INTRODUCTION

Family is the natural and fundamental unit of society and is entitled to protection by society and the state. Olson and Defrain define family as two or more people who are committed to each other and who share intimacy, resources, decision-making responsibilities, and values. The family operates as a group or a system [1]. Everything that happens to any family member has an impact on everyone else in the family because the members are interconnected. Divorce is one among the major troubles that affect the family system and brings it to decline.

Unlike the public opinion, the decision for divorce or separation is often a spontaneous one. A study conducted by Zartler et al. indicates that this decision is made after a long process [2]. Especially partners with children only make this decision after careful consideration. Besides, Matthews stated that divorce is a complex phenomenon of human relationship, and it takes place in six stages [3]. These are emotional divorce stage, economic divorce stage, legal divorce stage, co-parental divorce stage, community, and psychic divorce stages. Thus, Lands (cited Umoh and Adeyemi) concludes that divorce comes as a climax to a long story of unhappiness, and it provides a legal way out of a situation which one or both parties have considered existing. Statistical data show that the rate of divorce is high in most African countries [4]. For instance, in the year 1996, there were 32,775 divorces in the Republic of South Africa [5]. In Nigeria, divorce occurs in every 15 minutes among Muslims [6]. Moreover, in Lesotho between the year 2001 and 2005, 1204 marriages were annulled, and another 1473 marriages were seeking annulment out of 5914 total marriages established in the same year [7]. Finally, according to Reniers, the rate of divorce ranges from 40 up to 65% in Malawi [8].

Divorce is a widespread and deeply entrenched phenomenon both in the urban and rural parts of Ethiopia. Moreover, it is becoming more and more pressing problem in the country. Gondar is one of the cities of the country that has been showing a dramatic rise in the divorce rate in recent years. As Gondar city administration court report shows, in the year 2010/11, around 604 divorce cases were registered, of which 34.7% or 210 cases were among Muslims. Even if the Muslim community represents only 11.7% [9] of the total population in the city administration, one-third of the city's divorce rate was registered among them. This is a clear depiction of the high incidence of divorce rate among the Muslim community in the city administration. Moreover, the problem among this Muslim community becomes more visualized when one compares the number of new marriages with that of the number of divorce. Based on the data obtained from Gondar city administration office of Islamic affairs, there were 401 new marriages in the year 2010/11 and in the same year 210 divorce cases were resisted. This means 52.7% of the total marriage ended in divorce. It is far from the country's total rate of divorce which is 45%. Currently, the Muslim communities who are residing in the city are suffering various problems resulting from divorce such as homelessness and increasing number of street dwellers; increasing rate of crime and delinquency as children from divorced families builds up an anti-social or aggressive behavior; prostitution; and many other socio-economic and psychological problems.

As indicated by different researchers, divorce is the result of several factors. For instance, Serkalem asserted that husbands' addiction to chat, alcohol and smoking, economic problem, sexual incompatibility, fertility problem of both couples, pressure from friends and families on the couples, and difference in the religious and ethnic background
are the leading factors for divorce [10]. In her comparative study, Serkalem also reported that in some instances, starting from its formulation there are factors that are contributing to the dissolution of marriage such as early marriage. In addition to this, according to Alem et al., polygyny, early marriage, spouse’s history of marital disruption, low level of education and low socio-economic status, and infertility are the major causes of divorce among the Muslim communities in Bangladesh [11].

Objectives of study
General objective
The general objective of the study is to explore the determinants of divorce among the Muslim couples in Gondar city administration.

Specific objectives
1. To identify the Socio-cultural and economical causes of divorce.
2. To explore the Bio-psychological causes of divorce.

Definitions of terms
Bio-psychological factors
Factors such as barrenness, sexual incompatibility, health problem, and substance abuse among couples.

Socio-cultural factors: Factors which includes early marriage, family interference, frequent conflicts and misunderstanding, infidelity, difference in ethnic background, disagreement on dressing style, age difference and educational level difference between the couples.

Economical factors: Factors like respondents’ level of income and employment status.

Jemia: An association established among neighbors to raise funds and provide different material and social supports during emergencies such as death within this group and their families.

