house for that matter. I stopped asking him for money because any time I did, it generated into unnecessary arguments and sometimes he would go and stay at his mom’s house for a while and come home later. Because I did not like that, I stopped and had to behave like one who was single handedly taking care of her home. At a point when he started feeling guilty, he sat me down and told me he was saving his money to put up a bigger house on a land I had acquired so we could move into that house in the future... my sister, this was a lie from the pit of hell...today I am happy not because he left me but because my money is safe and I am not paying any school fees because my older son, a banker like myself is paying his kid brothers school fees for me. I do whatever I like with my money without thinking that I will run out of cash because I have more than enough to survive on.

Mensima is a forty-nine year old business woman who was married for fourteen years without financial freedom until she divorced her husband. This is her quote;

Madam, you know what? My ex-husband really took me his wife for a fool...because I did not have much education; he thought I wasn't intelligent, forgetting that a non-intelligent woman will not have foresight like me. He knew I had foresight and was the best thing that ever happened to him as he always told his friends and me. When we got married and moved into a new neighborhood, I was a business person while he was an electrician. I realized there was no shop in the neighborhood which had electrical gadgets and appliances for sale and so I thought it wise to get us a shop which was going to sell all electrical stuff which was obviously going to do well. He agreed to it because that was his area of expertise coupled with the lack of such a shop in the hood, and so I took money out of my business to set up this shop for him. Madam, you wouldn't believe how the shop flourished within the shortest time and we had to get more stuff into it as the demand went up... I really was a fool to have helped my husband by setting him up just for our own good...and then in the end moved in with another lady with the excuse that I cannot conceive let alone be delivered of a baby. Hmmm... I have been through hell before ooo. eiii... hmmm. It wasn't easy at all. But now I will say it's easy because even though the other shop has collapsed, mine is still doing well and I'm even getting more money than before as well as saving so well because I am now alone with no burden of a husband (laughing). Now I call the shots.

Ama is also a forty-nine year old business woman who was married to a rich fisherman, yet she never enjoyed any of her husband's wealth. According to her...

Madam, even though I was married to a fisherman who was very rich because he owned a lot of boats and had employees working for him, he never paid his children's fees let alone gave me money to cook for them. Yet, he will always come back from work expecting food on his table. I never stopped paying the fees and cooking for him until I was reliably informed that he sends the money to his mum and sisters at the expense of his own wife and children. Eiii madam, from that day I am sure he regretted the day he was born because he knows that "*emidziminfa bɔgenyɛswine*" (I don't tolerate nonsense). I really started treating him like a

stranger until our pastor advised me to still care for him. I obeyed and changed positively towards him...could you believe this man never changed until I finally left his house with my children to my parents' house where I had to start afresh because as a business woman I had majority of my customers in Takoradi where we used to live. God being so good, my business picked up gradually and till now that has been our source of livelihood since my ex-husband never sent any money to us. And to be frank, I do not need his money because we are okay. My children are doing great and I have no reason to worry.”

Ama has single handedly raised her four children since they were born and so she does not seem to see any difference in being married and being divorced. She actually prefers being single to being married because she is able to save and invest towards the upkeep of her four children and says she is happier and less stressed.

Financial Boosting Factors

Apart from the discretionary income they started receiving post-divorce, all fourteen better off participants engaged in two major strategies to earn extra income; improving their earnings in the formal sector and taking on additional jobs in the informal sector. These actually helped with their adaptive experiences post-divorce as the ABC-X model posits.

Promotion to Earn More

Scholars have explored the association between financial distress and marital breakups. Previous researches show that women's post-divorce financial welfare is subject to the social resources available to them at the time of divorce (Amato, 2010). Thus According to Amato (2010), these social resources could be

a skill, aid or support that can be willingly applied when needed. These comprise individual resources (such as, education and skills), interpersonal resources (for example, kin support, and remarriage) and structural (for instance, welfare, alimony and child support). There is therefore a direct link between individual resources and improved circumstances as Amato puts it, and so some of the participants who already had formal education and some money for upgrades went in for higher education after divorce and were promoted with accompanying higher salaries.

They took advantage of their individual resources which came in the form of education for an improved circumstance, also in the form of promotion associated with a higher salary for a better standard of living for themselves and their children. The changing and improved statuses of the women confirm studies which also state that for highly educated and high income women, divorce may have a positive impact since it gives women the opportunity to gain a sense of control over their financial management (van Eeden-Moorefield, et al., 2007). Indeed these women reported having positive impact of divorce because they are happy with their post-divorce lives as they now have full control over their finances and other properties. Eight out of the fourteen who were working in the formal sector were compelled to work harder by doing further studies for their promotion especially for an increase in their monthly earnings so that they could take good care of themselves and their children.

Lamisi points out:

Hmmm madam, I am very happy now because I have gotten my promotion and now earning more than enough to

take care of my children whose father thought he could marginalize me. A man I helped with my own money to further his education so that he can support the family better... Now when it was my turn to go back to school he says that will be over his dead body and so it really happened over his divorce... (Laughing). I divorced him for a better life for his children and me because he started stressing us by raising conflicts every now and then which did not help us and truthfully, we are doing great. He wants to come back because he has seen how foolish he was, but I will be a fool to cut short the joy I have now.

Similarly, Sena is a forty-two year old library assistant who notes:

My sister, I thank God for my second husband, he understands education and has supported and encouraged me to further my education which has given me the promotion I deserved. I am very happy because my monthly earnings have helped me invest in businesses and facilities which I am enjoying today, and so even when my [current] husband does not have enough, he relies on me for support which I gladly do because he made me what I am today.

Aseye says;

I did not allow my dreams to be swept under the carpet and so I pursued my dreams after my divorce and that also helped me get over my divorce within a short time because I enrolled at the university for the Master's Program in higher educational management. After completion I was posted to one of the senior high schools to manage as a headmistress and within some few years I was transferred to the district education office with a higher promotion. I am very well paid and even while divorced I support in paying the children's school fees because he sometimes refuses to pay. You know, I one day called him and asked if he has realized how much he is benefitting from my promotion even when that was a no go area for him... he could not respond but just hang up the phone after saying to me if I knew this was what you were going to talk about, I would not have picked your call. (Laughing), just like I am laughing now, I laughed at him after he hung up because I

could feel shame in his voice coupled with how he wished he could turn back the hands of time, since he was not even progressing in his own profession as a lecturer.

These cases confirm the findings of Duncan and Hoffman (1985) that some years after divorce, while some women work more hours for an increase in their salaries, others are also compelled to upgrade themselves to command better salaries.

Add Informal Employment to Formal Sector Job

In order to live more comfortably and to have financial freedom, seven of the women in this study who had employment in the formal sector, had to engage in other businesses to raise additional money to ensure that they were financially secure. These individuals indicated that they wanted to break the cycle of poverty which was reported to have been associated with divorced women. They all reported that their friends, family and church members deterred them from getting a divorce because apart from the fact that the African society frowns on it (Amoakohene, 2013), it leads to poverty among female divorcees (Amato, 2000; Sayer, 2006). They took on additional jobs to prove them all wrong. As Kai puts it,

Ei my sister, if I didn't add business to teaching, people would have laughed at me. I am saying this because most of them told me I will not be able to take care of my two children if I divorce my husband and their reasons were that no matter how irregular he was in contributing financially to their upkeep, he still provides something once a while and that is able to cushion us, but immediately I divorced him, he may decide not to give anything again

[anymore] and that will increase my burden...I already had a grocery shop which was doing very well until my husband started picking stuff from it and never paying back. So you know, I stopped telling friends about my intentions because of their discouragement and planned to add another shop to the grocery shop for additional money for investment. My sister, while I was praying to God for direction as to what to sell in my new shop, my mind became sensitive to the fact that the community in which I live was developing and people were putting up new houses around, and so I decided to sell cement and other building materials. Hmm... this did not come on a silver platter ooo madam, (she became teary but held it). I won't say I did all this by my strength because my strength is not enough except the Lord strengthens me...I started opening the new shop few months after the divorce was granted. And madam this new shop has really helped in diverse ways including my purchase of land on which I am building a house which will be completed soon.

Like Kai, Sena had also resorted to combining work in the informal sector with her formal sector employment.

Hmmm... my sister, [a] few years after my divorce, I realized the need to engage myself in the informal sector for extra money because relying on my salary alone would not help me fulfill all my dreams and so I registered a company in my name and started doing door to door businesses here and there. I was supplying bread, foodstuffs, curtains and a lot more to friends and church members on order. Ei, hmmm... it was not easy combining this with my formal sector job and so gradually I had to stop supplying the goods that were not on high demand and supplied more the ones highly demanded and more profitable. I have been doing this until now and gotten new clients including organisations. Fortunately my new husband has invested in the business and has helped in employing people who go to offices and homes to fix the curtains when ordered. And it's amazing that I have put up my own house from this little business. I am so proud that I always feel happy whenever I think about how far I have come and the success stories.

Efia is a thirty-eight year old formal sector employee with two children, a boy and a girl. During her divorce, her husband warned her that if she took the children along he would not pay their school fees but she ignored him and took custody of the children with the intention that she would supply certain basic items to her colleagues at the work place for extra money not only to pay fees but also to invest towards the future of her two children. These are her words:

Hmmm, I am so glad I started something small which has become big today and has made it possible for me to give my two children the best a mother could offer. You know, though I was a bit scared when my husband told me I will regret taking custody of the children, I still had confidence that I will be able to give them the best. I was just thinking about my little monthly earning as a secretary and the fact that my husband knew what he was really saying because I had always survived on his salary. Hmmm I believe that because he dared me, I got some confidence in myself that whether big or small salary, I will not leave my children with him for another woman to come and maltreat them in their father's house, hmmm... I am saying this because I suspect my husband will marry again within the shortest possible time. Now I have a big shop where I sell so many things including the things I used to carry along to the office to sell. Madam, I told myself I will not fail for my ex-husband and his cohorts to ridicule me and that is how I became confident to go the extra mile. I saved a little from my salary which I used to purchase a piece of land and paid the rest by installment. It is on this land that I have my shop and I am trying to put up a house in which we will be moving soon...

Efia's case confirms Amato and others who said that marriage dissolution has higher economic consequences for women than for men (Amato, 2010; Duncan & Hoffman, 1985; Peterson, 1996; Sayer, 2006) and hence leads to a drastic decline in their income while that of men rather increases. In her case, her husband's salary will indeed increase because his contributions towards their

upkeep while they were married was no longer going to them but will stay with him while hers reduces because now she as well as her children will have to depend on her meager salary for the rest of their lives. However, her strategy of adjustment which had to do with engaging in a trade aside her job as a secretary was going to save her from the poverty associated with post-divorce for women. This also confirms the ABC-X models level of crisis being adaptive due to the resources available to the divorcee.

On Divorce and Financial Circumstances

Earlier studies on divorced women in the Ghanaian context confirm the findings of this study. In the 2000 publication by Allman and Tashjian titled 'I will not eat stone: A Women's History of Colonial Asante, the authors interviewed a large number of colonial Ashanti men and women. The interviews confirmed the gendered experiences of men and women in colonial Ashanti, as they focused on women, marriage, reproduction, and the domestic sphere. Husbands were exploiting wives by harnessing their labour for cash crop production.

The women were not very happy about it and thus an increasing rate of divorce. The women were rarely afraid of the financial ramifications of their decision to divorce, hence the assertion 'even if my husband divorces me, I will not eat stone'. The Asante matrilineal system of inheritance enhanced the relative power of women during the pre-colonial Ghana period, but at the same time, Asante's culture encouraged child bearing and orderly domestic life in a way that stressed the role women played as mother and as wives at the expense of

independent female activity. Efforts by colonial authorities to make Asante women simultaneously more wifely, motherly and cash producing was unsuccessful largely because of the creative style of resistance adopted by the women.

The phrase “I will not eat stone” implies that a woman will not become destitute after divorce. Most literature including that of Amato (2000) have confirmed the advent of financial difficulty after divorce. Even in the Ghanaian context, there are studies that affirm the financial challenges associated with divorced women because of their low participation in economic activities (Amoateng & Heaton, 1989) and the belief that women are the best homemakers while men are the best breadwinners. The post-marital lives of three of the women in this sample reflect the conventional wisdom on the subject. However, there are fourteen whose stories reflect the exact opposite of the conventional understanding of the linkages between divorce and women’s financial circumstances.

These fourteen women have one thing in common; they were performing the role of both homemakers and breadwinners in their former marriages. In view of this, they do not see any change in their financial responsibilities as they were paying for all household responsibilities including fees, utilities, rent, groceries and all other things involving money. According to them, the difference they see is that, there is rather an appreciation in their salaries because of the reduction in number of dependents as well as their ability to save the monies they would have loaned to ex-husbands which never came back to them. These women are

financially sound having either undertaking further studies for promotions or engaging in other businesses apart from their own business for extra money. Apart from the three who are struggling a bit after the breakup, among whom one was the initiator of divorce, all the women who initiated the divorce and few who did not are experiencing a positive financial status post-divorce.

Unlike other literature which talks about most women struggling financially after divorce, majority of the participants in this research are rather doing well financially and have no reason to regret post-divorce. Thus, they replicate the Asante women in the Allman and Tashjian (2000) study that were of the view that serving a man is wasteful labour because after working hard to support them both at home and on the farms, they got nothing in return but ill-treatment. As a result, these women sought divorce with the belief that they as well as their children will not eat stones. After all, they were not getting any benefits from their marriages to those men rather, the men were benefitting from their resources. Allman and Tashjian (2000) argue that Asante people experienced economic associations through matrimonial relationships whereby wives provided much of the labour required for farming especially in cocoa. Nevertheless, husbands took over ownership of these farms as well as control of the resulting profits. This implies that women invested their time and energy without gaining a dime in return. The situation led to an increasing rate of divorce in the Asante kingdom leading to the rising rate of single women who worked even harder to take good care of themselves and their children. The fourteen participants in this

current study epitomize a true reflection of the colonial women in the study of Allman and Tashjian (2000).

Other studies that looked at both highly educated and semi-literate women also revealed that for highly educated and high income earning women, divorce may have positive effects since it gives women the chance to achieve a sense of control over their finances (Adedokun, 1998; Jensen & Shafer, 2013; van Eeden-Moorefield et al., 2007). This research confirms these studies because most of the highly educated and high income earning women who are not necessarily educated but are successful businesswomen reported that they have positive post-divorce experiences. The ABC-X model also falls in place here because of the attitude of the women, the resources available to them and the meaning they gave to their divorce experience (Boss, 2002; Burr, 1982; Rosino, 2016; Xu, 2007).

According to the women, they are enjoying life after divorce because they now have the opportunity to control their incomes and business earnings due to the complete absence of the men who used to control their finances. The business women were excited about the fact that they were able to invest their profits back into the business as well as investing in high earning fixed deposits which would not have been the case if they were still married to their ex-husbands. The educated ones reported that they have financial freedom which in effect has helped them to upgrade themselves for promotions in their various organisations.

They further reported that their inability to control their salaries during the period they were married prevented them from upgrading themselves for promotion because while husbands were not in favour of them going back to

school, they made sure wives had no money on them to pay school fees. They either borrowed the little money in their possession or ensured they invested all they had into the family business including loans they had taken from the bank, and while they never benefited from these businesses, their monies were never paid back by ex-husbands. However, they managed to pay all the loans in addition to their other responsibilities as single women. To them, the day they finished paying all the debts they had incurred because of their previous marriages was the beginning of their enhanced financial freedom. Most of them have been able to put up their own houses and sent their children abroad for further education, ten of them have their houses completed while five are still in the process of construction, and three of them have also sent their children abroad for further education. In Betty's words, she says:

I have sent my first child to Morocco to read medicine, and you know what happened? When my ex-husband heard about it, he challenged the people who told him and said that it was not true because I do not have the kind of money which can pay international school fees and that if he has not sent any of the children abroad, I can never do it. I am sure he has by now discovered the bitter truth because he has stopped arguing with his friends about his children. I told him some time ago that I will save enough money and send the children abroad to school but he took it for a joke, but it has now become a reality and I am so happy about it. I don't even feel the burden of paying international school fees because I have more than enough money to do all I want to do.

Similarly, Telley indicated that she also got admission for her daughter to go to China to read Information Technology. She quotes,

I am hoping to send my second child to join her sister in China because she wants to read Agricultural Engineering and a friend told me China is one of the best countries for that course. I have invested enough money which will cater for her four years and so by the fourth year, I will send her sister to join her there so that she can have some coaching from her. My husband has approached me twice that he wants to support in paying the school fees but I told him I will inform him when I need his support.

In Akua's words:

Hmm...sometimes, I get surprised at my own self because of my achievements. I have put up a three-storey building in the form of apartments and have rented them out for more money. I have also managed to send my three children to the United States to further their education. Fortunately, one is on a scholarship scheme, but the other two are not. I pay their fees and send them money for their upkeep because I invested towards their future and still investing. I have really come this far by grace and I always feel excited when I think about how successful I have become, where my children have gotten to without the support of their father and where I see them to be in the next few years to come.

These women who took bold steps as the Asante women have never regretted till date because indeed they and their children are not eating stones but rather doing far better than when they were married. Additionally, it is worth noting that the eight women who had to “eat a little bit of stones” experienced such a challenge because their husbands were formerly performing the duty of breadwinners by paying the bills and all others while they also supported with their investments and loans because they trusted and hoped for a long lasting marriage. Their case can be likened to the Akan proverb which says “*se ɔbaa nyɛne odwan a ɔbarima na ɔtwa boɔ ma no* (when a woman breeds a sheep, its

market price is determined by her husband), confirming that the woman is the homemaker and the man the breadwinner. Thus, these women worked to support their family businesses by giving their monies to their husbands for projects and other things concerning the family without malice. In view of their generosity towards the family projects, they lost everything because they did not save towards unforeseen circumstances nor invest towards a rainy day. The divorce therefore left them with little and they had to struggle financially for a short time before getting back on their feet.

Summary

Although some women may experience certain hardships post-divorce, it will be wrong to generalise for all women cross culturally. In this research, though, there were women who went through hard times after divorce, the number of those who had better financial statuses outnumbers the former. In actual fact, the majority of the women in the study were solely responsible for the financial upkeep of their homes as married women. That is, little changed for them financially with respect to their pre and post-divorce situations. This finding suggests that the arguments about women's poorer financial circumstances post-divorce is simplistic and requires nuance. A woman's financial circumstances post-divorce will be worse if the husband contributed to the financial upkeep of the home during the marriage. On the other hand, if a woman played the dual role of homemaker and breadwinner during a marriage, she might as well be better off financially after a divorce. Thus, the adaptive factors such as the financial

resources available to participants helped them manage the stressful experience as explained by Hill (1949) in the ABC-X model.

CHAPTER FIVE

RELIGIOUS EXPERIENCES POST-DIVORCE

Introduction

The chapter reviews data on the religious experiences of divorcees. The section focuses on the supportive and non-supportive attitudes of faith groups towards their divorced members, as well as the actions the women also took in response to the attitudes. Their coping and survival strategies with regards to the ABC-X model is also weaved into the discussion.

Religious Experiences

Christianity is the largest religion in Ghana. According to statistics from the 2010 census, Christians form approximately 71.2 percent of the country's population with 28.3 percent being Pentecostals and charismatic, 18.4 percent Protestants, 13.1 percent Catholic and 11.4 percent in the category of other Christians. Almost a fifth (17.6%) of Ghanaians are Muslims, while 5.2 percent, 5.2 percent and 0.8 are traditional, non-traditional and other respectively (GSS, 2010). Given the high levels of religiosity in Ghana, it is unsurprising that all the divorced females interviewed had a religious affiliation and only one of them described herself as having low religiosity. However, the majority of the participants were not supported by their churches be it financially, socially or spiritually.

Table 4: Religious Backgrounds and Experience

Name	Religious affiliation	Supportive /not supportive	Level of religiosity
Sena	Christian	Supportive	High
Lamisi	Christian	Not supportive	High
Emefa	Christian	Supportive	High
Akuba	Christian	Not supportive	High
Telley	Christian	Not supportive	High
Aba	Christian	Supportive	High
Mensima	Christian	Not supportive	Low
Maud	Christian	Not supportive	High
Esi	Christian	Not supportive	High
Araba	Christian	Supportive	High
Ama	Christian	Supportive	High
Efia	Christian	Not supportive	High
Kai	Christian	Supportive	High
Anita	Christian	Not supportive	High
Lydia	Christian	Not supportive	High
Betty	Christian	Supportive	High
Nancy	Christian	Not supportive	High
Naana	Christian	Not supportive	High
Sadia	Muslim	Not supportive	High
Sewa	Christian	Not supportive	High

Aseye	Christian	Supportive	High
Akua	Christian	Not supportive	High
Adazewa	Christian	Not supportive	High
Oforiwa	Christian	Not supportive	High
Clara	Christian	Not supportive	High

Source: Fieldwork, Alakija (2016)

Table 4 shows that all participants were Christians except one who was a Muslim. It further shows that while the only Muslim among them did not get the support of her Imams and other Muslims after the divorce, sixteen Christians out of the twenty-four also did not get the support of their religious groups.

The Supported

These are participants who were encouraged and supported by their church leaders and members. In Aba's words:

My church members have also been very supportive both spiritually and physically. I receive monthly supplies of foodstuffs and beverages from the church because of my divorce. Apart from that, there is an amount of money which I receive quarterly from my church because I am still not working. The women's group as well as the reverend ministers comes over to visit at specific times and they share words of encouragement with me with the hope that I will get better. I can say that this has been my source of inspiration because I would have been dead by now, especially because I am not hearing or seeing any positive sign in my life but rather I kept deteriorating until they realized and turned me into their project. I appreciate them so much because I have not experienced such great love from any church before, especially from members, it's so amazing.

Aba appreciates the support she receives from her church because to her it is one of a kind. Though it is taking Aba's time to recover, she believes the fervent prayer of the women's group as well as the reverend minister is a major source of strength for her. She describes it as love expressed at its peak. Aba admits that it has taken her a lot of time to recover because she has been praying for the return of her ex-husband, yet she believes that the constant visits and gifts of church members and groups as well as the words they share with her is gradually changing her beliefs and expectations. Though Aba allowed her negative experience to overshadow her judgment of a positive outcome post-divorce, the love, care and commitment showed by her religious group however gave her an adaptive experience (ABC-X model) after a while (Rosino, 2016; Xu, 2007).

Aseye also says,

Eiiii...as for my church you neither lack spiritual nor physical food because you are always being showered with all the physical things you need to survive with your children. This package comes from both individuals and groups. In fact they don't present it for you to feel you are in need and that's why they gave you such gifts. The visiting team will come to your house, share the word with you and your children and after that present to you a surprise package which will blow your mind. They will tell you this is a token of our love to you because of your support to the church as a member. I always asked myself what my support has been but I feel it's because I am regular with my tithe and other dues including the welfare dues.

Aseye indicated that the gift she and her family receive from the church is able to take them through a whole month because it entails groceries and other basic things they need for survival such as clothing and painkillers. She feels very happy about this because it makes her feel recognized and belonged. Araba narrates:

My sister, there are quite a number of us [divorced women] in the church but we do not even feel the pressure of divorce because of the spiritual and material support we receive from the church. Eiiii... as for my church you neither lack spiritual nor physical food because it is part of our belief that the soul that lacks these things may go astray and leadership will have to account for them. I have always encouraged most of my depressed friends to join my church because that has been my source of joy and strength. Sometimes my ex-husband is even jealous of my source of strength because some of his friends who visit the children report him to me. His complaint according to them is that instead of me deteriorating, he sees that I am rather improving and looking more beautiful by the day... I guess you can see that for yourself madam (laughing). I am just happy in the Lord and I don't joke with my fellowship at all.

This participant is of the view that the teachings of the church on love and oneness has helped in making members each other's keeper and as such, no one closes his or her door unto another member but gives support both in kind and cash and even in the word of God at any point in time that one needs it, especially the vulnerable members. Most times, according to her, one may not have to even ask but the smart members are always at their beck and call. "Sometimes you don't have to even let them know you are ill because all your bills including purchase of drugs will be catered for by members," Araba notes.

Eight women in the study - Sena, Emefa, Aba, Araba, Ama, Kai, Betty and Aseye – received support from their churches. The support these women received were of two types; emotional support as in no condemnation for the decision to divorce largely as a result of the endorsement from leadership post-divorce as well as financial support in the form of foodstuffs, beverages, clothing, toiletries, money and other things that will help make life comfortable for them and their children. Some of the churches already had institutionalized welfare packages for the poor, less privileged and vulnerable in the church and so regardless of your status as a rich divorced woman, immediately you divorce, you become an automatic member of this group and thus receive monthly and fortnight packages from the church through the welfare team. In the churches where welfare packages for divorced women was not institutionalized, divorced women received spiritual support. Three of the women in this study fit into this category. In the words of Sena,

Though I am not given any material possessions as a divorced woman, I am spiritually strong because of the teachings I receive. My pastors sometimes says it openly that if you are attending the church because of what you will get materially, then you better quit because they will not give you any physical thing but will rather prepare you spiritually for all other needs to be met including good preparation towards the second coming of Christ Jesus the savior.

