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Relationship of Financial Instability and Personality Mismatch of the couples with Divorce

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ABSTRACT

The study was an attempt to discover increasing rate of divorce in our society and the causes behind this phenomenon. The main considerations of the study were financial problems and personality differences of the couples that can ruin the marriages. It was assumed that poor financial position and personality clashes among couples will be the factors that shatter the marriages. The total sample 200 divorced people (100 divorced females) and (100 divorced males) were selected from different regions of Hazara division and purposive sampling technique was used. The revised version of Marital Adjustment Scale (2011) was used to obtain the data from the participants. After collecting data which was the toughest and time consuming phase of the study, the results were analysed on SPSS version 20 using chi square statistics. The results confirmed that both financial instability and personality mismatch are the leading contributors of divorce among couples in Hazara, KPK. The study was an effort to explore the factors of marriage breakdown but there is more research work needed in this social area to better understand this trauma.

Keywords: Marriage, Divorce, Financial crisis, Personality mismatch.

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INTRODUCTION

Humans have a genetic and biological urge to live with companions and to be mixed up with the other members in society and to develop warm and intimate relation with opposite gender throughout their lives. They are well aware of the fact that they will not be able to cope with the miseries of the nature if they will remain alone. The best and suitable method to overcome this loneliness and insecurity is to have a partner of opposite gender in their life and marriage is the only and best for all this. (Walsh, 2008)

Married people are more happy and healthy as they have children and they do smoke or drink less than unmarried people. Marriage also provides advantages to individuals and society as it improves the health, both physical and sexual, of individuals. It also provides more chances to increase wealth, to raise kids and to work more efficiently. (Linda, 1999)

Relationship between wife and husband makes the life pretty but it is a much unsweetened reality that marriages are discontinued because the couples failed to understand the greatness of this institution. Marriages are resulting into divorce due to the dissensions and disputes among the couples. (Khursheed & Khatoon, 2012)

Divorces are very common and are ruining the families. It also results in psychological sufferings that remain throughout the life. It is a very bitter reality when a romantic relation ends tragically. Once a couple experience divorce, one of the partners cannot meet his/her kids without any solid reason. Kids are the most lovable things which are lost. (Wickham, 2008)

Divorce is a very tragic experience of the world and it is present in all the societies of the world. It affects both husband and wife. The husband or wife may or may not feel the pain of divorce but their children will definitely be affected. They will feel mental and physical disturbances throughout their life. Without the presence of father the son's confidence and self-esteem will be affected badly and the daughter will experience lack of protection in all spheres of life. Divorce also affects the financial position of the family as the income is divided. (Kaushik, 2011)

In Pakistan, divorce rate is different through the last four centuries. During 18th century there were stable marriages and divorce was considered as a stigma. During 19th century equal obligations fall upon both the partners and lack of communication was a leading cause of divorce. In 20th century women rights movement was at the spark and lives became materialistic.

In current century 10 to 15 women apply for divorce every day. The rate of divorce in the different classes of Pakistan is also varying. The upper class does not consider the norms and values therefore the rate of divorce is elevated in upper class. In Middle class families, the causes such as low-wage, disgruntlement with life and low self-image among women also ends up the institution. Surprisingly, the speed of divorce is low among people of poor class but now mostly women are applying for divorce because of less attention and low income. (Mazher, 2011)

There are chaotic and deadalian causes of divorce everywhere. Suttle, (2012) defines financial problems as having no job or not enough money to pay the bills or to meet the basics of life. It is a very worse condition in which a person is unable to have a house or other basic needs of life. It results because of low income or extravagances. Financial problems cause depression among family when it is impossible to pay the bills or to fulfill the basic requirements of life.

It is a saying that money is the root of all evils so it can also be a cause of divorce. In United States more than 50% people admit that money is the cause of their divorce. One partner is, some times, not satisfied with extravagant habit or financial decision of the other partner because this situation can create problems such as burden over marriage and conflicts. The bitter argumentation over these issues can lead to divorce in couple. (Tiger, 2010).