RESEARCH METHODS AND PROCEDURES
The researchers used triangulation or concurrent mixed procedure. Therefore, both quantitative and qualitative data were collected by using structured questionnaire, in-depth interview, and focus group discussion. The target population of the research was Muslim households in the city. There are 16 “jemia” associations which contain 3119 Muslim households. Therefore, the study was taken from these households in the 16 “jemia” associations as a source population. To determine sample size, the research took the number of Muslim households in the city this is 3119 and at 95% confidence interval, 5% significance level, and 15% of expected compliant, the sample size required would be 400 participants. Besides the above (400) survey participants, the study also included ten in-depth interviewee and eight focus group discussion participants. Samples selection was done based on the process of one of probability sample selection procedure that was stratified random sampling. In this process, elements of the sample chosen from the general Muslim households of the city divided in “jemia” (Islamic Idris associations). Where each household is appears in one stratum. In this case, the strataums are 16 “jemia” associations in the city. Therefore, the sampling frames of the research were the current “jemia” associations which incorporate 3119 households.

The questioner was examined regarding its internal consistency by using Alpha, α (Cronbach) and the result was α=0.77, for each group of measurements included in the questioner were (demographic questions α=0.68, and bio-psychological questions α=0.70, and socio-cultural questions α=0.71). The quantitative data were analyzed by using binary logistic regression and different descriptive statistics. The qualitative data are also analyzed in line with the objective of the research and the emerging themes from the data.

RESULTS
The analysis made based on the responses of 361 respondents for the reason that 39 questioners were excluded from the science they were found to be incomplete.

Demographic characteristics of respondents
The respondents were asked to indicate their sex, age, place of birth, educational level, and attainment of religious education to get an insight about their demographic characteristics. The data pertaining to such variables are presented in the subsequent section.

Sex of respondents
The data presented in Table 1 show that the number of male is greater than the number of female respondents. Among 361 total respondents, 191 or 52.9% of respondents were males, while the remaining 47.1% were females. Table 1 also indicates that out of the total number of 191 male respondents 67 or 35.1% were divorced, whereas from the total of 170 female respondents 66 or 38.8% were divorced. On the other hand, the data on the age distribution of the respondents indicate that the mean age of respondents were 35.32 with a standard deviation of 10.891.

Birth place of respondents
The background information about respondents’ places of birth reveals that most of (53.5%) them came from the urban areas, while 46.5% of respondents were from the rural areas. Looking at the relationship between marital status and place of birth, there is no significant variation between respondents (i.e. the divorce rate of respondents from the rural area and urban area is almost proportional, 35.7% and 37.5%).

Educational level of respondents
As the Fig. 1 depicted, out of the total number of 361 respondents, 18.6% were illiterate, 29.1% were between Grades 1 and 8, 31% were between Grades 9 and 12, and the rest 21.3% were above Grade 12. When we see the respondents current marital status with that of their level of education, there is no big difference across the four educational levels.

Attainment of religious education
When the respondents described in terms of their attainment of religious education, 163 or 45.2% of the respondents have attained religious education and out of these, 36.7% were divorced. On the other hand, from the total of 198 or 54.8% respondents who did not attain religious education, 37.4% were divorced. In addition, the data presented in Table 3 (in Appendix A) show that most of (58.4%) respondents have children, and among these respondents, 37.3% were divorced. The remaining 41.6% of respondents have no children, and 36.5% of them were divorced. In general, the total numbers of divorced respondents were less than that of the married respondents. As

<table>
<thead>
<tr>
<th>Table 1: Sex of respondents</th>
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<tbody>
<tr>
<td>Sex of respondents</td>
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<tr>
<td>------------------------</td>
</tr>
<tr>
<td>Male</td>
</tr>
<tr>
<td>Female</td>
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<tr>
<td>Total</td>
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</table>

<table>
<thead>
<tr>
<th>Table 2: Birthplace of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Birthplace</td>
</tr>
<tr>
<td>------------------------</td>
</tr>
<tr>
<td>Rural</td>
</tr>
<tr>
<td>Urban</td>
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<tr>
<td>Total</td>
</tr>
</tbody>
</table>
The financial problem as a cause of divorce also substantiated by divorce in comparison with couples who are able to cover their basic financial problem. This result can be interpreted as couples who have equals to 4.0 in comparison with those respondents without any positive coefficient value (1.38) and exp(B) of 4.00. This result implies financial problem was found to be significant having p=0.002. With a predicting the response variable, in compression with other significant model, employment status of respondents is becoming insignificant in predicting the response variable in relation to other independent variables of the model.