Similarly, Ama notes,

Though I am not given any material support, I am still a loyal member of my church because even the bible says man shall not live by bread alone but by the word of God. I know if I have the word of God, I will be better equipped to fight all battles whether physical or spiritual.

Emefa also indicated that she does not receive any official welfare support from her church but the spiritual.

My church does not want anybody to feel stigmatized and so there are no special packages as support for single parents or divorcees. However, there are times leaders call us one-on-one and check on us after which they pray with us. The only person who often visits with tokens from their own pockets is the priest who stood by me pre-divorce and some few friends in the church.

As is clear from the above, spiritual support which all eight women received was extremely important to them. Of crucial importance was the ability to maintain leadership positions in church. Church leaders were crucial in ensuring that divorced women maintained leadership positions even in the face of opposition from church members. Betty's case illustrates the power of clergy in preventing the exemption of divorced women from leadership positions. She recounts:

I will always remember my bishop's message the last Sunday after which everybody in the church who criticized me quickly changed their tunes. My dear, it's so unbelievable that my bishop preached against those who have been worrying him to take me out of the leadership position because I was divorced. He asked if any of them could bring to him any document stating that a divorced leader should be demoted, aside that, he asked if there was any member of the church who can prove to him how righteous he is and if that is the case then that person can go ahead and judge any divorced leader or any member they think is unrighteous. My dear, the church was like a cemetery that day, no one uttered a word. He really 'gave it' to all of us and I enjoyed that message so much because that was the beginning of my breakthrough in the church. Majority of the righteous judges in the church were

silenced and since then nobody had the guts to ever talk openly about divorcees in leadership positions in the church. They either got close to you or stayed away from you. Mm, but on a serious note, I think my bishop helped greatly in keeping 'souls' who could have perished because of our bad attitudes.

Similarly Ama notes:

I remember quite a number of church members withdrawing and moving away from me some few months after the divorce. I was not so worried because I expected the very good friends to stay and the hostile ones to stay back, but unfortunately even some of the very close friends withdrew and never wanted to have anything to do with me. Some of their common sayings which I always heard was that "stay away from her otherwise she will help you break your marriage too", "do not go to her for advice because she will not give you good counsel". Little did I know that infidelity was one of the reasons they attributed to my marital breakup, but because I was a leader in the church, I prayed to God to help me overcome the situation and for him to keep members intact, reason being that in the future if members start to leave the church for other churches, the leadership may blame me and so I kept my calm and prayed more than I did in the past. Fortunately, before I went to report to the minister in charge, he had already heard it and so he encouraged me to pray and not think of quitting because he will not watch that to happen. He called a leadership meeting where he addressed the issue and advised them to stop encouraging such lies.

Explaining why the Support

The women who received support were generally those whom church leaders viewed as having received the short end of the stick in their marriages. Church leaders and members supported them for various reasons. In the case of Aseye for example, the head pastor of the church she and her husband attended called her husband and invited him over on several occasions for discussions

concerning their marital challenges but he never went until the minister himself came over to their house to talk to him. In the words of Aseye;

Madam, I was very surprised at my husband because it was after the minister came over to our house to speak with him that he even decided to stop sleeping in the house. He became something else that I could not describe, and so when I reported the issue again to the minister, he encouraged me and advised that I pray more about my marital issues. Even though I did that, there was no improvement and so when the marriage had to end up in a divorce, I got the ministers and other church members to support and encourage me. Hmmmm...I think what really helped with the church's support was the fact that my husband hardly went to church and was never at home anytime the visitation team came to our house to visit him.

Similarly as a leader, Kai was very well known in her church but her husband was not as popular as she was because he was almost always away on official trips. However, he was also invited several times for discussions concerning the allegations made against him by his wife but he never showed up. In Kai's narration:

Although my head pastor advised me not to go ahead with the divorce, he had no option than to support me because his calls to my ex-husband's mobile phone were never responded to and he never got to see him for any discussions regarding why he had been away from his matrimonial home and from church. Even after his failure in reaching my ex-husband, my pastor was still not happy that I went to file for the divorce but God being so good, he realized that was the best option for me and so he managed to get the other men of God on my side and since then, their support for me has been so great. I thank God that they are the ones who explain issues surrounding my divorce to members and not me.

In spite of the approval of church leaders, divorced women were conflicted about their leadership roles. While playing leadership role, divorced women were kept busy and occupied such that they refrained from entertaining memories of their husbands and the bad experiences they previously had. They however, worried about the leadership positions they occupied because they also held the belief that they cannot be good examples for the church and its young people. Below are excerpts of three of the eight divorcees who received leadership endorsement from the church detailing their conflicted views about this. The ABC-X model refers to this as adaptive resources because they were given to the divorced members of their churches to ensure positive post-divorce experiences and a reduced level of crisis. Kai recounts:

I was the women's leader in my church before I divorced. After my divorce, I did not feel comfortable in that leadership position anymore because I felt I had not set a good example for the younger ones to follow. I had been praying and looking forward to an opportunity to meet my head pastor and inform him that I wanted to vacate the position because I was divorced. Even though the women and my other leaders were not complaining, I felt strongly in my spirit that they were not happy with me but were rather pretending by supporting me perform my roles as a leader. I was not very happy being in that position and thus hoped my pastor will call me to seek my consent for a change so that I could sit back and support others to be at the forefront. I am actually very happy I divorced my husband but I think the church is a sacred place and so the right thing must be done by the right person, which is not also to say I am not the right person but the flock I am leading needs a shepherd who can mentor them without any blemish.

She goes on to say that:

My presiding minister believes I have been executing my duties rightly and thus should not think about how people see me or what they think of me but rather the impact I am making in the lives of members. He told me to forget about what people have said or are saying and rather pray to the faithful God to reveal the truth and for enemies to be put to shame. Interestingly, he was never ready to accept the fact that I was quitting the position and so he told me he will speak to leadership and the church as a whole at the appropriate time. He honoured his word by organizing a leadership meeting without me and spoke with the leaders to support me as it will help in my spiritual growth, and at various worship times he advised members to also support my leadership and not judge me with whatever has happened in the past. From thence, the leadership has been encouraging me so well and the attitude of most members have also changed positively but I still want to stay out of leadership.

Aseye also points out that:

I was quite skeptical after my divorce because I did not know what will happen to my position as a leader in the church. This is because I had not witnessed such a situation before in the church. But the lord we serve is faithful. While I was worried, the Lord prepared my colleague leaders to come over to my house with words of encouragement and how to be more effective and efficient even in my trying times. I managed to tell them I wanted to quit the position so that nobody will point fingers at me as a divorced leader, but they assured me that they are with me in prayer and no one will dare criticize or judge me. They did something which was very touching and memorable to me. What was it? They gave me some months off to rest and prepare myself again for the position since they were prepared to fight any one who stands to speak against me. They assured me of their endless support and I was very shocked but have remained grateful to the team because they did not end there but have ensured that I lacked nothing as a divorced woman both spiritually and materially.

Similarly, Araba notes:

Madam, to be frank with you, I did not take it lightly at all when my Pastor called to tell me they have thought of giving me a leadership position because they believe in my leadership skills as well as my spiritual growth. I asked him if the church would accept me in that position since I am no longer married and not dreaming of marrying again...his response was that they have experienced my leadership before and it was commendable. Apart from that, they do not want to lose my membership because they know what divorce does to a lot of women particularly in the area of stigmatization. I told him to give me some time to pray over it though I am not rejecting the offer... Madam, it was as if God had called me to place me on top. That day marked the beginning of regaining my confidence and since then, my life has been so transformed from that of a low self-esteeming divorced woman to a high self-esteeming leader of the army of Christ. I have not stopped thanking the leadership for such a great opportunity.

The Unsupported

This refers to the participants who did not receive any support from their faith groups. Out of the twenty five participants, seventeen did not receive any support from their religious groups. This made their crisis level maladaptive (ABC-X model) because of the unsupport from their faith groups; however, those who left their faith groups and found peace had adaptive experiences. Sadia is a good case in point. She recounts:

Hmmm...it's not all the things I can tell you ooo. My ex-husband has friends who are very rich and religious. You know my people [Muslims] are noted for almsgiving and all that but I tell you none of my ex-husbands friends who liked me so much while I was married, ever gave any money to us. Sometimes I saw them in town and they will only ask about the little boy and not what I have even been doing. But I even expected that if they ask of the little boy,

they will give me something [money] to buy him some food or diapers...nooo. It never happened. The only people who ever supported were my parent's friends. As for the place I worshipped prior to my divorce, nothing good came from them madam. I have even stopped going to the mosque since I came back to my parents but I pray every day on my own to God for his divine support and guidance. I don't rely on any of my religious members because they are all hypocrites.

Like Sadia, Efia the Christian narrates that...

Madam, some members of my church are so unfriendly and stingy. Because they don't want to help or support you in anyway, they will always frown at you or never look in your direction because they feel you are in need and may come to ask them for help...I never went to see anybody to support me in anyway but most times when they see you, looking at the way you may perhaps look worried because of something they may not be aware of, they start to think for you and end up withdrawing from you because their stingy nature does not give them the chance to even share love with brethren. They don't even know how to call and check on you as a member during challenges. In fact, they rather want to receive from you. Very shameful, madam.

Similarly, Adazewa notes:

I couldn't believe what I experienced in my church because of how I used to contribute with my market produce towards the support of the church. Herhhh... life is some way ooo. Even the poor people I used to support in the church turned their backs on me. These people who could approach and ask about a certain product from the market and I will buy and bring to them without taking any money, all turned their backs on me at the time I needed them to support me. Perhaps, with the very little they could. Hmmmm. I have prayed to God to help me forgive and forget because it is a painful experience. Thinking about the hands you have fed...it's sad ooo, very sad.

My dear, sometimes it's painful when you realize that Christian brethren are behaving like non-Christian because of the way they preach the virtue and then practice the vice. I was very surprised when my own women's leader in the church who meets me and smiles at me and acts as if she is an angel from heaven, stood in the court to witness lies against me because she was against the alimony my husband had to pay to me. Hmmm, I would not have believed this story if someone had told me, but my dear, it happened to me. She was not the only leader who stood against me even though they knew my husband was not doing the right thing. Another leader who was also aware of our marital issues also tried to help my ex-husband to take away a piece of land which was purchased by me, I just summoned all of them into the hands of God and told them that the good Lord will deal with them at the right time. Yes, I said that and because they could not come to me to plead, they sent other people to come and plead that I retract my statements against them since they were just going by what my ex-husband instructed them to do...even their children saw me but behaved as if they had issues with me. They really treated me like an alien and I would never forget it because it was such a bad experience.

Another interesting story about bad treatment is that of Telley.

I became very dumfounded one day after church when a very well-known member of my former church got closer to me and instead of greeting or passing quietly, she chuckled so loud that everyone around had to turn to our direction to see what was going on. I felt so embarrassed and sad because I had no explanation to such act than the fact that I was divorced.

Telley indicated that this very attitude and other very demeaning ones from members influenced her departure from the church. Telley as well as the other sixteen participants who were not supported received maladaptive level of crisis due to the lack of support from their churches. This resulted in their discomfort at their various affiliations. In view of this, they all had to work towards adaptive

resources by changing denominations or doing other things to ensure their positive post-divorce experience (Rosino, 2016; Xu, 2007).

Explaining why Non-support

The divorced women expected leadership and members of their various congregations to accept them just as they were and not judge them. Some also expected that members who were well to do as well as members they have ever assisted will get closer to them and help them with material needs including foodstuff and money and also spiritual needs such as praying for them and encouraging them in the Lord. However, they never experienced any of such attitudes from their places of worship but rather continuous hostile attitudes which either drove them out of the church or caused them to stop attending church for a while (maladaptive level of crisis by the ABC-X model). Apart from the experiences of Sadia and Efia narrated above, the rest of them had similar reports regarding why they were not supported. Maud narrates that:

After my divorce, I expected the leadership to at least come over to my parents' house to check on us or even buy certain items and bring to us knowing that I was not working and yet managed to pay my tithe. Hmmm...in fact I was meeting some of them at the market and they always told me they will come home to see us but till date, none of them showed up. Nobody even called on the mobile phone to check on us or to send some words of encouragement to us. It's so painful to think about a religious group you called family to treat you like a visiting member, even sometimes visiting members receive better treatment. How we fed or survived have never been their business till today.

Maud indicated that most people are not supporting because some of the leaders mentioned their unhappiness about the divorce and the fact that it can tarnish the image of the church. Regardless of that, she least expected such treatment from her former church because the bitter experience has remained in her heart though she wishes it never did.

Similarly, Nancy notes:

Madam. Hmm...if I had received even a word from the leadership encouraging me or even advising that I ignore the gossips all over regarding my marital breakup, I wouldn't have gone through such terrible traumatic post-divorce experience caused by the actions of individuals. It got to a time I had to stay indoors for a while because I did not want to see anybody from my church. Their discouraging attitudes and hostility brought me so much distress that I was experiencing a rising blood pressure, thus to maintain a good health, I had to avoid seeing such people. Though I did not need their material help, I needed their spiritual help because it was like I was in a battle after the divorce. Until today, I find it difficult to forgive some of them because of the serious things they said about me which were not true.

Nancy no longer attends her former church but she still recalls the sad and unsupportive encounters she had with them. She says she has been praying for God to help her forgive them, especially the leaders who did not encourage members to get closer to her because they frown on divorce. Though Maud and Nancy have been worried about the non-support from their religious groups, they have similar perceptions as to why their churches have neglected them.

A common characteristic of the women who did not receive support from their churches was their responses to the problems in their marriages defined as inappropriate by church leaders. While some had taken the decision to seek divorce on their own, others had consulted church leaders but had nonetheless defied church leaders' orders to stay put in their marriages.

Nancy points out:

You know...I did not consult any of the group leaders except the presiding minister, and even him, I had to make him promise that he will not tell any of his leaders but will only support me in prayer. He reluctantly accepted my request but informed me of the repercussions and the fact that I forget divorcing and rather pray for change, but I ignored and expected them to still appreciate me because they are people of God and not canal beings. Unfortunately, because the presiding minister was not happy I initiated the divorce, he could not do anything to rectify the situation because he was not happy about my disobedience to his advice. They all took their stands and started being hostile towards me. But who cares madam? I also deserve to be happy, don't I? I will not regret today or ever.

Like Nancy, Maud had a similar reason:

Auntie Naa, but me I knew why they decided not to mind me and my children and so I am just fine. I was told by a good friend I had in the church that leadership have been meeting and discussing what to do for us but the majority are not in favour because they said I took a French leave. They expected that I could have spoken to a few of them before leaving the house in my ex-husbands absence but I never did and so to them it is total disrespect of their authority.

Lamisi was ostracized because she refused to adhere to the directions of the leaders and went ahead to sign the divorce papers. This is her narration...

Madam, I expected the leaders to call him to order but that never happened. Yes there was not a single day they asked me to call him for them or them calling him to speak to him but all they told me was to fast and pray. Well I did that to a point when I realized there was no improvement and so I went back to tell the leaders that I cannot fast for a man who was not ready to desist from chasing young girls and other peoples wives', and that I wanted them to call him or even both of us for further counseling. They were furious because I stopped fasting and even went ahead to sign the divorce papers, and so they told me to stop going to the Lord's table (communion service) and also to sit at the back anytime I came to church because I have gone against the doctrines of the church. I was not happy at all and so I asked them if they would have addressed this case the same way if I were their family member or better still their sister since they were all males except one female. Hmm... they told me that whether a family member or not, if you disobey the rules of the church you have to be dealt with accordingly... I said huhhh, so today I have become a deviant in your eyes because I came to tell you about my marital experience, okay.

Akua notes:

The only crime I committed to merit such bad treatment from my church leaders and members was because I went ahead to file for a divorce even when they advised me intensely not to do so. I am not bothered because I know it was the best decision which has guaranteed my happiness after divorce.

Coping with Post-Divorce Religious Stress

The responses from participants concerning non-support were in four folds. This includes those who had to change denomination, change branches, failed to attend church and those who stayed in the church though they were not happy. They mentioned that although they loved their churches especially because they were used to the orderliness of worship and other things, they still had to

leave. Those who left for other branches and denominations indicated that they had to leave because they neither received spiritual or material support from their churches but rather criticisms, insult and stigmatization and so in order to have a peaceful mind to worship God, they had to find new places of worship.

Changing Denomination

There were seven participants in this category. They are Sewa, Maud, Telley, Lamisi, Efia, Lydia, and Clara. Lydia notes:

I had to join my big sisters church because they were the ones who supported us and got me a job. My former church was never fair to me and my children. After the divorce they never checked on us with even a word of prayer, and so after visiting my sisters church and realizing how friendly and helpful they are, I was convinced in my heart that I have come to the right place at the right time. I am happy in this church because we receive a lot of support from members and leaders, it is so wonderful how these people behave towards new members. They exhibit true love towards brethren and I believe that is what the church should stand for...

Sewa had joined a different church and explained her decision as follows.

Madam, I was really surprised at what started happening in my church and so I finally decided to leave for another church because I realized the minister and his cohorts were all jokers...I could not believe what I saw and heard one of the days I went to church. There was this woman in the church whose husband has deserted his home and had moved into a new house with another woman with whom he had started having babies. It did not look like this man was ever going to come back for his ex-wife and children and so I expected the church to rather support this woman and her children since she had no source of livelihood. By support, I expected them to help set her up in some business which she and her children could survive on. I do not know what you think but I thought that could be the best solution looking at the woman's predicament. This did not happen but they put this woman on a prayer and fasting program,

by calling her before the church every time to be prayed for and the pastor also waking her up in the middle of the night to tell her to sit up and pray for her husband to return, when this woman and her children were starving. Madam, I think I made a mistake by going to share my own marital issue with this same pastor... instead of helping me tackle the issues, he was putting me on the same therapy as the other woman and because I refused to go through the same ordeal, the church perhaps saw me as the devil himself and started maltreating me. I just said to myself that I am at the wrong place, I quickly left the church and relocated to a new community where I still live and have a great deal of peace...The new church I joined is very supportive and encourages all the down spirited.

Maud's rationale for switching not just branches but churches was the fear that church authorities may transfer one of those [bad] leaders to the branch she is likely to find herself and the presence of that leader will not allow her fellowship with God to flow the way she expects. Apart from that, she said once she is still in the Central Region, the probability of she having an encounter with any of them was very high because the priests from various branches go on preaching visitations and so she will be better off if she changes to another church altogether. In her words:

I think I made the best decision by changing churches because I knew what will happen if I had moved to another branch. My children, myself and my parents are happy because they have seen a drastic change in our lives since we joined the new church. I know if I had gone to a new branch, the presence of gossips and former leaders visiting will even lead to an increase in my deterioration.

This is Telley's narration...

I totally changed to a new church because I could not stand the hostile attitudes of people in the church including my friends. Actually I cannot recall a single call from anybody just to say hello or pray with me because I needed that so much as a divorcee of the church. I felt that the best place

of worship will be a place where you are well received and feel comfortable when rendering your praise and worship unto the most high God and that is the place I find myself now. I don't miss church service for anything and I am very happy with the leadership and members of my new church.

Lamisi and Clara had similar reasons for changing churches. In Lamisi's words,

I realized most church members had become very hostile towards me because my reason for not embarking on a fast to avoid a divorce was on the lips of almost all members of the church and it was like nobody wanted to have any association with you because they know what you believe in and feel like. I didn't find happiness in the church anymore because the un-support was so glaring, thus my best action was to relocate and change to a new church and the change has been good.

Similarly, Clara notes:

The sort of reception I started receiving from members gave me a clear indication that the little argument I had with leadership has come to the limelight. Most of my friends even became hostile towards me without asking about what went on in my life like they used to do, and so I felt very neglected and stigmatized and thus had to find a new church where Christ is still lifted higher. I feel happier now because I changed to a new church.

Efia the final participant among this group had to change to a new church because she was not happy about the way they handled her as a committed member of the church. In her narration;

Madam, I am not enthused about the way people pretend in my church, especially the leaders who are very much aware of my contributions towards the growth of the church. Even when they needed members to support financially towards projects in the church, they personally come to me for assistance and so why shouldn't they consider all this and thus render their support towards me when things were not going well with me. I feel these are ungrateful people who

don't need my support anymore and so I left to a new church. Even that, nobody has since called to ask why I have not been to church in a long while. I am happier and okay in my new church.

Changing Church Branches

Out of the 17 non-supported women 4 - Nancy, Oforiwa, Naana and Anita left their old branches to join new ones. Those who left for other branches indicated that though they had to leave because of stigmatisation, in order to avoid a maladaptive or negative experience as explained by the ABC-X model, they only had to change branches and not leave the church because they had gotten used to the teachings of the church right from infancy and were not ready for a change to any new church to learn new things. In the words of Nancy:

Madam, I have been a Methodist right from infancy and received all the good teachings from this same church and so all I did was to change the branch. I could not leave the church because I am very fond of my mother church and not ready also to learn new doctrines from any new church. Actually, during the early times after the divorce when people in my church were becoming too nosy, I started attending a charismatic church with one of my friends just to stop seeing certain people in my church for a while. That was where I realized that I still belonged to my church because I was not used to anything I experienced in that church, and so all I did was to start attending a new branch of the Methodist church and thanks to God that change really brought serenity into my life. The other painful aspect was that I became so isolated among my own friends in the church and you know how young people behave especially towards their friends who seem to be in situations that are not accepted as the norm in our part of the world... in fact I felt so rejected and lonely in the church because nobody got close to me or called to find out if I was okay or needed any prayer support or something... I feel better and happier in the new branch because funny enough most of the adult members have become my friends

and good sources of inspiration. I am doing so well and feeling happier than I anticipated.

Oforiwa is also a Catholic whose experience can be equated to that of Nancy.

This is her narration:

I am a very staunch catholic and was not sure changing churches would have brought me the joy I have today. A very good friend of mine who advised me quite often and served as my partner in prayer when nobody in my former church bothered to pray with me or support me financially, took me to her church and I tell you I was lost. I could not identify with the church at all. Everything was just different and I did not feel comfortable at all. My dear, I sat throughout the service and will say the only thing which brought me a little comfort was the message. The word of God that was preached that day was a good one because it was as if the man of God knew about my case. (Laughing)... hmmm...that message was timely and I will say that was the only thing I enjoyed, yet I did not feel like staying in that church because the procedures were totally different from that of my church. I got my friend worried because she thought aside everything, I needed a change and someone around me who could comfort and encourage me, and she could not also leave her church to follow me to any other church. Hmmm...I promised her I will be fine in a catholic church because the processes and the preaching's will still bring me the peace I require and so she should not worry so much about me, thus what she should do is to continue to say a prayer for me and my children. She understood me and I am positive that she prays a lot for us.

Naana also reported that she did not just have to change branch but complete relocation was the best she had to do...

Auntie Naa, I really felt stigmatized in the church we attended after the divorce and so I was very happy when my parents asked that we return to Cape Coast because after all, we had no support from the former church. I joined the Cape Coast branch of our church and it felt like I have

joined a new family altogether because nobody asked me anything pertaining to my marital breakup even though some of the leaders were aware. They just treated me like everyone and so I never saw myself thinking and worrying like I used to do when I was in Accra. They cared so much about us, checked on us very often and gave us occasional gifts and packages which were very encouraging. My children and I never found a reason to worry because we were in safe hands. Mummy, I tell you the adjustment was so drastic that I don't even see myself as a divorcee anymore but rather see my children as my younger siblings. We are all happy that life in Cape Coast turned out to be the best though we would have preferred to be in Accra.

The participant and her children are happier and have come to a conclusion that the land they rejected have turned out to be the land of their blessing. Naana says after marrying and relocating from Cape Coast to Accra, she came to appreciate Accra very much and vowed never to go back to Cape Coast; she even told her children that Accra was the best place to enjoy life and so while they were growing, they also saw Accra as the best land. Yet the people of the church they attended in Accra stigmatized them. Now, even church members in Cape Coast have been branded the best by Naana and her children as she indicated.

Anita shares a similar story:

Madam, I was assisting with the administrative work of our former branch until I was told by the leadership that they do not need my services anymore because I have divorced. They actually stated in the letter that they expected me to be able to fix the problems in my home while I was fixing the problems of the church and so since I have not been able to prove that to them, they do not see me worthy of the assistance. Madam, I did not go back to ask any question or plead for reconsideration because that was a confirmation

of their un-support, but quickly advised myself by moving to a new branch where I will feel comfortable to serve God with no bitterness because I had already started experiencing stigmatization from members and some leaders. Hm, you will not believe this but truly, just about a couple of months after joining the branch, one of the leaders who knew me in my old branch as an administrator, asked if I could help by grooming a new administrative employee they have since I have an experience with the church administration aside my job as an administrator. Madam, I was really surprised because I never expected leadership to engage me especially knowing that some of them knew I was a divorcee from another branch. I actually felt sad for my former branch because they helped in shaping my Christian life and thus I expected that they will benefit more from me... Interestingly, some leaders from my former branch have been visiting occasionally, and I know that they wish they had me back because of the good comments they have been hearing about me but unfortunately for them it is too late. I am also happy with this branch because I have improved spiritually and even hoping to go into ministry, [laughing]...