Difference in personality of spouses is also an ingredient of divorce and that is too hard to overcome. Sometimes one of the spouses is too lazy and is unable to contribute to the welfare of family or to care the kids. Sometimes one of the spouses is too dominating while other one is too silent and this can make the house an unfit place. (Bulletin,2011).

Difference of personality creates conflict among the people. Some people are introvert while some are extrovert. Some people try to solve a problem with emotional and intuitive approach while some use analytical and logical powers. Different ways of coping with the problems leads to conflict between the people. An introvert person may also be jealous to an extrovert partner as s/he attracts more

REVIEW OF LITERATURE

Walsh (2011) found that financial difficulties are among the top five reasons that terminate the marriage into divorce. In financially stressful times marital problems can be

generated due to lack of money. Secrecy and argument in the matter of money can plane the road for divorce. (Tramilton, 2011)

Seung-woo (2009) investigated the causes of divorce in Korea over the last decade and found that the number of factors causing divorces has reduced, but financial trouble is still a threat to the marriage stability. The ratio of financial trouble has risen 3.7 percent in 2009 from 2000.

Glassvisage (2011) reported that in USA money is a top reason of divorce. Finance and all the related things to finances can generate argumentation and disagreement. Couples can fight because of their financial responsibilities or in determining to give financial support to the family. So the conflict over money is not such a factor that can be ignored in case of divorce. (Perry, 2011)

In some societies it is the duty of husband to support his family financially. In such societies when wife also earns, and when she spends money she wants her husband to pay her back because she thinks that my money is only mine and your money is ours. This type of attitude often creates misunderstandings and frustration in relation and also makes the relation hard to be maintained (Siddiqui, 2011).Kumar (2010) discussed the reason of divorce and said that economical problems lead to divorce.

Strasser (2010) points out that personality differences is also a factor of divorces. One may find it too difficult to handle the personality of the other. One of the couple may be too lazy, dominating, or submissive while the other is not.

The difference between the personalities of spouse has become a major factor that leads to divorce. Seung-woo (2009) investigated the causes of divorce in Korea over the last decade and found that the number of factors causing divorces has reduced, but personality difference is still a threat to the marriage stability. The ratio of personality difference has risen 6.4 percent in 2009 from 2000.

Walsh (2011) also pointed out that there if no problem with the marriage and everything is suitable but personality difference between wife and husband result into divorce among couples.

Alhashmi (2007) found that in United States most of the divorced people cited irreconcilable differences of personality as a reason of their divorce.

Objective

To investigate the factors such as financial instability and personality incompatibility as leading to divorce among couples

Hypotheses

There will be positive correlation between financial crisis and divorce among couples

Personality incompatibility would likely to be a contributing factor of divorce.

METHODOLOGY

Research Design

It was a quantitative study whereas cross sectional research design was used to compare and investigate the causes of divorce.

Sampling technique

Purposive sampling technique was used to collect the data.

Population

Divorced couples of Haripur, Abbottabad, and Mansehra were the population for the study. The total data for the study was 200 divorced people ($n=200$), i.e. 100 male divorced and 100 female divorced.

Variables

Independent variables in this research were financial crises and personality difference. Dependent variable was marital relation which can be terminated.

Instrument

The revised form of Marital Adjustment Scale (MAS) developed by Dr. Farhana Kazmi (2002) consisted of 110 items was used as a tool to collect the pertinent data which is a likert type scale. The scale has excellent reliability of .95.

Procedure

The most challenging phase was data collection because it almost impossible to talk to the spouses about their divorces. The respondents were provided with proper instructions and it was requested to read the items attentively and then mark in the relevant response category very fairly. They were also thanked for their amazing cooperation while confidentiality was also ensured.

RESULTS

The entire data was analyzed according to the hypotheses. Following results were obtained by applying Chi square on SPSS.