Determinants of divorce
Table 4 gives coefficients, the Wald statistics, significance level, associated degrees of freedom, and probability values for each of the predictor variables which were found significant in the adjusted logistic regressions model. Then, one economic, four socio-cultural, and two bio-psychological variables were found to be significant in predicting the response variable in relation to other independent variables of the model.

Demographic characteristics and divorce
The demographic variables involved in the research were those personal attributes which are supposed to have effects on the current marital status. As affirmed in the unadjusted regression model, except age of respondents, the rest of demographic variables have insignificant relation with the response variable. The findings about the relationship between age of respondents and current marital status of Muslim couples in Gondar city administration in the unadjusted regression model reveals that an increase in 1 year of age is associated with a decrease in the odds of divorce by a factor of 0.175. However, in the adjusted regression model Table 4 the age of respondents in relation to other predictor variables of the model assumes a p>0.05. This implies that age is not significant in predicting the response variable.

Economical factors and divorce
In the analysis, zero value or being unemployed and absence of financial problem were reference variables against which employed and respondents with a financial problem being evaluated, respectively. As far as the relationship between socio-cultural variables and current marital status concerned, four variables found significant in predicting the response variable. According to the result of logistic regression respondents engaged in a marital relationship before the age of 18 have 4.0 odds of divorce than those whose age was 18 and above at the time of marriage. As indicated in variables in the equation table, age disparity between couples has a positive coefficient (0.682). This positive coefficient shows that for each additional number of years age difference between couples, the odds of divorce will increase by a factor of 1.619. Family interferences, on its behalf, has also a significant relationship with the current marital status of respondents. Hence, for each Muslim couple who experienced respective family interferences has 2.96 odds of divorce when we compare with those couples who did not experience family interference. The last significant predictor variable within the category of socio-cultural factors was repeated misunderstanding and conflict, the result of the logistic regression model displayed that couples with repeated misunderstanding and conflict have 2.9 odds of divorce than couples without such kind of problem. Infidelity among copulas was significant according to the unadjusted logistic regression model. In this case, infidelity between couples will increase the probability of divorce by 3.5 times. However, later infidelity becomes insignificant in predicting the dependent variable with other significant predictor variables in the adjusted logistic regression model.

There is consistency between the above-mentioned results of the logistic regression model and the findings of the qualitative data pertaining to the relationship between divorce and socio-cultural factors. When they were asked about their age at last marriage, three of female interviewees indicate that they were below the age of 18 when they married. In addition, two of them were reported early marriage, and the corresponding lack of adequate knowledge was the main reason for divorce. All over again early marriage as a cause of divorce was underlined by the majority of focus group discussants. As explained by one of the participants:

In some cases, families claim age, which is more than the actual age of their child to get the chance of marital relation with somebody. Which they think have an advantage both for their child, as well as themselves, without any consideration of their children level of understanding about marital life.

Marriages established in this manner dissolves soon. Since couples lack many essential things for marital life because they are too young.

Concerning age difference or disparity between couples, some of the in-depth interview participants inferred age gap or disparity between
them and their respective spouses as a cause for all difficulties, disagreements, and incompatible interest in their marital relation. These in returns lead couples to divorce. A man who experienced this all, quoted as follows:

It was very difficult for me to discuss issues like our future plan, give birth and rearing children, etc., with my wife. When I raised such issues, she was not felt good and considered me as backward and conservative. Moreover, she wants to spend our time by following movies and visiting different recreational places (45-year-old, man).

On the other hand, a woman whose age is 17 indicates the problem of big age difference between couples and its related consequences in marital relation by saying:

We had 24 years of age difference. However, he was very rich. That is why my parents choose him for me. Because of our age difference, I was afraid him to consider as a husband and to act as a wife. I was also felt discomfort to be with him in public places. Moreover, we had too different outlooks in every aspect of life (woman, age 17).

As per most participants of the focus group discussion explicated the mere existence of big age difference between couples is a cause for various types of incompatibility and divorce.