An interesting discovery about this group of four who had to change branches is that their upbringing in the orthodox churches informed the type of church they had to join. After trying the type of worship in a charismatic church, they realized they could not cope because they were used to the way of worship in the orthodox churches and thus had to change to another orthodox church and not the charismatic churches recommended to them by their friends.

Failed to Attend Church for Sometime

The transition from one branch of a church to another or from one church to another was not always a smooth transition. Often, it was interspersed with a period where the women failed to attend church. Akua puts it this way:

Hmmm... I do not even know what to say... sometimes I do not want to tell people my reasons for not attending church because I do not know how they will perceive me... I stopped attending church for a very long period of time until recently when I heard a message on the radio set which touched my heart deeply. I will say it is not up to three months since I started attending church after many years. Even that, I am not very regular because I think I have still not located the right church where one is made to feel welcome regardless of your sinful nature. The other thing they can do best is to gossip about you.

Esi narrates a similar story in the following words:

...I decided to stop attending church and sit at home to worship because no church is worth it, aaah, all these mushroom churches are the same because, fine, I will go to a new church where no one knows me, but immediately the pastor invites you to see him then you should get ready to start telling your story because you cannot lie to a man of God. If he should ask you about your background and what brought you to the church. Madam, before you know, all other members will know your story and those who will gossip will gossip, those who will get close to you will do that and unfortunately if you meet a neighbor who knows you and your case, you should prepare to start hearing about lies, and others especially the bold ones will come to you to ask if the story they heard was true. Madam, I am saying this because I tried to change churches but it never worked for me and so I stopped going to church and worship with the churches on the TV set. Now I am thinking of joining one of the orthodox churches where you are not very likely to experience such challenges. I have not started yet but I will.

In a similar manner, Mensima had to stop attending church because the treatment she received from the church was unbearable. She tried to escape a higher level of crisis as explained by the ABC-X model.

My sister, you would go to church and see people gossiping about you in the open, fingers being pointed at you as if you have murdered. And it becomes so obvious that the

place you expected to find peace has become the most terrifying place for you because even pastors and leaders do not want to have anything to do with you and so you see yourself as a chicken without a mother to give her warmth. With this, I felt very insecure and decided to stop attending church for a while to know if someone will check on me by calling or maybe coming to visit either at the shop or at home, but my sister, not a single soul made me feel wanted back in the church. And so this was how I stopped attending church and vowed never to attend any church because people who are supposed to shepherd lost souls and give comfort to the weary in the church have become critics and gossips. Hmmm...

These three participants in the study stopped attending church because they were dissatisfied and uncertain and bitter about things going on in their churches and the way leaders were handling the situation. Krumrei et al., (2009) indicated that in spite of the fact that most of the divorcees in his research were able to adjust positively due to their religiosity, others also felt and expressed sentiments of dissatisfaction, uncertainty, and resentment which was directed at their religion and religious leaders, such that they disaffiliated from their religious communities or changed their religion or denomination. Another reason for their action was to avoid a negative experience or a higher level of crisis post-divorce as the ABC-X model posits.

Stay in the Same Church

While the majority of participants switched churches or branches, a few such as Akuba heeded the advice of friends and still stayed in her hostile church environment, albeit with regrets.

I have regretted listening to friends who advised me to stay and not to leave because -I am a winner. I even feel more like a loser each Sunday I go to church, because my ex-husband has also never decided to leave the church but have stayed and even gotten married to another woman in the same church, and to add salt to injury, they have just delivered a baby boy who was christened right in my presence last Sunday. I feel so disappointed and humiliated because I never had a child with him and this turned out to be part of the reasons why we divorced.

Like the majority of participants, Akuba was at the time of the interview contemplating finding a new church.

Religion as a Positive Coping Mechanism

To offer detailed insight into the way in which religion impacts divorce adjustment, Nathanson's (1995) research revealed that 91% of women were able to recover speedily post-divorce because of their religiosity, even those who indicated that they were not highly religious reported that religious groups actually helped in facilitating their post-divorce adjustment. Like this research, majority of the women in Nathan's research revealed that they became more religious as a result of the disappointment, confusion and the anger that they experienced after divorce. They became highly religious because of the deeper sense of meaning and understanding they sought to find spiritually, and interestingly it helped in redefining and integrating aspects of their life's which had been affected by the divorce (Nathanson,1995).The also gave them a positive crisis level as stipulated by the ABC-X model. In the words of Nancy,

It's a great thing to know the Lord because he turns all the negativities in one's life to positivity and he puts smiles on your face as you draw closer to him in spirit and in truth. I am a happy woman today because I did not give up on myself as a divorcee but I trusted in the Lord and instilled the fear of him in my children. Hmmm...I really do not know what would have happened to me and my children if we did not know God...madam, we really went through hard times but it did not break us down but rather I realized I had developed some confidence which was not normal of me even during the times I had lots of money. I was so confident that I gave the children hope even when I had no money. Mm... I had so much faith in God that we never lacked anything... My dear, he kept us company and protected us from all the people who planned evil against us. I will say a lot of people who never knew me when I was married have always told me that they thought my husband lived abroad because my kids always told their friends that their dad was abroad (laughing)...God has made us some bodies and we are also recognized among the few rich people in my neighborhood. Yes, I am proud of that because I am a child of the rich King...we have all the comfort we need and we lack nothing.

Nancy attributes all her successes to her high religiosity and she says she will never trade her faith in God for anything because she will be a fool to do that. She says her ex-husband and his relatives are always trying to hide or move faster every time they see her approaching because they never thought she could survive the divorce due to how vulnerable she used to be. She hears all their gossips about her but she always prays for them since there was nothing she could do. She pledges her love for God and says she delights in sharing the story of how far the Lord has brought her in all aspects of her life.

The peace and tranquility these women enjoyed in view of their religiosity gave them the opportunity to get closer to God and attend church programs more often than they used to when they were happily married. They believe getting

closer to God helped get rid of loneliness in their post-divorce lives and that the word of God encouraged and helped them forget their worries as well as making them happy. The reports of these women confirm the ABC-X model in the sense that, their expectation of adaptive resources in new religious groups was confirmed by the joy they found after the change. Interestingly, almost all the women revealed that they felt lonely at certain times in their divorce lives. However, they indicated that the presence of God and the Holy Spirit in their lives made the difference, since they had no interest in remarrying.

Hmmm... loneliness is one thing I had to battle with especially when all my children left the house for school. In fact that was the time I really felt divorced because even when he was not regular at home, he still came around to sleep and so you could see somebody in the house but now the story has changed and there is no single soul except me, but I did not allow that to put any fear in me because in the first place I do not want him back in my life, neither do I want any other man. Now the best person I knew who could take away this loneliness was God and so I drew nigh to him than ever. I read my bible concurrently and attended religious programs which gave me so much strength and courage to live and as you can see, I am here alone but the Holy Spirit lives here with me. I am very comfortable and happy. Sometimes even when the children come around, I feel they disturb too much because I have gotten used to the quiet environment (Laughing). Hmm... the word of God and the presence of the Holy Spirit has brought a great change in my life and I am still enjoying it. ɔye deo paa... (It's a great experience).

The participant, Akuba was able to overcome loneliness by drawing closer to God and reading her bible continuously. This she said have taken away the fear which usually came to her anytime she was home alone. She feared that something could happen to her and there will be no one to rescue her, but now

knowing that the Holy spirit is always with her gives her enough courage to go about her daily chores whether home alone or not.

The next participant confirmed the story of Akuba and even added that the frequent calls and visits she received from her priests also helped in taking away the loneliness she felt at the initial stages of her divorce. This in one way or another led to positive level of crisis (ABC-X) for the participant. In her words;

Hmmm...I think I started feeling lonely because I was not ready for the divorce. I felt my children needed their father around even though he was not a good one to them because he never supplied their needs. But at a point, I realized it was weighing me down and though I did not need him back, I felt he should visit the children sometimes. Immediately I started experiencing this, I called my priest to pray with me and he advised I read my bible any time I felt lonely and also to be frequent at church programmes where I will get the opportunity to communicate better with God and get closer to the spirit of God as a friend. I was glad because it helped not just me but my children also started to love going to church and always asked if there was no program at church during the days we never went to church. Now they know that Jesus is their father and so they have also stopped worrying about why their daddy never visits or calls to check on them. We are always blessed to hear from the priest or see him with messages of encouragement and presents for the kids.

Emefa says, she always thanks the Lord for the life of her priest because if it had not been for him and his pieces of advice and prayers, she has no idea of what her religious life would have been like. She is glad about her highly religious life and hoping to get to her highest level of religiosity because of the great experiences it brings to her home.

The most important thing is that they all found the most comfort in their religious faith or prayer while they were involved in this life experience. Their

most comfort was in the prayer they said each day for themselves and their children and the impact it has made. This is what Naana said...

I know my God is on my case and will continue to supply all our needs according to his riches in glory. Madam, as for me I will not give up in prayer when I know my God is faithful and have blessed me and my children in all aspects of our lives even in the absence of a father. I pray for myself and my children every day and I tell God that he should cause my children to be obedient not just to me but to him also, such that they will not grow to be bad wives to their husbands...I have also been praying that I will be a good grandmother to their children because they never had a good granny. My mother is late but their father's mother who still lives was so evil that she could fight with my daughters when they were babies. herh... my mother-in-law can just stop coming to our house to visit her grandchildren with the reason that the last time she visited, the kids eyed her as if they were at loggerheads with her...madam how can a good granny give such an excuse, if you are not evil then what are you (Laughing)... Though, the challenges increase by the day, God has always made a way my dear. He never fails.

Telley narrated that;

In fact, I saw the divorce as an open door because I realized it was the best opportunity to exhibit my faith in all I did since I never had the chance to do that while married. My faith in God increased and I never took any step without consulting God. He has become my all in all and I am enjoying him because since then he has never let me down. My children are doing great in school and jobs, my work is flourishing and everything I set my hands to do is also doing great because I committed my all unto him. I know you will laugh... laughing... I even go to him and ask him why, anytime something goes wrong with me or my children. This is how close I have come with my maker. I have come to believe that he is the one who allows or disallows anything to happen to me or any of my children. He is my father, my husband and everything...

The participant reported that the bad experiences she had in marriage and with friends have caused her faith in God to rise to another level because she got to a point in her life where she realized there was no one to rely on except God, and so she drew closer to God in whom she now finds the happiness she requires in life as she puts it. Again, the ABC-X model confirms the positive level of crisis the participant experienced as a result of the resources (faith group and belief in the supreme God) available to her

Some even continued to pray for peace and tranquility for their ex-husbands and perhaps the women they got themselves involved with.

“Madam, for me I don’t hold anything against him because if I do, I know God will not bless me. I rather pray for him and the new wife because I think the woman needs patience to be able to coexist with that man. Even though that should not be my problem, I still see him as my children’s dad and so if things go well for him or otherwise, my children will definitely be affected.”

Lydia, the thirty-eight year old businesswoman says that, even though her husband did not treat her fairly, she has no reason to begrudge him since she is a child of God and believes in the teachings of the bible which even encourages us to love our enemies by praying for them and wishing them well. She says the most important thing for her is she divorced him and she has her peace of mind.

Interestingly, one of the participants only prayed for death and destruction upon her ex-husband. Her argument for this attitude was simply that she did not want him to reap where he had not sown. She was of the belief that after her hard work and toil to see the children through education to a better standing in society, the father who had neglected them during those times will one day hear that his

children are well to do and would appear out of the blue to claim fatherhood. This is not a baseless belief. There have been a number of high profile cases of such situations with fathers showing up on radio stations, wanting a share of their now-wealthy son's earnings but Ama was however not having any of that. The last thing she wanted was for her children to turn around and give their father more of their wealth than what they would give her even though she was the one who had suffered to make them what they have become. She would rather have him dead.

In her words:

As for me I prayed so seriously for my husband to die and God listened to my prayers and killed him, because he was already like a dead person in our lives. He never contributed to their upkeep right from when we were married and till we divorced. He will rather give his money to his sisters and his mother to enjoy while ignoring his biological children. I cannot suffer for a fool to come and enjoy in the future and so I always prayed that he dies so that the children will not even bother to go and look for a father when they grow up to become big men and women. I would rather die than to live and see a useless father enjoying the fruit of my labour, and because I do not want to die early for my children to suffer in my absence, I prayed that their good for nothing father rather dies and God listened to my prayers. I am very happy now because we have buried him, and I will advise other women with similar cases to pray for the death of their useless husbands so that they will be free to enjoy the fruits of their hard work in the future.

The participant believes that her bible teaches her to ask for whatever she wants and it shall be granted and so her request for the death of a useless husband was granted due to her closeness and faithfulness to God.

Summary

Religion can function as a positive coping mechanism after marriage dissolution. Most of the studies which looked at religion and divorce revealed that religion was a distinguishable factor that assisted divorcees in their adjustment processes (Greeff & Merwe, 2004; Rosino, 2016). Faith was recorded as one of the most ranked themes among factors that helped divorced families and divorcees to cope. Just like the participants in this study, most of the participants in other studies indicated that their faith has helped them survive the break up and most specifically the support they received from the religious groups including Pastors and members. Nevertheless, some indicated how they had to change churches because of the hostile attitude of leaders and members towards them after their divorce.

The findings of Nathanson which this research confirms highlights that religiosity can be a powerful tool for easing the post-divorce stresses and from the table, all but one participant did not become highly religious post-divorce. According to them it really helped in the adjustment and healing process because the more they got closer to God and participated in church activities, the faster they healed and forgot about their challenges. However, there were other twists and turns of religiosity amongst divorced women. While some believed the church to be the best place to heal their wounds, others were of the view that changing places of worship will make them better persons than staying in the same church where they got married after the divorce. Their belief and the actions they took resulted in their high or low level of crisis post-divorce as the ABC-X posits. In a nutshell, the meaning or the interpretation given to participant's

situation by members of the faith groups determined the outcome which was either adaptive or maladaptive.

CHAPTER SIX

POST-DIVORCE SUPPORT FROM FAMILY

Introduction

This chapter focuses on an analysis of the nature of support from family, the reasons for the support as well as the lack of support from family members and the reasons why some family members were unsupportive of their divorced relatives. The good and bad experiences with family members which led to either a positive or negative post-divorce experience are discussed first then that of friends follows in the next chapter. The ABC-X model is also applied in these sections.

Post-Divorce Experiences with Family

A number of researches done in other parts of the world have shown that many divorced women depend more on their extended and nuclear family for a wider range of assistance than they used to do while they were married (Albrecht, Bahr, & Goodman, 1983; Halem, 1982; McLannahan & Booth, 1991; McLannahan & Sandefur, 1994; Oppawsky, 1991; Thabes, 1997). Similar researches have also highlighted the significance of family post-divorce. Walsh (2010) indicated that the role played by family members such as encouragement of divorced relatives goes a long way to help in their recovery post-divorce. Others found that the emotional support which comes in the form of empathy and understanding from family members to individuals following their divorce made them feel loved and cared for and thus a resultant understanding among them and their family (Cobb, 1976; Goldsmith, 2004).

However, other findings are that divorced individuals sometimes deliberately isolate themselves from family because they no longer feel the bond that connects them to their families. They do not feel belonged because family ignored and stigmatized them during their hard times in marriage (Johnson, 1988; Spanier et al., 1980). On the other hand, findings show that some nuclear families isolate themselves from rendering social support to members, this therefore limits their ability to function effectively as a kin group (Campbell, 1997; Parsons & Bales, 1955). They become dysfunctional because it is expected of every nuclear family to perform the role of a major support system for its members (Belsky, 1981; Crnic, Greenberg, Robinson, & Ragozin, 1984; Flowers, Schneider, & Ludtke, 1996; Owen, Lewis, & Henderson, 1989). The following is a discussion of findings of the current research which in actual fact identifies with the findings mentioned above. Table 5 shows the various types of support received by participants.

Table 5 Types of Support Received from Family

Name	Support from family	Type of support
Sena	Yes	Tangible, Informational, Emotional
Lamisi	Yes	Emotional, Informational, Tangible
Emefa	No	Neglect, Stigmatised
Akuba	Yes	Emotional, Informational, Tangible
Telley	Yes	Tangible, Informational
Aba	Yes	Emotional, Informational, Tangible
Mensima	No	Neglect, Stigmatised
Maud	Yes	Emotional, Tangible
Esi	No	Neglect

Araba	Yes	Emotional, Tangible
Ama	No	Neglect, Stigmatised
Efia	No	Neglect
Kai	Yes	Emotional, Informational, Tangible
Anita	Yes	Tangible, Emotional
Lydia	Yes	Emotional, Tangible, Informational
Betty	No	Neglect
Nancy	Yes	Tangible, Informational, Emotional
Naana	Yes	Tangible, Informational, Emotional
Sadia	Yes	Emotional, Informational, Tangible
Sewa	No	Neglect
Aseye	No	Neglect
Akua	Yes	Tangible, Informational,
Adazewa	No	Neglect
Oforiwa	Yes	Informational, Emotional, Tangible
Clara	No	Neglect, Stigmatised

Source: Fieldwork, Alakija (2016)

From table 5, it can be seen that out of the twenty five participants interviewed, fifteen (60%) received support from their family members while the remaining ten (40%) did not receive any support. Those who did not get support from family were stigmatized or neglected. This shows that though family is supposed to protect members during times of challenges such as divorce, not all families perform this function. However, majority of participants received diverse kinds of support from their families. Like the kinds of support from friends were categorized, these have also been categorized into tangible social support, emotional social support and informational social support as seen in table 5.

Types of Support

Divorcees received various kinds of social support from family members who stood by them during and after the divorce. Social support as mentioned is defined by (Cobb, 1976; Lee, 1979) as the help received from a group of persons amongst whom there may be changeable levels of socio-metric relations. There are various sources of social support. Bristol (1979) in developing the Carolina Parent Support Scale identifies two types of social support: the informal and formal. The informal has to do with individuals such as parents and friends and then the formal deals with institutional support such as that provided by physicians and counselors among others. This thesis focuses on the informal support that participants received post-divorce. In this chapter, we focus on family while in the next, we focus on friends. This came in various forms including financial, social and emotional. Goldsmith (2004) have characterized social support as falling into three main group's namely emotional, informational, and tangible or instrumental support.

Emotional support comprises the expressions of caring, anxiety, fellow feeling and the reassurance of one's worth. The second type which is the informational support covers the provision of new facts, pieces of advice and other ways of looking at things. Tangible support which is the last set, deals with the donation of goods and services to the individual. It has been revealed that social support has a defending effect against the adverse impacts of stress as well as a total encouraging influence irrespective of the stress levels (Burlison & Mac George, 2002). This cushioning effect according to Goldsmith (2004) may possibly moderate the damaging effects of divorce subject to the characteristics of

who is receiving the support, which is providing the support and then the message itself. Social support has proved to be beneficial because of the many emotional and psychological gains connected to it.

These three types of support will be the major topics for the analysis because they describe and help give a better understanding to the various types of support participants received from family. Indeed, support from family members such as parents and other relatives came to help participants to remain stronger and healthier as they went through their post-divorce experiences. The support also gave them a lower level of crisis which helped in their resilience as the ABC-X model postulates. Nevertheless some participants were totally neglected by family members and thus remained either self-reliant or on friends and colleagues.

Tangible Support

Cobb (1976) defines tangible support as the instrumental assistance provided in the form of money and services which comes to facilitate their adaptation to the financial stress associated with the divorce. Tangible support is easily gotten from family members. Studies have shown that tangible support given by mothers helps improve individual's self-esteem as well as their emotional adjustment (Wethington & Kessler, 1990). It also changes or amends the stress level of a person to a positive extent and thus helpful for people with mental challenges (Wethington & Kessler, 1990; Wilcox & Vernberg, 1985). All fifteen participants who happen to be the majority received tangible support from their family. This

came in the form of monetary and non-monetary items. They include goods and services as well as money. In Sena's words:

I got so much support from my parents especially my dad. He supplied all my needs including cash for my upkeep. Anytime I fell sick, he carried me in his car to the hospital, paid my bills and bought my drugs without complaining. I felt so loved and cared for because I never thought this will happen to me.

Most of them (9) received money for payment of their children's school fees, especially during the early periods following the divorce. Lamisi's parents took over upkeep of her two children so that she could stay alone and work harder. McLannahan and Sandefur (1994) and others have indicated that one of the main concerns of the increase in divorce has been its effects on the well-being of children and adults. Especially because of the heightened poverty levels and the lower educational performance of the children of divorcees, and so in order to avoid such distress for their daughter and grandchildren, Lamisi's parents paid her children's fees, clothed and fed them until she managed to save enough for their future. In her words:

But for my parents, I would have been wallowing in poverty madam... I really cannot thank them enough for the support they gave me. Sometimes I recall my past and shed tears because though I believed in myself, I did not know what I was going to do during the early days of my divorce. I had no hope of such great help until my parents called to give me hope. Today, I am very comfortable and my children are doing extremely well because of them. They took my children to stay with them, paid their fees and did everything for them without taking a dime from me.

Telley and Maud were also fortunate to receive monetary support from their parents and siblings. They receive money from a brother who lives abroad for

their upkeep including payment of their children's school fees. In Telley's narration,

Madam, I am happy today because of the support I received from my family especially my brother who lives abroad with his family. He sends me money, clothing and some groceries through the door to door shippers. He sometimes pays my children's school fees and buys them a lot of things just like he will do for his own children. He also sent me money for my master's degree because he said I deserved it.

Maud also comments,

Hmmm...but for the intervention of my brother, I would have still been struggling to make ends meet. My brother is the same person who remits my retired parents with whom my children and I live. I realized our presence was putting pressure on their budget but they could not complain because they wanted to help with their little, but fortunately, my brother volunteered to support by paying the children's school fees as well as a bulk amount of money to do other things which will give us enough comfort. He still sends us money through Western Union every month to augment my little salary.

Nana also received money for payment of her children's school fees from her sister and uncle. She narrates:

Relocating to Cape Coast is actually a blessing in disguise because I am enjoying from all angles. In fact, almost all my relatives assist us financially and it's either monetary or in the form of goods. Sometimes my sister will volunteer to pay my children's fees, another time my uncle will pay and so on and so forth. Eventhough I am working, I still receive financial support till today. If it's not mobile money then its physical cash, and if it's not groceries, then its clothing. I cannot thank my relatives enough for the kind gesture I never asked for. They have really been sensitive towards my divorce and truthfully not a single one of them have neglected us.

Nancy and Akuba also received monetary support from parents and nephews which helped in stabilizing their post-divorce struggle.

In Nancy's words,

I believe the assistance I received from my parents have really helped me because I was able to save enough money to pay my school fees when I went back to school. My parents gave me money to support in my children's upkeep and at least I didn't have to buy fuel into my car to send them to school or pick them up since my dad willingly did it for me. They bought the food stuffs and the other groceries for my children while I saved my money. In fact, they really helped me.

In Akuba's case, her nephew who lives in the United Kingdom stood by her and has remained her strongest support after the divorce. Apart from sending her money for other things, he sends her ticket to travel for a vacation. She notes:

For me, I think it's good to have people who appreciate you for the role you have played in their lives, and one of such persons is my nephew in the UK. This is a boy I took care of when his mother died and fortunately for him, his father came to take him away to further his education in the UK. He has successfully completed his master's degree and is gainfully employed. Because he has been in touch with me all these years, he has been in the know regarding my marital challenges and so he has supported me in diverse ways including paying my younger son's school fees since my divorce. He also sent me some money to defray all my court payments and told me to start preparing for a vacation in the UK where I can relax and forget about all that has happened in the past. In fact, I was very thrilled because that was the least of my expectations. After that vacation, he has sent me an invitation every year to visit him. He has also been remitting me every month as his way of appreciating the love and care I gave him as a little boy and a nephew. I am always happy to hear from him because of his great support towards my happiness as a divorced aunty.