Table1

Cross tabulation of Frequencies of Demographic Variables (Gender and place of residence) of divorced men and women (N= 200)

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Cross tabulation of Frequencies of Demographic Variables (Gender and place of residence) of divorced men and women (N= 200)

Gender	Place of Residence			
	No	Haripur	Abbottabad	Mansehra
Males	100	76	15	9
Females	100	49	36	15

Table 2*Alpha Reliability coefficient for causes of divorce scale*

Scales	No of ns	M	SD	Range	Cronbach's
Financial Crisis	10	10.23	7.15	10-50	.86
Personality Compatibility	10	13.45	5.31	10-50	.67

The results in the above table indicate that the scale is highly reliable to measure the responses of both male and female spouses regarding the factors leading to divorce.

Table 3 Financial instability as a factor of divorce

Gender	SA	A	ND	D	SD	Total
Male	143	250	130	383	294	1200
Female	273	294	65	324	244	1200
Total	416	544	195	707	538	2400

$\chi^2_{cal} = 75.42, \alpha = .00$

Note. SA = Strongly Agree, A = Agree, ND Not Decided, D = Disagree, and SD = Strongly Disagree.

A Chi-Square test of independence was performed to assess the relationship between gender and opinion on financial instability as a factor in divorce. The relationship between these variables was significant, $\chi^2(3, N = 2400) = 75.42, p < .001$ and it is concluded that both male and female spouses agree on the fact that economic problems have a strong association with the divorce.

Table 4 Personality incompatibility as a factor of divorce

Gender	SA	A	ND	D	SD	Total
Male	94	193	224	212	277	1000
Female	159	283	71	237	295	1000
Total	253	431	295	449	572	2000

$\chi^2_{cal} = 102.71, \alpha = .00$

Note. SA = Strongly Agree, A = Agree, ND Not Decided, D = Disagree, and SD = Strongly Disagree.

Chi-Square test of independence was performed to assess the relationship between gender and opinion on personality incompatibility as a factor in divorce. The relationship between these variables was significant, $\chi^2(3, N = 2000) = 102.71, p < .001$ which clearly shows that the calculated value 102.71 is bigger than the tabulated value which is 18.47 at $\alpha = .00$. So it is concluded that there is strong significant association between males and females responses that personality incompatibility can lead to divorce.

DISCUSSION

Divorce is a reality which is very unpleasant but also very usual in all the societies. It was hypothesized financial crisis and personality difference would likely to be the factors of divorce among couples.

The first objective of the study was to find out whether or not financial crisis lead to divorce. And it was found that financial crisis have a positive correlation with divorce. Our results showed a strong link between the responses of male and female divorced couples that poor economical situation can be a cause of divorce.

Ambrosini (2011) investigated the causes of divorce and found that poor financial condition is also a cause of divorce among many other causes. Perry (2012) said that financial crisis is a threat to

many relations in modern society. When a couple is faced with poor economical condition, it becomes very difficult to maintain the peace in life.

Sammangi (2011) commented that money and all the other aspects related to money can create disagreements among couples. Disputes can be generated among couples due to issues as shared monetary responsibility, mismatch of financial position, fiscal prudence, and absence of financial support. Researches also indicate that no discussion over financial management also create disputes among couples.

It was also an objective of the study that difference of personality can be a factor of divorce. Our results have supported the hypotheses that personality incompatibility would be a leading factor of divorce. Both divorced males and divorced female agreed on the fact that personality difference was a cause of their divorce. Sammangi (2011) also observed that personality incompatibility is a cause of divorce.

Khurshid, Khatoon, & Khurshid (2012) also probed the seeds of marriages breakdown in Rawalpindi and Islamabad. It was established that if husband and wife have different likes and dislikes, different preferences and choices it will be a great threat to their relationship which can be broken in the form of divorce.

Kamalasanan (2011) describes that when there is less understanding and emotionless living between a couples, it means they are experiencing a life where their partner has a different personality. To live with such a partner is unbearable and it is a most cited factor of divorce.

Conclusions

In spite of some limitations, the study has highlighted two important contributors of divorce among couples. The study has a significant contribution in highlighting the factors like financial crisis and personality differences as threats of divorce. Divorce rate is growing very speedily all over the world which is very alarming for the mental health of the couples. So marriages should be decided very

carefully and seriously because divorce not only affects the couple's mental health but also shatters the personality of their children.

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