The other significant cause of divorce which was identified by both focus group discussion and in-depth interview participants is family interference. Most of the discussants of focus group discussion pointed out that the interference of respective families in the life of married couples is the major problem which hindered the continuation of marital relations between couples. One of the participants uttered the situation like this:

After marriage, many couples used to live in the husband's family compound. In such cases, the day-to-day life of the newly married couples is highly influenced by the interest of the husband's family members. Therefore, the wife compels to perform a lot of tasks, and she becomes responsible to fulfill the needs of many individuals in addition to her husband. Moreover, if she fails to comply with what each family member expected from her, repeated conflict will arise between her and her husband's family members. And then, husbands' pushed by their family members take actions over their wives, this may reach up to divorce.

A 25-year-old woman mentions family interference as a major reason for her divorce by saying:

After marriage, I was expecting to do the entire house activities both in my house, as well as in my husband's family. Even if I have done whatever they like as much as possible, his mother and his sisters had never interested on me. And every night they told him a lot of bad things about me and advised him to leave me and marry another woman. About for 2 years, I and my husband loved each other and none of us given much attention for his families' negative actions and behaviors. Later on, I recognized some behavioral changes on my husbands. He starts to blame me in support of his family, which led me to appeal for divorce.

In addition to what presented above, the discussants had been stated repeated misunderstanding and conflict as one of the major factors for divorce. All of the participants agreed on that a marriage with repeated misunderstanding and conflict will end up by divorce. Because couples in such situation choose divorce as an outlet from the problems what they suffer. In line with this concern, a 41-year-old interview participant accounted that:

In general, my wife was interpreted all of my actions and ideas in off beam and different way. She also believed that all of my deeds cannot bring anything good for her because of this we were in recurring nagging and frequent conflict during our marital life. That is why I preferred to get divorced with her.

As revealed during the focus group discussion, there are also instances in which polygyny can be a cause of divorce. As narrated by one of the focused group discussion participants, he remembers a case in which divorce was taken place because of the husband wants to have a second wife. Furthermore, as the participants elaborated polygyny could be a cause of divorce when the wife/wives believed that she/they are not equally treated in comparison with the other wife/wives. In addition, the discussants were designated family arranged marriage, which established without couples' consent and interest is another socio-cultural factors of divorce among the study population.

Bio-psychological factors and divorce

Among the variables which were interred in the model by representing bio-psychological factors of divorce substance abuse and sexual incompatibility were found significant in predicting the response variable. Respondents with substance abuse have 2.9 odds of divorced than those who were not substance abusers. Similarly, couples with sexual incompatibility were 2.3 times more likely to be divorced than those who are sexually compatible (Table 9).

The findings of the qualitative data also indicated sexual incompatibility as a cause of divorce among the Muslim couples in the city administration. As most of the participants of focus group discussion elucidated there are a number of divorce cases because of sexual incompatibility. However, most of them keep it as a secret, and they used to give other causes to rationalize their divorce. One of the focus group discussion participants further justifies this by saying:

Most people who applying for divorce because of sexual incompatibility, at the beginning they told me other reason for their application, but later when I probe them with cross-checking questions, I can understand that what they told me in the first place was fake. After I made them to feel free and tell other experience, they become confident enough to tell the truth.

Similarly, an interview outcome with 27-years old shows that sexual incompatibility was a cause for the termination of marital relations between him and his ex-spouse.

Substance use, mainly, addiction to “Chat” was other significant factor for divorce as accepted by all of focus group participants. The discussants further elaborate the incompatibility between substance abuse and marital responsibilities. For the reason that most of the time substance abusers specifically those who are addicted with “chat” and “alcohol” are unable to perform what expected from them. In addition, other side effects of addiction have also created a lot of problems within their marital life. The following account of an in-depth interviewee can help to illustrate more the case in point.

My husband was always wake up from his sleep between 10; 30-11; 25 PM with low mood. He has no interest on everything until he starts chewing chat at 2:00 AM. Everyday jobs and all of the expenditures including the cost of chat were covered by me. I had told him to give up chat and to start working for many times; he was not ready for a change. Later, I had also recognized he also start to smoke cigarette which instigates me to leave him.

DISCUSSIONS

The results of the analysis suggest that there are different economical, socio-cultural, and bio-psychological causes of divorce among the Muslim couples in Gondar city administration. Regarding these, most findings of scientific studies conducted on divorce so far are compatible. For instance Huurre et al., reported that divorce is far more likely to occur among couples with personal, social, and economic problems and to be preceded by troubled family relationships and parenting processes [12]. Similarly, Umoh and Adeyemi mentioned psychological, cross-cultural, social, and financial problem as a cause of divorce [4].