All the nine discussed above plus three participants who received money but not for payment of children's school fees received both monetary and non-monetary support in the form of free accommodation, clothing and other gifts for their children, and feeding from family. This saved them from looking for money to be used in payment of rent. Sadia and Aba were unemployed during the divorce and so though they didn't like the fact that they were going to depend solely on their relatives, they did not have a choice. However, they had hopes of becoming employed and working harder to support their parents because of the sacrifices they are still making for them. Sadia is staying with her retired parents while Aba is staying with her grandmother. These two are actually experiencing a high level of crisis (ABC-X model) because of their poor financial condition prior to the divorce. This is Sadia's comment,

Sometimes I weep because I should be the one giving my retired parents money for groceries and other essentials, but my marital breakup has caused the tables to turn and they are rather doing that for me. Though they don't worry, I worry because I think their pension pay is for them to enjoy the fruit of their labour and not to be burdened with post pension responsibilities like mine which drains their pockets. They have asked me to stay with them because I cannot rent a place let alone buy food for our survival. As for my mother, she keeps telling me that the more they spend their money on me and my son, the more other people also bless them with money which prevents them from running dry in their finances and so I should not be troubled but rather pray that the job they are hoping I get will come soon.

Aba also says,

My mother, my grandmother and my uncle are my pillars. They are my strongest support and I don't know where I would have been today if not for them. My mother is still

taking care of my older son because he lives with her, my uncle also gave me a place to put up this shop you see over there so that I can work and make some money but this has not become a reality because I am still recovering. My grandmother also gave me a new shelter where she feeds me and supports me in all ways. I don't pay a dime to her for anything. Sometimes I feel very sad because I depend so much on my old grandmother whom I should be supporting. I am not very happy about the way my life has become but my family is doing their best to bring me back to my feet. Hmmmm...*ɔye a mohun dɛɛ ɔbra ye ɔko* [sometimes I see life to be war] because life is not a smooth journey and in this journey if you don't get the right people to assist you, you will fight and fight till you die.

In addition to day to day expenses and big ticket items such as fees, family members have also supported in some cases with the construction of houses. Anita is one such person who received support to complete her house. In her words:

My sisters have been so wonderful to me. They took over the purchases of my building materials for my new building as a way of support and appreciation of my financial support towards the education of their children. They did this at the time when they realized my building project was at a standstill. In fact, I was never expecting anything like that from them. It was such a pleasant surprise.

Similarly, Maud received money from her brother abroad to complete the boys quarters in her parents' house so that she and her children will not have to go and rent a place.

Hmmm...mummy, my brother really saved me from a lot of debts. He sent me money to quickly complete this place so that we are saved from the yearly payment of rents in somebody's house. I am even happier here because my parents are always around to support in our upkeep. My financial burden is gradually reducing.

There were three who received only non-monetary support because they decided not to bother any family member including their own parents with money issues. Two of them, Kai and Araba received childcare support from their mothers who moved in to stay with them. They actually wanted to debunk the conclusions by most studies that female divorcees and their children fare worse post-divorce, and so regardless of their sadness, upset and feelings of loss associated with divorce, they allowed their parents' decision to move in and take care of their children to overshadow their own ideas of trying to be independent (Amato, 2000, 2010; Amato & James, 2010; Garriga & Härkönen, 2009). They both received non-monetary support from their parents. Kai notes

As for my mother, she was responsive to the challenges I was going through in my marriage because she visited us regularly and so after the divorce she suggested coming to stay with us full time to assist with the children's upkeep while I work harder to fulfill other plans which will make us comfortable in the future. She cooked and bought things for the children without taking money from me. She really supported with her all.

In Araba's narration,

I appreciate my mother so much because she abandoned her business for her grandchildren's and mine welfare. She told me she will not sit and watch me struggle to take care of my children like she did [it happened to her] and so whatever it will cost her cannot be equated to the value she places on her grandchildren. She came to live with us and supported with her money and strength so that I could work harder to regain all the monies I lost pre-divorce. Even when I told her not to use her money, the next moment you will see the children come to you saying grandma bought this or that for them. I see her action as very remarkable and I adore her for that... *nne meesidankese wo naasaase do amanoosandε wɔan boa me a nkyε minyimmaawese* (out of my proceeds, I have built her a big house to express my

appreciation for the great sacrifice she did for me and her grandchildren). She is a sweet mother by all standards...

Finally, Akua also receives a myriad of non-monetary tangible support from her family members. She notes:

I felt very loved and cared for in the midst of my family members because of the numerous items I received after my divorce. They were things I really needed to survive. Apart from that, they were things I really loved to have in excess: food, clothing, cosmetics and things I can't even recall. They were really things I would have spent a lot of money to buy.

According to Moss (1988), when social support is received in the context of a mutual assistance it gives a feeling of belongingness, a sense of love, care, acceptance, and a feeling of being needed. Additionally, there is the feeling of a sense of mastery and control, the value for self is as well believed to be an outcome of this kind of support (Cobb, 1976; Keating, 1987; O'Leary et al., 1996; Tolsdorf, 1976). It is therefore clear that all participants feel belonged and loved for the various supports they received from family members.

Emotional Support

This type of support is the assistance given to individuals from other people to show love and care. This may come in the form of empathy and understanding (Cobb, 1976; Goldsmith, 2004). The emotional support given to divorcees by family members following their divorce may vary depending on their attachment and the role they played during the dissolution (Brown, 1975).

Thus, if they experience a strong negative emotion towards the breakup, then this can hinder the preliminary support to be provided and vice versa (Brown, 1975; Serovich et al., 1992). Studies have shown that emotional support in the context of close relations such as family members promote a more positive social relationship and the growth of one's personal qualities (Burlison, Kunkel & Birch, 1994). Findings of other studies show that parents usually give emotional support to their children during and after the dissolution. This comes in various forms such as expression of love through advice and childcare support (Hamon, 1998; Serovich, Price, & Fine, 1992).

Additionally, the emotional support received from family helped members to reduce distress and anxiety pertaining to both financial and other problems following the divorce (ABC-X model). This also helped in improving possible adverse effects of divorce on members (Brown, 1975). The frequency with which the support was provided helped with resilience and adjustment (Gurmen, 2015). Most findings of the current study agree with previous studies. Emotional support is the second highest kind of support received by participants from their family members. There were thirteen (87%) participants falling in this category.

Participants received support from family members in the form of acceptance of the fact that they were divorced, as well as receiving pieces of advice from them as to how to reconfigure their lives to be able to live happier and comfortable lives. They also received frequent visits from siblings and children of their siblings and sometimes were taken to places of relaxation and given the good treat which would help them forget their worries. The emotional

support received by these participants according to the ABC-X model, reduced their level of crisis and thus an adaptive experience. Araba says,

I thank God for my older sisters....They came over with their children most weekends and holidays to spend time with us, planned vacation trips and organized birthday parties for my children just like they did for their children. They have immensely contributed to our success stories and I appreciate them so much. Honestly madam, I do not know how I would have adjusted completely without them, their empathy and show of concern have really paid off.

Participants indicated that the support received from family members gave them hope and the assurance that they are still loved. Participants made it known to the researcher that their parents, uncles, and grandparents and other family members played tremendous roles in their lives post-divorce. According to them, these group of relatives were very supportive emotionally because they encouraged them with interesting stories, visited them often and called frequently to check on them. ABA notes:

My uncle and grand mum have been very supportive since I divorced. Like my mother, they never gave up on me but kept encouraging me, telling me stories which will bring smiles on my face and take away the tears I have been shedding almost every day. Though I was reluctant to forget about my husband, they did show me so much love that I started thinking of the good aspects of my life post-divorce. They have done their best and I believe the onus now lies on me to pick up my life again.

The participant actually had to draw closer to family for a quicker healing This therefore ties in with the view of some researchers that after divorce, many women depend more on their family members for a broader variety of support

than they used to do during the marriage (Albrecht, Bahr & Goodman, 1983; McLannahan & Booth, 1989; Halem, 1982; Kurtz, 1994; McLannahan & Sandefur, 1994; Oppawsky, 1991; Thabes, 1997). Aba therefore feels more comfortable living with her relatives in a peri-urban community than with friends in the central business city of Cape Coast.

Similarly, Sadia describes the emotional support she receives from family in the following manner:

I didn't know I had such caring uncles and aunties until after my divorce. Though the journey has not been easy, the words of encouragement, humour, and companionship from my family members are so commendable. It will surprise you to know that my old mother still would not allow me cook for the family because she thinks I am psychologically not ready to cook. So, she cooks, serves my food and encourages me when she realizes I am emotionally down. She assures me of her love every day of the week and I appreciate it.

Telley also describes the emotional support she receives from her brother in the following manner:

Madam, I was not so close to my brother until after my divorce. We were very far apart because he hardly came home on holidays even with his wife and children, but after I called to tell him about my divorce, he has become even closer than some siblings here in Ghana. From the day I called him on the phone to tell him my story until today, he treats me like his second wife. Yes, I am saying that because he calls to check on me and my children, he finds out about my education and he even sends me motivational messages to encourage me and for me to know that I am not alone. He is always showing concern and reminding me of their love for me.

These forms of assistance have really helped in their survival. Indeed, all thirteen participants are appreciative of their families for their unflinching support after their divorces. Other participants are also managing their post-divorce lives because of the strong emotional support they are privileged to get from family members. Their excitement emanates from the fact that they have been accepted by family members without any form of stigmatization or tagging as divorced members. The pieces of advice and the numerous words of encouragement they received from relatives have contributed greatly to their resilience. The emotional support to them has been one of the best solutions they needed to bounce back post-divorce. In Nancy's case, she could not just stand the attitude of her neighbours and so she had to run to her parents for emotional shelter. She narrates...

I realized I may develop some psychological ailments if I do not get emotional support and so I quickly arranged with my parents and they were all out for it and thus had to move in with my children until I finally became okay. Madam, it was so unbearable for me to hear people talking about me in every corner around my previous neighborhood. It was suicidal if I can put it that way. Herh... I just could not contain it any longer and I am grateful to my parents for the warm reception, hugs, and words of encouragement as well as the support in terms of prayer.

The presence of supportive extended family might improve or enhance the prospective negative impacts of a break up and separation on family members (Brown, 1975). This therefore worked perfectly for Nancy.

In some cases, the greatest fear was the fact that they were the only bad nuts in their family because of the divorce, however, this never came to play in any of their interactions with family members, but rather an assurance of support from siblings and other relatives, as well as an opened door to them and their children anytime they wish to pay visits. In Maud's narration,

I will say my family members put me to shame when their first words to me during a family meeting after my divorce was an assurance of their love and full support....A brother also told me not to feel like a deviant knowing that none of them is divorced, because we all have different destinies and life encounters. They have been there for me until now. They always call to ask if I am okay or in need of something, and if I did, they always provided.

Good family relationship and support are therefore important protective factors for quick and healthy post-divorce adjustment.

Informational Support

Informational assistance may be an advice, comforting messages, guidance, or suggestion that enables individual problem-solving. Studies have established that in the advice situation, individuals received ideas and suggestions about how to improve the situation. It is the type of support which aims at helping people in distress to describe, realize, and cope with their problems (Cobb, 1976; Goldsmith, 2004). This has been the case for a lot of people who found themselves in similar situations after divorce, and they managed to bounce back as a result of the informational social support they received from family. Thus in the study, this type of assistance was very useful to twelve of the divorcees. The

words of encouragement from family members helped them cope with their post-divorce encounters. Some family members advised them as to what to do to be able to survive post-divorce because of their own previous experiences while others also used scenarios and other people's experiences as examples for them to be able to stand firm in spite of the odds. One group of participants were from divorced backgrounds and so they were fortunate to have parents, father or mother who could identify with their situation and thus helped them gain deeper understanding of the divorce and what to expect post-divorce.

Araba narrates:

My dear, I really started getting meanings into [understanding] my divorce and post-divorce encounters after various chats with my mother who had divorced my father various [several] years ago. Apart from the information she gave me to help reconfigure my life, she sacrificed her time and other resources to help me bounce back to my feet because she was more experienced. I must say her support cannot be overemphasized. It has really shaped me into a better person and a good counselor too.

In other cases, siblings, uncles, aunts and grandparents accommodated and visited participants often to render coaching exercises to them for a better life post-divorce. Various relatives who accepted the divorced women availed themselves as coaches to these participants. They got them to accept their situation and made them aware that being a divorcee does not bring their lives to an end, but rather was a stepping stone to their greatest achievements. They further made participants aware that they can only be better if they put the past behind them and look forward as they prepare themselves for a brighter future.

This kind of information and assistance is what has kept Aba going even though she felt betrayed by her ex-husband. She notes:

I am recovering better post-divorce because of the opportunity and assistance given to me by my grandmother and uncle. My grandmother suggested to my mother that she brings me to her house which is quite a distance from my former place of residence to restart my life. She says the relocation was necessary, because being in a new environment will prevent me from seeing a lot of things including friends which will take away constant flashbacks and thus will enhance my healing process. I think that was true because I saw a lot of improvement when I moved in here. Then my uncle also came in to mentor me. He gave me guidelines as to what to do and not to...teaming up with my grand mum to sit me down quite often to advice and guide me in my recovering process.

Other participants got information from family members which helped them revise certain attitudes post-divorce. In order to keep their marriages and get it to work, they thought the best thing to do was to isolate themselves to avoid disruptions and intrusions from family members. However, that could not even help in keeping their marriages intact, and so after the divorce, they were advised against such attitudes and behaviours and thus were told to value family and kinsmen no matter how close they want to be with their husbands. Lamisi was one of the women in this case. She regrets not assisting her siblings financially anytime they asked for her help during the time she was married. She thanked them and her parents for not neglecting her post-divorce, considering how she neglected them during marriage. She notes:

My parents have been very supportive and I am very grateful to them. I can boast of a good post-divorce status

today because they opened their doors to me and my children. They also advised me and my sisters to put the past behind us because my sisters were very offended by my previous actions during marriage. I turned down all their requests for assistance and never bothered to check on them until I got divorced. Meanwhile they are the same persons assisting my parents in giving me child care support. I have changed positively towards them all because of the pieces of advice I got from my parents and other relatives. I have learnt my lessons and looking forward to a more enjoyable life and a better relationship with all family members.

Finally, some participants were also fortunate to have relatives who were ready to defend them anytime they heard people talking ill about them. Aside defending them, these family members informed the divorcees so they knew what was being said out there about them. They also advised them to pretend not to *hear any of those speculations* and also to avoid causing any public scene if they heard anything while in town. These pieces of advice strengthened and encouraged participants and so instead of them feeling sad and disappointed because of some of the lies being speculated about them, they were rather poised for good works and to do things which will negate the wrong impressions. Oforiwa happened to fall among this group. *In her words:*

Madam, it got to a time when I had to just shut up for my relatives to fight for me because if I talked, peoples impressions were that I was trying to defend myself because I know what I did was wrong. Yes, these were their comments and so I started behaving like a deaf and dumb person, and never did any explanations nor spoke to anybody concerning my divorce except my relatives. It was so awful and serious that I had to recoil for a long time before ever opening up in recent times. But thank God my actions and other things I did have changed the negative impressions completely, to the extent that one of my

cousins who was privy to most of the issues came to inform me that, most of the people she argued with have later come to tell her that she was right and that they are sorry for telling her to stop being partial [bias], by defending her cousin who did not do the right thing. I am actually glad that heeding the advice from my parents and other family members has paid off.

According to Wang and Amato (2004), irrespective of the grief, distress and sentiments of loss related to divorce, it can also be a form of liberation to at least one of the spouses, often for the one who has always advocated for a separation (Wang & Amato, 2004). This actually seems to be the best explanation *for participants in this study*, because almost all of them feel relieved and happier post-divorce especially because of the support they got and are still getting from family members as well as their joy of opting out of such distressful marriages. Even those who were not very well prepared for the divorce and thus were not very happy are gradually recovering and hopeful of a brighter future. The adjustment of divorcees in general shows major variation, with some managing to adjust to the new situation relatively faster than others as Amato (2000, 2010) puts it, and so though adjustment may delay, the strong support they are getting from family will help speed up the process and make them better persons at the end of it all.

Types of Family Members Who Provided Support

Gottlieb (1981) theorized that family is the major source of social support because friends cannot provide all the social support that an individual need. Meanwhile, one of the major adjustments required post-divorce has to do with

distorted relationships which is not only connected to the ex-spouse, but with some family members and friends (Goode, 1963; O'Leary et al., 1996; Spanier & Thompson, 1984). This makes it clear that though an individual may get support from family and friends in times of crisis and distress, it is not automatic, because while some family members will stick their necks out to support other family members, some will not. This confirms the assertion that even though social support seems to aid in the adjustment process post-divorce, there is a probability that social support networks will change after the dissolution (Albrecht & Adelman, 1984; Thabes, 1997). Although divorcees may get support from family, this may be influenced by approval of the decision to divorce by family members (Kitson & Holmes, 1992). In this research therefore, the fifteen participants who received family support had it because family approved of the decision and so stood by them strongly post-divorce.

Support received by the women did not only come from their parents and siblings but uncles, aunties, cousins, nieces, nephews and grandparents inclusive. Some nephews, cousins and grandparents completely took over upkeep of most participants and their children because they were not very happy about what happened to their relatives and were also in the position to give their best. In Akuba's case, the support from her nephew who lives in the UK overwhelms her and her friends. In her words:

My friends who know about what my nephew does for me find it very difficult to believe it, especially anytime I call to inform them of my day of departure from Ghana to the UK for a vacation. They sometimes ask me if I did something very special for the boy when he was young, and

I tell them the boy is just being appreciative and concerned about her aunt's health and happiness.

Similarly, the support from Sadia's aunties and uncles personally surprises her and her friends as well. She actually thought they will reject her because she violated the Islamic rule or has brought shame to the family. She narrates:

The efforts my relatives are putting in to get me a good job blows my mind madam. Even my friends can't understand. They have been overly supportive and I have always wondered if they are doing that because they feel pity for me or because they want me to be happy....but as I see it, my joy and survival is really vital to them, I still remain thankful to them.

Finally, Aba appreciates her grandmother and uncle for their immense support because she does not know what would have become of her and her children if not for their intervention. She mentions that:

I think the psychiatry would have been my next residence if my grandmother did not ask my mother to bring me over to her house. I think I was just fed up with the community and the people around me and so moving out to a neutral and serene environment has done a lot of good to me and then my uncle coming in to add his voice and money was just like adding some icing to the cake...hahaaa...

The notion about the extended family being the main family came out very clear in this analysis. The responses of family members to the challenges of the women after the divorce and the collaboration with the nuclear family brought a lot of positive changes to the women.

Explanations for Giving Support

A major explanation for which family members gave or did not give support to their divorced relative had to do with ethnocentrism.

Ethnocentrism

Ethnocentrism was first defined by Sumner (1907) as an individual's commitment and willingness to defend his or her in-group because of its supremacy over any out-group. Today, the term has taken on numerous definitions where some schools of thought liken it to preferential treatment towards one's in-group and others to unfriendliness towards other cultures. The phenomenon does not lend itself to one definition. Ethnocentrism is therefore defined as the belief of superiority in one's ethnic group which could be grounded on religion and race (Hammond & Axelrod, 2006). This usually happens when one culture uses its values as a standard for judging the values of other cultures such as customs, religion and language. It is therefore common to come across diverse viewpoints regarding issues affecting the society in terms of values and customs.

However, it is quite certain that societal cultures will make such incorrect assumptions about other cultures based on what is expected from their perspectives without considering the differences in views among the different cultures. While there are lots of such cases the world over, most prominent among them are the ones related to family and marriage. Three of the participants in the study had fathers who were ethnocentric. They had negative impressions about the cultural backgrounds of the men their daughters got married to and thus were

not comfortable about the marriage until the point of divorce. It was then that they finally expressed their strongest views against the ethnic groups of their ex- sons-in-law. They reiterated not approving the marriages of their daughters to men of those ethnic groups, because they do not know how to take good care of women but will only be violent towards them. It looks as though their impressions were confirmed and thus the resultant divorce. This inured to the benefit of daughters because it made it possible for fathers to support them with all resources they needed post-divorce. In effect, post-divorce adjustment was made easier for these three women, Sena, Lamisi and Nancy.

In Sena's case, her father disapproved of the marriage right from the onset because his impressions about people from the man's background and inter-ethnic marriages especially with people from their ethnic background were very negative. He therefore wanted his daughter to avoid such men but she went ahead with the marriage. In her view, she had met a genuine man who had expressed his love to her and so there was no turning back. However, she finally accepted the blame and agreed that if she had complied with her father's wishes, she perhaps would have ended up in a better marriage than this one. She noted:

Hmmm...madam, I do not even know where to start from but the long and short of it is that I am to be blamed for disobedience. My dad had his own reservations about the ethnic background of my ex-husband and marriage but I refused to listen to his concerns until his expected and my unexpected started happening. Fortunately for me, he did not get angry at me but was happy the marriage ended and so he supported me all out with his money, advice and anything he thought I would need to survive after the divorce. He was in touch more often than my mother because my mother thought I should go back and give it a second try. He was still adamant and ensured I was more

than comfortable so that I don't even think of going back to my ex-husband or giving it a second try like my mother suggested. I strongly believe I would have saved myself from all the maltreatments if I had obeyed my father.

Similarly, Nancy's father was also very supportive of his daughter's divorce because of his impressions about her ex-husband. In her words:

Eii, my father has been very good to me post-divorce. I cannot talk about my successes today without mentioning him. He gave me all I needed as a daughter so that I would be happy to pursue my dreams. With all joy, my father supplied my needs, supported in paying my school fees and helped in taking care of my children. He is the one who made sure all my family members supported me after the dissolution. He did all this because he did not like men from my husband's ethnic group because he says they are very lazy and not caring.

In the case of other participants, their mothers and other relatives stood by them and ensured that they gave them all the support they needed, especially where they knew the nightmare of previous divorcees from their kin groups. Oforiwa's mother stood by her daughter and advised her children to do same for their sister.

Oforiwa notes...

In fact, I couldn't believe it when my mother called all my siblings to my house and told them to stand by me during this stressful time of my life because they all know the ordeal of female divorcees from our background. She told them to defend me and help me financially because I have incurred a lot of losses and will be down financially. She added that they should bring my son closer to their children for him to feel loved by all and not only me. She also advised them to invite him to their homes anytime he is on vacation. She promised that she will also visit often to ensure we are very okay. I could not control my tears that day because it was like a dream to me.

Similarly, Maud's mother was the one who had to convince her husband, Maud's father to support their daughter because she was the one who visited her daughter often during the period she was married and thus had an idea of what her daughter went through. Maud narrates:

Hmmm...as for my father he was of the view that I go back to my husband's house for him to sack me from his house before I can come to stay with them. I was so worried but I trusted that my mother was going to explain things to him and she did...I was very happy when my dad finally called to ask why I had not informed him about the issues earlier because he would have come to deal with my ex-husband. He then assured his support and from that time told my mum that they should add me and my children to their budget. My dad from that day has been extremely supportive.

The next group of participants received support from family members because they went home often to make their family aware of what was going on in their marital homes that if care was not taken, the marriage would break up in no time. Thus, the dissolution was expected after trials to solve issues proved futile. In

Telley's words:

My family stood by me and even encouraged me to give up because there was nothing more they could do. They assured me that they will make sure I live a happier life for my husband to see me and run... they explained that they will even support with everything they have because my husband is heartless and disobedient.

Naana had a similar experience and thus the reason why her relatives quickly got her a job so that she will relocate. She notes:

Most of my family people [members] have still not given up but bring in stuff to assist in the children's upkeep because they have promised to be with us until the children

start to work and are comfortable. They have decided to put my ex-husband to shame because they hear him tell people that I will not be able to take care of the children and thus will bring them back to him. They always tell me that he will see the children and never recognize them and they would have achieved their aim by them. Hmmm...

Most families decided to render all the support they can to their divorced members especially because most of the men have been arrogant and disrespectful towards them apart from the fact that some men are from ethnic backgrounds that are despised by some fathers. Relatives have therefore been consistent with their support because they are burnt on putting ex-spouses and their relatives to shame and to prove to them that they equally cherish their daughters. This to me has contributed to the quick resilience of almost all the women, because indeed, family acceptance and support in such cases goes a long way to heal and repair inner and long lasting wounds.

Stigmatization by Family

The approaches and positions of people regarding stigma towards divorcees exist at every level of society. The attitudes that are connected with stigma emerge sometimes unexpectedly during everyday interactions (Kavas & Gündüz-Hoşgör, 2010). Thus, the experience of divorce and stigmatization move hand in hand because it is expected that since divorce is like a deviant behavior in the eye of some people, such people are likely to stigmatise divorcees. Apart from that, people who are not happy with the divorced because of one or two reasons are also likely to stigmatise them. In the study, some family members made

participants feel like aliens, outcasts, unwanted and tagged among their own family members. This happens to be the case of four participants, Emefa, Mensima, Ama and Clara. These participants felt neglected and stigmatized. Emefa indicated that though her family did not support her post-divorce, she tried as much as possible to attend almost all family functions such as funerals, weddings among others only if she hears about it. In her words:

My sister, sometimes I feel I do not really have a family because of what I go through in the hands of my own family members. Eii...hmmm...any time I attend a family gathering, I come back with a headache and so I have decided to stop attending any of such functions. My dear, I am made to feel like an alien and you hear people asking themselves what is this divorced member doing here, who invited her, and all that. It's not like they do it in hiding ooo...they make it so glaring for you to know you are not wanted. It's not easy oo my dear...I have now become a Cape Coaster because of all these.

In Memsima's case, she was tagged the fool who did not build in her mother's house but rather her husband's house. In her narration:

Madam, I have really been through hell with my family members. It's recently that I have closed my eyes and ears to them. They named me a fool because according to them I should have brought my wealth to my mother's house and not to a husband who can die and leave you or even divorce you like he has divorced me. They forget that I left the marriage on my own. I don't owe them any explanation and so I have left them in the hands of God. They deliberately decide to use the route to my shop where they normally stop right in front of my shop and insult me by casting insinuation. They do not respond to me when I meet them in town and greet them. Madam, they just want everybody to know you are the only fool in their family. Hmmm...

The next participant has a similar case as Mensima. She has been tagged as the foolish disrespectful member who has never learnt a lesson. Ama notes:

My dear, as for me they know I don't care and will not be bothered about whatever they do because whether they mind me or not, life still goes for me. They said I did not listen to their advice and so they do not want to have anything to do with me. They call me names and frown at me in town but so far as my money is intact with me, it's my back case. Oh! They can come and stand in front of my house and insult me till they are okay, then they leave. You don't know ehh...

As the quotations indicate, participants are made to feel that they are being held responsible and blamed for their divorce and this pressure actually goes for most divorced women. This is because in many societies, women are believed to be the keepers of marriage. The next participant went through the same pressure. The final participant, Clara has been told to marry her money because she decided to divorce without their consent, even when she was advised to be patient, she disobeyed because she thinks she has money. In her words:

As for my family people, I don't know how they think of me. I don't know whether they think I don't cherish my life like may be, the way they don't. Yes, what can I say, they wanted me to stay in the marriage and die because it is not the practice in my family background. It's funny that they do not want to have anything to do with me or even my money and so any monetary contribution from me is returned with the speech, marry your money since you think that is possible. Can you imagine my dear?

Even though families have mishandled and are still mishandling these women, they have developed thick skins over the years and are able to withstand the tantrums and hostility coming from relatives. Regardless of the fact that they

wished that was not the case, they have decided to play along until they change and come to apologise to them. One thing they all mentioned was the fact they are not lacking the joy that family wants to deprive them of and so that alone keeps them alive and kicking.

Explaining why Non-Support

Even though social support is expected to be a network of family and friends who are supposed to assist an individual's adaptation to stress, crises, transitions, mental health among others, not all of them perform these functions (Hirsch, 1980; Mitchell & Trickett, 1980). There are times when an individual going through crisis or a stressful situation may not get any support from family or friends. Some researchers have proved that personalities offering social support to divorcees are likely to change following the divorce because of various reasons (Albrecht & Adelman, 1984; Thabes, 1997). Other studies have shown that support from family may be determined by whether they themselves are in favor of the decision to divorce and by how they see that decision influencing their own lives, and so if the decision does not go well with them, then the divorcee is expected to receive no support from family (Kitson & Holmes, 1992).

This is exactly what some participants of this current study had to go through. Ten of them received no support from family members, both extended and nuclear mainly because the decision made by female relatives to divorce husbands or to agree to dissolution of their marriages was unacceptable by most family members. Even though most of the family members were aware of the

divorce, they never cared about what happened to their divorced relatives post-divorce because they were not enthused about the decision for various reasons. In fact, they never called to find out about them. There was nothing like visits, phone calls or even gifts from family members to children of the divorced women. No one from their families ever sent them money to support them or their children. Participants offered seven main reasons for their family member's actions.

Refusal to Work it out

Key among them was the idea that participants should have known that marriage was not rosy and so no matter the challenges, they were not supposed to divorce husbands but to ensure their marriages worked. Almost all participants had relatives asking them if they thought marriage was child's play or a smooth road to thread on. In Sewa's words:

My big sister was one of the people who really surprised me. I couldn't believe it when I heard her say to me that was I thinking marriage was all fun and so I never expected to have challenges or what?...she actually told my mother and other siblings to leave me find solutions to my own problems because no one forced the marriage on me.

Shame to Family

Others were blamed for bringing shame to the family knowing very well such acts are unacceptable and cannot be tolerated. Three of the participants, Aseye, Betty and Emefa, fell into this category. Aseye narrates:

Hmmm... I am not very happy I did not inform my parents and other family members about my divorce when the whole problem started but I am certain I did the right thing.

I say this because my family believes any female member who divorces is a disgrace to the family and it will have nothing to do with her again because none of their ancestors ever divorced but always advised their daughters to do the best they can to keep their marriages regardless of the challenges they face in marriage. And so I went ahead with my divorce without family involvement because I knew they will not be in support. Madam... up until now can you believe they are still not concerned about my divorce. Hmmm. Eiiii... my parents still told me to go and undo the divorce if I want to continue to be a member of the family and till date the only person who calls to check on us once a while is my mother. As for the rest of my "perfect" family members... hmmm the least I say about them the better. I just leave them in the hands of God and hoping they will one day recognize me as a member of the family.

Aseye's family takes the marital vow "till death do us part" literally. She recalled the case of her cousin who had to die in her matrimonial home as a result of marital violence which her kinsmen refused to help resolve insisting instead that she stay to work things out. Betty's family like Aseye's believed in sticking a marriage out without any support from family to work things out. She states:

As for my family, I never involved them in my dissolution because immediately you get married, they consider you a minor member of the family because you have left to form a new association. The only time you will see them around or hear from them is when you give birth or have any happy celebration. You are not permitted to come home and tell them your marriage is not working. Mum, they will tell you to go back and make it work because marriage is not rosy but full of ups and downs and you must make it work. In fact, unlike other families where parents will either invite the man over or plan meeting the man in his house for discussions which will either help save the situation or end the marriage, my family will do contrary and so knowing this, I went through it with my church elders and friends and have also decided to neglect my family because they don't care about me.

Marriage was Beneficial to Family

The third reason for non-support was that, for some participants, family members expected them to stay in a marriage because of the benefits it brought to the extended family. Such was the case of Efia. In her opinion, the reason for the negative attitudes from her parents was because she divorced a rich man who supported them. In her words

My parents told me not to expect them in my house because I decided to divorce the man who has been giving them food and putting money in their pockets all these years and so if I am a fool, they are not because they cannot cut a relationship with the person who puts smiles on their faces and so if I want to be on my own, I can go, however, they will not stop me from coming home to visit but for them to come to me, that will never happen until I decide to remarry my husband. Hmmm...

Efia says because she has not changed her mind, her relatives have also not changed their minds and so “aluta continua”. Efia’s parent’s assertion that they could not ignore her husband in spite of the divorce confirms the assertion by Amato and Keith (1991) that divorce causes relational problems within the family and this may also lead to other challenges such as Efia’s.

Refusal to Share Marital Wealth with Family

Meanwhile, some family members had decided not to support their divorced relatives because they did not share their material wealth with them during their happy days in marriage. Relatives therefore thought it was payback time for neglecting them during happy marital days. In Mensima’s words:

I can't just understand my family members for this action madam. Even if I never sent them anything during my happy times in marriage, is this the best way to handle my case as a relative? I still don't think it's right to neglect me after my divorce. A time when I needed them most...Ei... They have all decided to leave me alone because I enjoyed my wealth with my ex-husband and forgot about them. Hmmm...

Poverty

Family does not only neglect members who refuse to share their material wealth with them but also those who have nothing to share post-divorce. Two participants were neglected because of poverty. Ama states "family members are only interested in coming to milk you and leave". This makes it obvious that if you cannot be milked then you are as good as a dead member. This happened to be the situation of Adazewa, and so nobody minds her because she does not have much now. She notes:

My family members have taught me a great lesson. This actually confirms the proverb which says that "ebusuakyirka" [family hates poverty or debts]. When I was a rich business woman, a lot of them even came to the market when they had nothing to purchase. They will come straight to me knowing that I will shop for them and top it up with money for transportation. Now none of them wants to know where I reside or what I eat because my business is not as big as it used to be. In fact, nobody comes close to me anymore. Maybe I should take that in good faith because it may be for my good.

Disapproval

A sixth reason for family's lack of support had to do with disapproval of the marriage to begin with. Emefa received no support from her Dad because she had ignored his disapproval of her choice of a partner. In her words:

I could not involve my parents because they were never in support of the union right from the onset. My father was not very comfortable because he believed men from the ethnic group of my ex-husband do not treat women with dignity and so for him I should look for another partner from an ethnic group he approves, but I promised him my ex-husband was a God fearing man and will take good care of me. My dad refused to be persuaded and thus never gave me his blessing but told me not to come back to him if my marriage does not work because I will not love the experience if I should come back to him.

Emefa had a similar case as Lamisi, Sena and Nancy who were later supported by their fathers after the breakup because they left the marriages which were unapproved by their fathers. In comparison with the others though, Emefa did not get any support from her father like the other three because her father added an extra clause during his disapproval. He warned her not to come back to him if her marriage started to taste sour. Unlike the other three whose dads eventually offered their support for the marriages, Emefa's dad never offered support for her marriage and categorically stated the she would not love the experience if she should come back to him with any bad news from her marriage.

Problem with Nuclearisation

A seventh factor had to do with the increasing nuclearisation of families in the African context. Contrary to the prevailing notion that Africans have strong extended family networks, the case of a number of respondents in this study point to the increasing nucleation of African families and its implications for post-divorce support. In Mensima's case, the demise of her parents and remaining siblings left her with just extended family members to rely on and consult in times of trouble, yet she was neglected because she did not share her material wealth with them. She explains...

I was not expecting my family members to turn their backs on me in my post-divorce. I thought I had no problem with them until I started hearing from the grapevine that my family says I never visited when I was married and was enjoying all my wealth with my husband but never gave them anything from my wealth.

As Mensima explains:

In fact, because my parents and all siblings are already dead, not even an aunty or uncle was bothered about what happened to me, I was completely left on my own, but I have survived and still surviving. Hmmm...

Esi, like Mensima had lost her parents in an accident a few years prior to her divorce. She found out quickly that her extended family was not willing to offer the kind of support she could have received from her nuclear family. She narrates...

I was very surprised about the neglect because this same family stood by me as an only child to bury my parents and yet they expressed nothing which will even give me a hint

that few years to come if I should come back to them they will reject me. I still cannot understand the whole issue because when I go home, they tell me we will come and visit but when I leave, nobody picks a phone to even call to check [up] on me.

Finally, in the case of Clara, she was totally abandoned by her relatives because she had more or less ignored her family because of the nature of her work as a banker.

Madam, I know I have not been regular with visits and calls to my family members, but I don't think that should call for this hostile attitude. Nobody even calls to ask about my children or my mental or physical state. Even when I attend family gatherings, it's like I'm a guest from somewhere. Hm... Its serious ooo... no one will come to you or even when you decide to get closer, it's as if they are running away from you...I have really gone through hell before, but now I don't even bother. I am just okay without them.

Summary

The chapter sought to look at the reactions of family members towards their divorced relatives. Most of the participants about (60%) received great support from their family members both in kind and in cash. In fact, more participants received family support and of the three kinds than they received from friends. Participants indicated that the tangible support received from family members helped them either save some money or prevented them from going to borrow money from elsewhere to take care of some of their responsibilities and in effect an adaptive experience as confirmed by the ABC-X model. All the participants who had this support agreed that they would have been worse off without their family. This confirms literature such as McLannahan and Booth,

(1989), Kurtz, (1994) and McLannahan and Sandefur, (1994) which talks about the fact that post-divorce support received from family and friends is very helpful to divorcees. However, some of the respondents received no support from family members, this brought about a maladaptive experience (ABC-X model) for some of them. There were seven major reasons for which they were not supported.

CHAPTER SEVEN

POST-DIVORCE EXPERIENCES WITH FRIENDS

Introduction

This chapter seeks to discuss the experiences divorcees had with their friends. Thus the good and bad experiences with friends are discussed taking a similar pattern as the previous chapter.

Post-Divorce Experiences with Friends

Studies from various nations have shown that divorced women try to find help from friends to ease their pain. Thus they receive financial, social and emotional provision from friends. Others have also proved that they receive diverse forms of support from loyal friends which comes in the form of tangible items, information to help them survive and then emotional support because they may be going through certain psychological challenges. It is therefore certain that they look up to family and friends for all of the support they need as most friends avail themselves to them for all forms of assistance following the divorce (Colburn, Lin, & Moore, 1992; Goldsmith, 2004).

Findings from other researches also showed that while some friends stayed to support divorcees following their divorce, others walked out of their lives during their hard times post-divorce. Some were also shunned by the divorcees because their attitudes and character were not pleasing unto them. In other cases, friends gave positive feedbacks to the divorcees because of their loyalty towards them some time past and as a result they do not even feel comfortable leaving

them especially during their hard times in life (Spicer & Hampe, 1975; Rands, 1989; Goldsmith, 2004). Findings of the current research show similar responses which are discussed below;

Table 6: Support and types of Support from Friends

Name	Support from friends	Type of support
Sena	Yes	Tangible
Lamisi	Yes	Emotional, Informational, Tangible
Emefa	Yes	Emotional, Tangible
Akuba	Yes	Emotional, informational, Tangible
Telley	No	stigmatization
Aba	Yes	Emotional, informational, Tangible
Mensima	Yes	Emotional, informational
Maud	Yes	Emotional, informational, Tangible
Esi	Yes	Emotional, Tangible
Araba	Yes	Emotional
Ama	Yes	Emotional, Tangible
Efia	No	stigmatization
Kai	Yes	Emotional
Anita	No	stigmatization
Lydia	Yes	Emotional, informational
Betty	Yes	Emotional
Nancy	No	stigmatization
Naana	No	stigmatization
Sadia	Yes	Emotional, informational, Tangible
Sewa	No	stigmatization
Aseye	No	stigmatization
Akua	No	stigmatization
Adazewa	Yes	Emotional, informational, Tangible
Oforiwa	Yes	Informational, Tangible
Clara	Yes	Emotional

Source: Fieldwork, Alakija (2016)

Table 6 shows that seventeen (68%) friends were supportive of the divorced women after the breakup, while eight (32%) were not supportive. This indicates that not all friends will support their friends in times of challenges such as this. The types of support friends offered have been categorized into emotional social support, informational social support and instrumental social support as seen in Table 5.

Types of Support

As with the previous chapter, discussions will be based on the three dimensions of social support by Goldsmith (2004). Social support according to Thoits (1982) is a moderating variable which interacts with other situational variables to produce much lesser stress consequences than in the case where there is no social support. In effect, social support plays the role of stress mediator for those who gets it (Brown, Bhrolchain, & Harris, 1975; Dean & Ensel, 1982; Mitchell & Trickett, 1980).

The divorced women received different kinds of support similar to Goldsmith's categorization. Some were divorcee's previous friends, friends of their parents, friends of siblings and friends of ex-husbands.

Emotional Support

Emotional support is said to be the ability to turn to others for comfort and security in the course of stress, leading the person to feel that he or she is loved and cared for by others. Emotional support gotten from family and friends is one of the most valued resources an individual can have during times of stress and

emotional imbalance. Dunkel and Schetter (1984) indicated that emotional support is often reported to be the most effectual type of social support. A number of studies found that emotional support diminished individuals' depressive symptoms and resulted in improved health outcomes (Bolton & Oatley, 1987; Kessler & Essex, 1982; Krause, 1982).

Furthermore, various victims of circumstances such as divorce received emotional support from friends following their divorce and they felt more comfortable in the face of their adversity (Burleson & MacGeorge, 2002; Cutrona & Russell, 1990; Goldsmith, 2004; Jones, 2009). Other scholars also found that emotional support helped improve individuals' well-being and augmented their motivation levels (Swann & Brown, 1990). The findings of the current study confirm most of the findings by the other scholars.

Majority of the participants (15) in this study received emotional support. This is because they felt loved and cared for as a result of the companionship and counseling they received from friends. Whether their divorce was traumatic or liberating, the most important thing for them was the support they received from friends. They were appreciative of the presence of such great friends in their lives and though they did not expect friends to be in their homes every day because of their busy schedules, they were happy about the fact that friends opened their hearts to them through phone calls, words of encouragement, and occasional visits among others just to cement their loyalty and love. In some cases friends showed so much care and went all out to even search for jobs for the divorced.

They responded to the emotional needs of participants by making sure they provided them with the things that get them overly emotional. The sample revealed that most of the people who were offered this type of support were not very happy about a lot of things that went on in their lives pre and post-divorce, amongst them were those who had no jobs prior to the divorce, those who least expected the divorce and thus not ready for it and those who had spent a lot of money on ex-husbands among others. This happens to be the case of Maud. She notes:

I felt very loved and cared for because I received different kinds of gifts and words of encouragement from most of my friends who knew about my divorce and my post-divorce challenges. Most of my close friends were aware I was not working prior to the divorce and thus were very supportive in diverse ways. Some even started looking for a job for me but unfortunately most of the jobs they got were far from where I lived, meaning I will spend a lot of money on transportation, and so I finally had to ignore those jobs. They have really been making time for me and my children and thus give me much comfort and joy.

These friends have been very good and supportive because they do not want Maud to go through the serious psychological challenges associated with her situation. In view of that, they have been calling and visiting her very often in order to make her feel loved and cared for. Though they are busy people, they make time to take her out on dates just to help her forget about her challenges.

Aba narrates:

One of my friends who happen to be the human resource manager for that network managed to get me a job with the company, but I told her I don't want to disappoint her with my emotional imbalance at the work place. She said the job was to help me become emotionally balanced because of

the people I am likely to encounter at the work place who will show me love and care like she does. She calls me frequently and ensures that I smile before she hangs up each time. She does not mind driving twice every week all the way to where I live with my granny and my little boy.

In other cases, participants received emotional support from friends who already knew much about their marital challenges. Friends responded to the emotional feelings of participants because they were well aware of the fact that participants will be emotionally distressed because of what they went through pre and post-divorce. Aside that, the support they gave overwhelmed the divorced women. In

Sadia's words:

The friends who supported me when I told them I wanted to leave my husband are the same friends who have stood by me until today. The kind of things they have been doing for me even shocks my parents. They visit me quite often, take me out to places to forget about my worries. They create a lot of humor for me to laugh most times and each time they come, my hugs are assured because they know how much I love to hug.

Adazewa also notes:

Madam, my friends around have really given me emotional support because if not for them I would have continued to be completely down. They actually revived the life I lost and put smiles on my face with the love and care they showed me each day through calls and visits. I tell you, they are full of surprises.

Lamisi and Emefa have friends abroad who call frequently to check on them regardless of how much money it would cost them. In Lamisi's words:

I always become joyful when I see a call coming from my friend abroad. Her words are always comforting and encouraging. She always reassured me of her love and reminds me that no condition is permanent. Her love and

care has brought me this far and I am eternally grateful to her for being there for me irrespective of what she was personally going through.

Lamisi narrates further:

Madam, I have this colleague at work who has remained my source of joy each day I go to work. Her comments, support and attitude towards me is so amazing. Even when I got to work in an angry mood, she is the first to realize and will quickly come to me or start doing things which will put a smile back on my face. I didn't believe it when I was told that I was transferred to a new branch but she was the one who told my boss to keep me there at where she was because I am likely to deteriorate if there's no one at the new place to keep an eye on me. She is such a powerful friend and I love her so much.

The participant stated that though she was not sure about deteriorating at a new branch, she was equally happy there was no transfer anyway, because she preferred to be at the old work place so that she will see this friend every day with her charming smile which soothes her heart anytime she sees her wearing such smiles. She says her friend had remained this way towards her because they started working together and she has a lot of details about her marriage and challenges. This reflects the immense support friends are willing to offer just to make sure all is well with others in distressful situations.

Emefa also narrates that:

I do not have friend's oo my sister, but the only friend I ever kept close to me won a US Visa lottery and left with her family for over eighteen years now. She has been one of the people I always confided in and she also gave me good counsel because she is a lawyer by profession. She encourages and consoles me whenever she hears from my speech that I am shedding tears. She always wants to do things which will get me emotionally okay.

Emefa actually had to start opening up to other friends because of the love they showed her even when she was not very close to them.

Hmmm...until now I have not been able to understand why and how some colleagues of mine got so close and started calling me many times to find out how I was doing to the extent of finding out where I stayed and coming all the way to visit once a while with words of motivation and encouragement. I still find it difficult to make meaning out of this turnaround of my colleagues because I am a naturally reserved person and thus hardly open up to people. I responded to greetings as and when I wished to. As a result I did not have very close friends or people I shared my challenges with. I have been like this because of my background. My equally divorced mother told me about how she trusted friends with her marital issues only for one of them to end up snatching my dad from her, leading to our struggles in life. In view of this I have been very reserved and never opened up to people no matter how hard you pressed. But these friends ignored my hostility after hearing about my divorce and decided to help bring back some life in me. They told me they knew I needed help but did not know how to approach because I never gave room for that but fortunately, they realized the best time was during my post-divorce because I needed people around me to work on my emotional imbalance. My colleagues have been very helpful because they have gradually changed me from an introvert to an up and coming extrovert.

According to the participant, she could not resist the change because her colleagues were adamant on changing her into a better person than she was. She says they are now her kinsmen and she is very happy about the change they have brought into her social life because she might have turned into something else post-divorce. Though others may ignore such hostile friends because after all they needed help following their divorce, Emefa's friends did not do that but aimed at working on her emotions so that she becomes a cheerful and stress less divorcee.

In other cases, participants are of the view that if not for the emotional support they received from friends, their lives would have been miserable.

Esi notes

I have come this far because of the emotional support I received from various friends who did not turn their backs on me after the divorce. Two of them who made my burden their burden were the ones who have made my life better today. They encouraged me to stay focused and continue looking up to God with prayer and much commitment.

Araba also narrates...

I think warmness begets warmness because most of my colleagues who knew me to be a calm and sweet person remained very nice to me and I was not surprised because I stood by them on several occasions when they had challenges with in-laws and other issues. They were just there for me and told me to call on them anytime I needed any assistance because they cannot reject the hand that ever fed them and gave them peace. They have been my source of inspiration up to now because my burden has been their burden and they are helping me carry it down gradually, but for them, I don't know what my story would have been like.

Even though some friends forget about the past and walk out of the lives of most divorced friends, especially because they realize they really have nothing in common, and others will stay around in spite of the differences. These types of friends are the ones one can always rely on because they love and care unconditionally.

Other participants such as Clara, Akuba and Betty have been receiving words of encouragement and sometimes lunch and dinner invitations from their

supportive friends. According to them, the time spent with friends is good therapy for them because it helps them release some post-divorce stress. In Clara's words:

I have just three friends in this life and they are the ones I always point to when I'm asked about who my friends are. Fortunately, they are my colleagues at work and so from day one post-divorce, they have never allowed me to buy lunch. They always ordered my lunch and made sure we went together to eat as we chatted and laughed. They equally rotated in organizing dinner dates where I am hosted in their homes or at a plush restaurant where we are all likely to de-stress because of the serene environment.

In Akuba's narration:

Hmmm...I never liked making friends but the few friends I really trusted never turned their backs on me pre and post-divorce. They are as busy as myself and so they do not visit often but they call most of the times to check on me and occasionally invite me over to their homes for meals. This has been very consistent and I really enjoy it because the chats we have over the meals are very healthy for my adjustment and so whenever I realize I am getting emotionally stressed especially during the times my sons are away, all I do is to place a call for a dinner date. Hahahaha. Hmmm. It has really kept me in good shape.

Similarly, Betty recounts:

I always tell my children that old friends are always the best. Yes, because the friends I had before marriage have been the ones who supported me post-divorce and I am very grateful to them for keeping me alive. The emotional support from them alone is what keeps me going. The dinner dates especially are fantastic. They call it girls-girls and so they invite me out and leave their husbands at home just for us to go and talk about ourselves and how to help me de-stress. I must say I enjoy that so much that I sometimes plan the dates without waiting for them, and it's always refreshing when we do that. I normally have a more relaxed and stress free month after such dates because the words of encouragement I receive from them are so motivating that it keeps me going.

The lunch and dinner dates, refreshing trips and other healthy exercises are very nice ways of keeping divorcees and others who are likely to feel emotionally imbalanced alive and kicking, it helps bring lives back into them because it takes their minds off the troubles and challenges they are going through. In fact, this should be encouraged among our social networks because it keeps the sisterhood active and awake.

Mensima, Kai and Ama also recount the happy times they normally have with friends who often visit them at their shops for chats and laughter. They become overly excited when friends come over to their shops and sit with them to chat and have fun, the kind of fun which takes away their worries and troubles resulting from what other friends and church members are saying about them.