Among the economical factors entered in the model, the research revealed that financial problem has a significant relationship with the current marital status of respondents. In other words, Muslim couples in Gondar city administration with a financial problem had a higher
predicted probability of divorce than couples who had not faced this problem. The qualitative data from focus group discussion and in-depth interview also support this result. In line with this, the socio-economic analysis by Zartler and Wilk makes clear that the risk of getting divorced is high for families with a financial problem [2]. Another study in Nigeria by Jekayinfa, discovered inability of the husband to meet the financial obligation in the home as a cause of divorce [13]. In addition, financial problem as major causes of divorce is also reported by the works of Kavas; Sarkela [10,14].

The major findings of this research have indicated that the Muslim couples marital status have a strong relationship with four socio-cultural variables: including early marriage, age difference between couples, family interference, and repeated misunderstandings and conflicts. Among these socio-cultural factors of divorce, the effect of the first and the third factors was paramount. The odds of divorce are higher among couples with frequent misunderstanding and conflict than those who were not in such conditions. Similarly, divorce has a significant relation with age disparity between couples. In addition to these, other socio-cultural variables like family arranged marriage and polygyny are the possible causes of divorce as identified by focus group discussion participants.

The above indicated socio-cultural variables as a cause of divorce were identified by different previous research undertakings. Specifically, in the work of Hirschman and Teenawichitthachan, early marriage was the first main finding as an important factor in the risk of divorce [15]. As they illustrate the risk of divorce increases with decreasing age at marriage. Likewise in their research called divorce in Ethiopia Tikon and Larsen exposed that 75% of women who marry earlier than age 11 divorce within 5 years. Nearly, 60% of women who marry between age 11 and 13 divorce within 20 years [16]. Discussions on divorce often place blame on age at marriage and age disparity of the spouses [17]. Umoh and Adeyemi had indicated that marital stability increases when both spouses are mature enough to marry and when there is less disparity in the age of the parties [4]. Divorce is likely to be more common among couples who are poorly prepared to undertake such responsibilities. This finding is consistent with the common explanation that young age at marriage may be associated with poor role performance as a spouse.

Within the report of Olson and DeFrank, problems with in-laws, communication problem, and married too young were included in the list of causes of divorce [1]. Furthermore, according to Seakale, in her study, the experience of divorced respondents during marriage indicated that majority had faced frequent quarrel and staying out of their home [10]. Which support the finding of repeated misunderstanding and conflict as a cause of divorce in this research.

In the previous studies, Adekoge; Umoh and Adeyemi; Gondar Muslim Women’s Association [4,18,19] identified communication problems and interference of in-law as the major causes of divorce. Like that of the results of this study, the research outcome of Alam et al. identified polygyny as one cause of divorce [11]. According to their study, polygamy and divorce were had significant relationships. The odds of divorce were 2.5 times higher for polygamous marriages compared to their peers’ monogamous marriages. Competition between co-wives for husband’s love and affection on the one hand and the failures of the husband to fulfill this lot of expectations may raise tensions leading to quarrels at home which in return leads to divorce.

The outcomes of this study also disclose that divorce has significant relation with bio-psychological factors such as substance abuse and sexual incompatibility. The research indicates that couples with sexual incompatibility have a greater probability of divorce than couples who are sexually compatible. Furthermore, substance abuse will increase the odds of divorce among couples by 2.9 times. Likewise, in-depth interviewee and focus group discussion participants underline sexual incompatibility and substance abuse as a cause of divorce. These causes of divorce are also designated by a lot of previous scientific investigations. Amato and Previdi mentioned incompatibility, drinking or drug use, and growing apart as major causes of divorce [20]. A comparative study by Serkala, husband’s addiction to chat, alcohol and smoking, and sexual incompatibility were among the causes of divorce [10]. Substance abuse and sexual problem were also implied by the report of Olson and DeFrank; Umoh and Adeyemi as major causes of divorce [14]. Unlike most scientific researches on the causes of divorce Adegoke, Umoh and Adeyemi; Alam et al. [4,11,20] in this study there is no statistically significant relation between divorce and infertility or barrenness. Although further investigations are needed, it seems that the importance infertility in predicting divorce among the Muslim couples in Gondar city administration overshadowed by other higher priorities cause of divorcee and the possibility of additional marriage among the Muslims in circumstances like barreness.