Mensima notes:

If you came later in the day, you would have met at least one or two friends here in my shop. They have their shops in town and so when they close, they pass by my shop before going home and all they come to do is to check on me and encourage me to forget the past and focus on the future. They sometimes tell me stories they have heard about women who went through similar situations as mine and have ended up on the streets or in the hospital. I know they delight in making me happy *antri no mohuwɔn a namɛnyiwaagye* [so any time I see them, my joy is renewed].

Kai also indicated that:

My friends who shunned me during the time I was married came back after my divorce and have been very supportive since then. They defended me publicly and made sure they made people aware of the truth, whether they liked it or not. The two very close ones are always at my beck and call, they often come to my shop after school and buy some

foodstuffs for us to cook, eat, chat and have fun. Their support is so enviable that some neighbors have been bold enough to ask them why they don't go home after school but always come with me to my shop. They told me observers are worried and so I should be careful of my neighbors. They make me happy and caution me about people who may be threats to my joy.

She further narrated that her friends have been good to her children too. In her words;

These friends sometimes took my children to their homes for vacations, they also brought their children with them and they stayed with us for days and weeks and we had a lot of fun. But madam, you know when these started [frequent visits] I asked why they never behaved the same way while I was married because I personally did not believe in occasional companions but friends forever. This is where they took me back to the days when we had picnics together as families and did quite a lot of activities but it ceased when my ex-husband started harassing them sexually and so they kept their distance from the family but were still in touch with me without telling me what had happened. I think I did not really take notice of that moment but maybe I thought they were gradually becoming busy and so could not join us continuously like they used to, and at a point I even forgot that we ever had such activities together...well madam, the long and short of this is that, these friends said they had to rekindle their love for me because they were happy I left my unfaithful husband.

The participant appreciates the love expressed by these two sets of old friends because according to her, she had no friends apart from them and her parents. She only had colleagues at work who spoke with her on shallow issues and not deeper personal issues. She said the support from these friends did a great job in her life including quick adjustment and becoming friendlier.

Like Mensima and Kai, Ama recounts;

Madam, *emi mom dzi me ka de ewuradziehyira me papaapaosande wa mam anyenkufo a wɔnakuma mu ye* [I feel blessed because I have friends with kind hearts]. As business partners, they come to my shop to check on me as often as they can and whenever they get here, they make sure I am in the best of my moods before they go back home or to their shops. They really have a solution to my emotional distress.

Whether these women were struggling emotionally or not, the most important thing to them was the fact that they had friends who were at their beck and call. Friends who could sacrifice their all for them without really thinking about what they are likely to lose but what will put smiles on the face of a family they cherish so much. That, for the divorcees, was the ultimate and nothing else.

Lydia mentioned that she was surprised at the way her friend who kept advising her not to go ahead with the divorce became closer to her than those who encouraged her to leave her husband. The larger point here is that this friend was supportive of her even if she did not agree with her decision. In her words,

I see life to be very interesting because of a series of post-divorce experiences I've had with friends. I had this friend who knew about my decision to divorce and thus warned me against it and strongly told me that if I dare divorce, she will forever remain out of my life because I know what she has been going through and yet she is still in her marital home. Then I have another friend who also pushed me several times to go ahead with the divorce because she thinks I will be financially, socially and emotionally liberated, but you know the irony of it all is that the one who was all for the divorce has been nowhere to be found while the one who promised to stay out of my life has rather been the everlasting and trusting friend post-divorce. She doesn't go to any social gathering without me, neither does she spend more than two days without seeing or calling me. She really amazes me and I have not stopped asking her why she did not stay away as she promised. She

laughs and tells me if I think she is a mean friend, and that she did that just to keep me in marriage and nothing else. Her good companionship is what I rely on every day.

Studies done on support divorcees receive post-divorce have indicated that most women experience a significant reduction in their network size as well as their social support, nevertheless, the key members of their networks remain stable (Duffy et al., 2002). This seems to be the case of the participant, coupled with the fact that it was this same friend who has given her all the emotional support she needs. Her belief is that she has a true friend, because sometimes when she thinks about what this lady does for her, even her biological siblings will not do and so she has also decided to go the extra mile for her whenever she has to. She says this friend naturally has a warm heart and so even when she vowed to stay out of her life post-divorce, she was a bit skeptical about it. She further revealed to me that she is planning a surprise birthday party for this friend as one way of expressing her appreciation to her for being there for her even when others gave up on her.

Tangible or Instrumental Support

Instrumental or tangible support is the provision of goods and services including money and labour (Burlison & MacGeorge, 2002; Goldsmith, 2004). It is also said to be problem driven because it refers to the offering of material resources such as money to people who are in need of it. (Cutrona & Suhr, 1992). Tangible support is explained by using the term "instrumental support" which implies the supplying of financial assistance, material resources, and needed services (Cohen

& Wills, 1985). Studies have shown that tangible support helps reduce stress by providing individuals with enough periods for activities such as recreation or leisure. It also helped people to deal with complicated conditions such as divorce and health issues (Cohen & Wills, 1985; Tardy, 1985).

Individuals who were exposed to tangible support believed that money, care, or other forms of aid proved the love or value of the providers of such support and thus this kind of support is most effective when receivers admit or agree that this indeed is the type of tangible support suitable for me (Cohen & McKay, 1984). It was also found out that tangible support reduces stress associated with work as well as psychological symptoms (Norbeck, 1985). Almost all of these findings and more were confirmed by the current study and the ABC-X model.

More people received emotional support than those who received tangible support, 60 percent as compared to 44 percent. In this category, most of the participants were the ones who needed a lot of financial assistance because they were either not working or had lost a lot of money pre and post-divorce and thus needed the material support of friends. Participants believed that true friends are the ones who stand by you through thick and thin, thus there were some friends they referred to as true friends because they supported them financially and materially with money, foodstuffs, clothing, provisions and other basic essentials for their survival. Some were surprised at the kind of support they received, because they were not expecting such gifts from their friends due to how they had related to each other in the few years before and after the divorce.

Additionally, although they had hopes of getting support from some friends who were privy to their marital challenges, they were overwhelmed by the consistency with which the packages came to them and the fact that even friends abroad were eager to support. They were very impressed and appreciative of the kind gestures of their friends because it brought them so much joy as well as quick ways of adjusting. The women were able to de-stress and pick up their lives with all joy and alacrity because of the support they received from some friends. This also confirmed their impression that a friend in need is a friend indeed, thus, they did not expect loyal friends to desert them during their darkest times but should support them with whatever they had which could bring them serenity.

Some of these friends live abroad while others are in Ghana. However, not all of them are personal friends of participants but rather they are also the friends of their ex-husbands, their parents and siblings. The financial support they offered them was not just for their upkeep and that of their children but also to help start or grow a business and sometimes for both sustenance and business growth.

Sena narrates that:

I recall eight years back when I had lost almost everything in my quest to save enough for my survival as a divorcee. One of my very good friends happened to call me and I told her how the unexpected flooding of Cape Coast North had destroyed all my business items and I did not even know what to do because I was owing my suppliers. This friend just said, don't worry, I will be at your place by midday. Lo and behold, my friend appeared with a huge sum of money saying that, I am supporting you with 20% of this amount but you will have to pay the 80% after you have bounced back on your feet in business. I was very amazed because times were hard then and to get someone to freely give you such amount on flexible terms was really unbelievable. She told me not to worry because she had confidence in me.

She also told me that during the time when she was divorced and I was married, I took her children to school and brought them back when my daughter was in that school and she had not forgotten how much of a blessing I was to her.

This friend of Sena has remained very helpful since her divorce and though she was not a regular caller, she tries her possible best to link up occasionally when she feels it has been a long time she has heard from the participant. Sena further added that she never asked for payment of the money she loaned to her but told her to use it as a new capital to start her near to collapsing business. The support received from some friends such as this also confirms the adaptive experience explained by the ABC-X model.

Another participant, Akuba said very good things about some friends of hers who never gave up on her financially even when they did not have much. In her words:

Hmm...my dear, some friends are God sent while others are... yes ooo. Few years ago when I was still paying school fees, I went through difficult financial crisis and you know as a strong and hardworking woman, I never asked for money from anyone but was managing gradually until these friends in my neighborhood noticed a problem through their own smartness and decided to team up and buy certain items for me. I was so appreciative of the gesture and have never forgotten. They told me I should not think that they acted based on what someone had told them, because no one told them anything, not even my children, but they just felt the need to help me with their little tokens.

Adazewa's friends like Akuba have also been financially supportive. In her words:

Madam, my friends around have really given me a lot of material support. They didn't allow my enemies to laugh at me and I am grateful for that. They have totally succeeded

in rising up my finances. They are always pulling surprises in my house. Hmm...Sometimes I left the house and went through town just to task [collect money from] some of my debtors who have kept my money for ages only to return and meet some foodstuffs which were brought by one of these loyal friends of mine. It doesn't [didn't] end there but I received a mobile money alert and when you [I] checked the sender it was one of these friends. I really cannot tell what I would have done without them.

Adazewa added that one of her close friends who is not a business person like her came in to support her with her widow's mite.

Hmmm, I have always believed in treating people very well no matter their status and this has earned me a lot of friends who have been a blessing to me in various ways. One of my customers who once [mistakenly] dropped a huge amount of money in my shop without knowing it, and I kept it and gave it to her the next time she came shopping has been very supportive financially post-divorce. When she realized my shop has been closed for a long time because of the divorce, she brought me some money to start buying goods into my shop and some for us to buy food and other things we needed. She continues to drop something [money] in my bag or pocket anytime she comes around to visit.

Although the women looked forward to financial assistance from friends, the intensity and eagerness with which the support came for them is so overwhelming. They therefore believe that it pays to be loyal and receptive to everyone you come into contact with because you do not know what the future holds. The support from these friends is more of a surprise to participants than an expectation, and interestingly, they are looking forward to an opportunity to show deeper appreciation to these friends because they have saved them from going down for enemies to laugh at them. However in my view as the researcher, I think

this is commendable because most 21st century friends are friends for benefits and thus will hardly come to your aid in such crisis. They even want to take from you the little you have even in times of trials like these ones.

In Sadia's case, her friends have been very loyal because they were with her throughout her divorce and post-divorce. In her words:

I have friends who stood by me from day one until today. The financial support they give to me is so overwhelming. Every month when they receive their salaries, they make sure I am part of their budgets, thus my basic supplies have not really been a challenge. They do this as if they have been ordered by someone to do that. They are so regular that I can always count on their packages. Their support is so remarkable that I sometimes shed tears when I receive the mobile money alert on my phone.

Sadia further indicated that her family friends who knew about her divorce and the fact that she is jobless never forgot her while she was in her parents' house.

She says:

Though they are older than me, they still call me their friend because they have been friends with my family for a very long time. Sometimes I weep when I want to say thanks to these old friends of ours, because their actions actually beat my imagination. They are like a one stop solution to my problems regarding job, emotional and financial imbalance. And so while they are helping my family in searching for a job for me, they have opened an account in my name through which they send money every month for me and the little boy. Sometimes they come to our house and pick me in their car to places where I can relax, meditate and stay focused. The only problem I have with them is that they don't tell me when they are coming to pick me out [up] on a trip or a weekend. [laughing]. With them, I am assured of so many good things post-divorce and that's what I am surviving on without much worries.

Aba and Maud mentioned that one of the friends they had as couples who were also friends of their husbands have also remained financially supportive until now. Aba narrates:

My husband and I had a male friend who saw us as his family members and thus always came by to check on us just as [like] we normally did [during the time of marriage] and even sent him food sometimes because he was not married. This gentleman stayed close after my divorce and came every week to see me at my new location with money and other things to support me and my baby boy. Sometimes I had to call him for financial assistance when I needed money to pay hospital bills and other things. Hmmm. He never complained or disappointed me but has continued till now even when he has been blessed with a wife. He told me he will not stop helping us because God gave him a good woman as a result of his support towards a neglected woman like me. Tom is indeed my angel and I have never stopped praying for him.

Aba further mentioned that she cannot also forget her counselor friend who accommodated her children and herself and paid all their bills including feeding.

Effe really exhibited true sisterly love by paying the bills and feeding my children and I throughout the period we stayed with her till I finally had to move to my grand mums' because she recommended that I needed to be at a neutral place where there will be no traces of memories which can trigger [bring back] my situation, and really until now, I have not experienced anything which brings back bad memories of my divorce. Effe is one friend I have kept close to me till now.

The tremendous support from friends actually brought joy to the participants and added a healing effect especially for Aba because she was near death. The love

shown, the material items given and the bills paid went a long way to solve most of the challenges these women had and this indeed is a good gesture.

In Maud's words:

There is one person I remain financially indebted to and I have always thought so because he behaves as if he owes me and my children, even after my ex-husband warned him several times to stop coming to see us because he brought him into our marital home as our friend and since the marriage is over, his friendship with me should also be over. This man doesn't mind my husband ooo, all he does is sending mobile money for our upkeep, credit for my phone to be able to make calls and what have you. Anytime you hear a car honking at my gate, the probability that he is the one is very high because he is a regular visitor. He comes with so many items and money and when I tell him to even relax because people may think otherwise [negative], he tells me he should be the one to worry and so far as his conscience are [is] right [is clear] about his actions, he only owes his explanation to God and no man.

The other participant here is Ama who enjoys a combination of goodies from her own friends and friends of her ex-husband. In her words:

Madam, as for me, I am too blessed because I receive financial support from a lot of generous friends. I knew I will never regret the divorce because there were people out there who will do all they can to support me and my children because they were doing it previously when I was married and so I knew they will continue. Interestingly, these friends have remained loyal and continue to support us such that my husband sometimes tells them that the way he wanted me to struggle financially, they are not allowing that to happen and it pains him a lot because he thinks I am too known [all knowing]. As for my friends who are also doing business, when they realize I have run short of certain items, they use their money to buy them for me to stock the shop and after selling I take the profit and give their money back to them. I know they do that not because they are fools as those closer see them to be but because they care about me and want the best for me. Sometimes they don't even take the money back but encourage me to

reinvest it in the business. These are people I enjoy sharing my wealth with today because they were there for me when I needed them most. Sometimes, they left their shops with their shop keepers and came to sit in my shop to chat and speak words of encouragement into my life.

Ama attributes her comfort after divorce to these friends and says she always wishes them well because of their innate generosity. Esi also mentioned that her friends never turned their backs to her but supported her financially during her hard times. According to Ama:

My friends paid my bills, bought foodstuffs to stock my house and clothed my children when business was not thriving so well. Even when I told them to stop because we were okay they did not stop because they enjoyed doing that to me due to how far we have come as friends.

It is worth noting that participants did not just receive support from their own friends only but friends of family and husbands. These friends like their own friends, went all out to ensure that they had good and comfortable post-divorce experiences. Aside that, they were ready to go against all the odds to put smiles on the faces of participants and their children because they did not seek to impress anyone but followed their desire and passion of changing and touching lives of divorced women who needed assistance.

Emefa and Lamisi had friends in the West who send money and other items to them as a form of support for their survival since they had divorced.

Emefa had this to say about the financial support she received from friends. She notes:

A very close friend of mine who lives abroad has been very supportive after the divorce. She has been surprising me every now and then. She ships items to me to sell some and

give some to my children and I. She sometimes sends money through Western Union especially during our birthdays. I was very surprised and told her how thoughtful she had been when she disclosed to me that she will support us with items from abroad to sell and supplement what I make monthly. It came as a surprise because she never mentioned anything like that to me all the while I called her for pieces of advice, we just gossip a little about some of our old school mates who have become more popular than we ever anticipated. Hahaha.

Similarly, Lamisi also said:

I was very surprised when a friend of mine abroad who though has constantly been in touch, but never sent me stuff from abroad, called one day to tell me she had shipped some items for me and my children and will send me some money in [a] few months after I have received the package. She called back later and told me in clear words that if nobody will support me, she will support me with her little and so anytime she is shipping stuff to Ghana, she promises that I will receive something from her. She added that she is doing this because she remembers the support I gave her ten years ago when we were in Legon doing our post graduate program in Social Work. Madam, I was surprised because I do not even remember anything I did for her. Truly, she still sends us clothing and toiletries whenever she ships products to Ghana.

Oforiwa also recounts the several amounts of monetary support she received from her friends to support her in feeding and doing other things, after she had paid the loans she took to support her ex-husband's business.

My sister, I went through hell during the payment of the loans I took which I never benefited from. Herhhh, it was not a good period after the divorce, but because I had reliable friends, it was not as bad as it would have been. My friends supported me with money to feed on and to buy my basic needs, and when I thought these were loans they were giving to me, they told me when I asked them, that it was a token of support and not a loan.

The good and bad things we do today will always follow us tomorrow like the law of karma operates. Even though some friends went out of their way to support participants, others were motivated to support because they had a good sense of remembrance which helped them recall the assistance and the good human relations they ever received from participants even when they were younger (Määttä, 2011). Some participants could not even remember assisting their friends some time back and this gives me the impression that they did it without expecting anything in return but as nemesis always catches up with us, the same way goodness shall also follow us always. They are therefore enjoying the fruits of their good deeds today. This, in my view, should always be the situation, we should not do good because we expect payment in return but render genuine help anytime we get the opportunity. The adaptive experience via friend's financial support well explains the ABC-X model.

Informational Support

This type of support provides knowledge or ideas regarding problem resolution. Informational social support is specifically provided to solve a problem or the giving of new information, advice or perspective to another person to resolve a problem. Informational support also deals with any behavior or communication that presents an advice, information, or training to assist a person resolve some issues. It has also been denoted as "advice," "appraisal support," and "cognitive guidance (Cohen & Wills, 1985; Cutrona & Russell, 1990). A number of studies have shown that informational support helped in reducing psychological distress and stress levels of individuals (Cutrona & Russell, 1990;

Wilcox & Vernberg, 1985). Some of these findings are in consonance with the current research.

About 8 participants (32%) received various ideas, knowledge as well as pieces of advice on what to do during their post-divorce. Among this group were the women who did not leave their marriages happy, those who had to walk out of their marriages because they were fed up and finally those who were already well to do even while they were married. Some of such people had a lot of friends who could defend them every now and then. The counseling sections Aba had from her friend who is a professional counselor is worth noting because of the positive results it yielded. The lady took her through a series of counseling sessions which she believed saved her from ending up in Ankaful psychiatric home. She indicated that she never expected that her marital challenges will get to such a critical stage where she had to end the relationship on a very sad note leading to her traumatic post-divorce experience. She says:

Mummy, but for Effe my friend I would have been dead by now or maybe walking on the streets. Hmmm, I really went mad and went on the streets without knowing what was wrong with me. All I knew was that I left the house not even thinking of what will happen to my four months old baby and his big brother. I remember seeing my mum weeping and seated in a hired taxi which came looking for me on the streets and so immediately they got hold of me she took me straight to Effe's house where I was kept for a few months with intense counseling. Oooh madam, it's good to have some kind[s] of friends who would not mind but sacrifice their time for your good. Sometimes she never went to work but gave an excuse just so that she will stay at home talking with me and trying all the therapies which will bring my mind back home. Effe really worked on me without taking any money as payment. I am alive today

because I still go by all the pieces of advice she gave me. I really see a great improvement.

In most of the cases, no matter the cause, the dissolution of a long-term, committed relationship can mess up a person's world as well as trigger some deep feelings of grief, tension and agony. Life after break up can feel devastating, and for many, the uncertainty about what is forthcoming can sometimes seem worse than the unhappy relationship itself. Thus, though Aba is still trying to pick up her life back, she could not come to terms with the divorce due to the fact that she sees a bleak future for herself and her children especially because of the absence of her husband in their lives.

In a similar manner, Maud, Lydia, Adazewa and Lamisi had good counsel from friends and Christians who have been doing a lot of counseling in their own small ways. Their joy is that, the attention they paid to the pieces of advice had gone a long way to help in their adjustment process. In Adazewa's words:

The counseling I received from some friends and neighbours have really given me hope, otherwise I do not know what I would have done post-divorce. I realized that no matter how strong you are, you need a counselor who can prepare you better for the future following the divorce.

Maud added:

Mummy, for me I will say I am a living testimony because the advice and ideas I got from my friends, my parents' friends and my sisters' friends have shaped me and given me a good and presentable personality today. If you had seen me earlier, you would have wondered if I were the same person... hehehe...but the survival strategies and ideas I got from these friends coupled with the new job I have now has [have] been good. I must say it is good to have good people around you in times of distress.

Lydia said:

I don't know what I would have done with my life without the pieces of advice and ideas I received from friends both at my workplace and church. I am doing better today because they gave me great ideas of survival especially on how to invest and save towards a rainy day. They directed me to some financial institutions that have good interest rates for investors and I grabbed the idea with all vim. Today I don't go to friends to borrow money because I rely on my investment. I really appreciate the friends who stood by me post-divorce because they really gave me a lot of good advice.

Finally, Lamisi indicated that but for the good counsel of her friends at her workplace, she would have sued her husband and might have lost a lot of money in the process. In her words:

Hmmm...I thank God for the life of my friends and for the wisdom they have which I benefited from. They advised me against taking up any court case against my ex-husband because I am likely to lose a lot of the money I am hoping to preserve for my children's upkeep. I realized a friend of mine who pursued a similar case came to me complaining that the lawyers have taken so much money from her as payment for every sitting they had. Based on their advice, I have managed to invest and done more for my children and I.

Apart from their own experiences and the information they received from friends, participants took cues from the similar experiences of their friends. These lessons have actually helped in their adjustment.

Data from the sample indicated that the divorced women considered friends as those who managed to correct the wrong impressions as well as the lies which were being speculated about them. They mentioned that some of their friends knew the truth about their divorce but they still went ahead to join those

who knew nothing and were depending on hearsay. Such friends were viewed by the participants as those seeking their downfall as compared to those who explained the truth to those who did not know. Three of them had friends who have been defending them in various ways. Mensima, Akuba and Nancy explained that the support and defense their friends gave helped in changing the impressions people had about them. This according to Goldsmith (2004) falls under informational social support. In Mensima's case, her loyalty both to her husband and friends made it possible for her friends to defend and even fight or quarrel with anyone who said anything which was not true about her. She comments:

As for most of my business partners I can always trust them to defend me when people say bad things about me. About a year ago, one of them actually slapped a lady from my neighborhood because she heard her saying bad things about me which were not true and so she boldly approached her and told her to stop it since that's not the best way to handle cases you do not know much about. According to her, the lady got furious and started speaking to her in a rude way and so immediately she got the chance, she gave her a heavy slap which nearly led to a fight but passers-by came in to stop them. These are the people I call friends and not those who will stand, listen and even add more lies even when they are aware of the truth. I have heard similar situations where most of my business partners have had to take their time to explain certain issues to people who were twisting the story connected to my divorce, but of course not in a violent way like my other friend did. [Laughing]

The participant is of the view that friends who defend you in your absence are the friends you can always trust because they do not wait to see you around before they fight for you. Such friends are very reliable and loyal.

Similarly, Akuba had friends who took it upon themselves to fight her cause anytime they encountered cases of bad reports being given about her, even in her church. In her words:

There are some friends you will never forget even in death especially because of their kind nature. I have a couple of friends like that and so when I go to bed, I sleep very well because apart from Jesus interceding for me, I know these friends are also doing same. I remember some time ago a member of my church called to ask me if I had some relatives in the church because there was an incident in my absence and I hear the way they defended me, it was as though they were my parents and siblings. The person who called me said he was dumbfounded after knowing that they were not my relatives and were just friends who stand for justice for all. He added that such friends are rare nowadays because most of the friends we have today are friends for benefits. They will go and destroy you at one friend's house, come to your house and polish their mouths as if nothing has happened. He advised that I stay very loyal to those friends because of what he saw. These friends believe in fairness and so they only fight for me because they know I am clean.

Although public defense seems to be a difficult thing for most people, Oforiwa says her very good friend who has become her sister from another mother always defends her publicly, especially when she hears people talking about her in a negative manner.

My sister-friend, as I call her, is one of the people I met after the break up but she behaves like someone who knew me from infancy... [Laughing]. Yes, sometimes I even ask her why she has stuck her neck out for me because I can't understand, but she tells me the kind of patience I have overwhelms her so much that she feels if she doesn't defend me or shut people up for me I will be cheated and ill-treated by the wrong people. She openly told me that people like me have allowed bad people to take over the control of the world because we will not complain even when they are killing us, but I told her I fight when I have

to and I go mute when I have to, nevertheless I still appreciate her loyalty.

The above analysis on the various kinds of support divorcees received from friends, be it companionship, financial or informational reveals how glad they were about what they received from friends and its effect on their level of adjustment. This confirms Määttä (2011) assertion that good social relationships post-divorce as well as a friendly interrelationship with colleagues and friends is very important to building a happier and a positive adjustment for divorcees. This also helps in ensuring their freedom since that is equally vital (Määttä, 2011).

Types of Friends Who Provided Support

The women did not only receive support from their female friends but also from friends of their siblings, husbands of their female friends and male friends of their ex-husbands as well. In fact, one of them, Maud, got a job through her older sister's friend and she receives other forms of support from other friends of her sister. The women expressed how joyous they are because of the positive feedbacks they have been receiving from these other friends. One of them expressed that it is a good thing to be nice towards everyone, be it your friend or a relative's friend, because you may not know when and where these people will be of help to you. In Maud's words:

I would not have gotten this job I'm doing now if I had not been nice to my sister's friends. I remember cooking for them sometimes when they came with my sister to visit my parents. Not knowing that while they were showering praises on me for being kind hearted, it had also dawned on them to find a job for me. They surprised me and have not

stopped surprising me because they still bring me packages whenever they visit. Even my parents were surprised because they least expected that my help was going to come from my sister's friends. I still appreciate them because they brought smiles back to my face.

In Ama's case, she had husbands of her female friend's supporting her. They also went to the extent of securing a job for her with Zoom lion, the waste company, but she did not take it because she preferred to trade. In her narration:

Hmmm... I was very dumbfounded when the husbands of my two friends came to visit me and asked if I wanted a job apart from the business I was doing, but I asked them what kind of job before deciding. What they said was; it was a Zoom lion job which I could do in addition to my business, but I thought of it and realized I could not do it due to the dust involved and my asthmatic nature. Also I have always believed in businesses than working for someone and so I told them that I appreciate their efforts to help but what I needed most was some money to invest into my business for it to grow. They immediately understood and accepted my reason and pledged their support towards upkeep of the children. I have remained very grateful to these men because they did not sit down waiting for me to come and plead for their help but came on their own to support.

The following participant is also a business woman who had a better relationship with the husbands of her friends with whom she is in business because these men unlike their wives encouraged her and gave her hope. This is how Esi puts it:

I have friends whose husbands believe in me and are always calling to encourage me. They tell me how much they understand my plight and will do everything within their means to support me and my children. They tell me to take it easy on life and forget about whatever I have gone through in order to be able to face the brighter future ahead. My dear, these men go behind their wives to support me financially because their wives think I deserve to go through all the struggles after divorce because I chose that path. Hmmm... now as we talk, I am closer to these men than their wives who were closer to me previously, and it

marvels me because I least expected the tables to turn this way, but I have taken it in good faith and even prefer the genuineness with which both husbands and wives are behaving towards me because after asking why they rather than their wives have come all out doing so much for me and my children, one of them told me that this was just their time to come in and render their support and so I should not be worried about whether their wives also came or not. The most important thing is that I have people to rely on, thus should forget about the attitude of the wives and focus on how to be better than I am.

Oforiwa was yet another woman who received support from her husband's friends. In her words:

My husband always thought he was right and so some of his friends who weren't happy about the way he treated me became very close to me and they called quite often to find out about how I was managing my son's upkeep. They sometimes passed by his school and gave him packages to bring home because their routes were most often closer to his school. They sometimes came home to visit us but never left without putting some money on the dining table for us.

The good relationship participants shared with friends and spouses of their friends gave them the opportunity to receive massive assistance from them. It actually opened doors of various kinds of support for them and their children.

Explanations for Receiving Support

Even though seventeen women were supported by friends, twelve out of the seventeen received extra support from friends because they did certain things that their friends said they could not have done regardless of their backgrounds and the pushing factors. Friends thought the actions of the twelve were commendable and courageous, thus needed to be emulated. They therefore gave various reasons why they stood by participants' pre and post-divorce. Their

reasons ranged from the boldness participants exhibited beyond all odds including what the future would have been like for them as well as the ill treatments they were likely to receive from leaders of their religious group and in-laws through to the properties they either had to lose to ex-husbands post-divorce or sell for their own benefit. Sadia who was unemployed at the time of the divorce did not bother about what she was likely to go through as an unemployed divorced woman with a child. Aside the fact that she was not happy about the actions of her husband, she wanted to set an example for other Muslim women to follow. Her action towards her husband's decision to take a new wife impressed her friends so much that they commended her so well. In her words:

Madam, even though the Imams were not happy I left the marriage, as for my female Muslim friends they were very happy and said that act should be emulated by most young girls who find themselves in such situations. They said it serves him [ex-husband] right because his siblings will take a cue from it since they have done the same to their wives but the wives stayed to welcome the new wives and are still in the marriage because they feel they have nowhere to go.

Oforiwa did not also bother about what her in-laws would have done to her post-divorce, but gathered courage and went to them to disclose her final decision to them. Knowing how intolerant they were, her friends commended her for going confidently to see them. She narrates:

My in-laws have always sat in their house and said to people that I was afraid to come to them and report their son because I know they will not take that nonsense from me. Anytime they were advised to talk to their son concerning his bad attitudes towards me, they replied to the people that it was my making and that was why I could not come to them to report him, and that the day I will appear

in their house hell will break loose. After ignoring them for a while, I invited one of my bosom friends to accompany me to their house and I tell you, it was like I had gone to beat them up. They were all sweating and could not utter a word. Finally when we were leaving, they gathered some courage to plead with me to reconsider their son but I responded in the negative and it was just unbelievable to them because I saw the shock written all over their faces. My friends thought this was a bold act and thus keeps appreciating me for putting aside fear and fighting for my happiness. They have been very supportive because they see me as a hero and a strong woman.

Indeed, others had to walk out of their marital homes without taking a dime, not because they were fools but because they wanted to leave the marriage in peace, especially knowing that their husbands were likely to fight them even over their own properties. Adazewa's action in the divorce proceedings inspired her friends and thus was likewise commended.

She narrates:

I decided not to fight my ex-husband for any properties because he may frustrate me due to his evil plans. I accepted the divorce and rejected everything the court asked him to give us and he as well as my friends who were present at the court that day were amazed. They were just shocked and expressed how impressed they were, knowing that I do not have much, but I assured them that my children as well as myself will not starve but will live happier lives void of their father. My friends have been very great since then.

She mentioned that her friends specifically told her that they will help her bounce back because she ignored all her expenses and sacrifices in the marriage by leaving without even a chair.

Finally, in other cases, participants received the full support of their friends and colleagues because they did not want to be taken for a ride financially. Clara took a wise decision by selling her personal properties without informing her ex-husband because the court would have shared it equally among them, and so at the court when he [ex-husband] mentioned that she had properties which were acquired during their marriage and thus wanted a portion of the property, she had to reveal to the court that those properties have been sold. Though this was discomfoting to her husband, friends were happy and impressed. The groups of women above were supported by friends because they handled the issue in a very diplomatic way and took actions which were worth commending in the sight of their friends. They managed their abusing and womanizing husbands with wisdom.

Negative Post-Divorce Experience from Friends

Stigmatization by Friends

Though divorce has become more common, the long-standing view of divorce as morally and socially not right often results in the divorced being stigmatized (Gerstel, 1987; Kitson & Holmes, 1992). Additionally, stigmatization can adversely affect an individual's adjustment to divorce in that he or she may be viewed in a different way which is often negative. This only makes an already difficult adjustment process even more complex. It can also be argued that the level of stigma is dependent on the conditions surrounding the divorce, this may change depending on gender, age and sometimes reason for divorce. In most

societies, people hold women responsible for a failing marriage with sayings such as; ‘men make houses while women make homes’, ‘a good woman sacrifices for her family, a good woman knows how to keep her man’ (Kavas & Gündüz-Hoşgör, 2010).

These sayings are evidence of the social expectations of women and they manifest in the approaches and attitudes associated with stigma toward the divorced women. Anecdotally, it is believed by the Ghanaian society that a woman is the one responsible for keeping her marriage and so if any marriage ends up in divorce, then it is the fault of the woman and not the man. This ideology was confirmed in this research. All the eight participants who were not supported by friends suffered stigmatization. In the words of Nancy:

I saw my own friends avoiding me and labeling me a divorced friend who could not keep her marriage. Some even labeled me the divorced pharmacist whose mother could not advise her but helped in wrecking her marriage. It was not an easy encounter, but I have survived it.

Similarly Telley reported that...

I was able to identify some fake friends after I received a call from a young lady I mentored whose mother was my good friend and had promised me that I will help in cutting her daughters cake on her wedding day which was pending... the young lady called two weeks to the wedding to tell me that she is sorry I cannot cut her cake on her wedding day because she is not comfortable about my divorce and does not know how that can affect her marriage, this is not to say that she said it directly this way but her expressions made it clear what she wanted to say, and this had generated an argument between herself and her mum(my close friend) because her mum told her if she want to remain a happily married woman after her wedding, then she should prevent a divorced woman who

could not keep her marriage from cutting her cake...my sister, I could not just hold my tears after that call.

Kitson and Holmes (1992) argued that because divorce is still seen as deviant behavior, the social stigma attached to it continues to persist. Thus in various societies, a person who gets divorced loses social support and thus takes on an adverse stigma in addition to the other losses already experienced (Duberman, 1974). This well explains Telley's situation because apart from losing a greater amount of the investments she had with her ex-husband, she had to go through other bitter experiences with friends.

Alienation

While divorce may be becoming more socially acceptable compared to the times of old when it was not quite acceptable by majority of the people in society, divorcees often report a loss in social support during and after divorce. For instance, the divorced often report a sense of alienation from their social network post-divorce (Rands, 1989; Spicer & Hampe, 1975). This does not only happen in the Western societies.

The same situation is replicated in the African context, because findings for this study show that some friends neglected the divorcees immediately their marriages broke up. They purposefully decided to alienate them from their social networks by showing them various attitudes which will deter them from getting closer to them. For instance, there were cases where friends were avoiding their divorced church members by walking briskly into their cars when they saw them

coming their direction. On the other hand, this action may be the choice of the divorced in that they may feel anxious or shameful about the divorce (Miller, 1970).

Furthermore, divorcing individuals may discover that they do not have much in common with their married friends so they may personally withdraw from such friendships (Goode, 1963; Mason, 2002; Moira, 1982). The data equally confirmed the assertion above because of cases such as that of participants who decided to relocate to new communities where they will not see any of their friends again and thus make new friends who will help them to be better persons. Nonetheless, the drop in social relations may also be as a result of preconceived attitudes among friends of the divorcee.

While some of these friends voluntarily walked out of the lives of the women post-divorce, others stayed and others were also shunned by the divorcees themselves. On the other hand, some of the divorcees lost most of their old friends and found it difficult bringing them back and closer again because these friends gave up on them during the very crucial times of their lives (Wallerstein, 1986). They turned their backs to them and joined the groups that said bad things about the divorcees without remembering that they had ever been friends with them. The divorced women had it well registered in their minds that they had lost these friends because of the negative feedback they gave them and so instead of allowing them back into their lives at the time they felt remorseful, they also ignored them and either made new friends or stayed without friends.

The findings revealed that some friends of the divorcees withdrew after the dissolution of marriage because they disagreed with the decision they took. A major reason why some friends did not support the divorcees was the fact that they were not in favour of the divorce due to certain material possessions the divorced women could have continued to enjoy while in marriage because of the status of some husbands. These friends did not consider the fact that the women were unhappy in their marriages.

Naana comments...

Madam, I had a shock of my life when my own friend with whom I have been going up and down, opened her mouth so wide to tell me that I am a big fool. Ei, I could not believe it because she never gave me any contrary advice regarding my decision to leave the unhappy marriage in which I found myself. All she told me was; it will all be over one day. I asked her why the insult and she told me that only fools will see gold and run away because gold is a great treasure that everyone would want to acquire... and so I asked her if she is happy about what I have been going through but she never responded to that question. She said I should know that all my toil will be in vain if I divorce my husband since there are lots of women out there who are looking for rich men like him to sponsor them and I have gotten and I want to leave it, am I not a fool to think that I will be happier after divorcing a rich man. Hmm...madam, I just said to her, I'm surprised at her sudden change and tempted to believe that she is a traitor and a hypocrite. She actually got angry and told me that our friendship was over. I received that in good faith even though I needed her around that time, but I thought through it and realized I did not need such people around me as friends because I cannot tell the next surprise she would pull.

Like Naana, Efi's friends did not support her because they thought she had no right to leave a wealthy man. She notes:

“Ei... So because my husband has money I should lie on the ground for him to trample on me day and night eh...then maybe you can go and marry him if you want"... this was my comment to one of my very close friends who thinks I am a fool because I divorced a rich man. A rich man my foot...a rich man who abuses his wife in public and before their children, a rich man who wouldn't mind paying the hospital bills every day for the dressing of injuries sustained after his barbaric act... eiii... my parents have died and I have become a punching bag for a rich man who is supported by all because of his bloody money. Madam, I won't die for that man ooo. I will work hard and earn my own money. I won't die because of money. I have survived it all because I did extra hours at work to make extra money which will cater for our needs in his absence, and that alone was the biggest hurdle I crossed.

Women who were childless also found that they did not receive support for their decision to divorce womanizing husbands. Their friends thought they had no right to do so on account of being childless. In Anita's words:

“Hmmm... I always pray that no woman will be barren because you can become a living but dead person in this society. People will mock and disrespect you even when you did not cause the barrenness. Eiii my sister, some friends think that because I could not conceive I should sit and watch my husband bring in filthy women into my marital home every now and then... aaba. Nooo. I couldn't continue with this kind of marriage. The fact that I cannot conceive does not mean I should be mishandled.

Other women were viewed to have a right to disapprove of their husband's womanizing ways, but their friends did not think that divorce was the solution to that. Telley comments:

My daughter, I lost a great deal of my friends because they all gave me pieces of advice that I thought was too much below the belt. My dear, one of them said she had a concoction which could easily send my ex-husband to his

grave and my worries will be over. Another told me to get a medicine which will kill his penis and will not be able to ejaculate again. The final person said I should turn him into a vegetable (sick person) such that he will be seated at home every day while I go and come, and that will end my weeping and wailing. The long and short of this whole thing is that even though they all advised me at different times without the presence of any other, they all called me a fool for being reluctant to do what would give me the 'peace' I was looking for.

Others were not supported because of the timing of their divorce. Sewa was not supported by her friends because she decided to divorce at the time when her finances were bad. In her words:

My friends did not see what I was seeing neither were they in my shoes to feel what I was going through but all they knew was the fact that I was not too rich around the time and so I shouldn't have gone in for the divorce. One of them actually called to tell me I will be a fool to continue with the divorce process during these hard times and if I think she will support with her money then I should forget it because she is not a fool like me. Though I felt bad at the betrayal, I was not bothered because I had hope of a brighter future post-divorce.

It is clear that even though divorce is legally or customarily accepted in the Ghanaian society, it is not encouraged by most kinsmen, friends and religious groups, thus a divorced person will obviously be seen or perceived as a bad person in the eyes of many in the society. Thus, Aseye notes:

Hmmm madam, as for human beings, you cannot predict them ooo...why am I saying this...I had friends who were with me all through the divorce, encouraging and supporting me in all ways, only for them to turn their backs on me after I finally got the divorce. I really could not understand why and so I went to them to plead for their forgiveness if I have wronged them in anyway. Their

response was that I have not wronged them in anyway but rather it's my husband I have wronged and so I should go and apologize to him since they think I am a bad a woman, because I went as far as getting a divorce due to issues other women are still coping with in their marriages, even they as my friends are going through worse experiences in their marriages but because they are not as bad as I am they still stand by their husbands. They therefore will have nothing to do with me until I reconcile with my husband because others will think they are bad too and since they are not ready for such impressions and explanations they refuse to stand by me any longer and that's final...madam... I sat there listening to some of these comments with all sadness and fear of humankind...I am now very cautious of whom I choose as my friend. Eiiii... hmmm...

Yet, for others, the lack of support came from the mis-information fed to them by ex-husbands. Nancy notes:

Madam, I have always been told by my mother that friends who hear information about you and do not find ways and means of confirming for themselves but take it in hook, line and sinker are traitors. This best describes the kind of friends I had. Majority of them were told by my husband that after deceiving him to support my parents in building their house, I decided to dissolve the marriage and so because of this they left me on my own. Madam, this was a lie because my parents had almost finished building their house even before we got married and so I do not know why the creation of such a lie by my ex-husband. Though my friends said to others that I was a bad person for doing that, I told the people who asked about it how bad my friends rather are.

Akua was equally tagged as a bad person because her friends claim she demanded so much for alimony:

Hmm...some of my friends turned their backs on me and called me a bad woman because I did not refuse to take alimony as they advised me to do. Little did I know that my

husband had connived with them to advise me to refuse taking anything from him but to leave him and everything he has into the hands of God. Though I did not know about the conspiracy I decided not to listen to their advice but do what will make me happy, and so I told them to stop wasting their breath on me because I have already made up my mind to take what I want to take and no one can change it, not even my parents. This did not go down well with them because they had been defeated and so they got angry and told me that they never knew I was such a bad and greedy friend, and that all these years we have been friends I never showed my true colours until that day, but I ignored and did what I wanted to do.

Summary

The chapter looked at the responses of friends towards the divorced. More than half of the participants (68%) received support from their friends. This came in diverse forms including emotional, informational and tangible support. Those who received emotional social support were in the majority, followed by financial or tangible before informational social support. Some friends told them how proud they were of them because of how they carried themselves, especially divorcing their troublesome husbands in a society that seem very patriarchal. Other friends saw participants to be courageous and commendable which was more or less a feather in their cap. It also meant that divorce does not solely turn out as grief for them but a combination of grief and relief. Relief because they got support from friends to overcome the stressful experience which in other words could have brought them maladaptive crisis (ABC-X model).

Nevertheless, 8 participants (32%) were not supported by friends. They were all stigmatized in one way or another and thus alienated by the friends they trusted. These accounts therefore brings to the fore how divorced women

encountered unexpected difficulties in the wake of divorce, and though they talked more about hardships or the unwelcome perceptions of friends about them, they still had confidence in themselves.

CHAPTER EIGHT

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter gives an over view of the study by highlighting the main research focus, conceptual and theoretical reviews, methodology of the study, key findings and the overall conclusions. It also provides concrete recommendations on post-divorce experience based on data gathered and the need for further research.

Summary of the Study

The post-divorce experiences of women in the Cape Coast Metropolis were explored exclusively through the lenses of women. Divorced women's financial, social and religious well-being were examined with emphasis on how they managed to get used to their new lives after the dissolution. Thus how they overcame their distress as well as how they managed the economic and social encounters were considered. Also, to know how they fought back to manage their newly found statuses and work lives in order to survive, and finally, their own interpretations of the changes in their relationships with members of their faith groups, friends and family was looked at qualitatively.

The study looked at the experiences of divorced women in a patriarchal society such as the Cape Coast Metropolis. The literature explored four major ways in which divorced women's lives change; financial or economic consequences, social approaches including family, religious lives and their social

networks as well as looking at the ABC-X model of family stress by Reuben Hill which explained how the women were able or not able to manage their stressful situations given the positive or negative resources they received from family and friends as well as the resources they had themselves to cushion them during the post-divorce period. The model also helped understand that the perception of the women and family members regarding their situation helped determine their level of recovery from the experience, and so whether they had an adaptive or maladaptive post-divorce experience was determined by the perceptions as well as the resources available to support them. The methodological choices and strategies employed in this research include the interpretivist and the phenomenological paradigms. An in-depth interview was done with twenty-five divorced women from the Cape Coast metropolis.

The data gathered was analysed using the thematic network analysis (Attride-Stirling, 2001) approach by focusing on four thematic areas namely financial ramifications post-divorce, religious experiences post-divorce and the experiences with family and friends post-divorce. The findings suggest that the arguments about women's poorer financial circumstances post-divorce are simplistic and require nuance. A woman's financial circumstances post-divorce will be worse if the husband contributed to the financial upkeep of the home during the marriage. On the other hand, if a woman played the dual role of homemaker and breadwinner during a marriage, she might well be better off financially after a divorce.

Regarding the post-divorce experiences of participants with their faith groups, most of them indicated that their faith helped them survive the divorce even in the midst of negative feedback both from leaders and members. Nevertheless, the little financial and spiritual support they received from members, pastors and other leaders of their faith groups was remarkable and sustained them. Findings from the experiences with family revealed that most of the participants received great support from their family members both in kind and in cash. However, they were able to determine lack of support from family by the feeling of rejection and stigmatization. Finally, participants explained that they received three different kinds of support namely, emotional, informational and tangible support from colleagues at their work places, business partners and friends of their ex-husbands as well as friends of their parents and siblings. Those who received emotional social support were in the majority, followed by tangible, before informational social support.

Major Findings

Below are the major findings of the study:

Financial Ramifications

While few women in this sample have post-divorce financial circumstances that mimic the dominant Western literature, majority of the women (working class) have much more positive post-divorce financial circumstances. This happened because most of the women in this research were financially stable and ready to quit their unhappy marriages.

Additionally, a greater number of the women had financial freedom because a bigger burden of husbands who delighted in borrowing money from them has been lifted off their heads. This caused them to do other things like going back to school and putting up houses which otherwise they would not have been able to do if they were still married. In essence, women's post-divorce financial welfare is subjective to the social resources (emotional, informational and tangible) available to them at the time of divorce. Nevertheless, there was poor financial status for women in the non-working class.

Religious Experiences Post-divorce

Most of the women who are very religious, overcame the negative consequences of post-divorce life because of their religious experience. In spite of the fact that most of the divorcees were able to adjust positively due to their religiosity, others felt and expressed sentiments of dissatisfaction, uncertainty, and resentment which was directed at their religion and religious leaders, such that they disaffiliated from their religious communities or changed their religion or denomination because they were not supported.

Furthermore, majority of the women were able to recover speedily post-divorce because of their religiosity, even those who indicated that they were not highly religious, had their faith groups actually helping to facilitate their post-divorce adjustment.

Again, most of the women became more religious as a result of the disappointment, confusion and the anger that they experienced after divorce. In

that, they were either supported or not supported by members and leaders of their religious groups. They therefore became highly religious because of the deeper sense of meaning and understanding they sought to find spiritually, and interestingly it helped in redefining and integrating aspects of their lives which had been affected by the divorce.

The peace and tranquility enjoyed by the women due to their religiosity gave them the opportunity to get closer to God and attend church programs more often than they used to when they were happily married. Furthermore, getting closer to God helped get rid of loneliness in their post-divorce lives and the word of God encouraged and helped them forget their worries and made them happy.

Again, findings suggest that religion functions as a positive coping mechanism after marriage dissolution because it is a distinguishable factor that assisted divorcees in their adjustment processes. Thus, there is a positive impact of religion on the spiritual growth of divorcees.

Finally, some religious leaders and members of the faith groups of the participants stigmatised and alienated some of the divorcees. Though some of the participants were discouraged because of such attitudes, others saw it as good lessons for their exit from the church or to move on with their lives without their faith groups.

Post-divorce Experiences with Family

Although family is the major source of social support in most Ghanaian societies, it is not automatic that an individual may get support from family in times of crisis and distress. This is because while some family members stuck

their necks out to support their divorced relatives, some did not. Family therefore did not only neglect members who refused to share their material wealth with them but also those who had nothing to share. Finally, although the issue of divorce comes with a lot of consequences, most divorcees managed to develop coping strategies which made them stronger and stronger each day.

Post-divorce Experiences with Friends

It was discovered that some friends neglected the divorcees immediately their marriages broke up. Such that they purposefully decided to alienate them from their social networks by showing them various attitudes which will deter them from getting closer to them.

Additionally, friends have been both supportive and non-supportive of the divorcees in this study, however, while some of these friends voluntarily walked out of the lives of the women post-divorce, others stayed and others were also shunned by the divorcees themselves.

Again, the social stigma attached to divorce continues to persist because divorce is seen as a deviant behaviour. In various communities a person who gets divorced loses social support and thus takes on an adverse stigma in addition to the other losses already experienced. Even though social support seems to aid in the adjustment process post-divorce, it was obvious that social support networks changed after the dissolution.

Conclusions

The findings of this research make it clear that there is much more nuance to the divorce approach, especially regarding the financial impact of divorce. Contrary to what we hear, the reality on the ground presents otherwise. The financially stable woman is more likely to have a positive experience after divorce because she will be independent and free to use her money for what she wants than the dependent woman. The discourse around divorce suggests that people are petty when it comes to the phenomenon.

The general view is that divorce is bad for all especially women because they cannot take care of themselves and their children after a divorce. Though divorce is not a good thing based on the fact that people will stigmatise or neglect you, it is a safe haven for those who already have financial freedom. One of the most important conclusions for this study more specifically for the majority who initiated the divorce and a few who did not is that, "exiting a bad marriage lead to a better post-divorce adjustment", especially with the availability of adequate financial and social support.

Recommendations

From the findings, few recommendations came up. They are discussed as follows; Women should do well to remain in their jobs regardless of their circumstances. They should weigh the advantages and disadvantages of spousal advice regarding quitting of job to become stay at home mothers before initiating the intention. This action may make them financially dependent or independent

after marriage dissolution. Again securing ones job pre and post-divorce will give the divorcee financial freedom.