ACKNOWLEDGMENT

We are very grateful to the University of Gondar for covering expenses of this research. We also extend my special thanks to Mr. Semalign Kindile and Mr. Setegn All for their utmost and consistent support for the success of this study. Our special appreciation goes to all respondents and enumerators who kindly volunteered to be part of the study.

REFERENCES


APPENDIX A

Table 3: Attainment of religious education

<table>
<thead>
<tr>
<th>Birthplace</th>
<th>Married count (%)</th>
<th>Divorced count (%)</th>
<th>Total count (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attended</td>
<td>124 (62.6)</td>
<td>74 (37.4)</td>
<td>198 (54.8)</td>
</tr>
<tr>
<td>Not attended</td>
<td>104 (63.8)</td>
<td>59 (36.2)</td>
<td>163 (45.2)</td>
</tr>
<tr>
<td>Total</td>
<td>228 (63.2)</td>
<td>133 (36.8)</td>
<td>361 (100)</td>
</tr>
</tbody>
</table>

Table 4: Variables in the equation

<table>
<thead>
<tr>
<th>Step 1*</th>
<th>B</th>
<th>SE</th>
<th>Wald</th>
<th>df</th>
<th>Significant</th>
<th>Exp (B)</th>
<th>95.0% CI for Exp (B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>-0.027</td>
<td>0.019</td>
<td>1.923</td>
<td>1</td>
<td>0.165</td>
<td>0.973</td>
<td>0.937 - 1.011</td>
</tr>
<tr>
<td>Employment status</td>
<td>-0.561</td>
<td>0.490</td>
<td>1.310</td>
<td>1</td>
<td>0.252</td>
<td>0.571</td>
<td>0.219 - 1.491</td>
</tr>
<tr>
<td>Financial problem</td>
<td>1.386</td>
<td>0.443</td>
<td>9.792</td>
<td>1</td>
<td>0.002</td>
<td>4.000</td>
<td>1.679 - 9.532</td>
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<tr>
<td>Age disparity</td>
<td>0.482</td>
<td>0.068</td>
<td>50.345</td>
<td>1</td>
<td>0.000</td>
<td>1.619</td>
<td>1.417 - 1.850</td>
</tr>
<tr>
<td>Age at marriage</td>
<td>1.292</td>
<td>0.421</td>
<td>9.425</td>
<td>1</td>
<td>0.002</td>
<td>3.642</td>
<td>1.596 - 8.311</td>
</tr>
<tr>
<td>Family interference</td>
<td>1.096</td>
<td>0.397</td>
<td>7.625</td>
<td>1</td>
<td>0.006</td>
<td>2.993</td>
<td>1.375 - 6.516</td>
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<td>Infidelity</td>
<td>-0.563</td>
<td>0.549</td>
<td>1.053</td>
<td>1</td>
<td>0.305</td>
<td>0.569</td>
<td>0.194 - 1.669</td>
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<tr>
<td>Misunderstanding and conflict</td>
<td>1.077</td>
<td>0.377</td>
<td>8.161</td>
<td>1</td>
<td>0.004</td>
<td>2.935</td>
<td>1.402 - 6.143</td>
</tr>
<tr>
<td>Substance abuse</td>
<td>1.187</td>
<td>0.370</td>
<td>8.639</td>
<td>1</td>
<td>0.003</td>
<td>2.964</td>
<td>1.436 - 6.118</td>
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<td>Sexual incompatibility</td>
<td>0.854</td>
<td>0.418</td>
<td>4.168</td>
<td>1</td>
<td>0.041</td>
<td>2.348</td>
<td>1.035 - 5.327</td>
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<tr>
<td>Constant</td>
<td>-5.256</td>
<td>1.073</td>
<td>23.990</td>
<td>1</td>
<td>0.000</td>
<td>0.005</td>
<td></td>
</tr>
</tbody>
</table>

*Variable(s) entered on step 1: Age, employment status, financial problem, age disparity, age at marriage, family interference, infidelity, misunderstanding and conflict, substance abuse, sexual incompatibility. SE: Standard error