Religious groups should also create an intensive pre and post-divorce counseling schemes for its members. This may be in the form of one-on-one counseling or group training sessions which will equip and strengthen eligible, married and the divorced members. Additionally, Women should join congregations that genuinely preach and project the gospel because they are likely to find peace which will help them overlook the actions of husbands and rather focus on how to progress. They should also seek counsel from pastors and leaders of their churches during marital challenges.

Families should continue to function as the major social, emotional and financial support to its members. They should not only support members who have been beneficial to them alone but all members, regardless of their financial backgrounds. Furthermore, friends should build strong and functional support networks which will provide emotional, informational and tangible support to members going through various stresses including divorce. These networks should not be discriminatory and selective.

Though divorce is a relief for most of the participants, it was quite a difficult transition for a few of them, thus it is imperative to realize that things are likely to get better with time if one falls on professional counselors as well as family members and friends who are ever ready to offer valuable guidance and support.

Policy makers should try and create programmes on the media which will educate people on the impact of divorce on individuals and families as well as how to manage or cope with such impact. This will help prepare spouses, families, friend's counselors and clergy among others for such events. Such programmes can also help check the high rate of marriage dissolutions taking place in various societies.

Counselors and religious leaders should organize marriage enrichment programmes for members and non-members. They will help couples to become receptive to changes that come up in their marriages. It will also help reduce the stresses in marriage which comes as a result of change in finances, attitude, and child bearing and rearing among others.

Apart from the normal three to six months counseling organized by religious groups for people preparing for marriage, there should be intensive marriage preparation and enrichment courses or training which will be tutored by well-seasoned counselors and experts in various institutions. These courses should not just prepare eligible for marriage but should be able to equally give them the leeway to decide whether to continue with the marriage or rather stay back and not get into it at all.

Institutions and employers should also make clinical psychologists and counselors available for employees going through stressful situations. Such people should be able to give employees tips on marriage enrichment and stress reliefs to enable them balance the competing demands of work and family.

Finally, the court should find a way of following up on properties owned by individuals which have been disclosed and thus had to be shared by spouses in order to avoid cheating and lies from their clients and also for justice to prevail. Again, they should ensure the safe keeping of divorce records for easy accessibility by students and researchers.

Contribution to Knowledge

The limited data on divorcees in most African countries has been a bother for the nonexistence of much literature to explain the post-divorce experiences of women in Ghana and other African countries. This study makes some unique contributions to the existing literature in the field. The study has contributed to the Sociology of African Families, in that it has confirmed and added to the transformations going on among African families; the increasing nuclearisation of families and increased female headed households in the African context.

This has led to a fall in the impact of extended family members on individual family behaviors and decisions such as marital decisions and in effect an increased marital instability and high divorce rates, changing gender roles within marital unions, changing sexual traditions, and progressively, changing generational relationships marked by a fall in overall kin support to family members, especially the divorced. Contrary to the widespread belief that Africans have strong extended family networks, the case of a number of participants in this study point to the rising nucleation of African families and its implications for support post-divorce.

Further, the study happens to be one of the first to look specifically at the post-divorce experiences of women in Ghana and in the Cape Coast metropolis. Others like Takyi (2001), Amoateng and Heathon (1989) did look at aspects of this in their researches which were on causes and factors leading to divorce. They just touched on some experiences of women after their divorce. However, this research looked at the post-divorce experiences of women in Cape Coast by focusing on four thematic areas. The areas include their finances, religious lives and relationship with family and friends. First, the study identified that most women were financially liberated following their divorce, contrary to few women in other studies having financial freedom post-divorce. Also to a certain degree, this study has described and clarified that the congregation in which divorcees belonged to, modeled their behavior towards divorcees on what the leaders did and said. In that, if leadership speaks well of a divorcee especially in the pulpit, then members indeed had no choice than to support her.

On the other hand if leadership is against her because of the divorce, then it is equally expected that she will be stigmatized by members. An additional discovery which is also quite new to the body of literature, is the fact that a divorcee is accepted by her religious group based on the results gotten from efforts made to resuscitate the marriage during the crisis period. The failure of husbands to give a listening ear to leadership of the group resulted in a massive rally behind the divorced woman. Similarly, it was established that, the refusal or adherence to leadership advice by the woman led to little or no support for her.

Furthermore, regarding their relationship with friends and family, unlike other researches which reported about either the support or non-supportive nature of friends of divorcees, this study found that divorcees did not only get support from just their friends but also from friends of their siblings, husbands of their female friends and male friends of their ex-husbands. In view of this, some divorced women who were unemployed prior to the divorce got jobs during their post-divorce as a result of recommendations from some of such friends. Another contribution is alluded to the fact that some participants were neglected and stigmatised by both friends and family because they were seen as fools to have divorced rich husbands. Some friends thought childless women had no right to divorce womanizing husbands because of their inability to give birth, and thus were neglected and stigmatized. Finally, the study identified that ethnocentrism was a strong reason for parental support following a divorce in Cape Coast.

Further research

It is always important to do further research on sensitive issues such as this to be able to find the best and easy ways of handling them. Thus, a comparative study of different regions focusing on the post-divorce experiences of both men and women who divorced both customarily and by ordinance will be useful in eliciting information from the perspectives of both genders from diverse backgrounds to ascertain the dynamics in experiences.

Another issue that will be worth researching in the future is, taking up a gendered approach to the phenomenon, thus a look at the post-divorce

experiences of men from diverse backgrounds to be able to compare and identify the dynamics in their experiences.

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APPENDICES

Appendix A

In-depth Interview Guide for Divorced Women

DEPARTMENT OF SOCIOLOGY AND ANTHROPOLOGY

UNIVERSITY OF CAPE COAST

IN-DEPTH INTERVIEW GUIDE FOR DIVORCED WOMEN IN THE CAPE COAST METROPOLIS

Introduction

I am a PhD student in the above mentioned Department conducting a research on the topic Post-Divorce Experiences of Women in the Cape Coast Metropolis. Part of this study involves data collection on the subject matter. You have therefore been identified as one of the participants of the research and your knowledge on the subject matter is very much desired. I would therefore be grateful if you could spend some of your time to help me conduct this research by responding to these questions. Please note that there are no rights or wrong answers. Please respond to each question as honestly as possible and be assured that your responses will be treated with a high degree of professionalism and confidentiality. Your anonymity is assured. I therefore encourage you to be as open as possible and free to share your opinion on the subject.

SECTION A: BIOGRAPHIC DATA

1. Could you please tell me a little about yourself? (Probe: Age, education, ethnic background, employment, type and years of marriage, number of times married, number of children, religion, number of years divorced, etc).

2. I know it is difficult, but, will be grateful if you could tell me a little about your ex-husband? (Probe: Age, education, ethnic background, employment and income range, type and years of marriage, number of times married, number of children, religion, number of years divorced, etc).
3. Who asked for the divorce (you or partner) and to what extent were your family elders involved in finalizing your decision to get divorced?

SECTION B: PERSPECTIVES AND EXPERIENCES OF DIVORCEES ON DIVORCE

4. What are your views about divorce and marriage? (Probe: general ideas, religious standpoint, etc).
5. Do you think there are some consequences of divorce for women? (Probe: what about men?). I will be grateful if you share with me some benefits or demerits drawing on your personal experiences?
6. Could you please share with me your experiences of divorce life? (Probe: social, emotional, economic, religious, etc)
7. To what extent has the divorce affected you, your family and children, if any?

16. What strategies have you adopted since your divorce and how useful has it been to you? (Probe: financial, social, religious, etc.)?
19. How will you assess your status as a divorced woman? What will be your advice to other women/men in a similar situation?
20. Kindly share with me any general comments you may want to bring to the notice of all.

Appendix B

UNIVERSITY OF CAPE COAST INSTITUTIONAL REVIEW BOARD INFORMED CONSENT FORM

Title: POST-DIVORCE EXPERIENCES OF WOMEN IN THE CAPE COAST METROPOLIS

Principal Investigator: NAA ADJELEY S. ALAKIJA

Address: DEPARTMENT OF SOCIOLOGY AND ANTHROPOLOGY,
UNIVERSITY OF CAPE COAST, CAPE COAST

General Information about Research

I am a PhD candidate of the University of Cape Coast, Ghana. As part of my PhD research, I am undertaking a research on Post-divorce experiences of women in the Cape Coast metropolis. I would wish to recruit you to participate in this study because you have been divorced for some time now. With your help the findings from this study will provide useful information for the general public as well as counselors and policy makers so that they can design and implement appropriate interventions to address and reduce the numerous divorce cases confronting families in Ghana. The expected duration of the interview will take about one and half hours of your time.

I am conducting this interview among women who have divorced for the past ten years and are living within the cape coast metropolis. I will obtain information about your perspectives on divorce and the experiences you have encountered after the divorce. I will proceed further to ask about your financial status, encounters with members of your religious group, friends and family after the dissolution. I will also ask you questions about how you have managed your life after the divorce. This will further seek clarifications on the strategies devised which helped you cope with all post-divorce experiences. I will also ask questions about the people who supported you and those who did not support you during and after the divorce and the kind of support you received and from whom. Please, I want to also ask for your permission to record the interview with you. You can ask that I do not record the interview and in that case I will take notes of our conversation.

Procedures

To find answers to some of these questions, we invite you to take part in this research project. If you accept, you will be required to either sign or thumbprint a form before the interview starts. In participating in this research, you will be asked questions relating to your background and divorce experiences. This will entail how long you were married and have been divorced, the number of children you have , the job you are doing and the job your ex-husband does and how the divorce has affected you among others. Also, the interview session I will have with you will be audio-taped. You are at liberty to refuse the tape recording or ask

to stop the tape at any time. If you do not wish to respond to any of the questions posed during the interview, you may say so and I will move on to the next question.

The interview will take place at a convenient place chosen by the participant and no one else but the interviewer will be present. The information recorded is conceded confidential. I and my supervisors of this research are the ones who will have access to the documented information. The expected duration of the interview is about 1 hour and thirty minutes. If the information I give you is unclear and you have questions about the research, do not hesitate to ask me now. Please do well to answer the questions as clearly as possible. Begin interview only when the participant has a clear understanding of what she is asked to do and she has given consent for the interview.

Possible Risks and Discomforts

I do not see any risks due to your participation in this study, however, you are free to turn down any question you find uncomfortable or not to participate in the study altogether. You are likely to get emotional at a point when you have to recall some sad experiences. You may therefore take a longer time than usual when that happens or if the need be, I will request you to see Miss Evelyn Brenya, 0243078925, a counselor who will attend to any emotional or psychological problems you might face.

Possible Benefits

The information you provide me today will be very useful because it will bring to fore your lived experiences post-divorce and its effect on your life today. There is no direct benefit to you for participating in this study. However, the findings will be disseminated to churches and other relevant policy decision makers and stakeholders such as judges, lawyers, reverend ministers among others. The judiciary and the association of reverend ministers will help put in place measures that will help support divorced women and their children. The findings will also encourage divorced women to be determined and find extra jobs which will give them extra income for survival. At the end of this research, major findings that will emerge will be disseminated to you through workshops in your communities and other places.

In effect, data gathered from this research would be used to educate the public, counselors, couples and religious leaders on the impact of divorce on women.

Confidentiality

The information that you share with me will be kept confidentially; it will be used strictly for the research only. The report will not reveal names of any identifiers that may be linked back to the person who gave the information. Nor will anyone who is not directly involved in this research be allowed to have access to the information that I obtain from you. Your response will be recorded but no identifying information will be collected on the recording. You will be assigned a unique code number or pseudonyms will be used and this number will be used on forms and interview transcripts instead of your name. I am the only one who will

have access to the documents linking your name to your code. Documents and audio-tapes will be kept in the researcher's personal safe under key. Files will also be kept on an encrypted hard drive. The consent form which you signed or thumb-printed has your name on it but will be kept separate from information that you provide and will be destroyed after presenting her final thesis and is sure does not need any further information from both the interview recordings and the hand-written note that were taken.

Voluntary Participation and Right to Leave the Research

Your participation in this research is completely voluntary. You have the right to refuse to take part in the research or withdraw at any point in time without any penalty and having to give any reasons. Refusal to take part will not attract any penalty. You retain the right to withdraw from the research without any consequences.

Termination of Participation by the Researcher

This is to remind you that the researcher reserves the right to terminate or discontinue the interview with you if at a point during the interview the investigator feels that you are not cooperating or suspects that you are providing wrong information which will not inure to the research findings.

Contacts for Additional Information

Just in case you need any clarifications at a later date, you may contact the researcher, Naa Adjeley S. Alakija 0244291850, naa.alakija@ucc.edu.gh or the supervisors Dr. Somuah Obeng, obengsomuah620@gmail.com, Prof. Akosua Darkwa, akosuadarkwah@gmail.com

Your Rights as a Participant

This research has been reviewed and approved by the Institutional Review Board of University of Cape Coast (UCCIRB). If you have any questions about your rights as a research participant you can contact the Administrator at the IRB Office between the hours of 8:00 am and 4:30 p.m. through the phones lines 0332133172 and 0244207814 or email address: irb@ucc.edu.gh.

VOLUNTEER AGREEMENT

The above document describing the benefits, risks and procedures for the research title (*Post- divorce Experiences of Women in the Cape Coast Metropolis*) has been read and explained to me. I have been given an opportunity to have any questions about the research answered to my satisfaction. I agree to participate as a volunteer.

Date

Name and signature or mark of volunteer

If volunteers cannot read the form themselves, a witness must sign here:

I was present while the benefits, risks and procedures were read to the volunteer.

All questions were answered and the volunteer has agreed to take part in the research.

Date

Name and signature of witness

I certify that the nature and purpose, the potential benefits, and possible risks associated with participating in this research have been explained to the above individual.

Date

Name and Signature of Person Who Obtained
Consent

INSTITUTIONAL REVIEW BOARD SECRETARIAT

C/O Directorate of Research, Innovation and Consultancy

TEL: 0332 222 1111
E-MAIL: uaccirb@uaccirb.gov.gh
OUR REF: UCCIRB/AV/2016/265
YOUR REF:
OMB NO: 0990-0237
IORG #: IORG.003763

9TH FEBRUARY 2018

Ms. Naa Adjeley S. Alakija
Department of Sociology and Anthropology
University of Cape Coast

Dear Ms. Alakija,

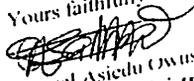
ETHICAL CLEARANCE -ID: (UCCIRB/CHLS/2017/34)

The University of Cape Coast Institutional Review Board (UCCIRB) has granted **Provisional Approval** for the implementation of your research protocol titled '*Post-Divorce Experiences of Women in the Cape Coast Metropolis*'. This approval requires that you submit periodic review of the protocol to the Board and a final full review to the UCCIRB on completion of the research. The UCCIRB may observe or cause to be observed procedures and records of the research during and after implementation.

Please note that any modification of the project must be submitted to the UCCIRB for review and approval before its implementation.

You are also required to report all serious adverse events related to this study to the UCCIRB within seven days verbally and fourteen days in writing.

Always quote the protocol identification number in all future correspondence with us in relation to this protocol.

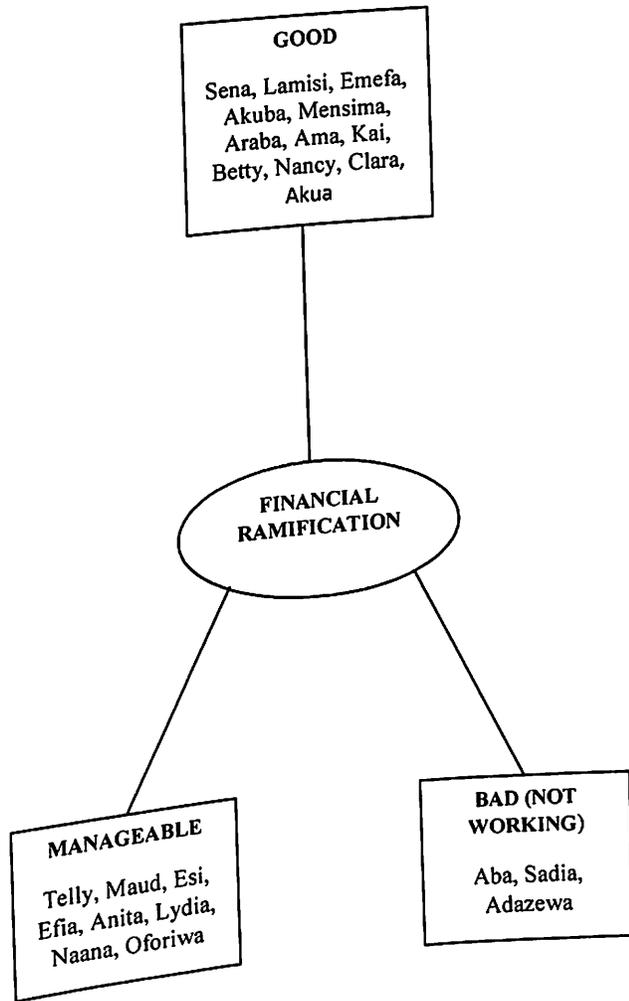
Yours faithfully,

Samuel Asiedu Owusu (PhD)
UCCIRB Administrator

.....
ADMINISTRATOR
INSTITUTIONAL REVIEW BOARD
UNIVERSITY OF CAPE COAST
Date: 01/02/2018.....

Appendix C

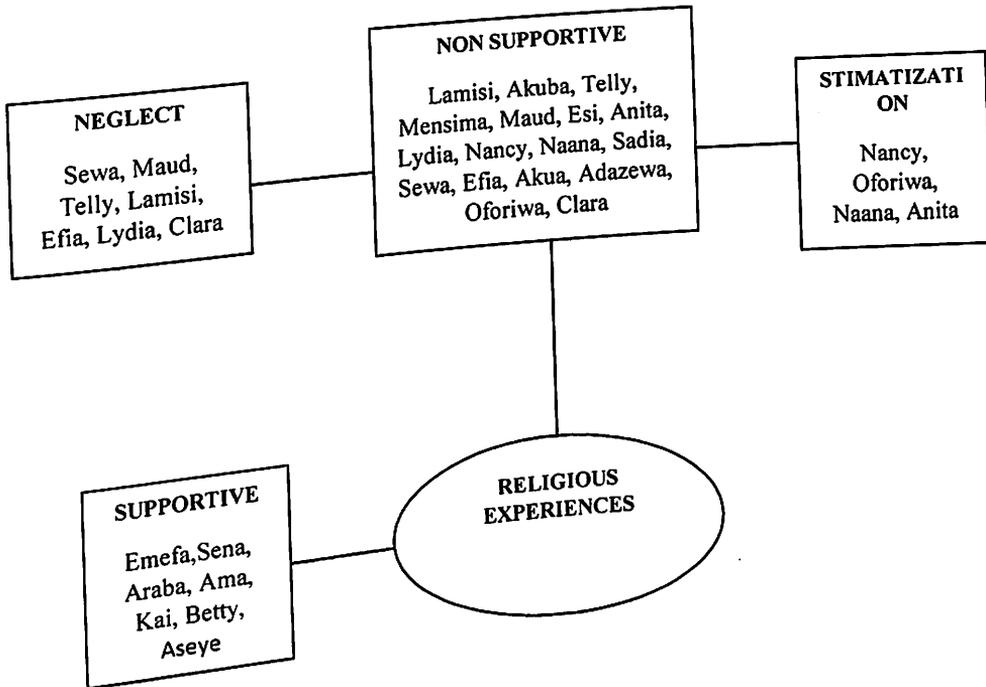
THEMATIC NETWORK ANALYSIS SHOWING THE VARIOUS THEMES

Financial Ramifications of Participants



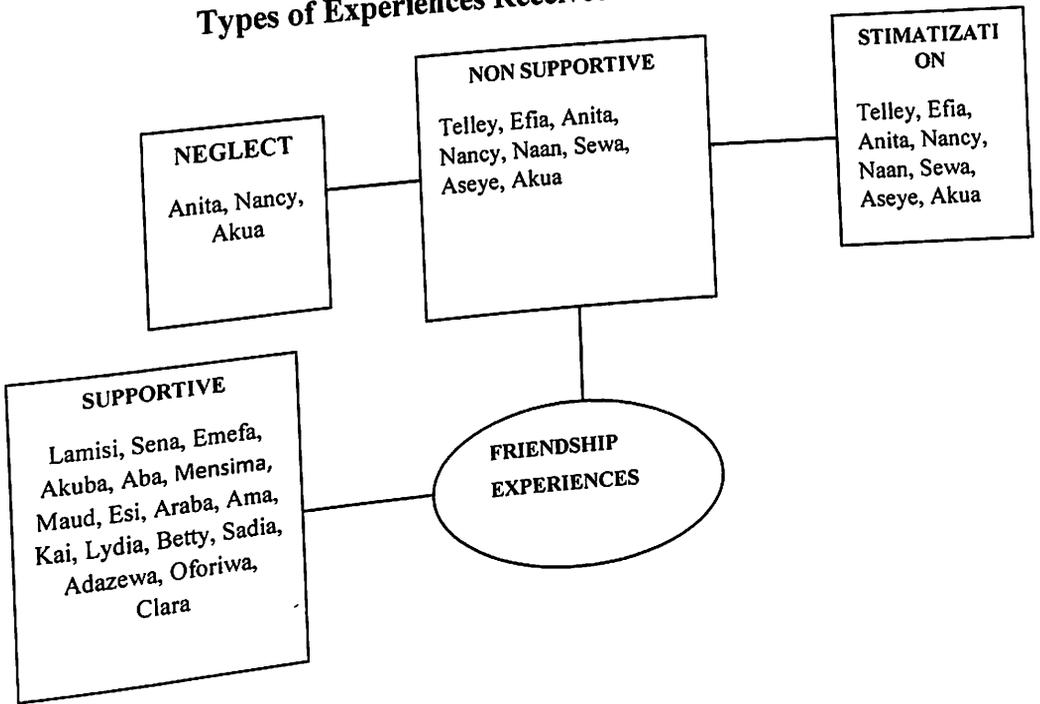
Source: Fieldwork, Alakija (2016)

Religious Experiences of Participants



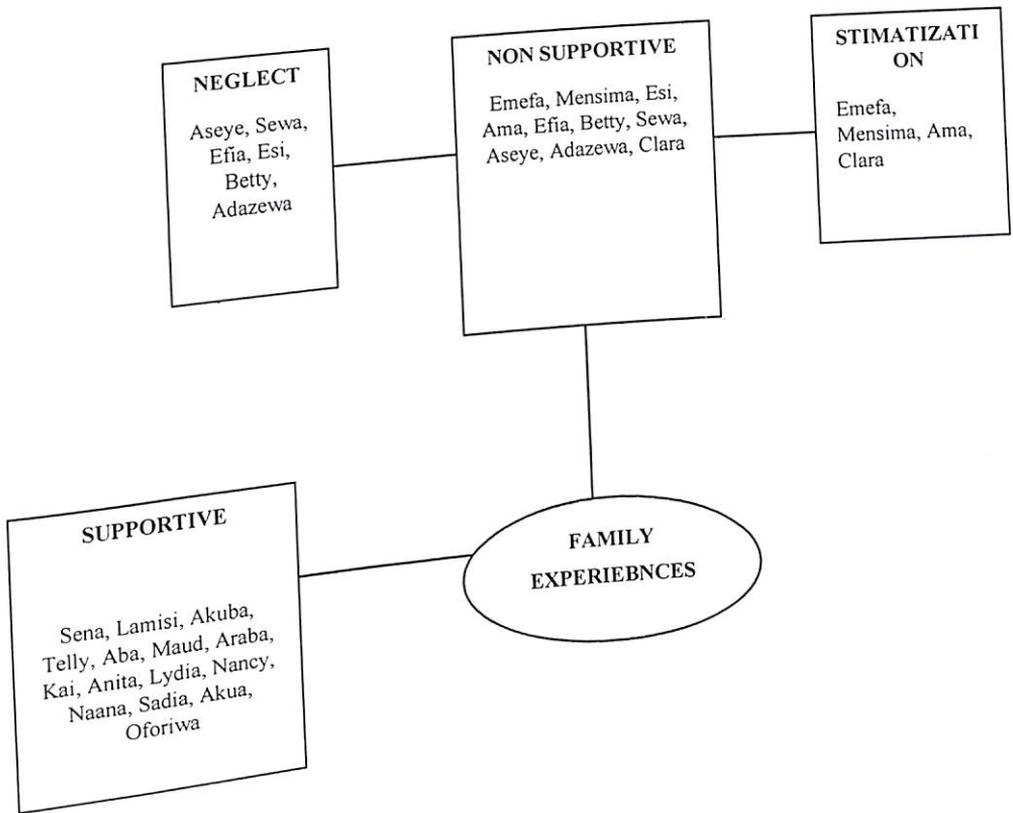
Source: Fieldwork, Alakija (2016)

Types of Experiences Received from Friends



Source: Fieldwork, Alakija (2016)

Experiences with Family



Source: Fieldwork, Alakija (2016)

UNIVERSITY OF THE COAST