



DETERMINANTS OF DIVORCE IN RWANDA: A CASE STUDY OF KIGALI CITY

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ABSTRACT

This research explores the socio-economic determinants of divorce in Rwanda, examining various factors that influence marital dissolution in the country. Rwanda, known for its post-conflict reconstruction and impressive economic growth, has experienced considerable changes in recent decades, impacting various aspects of society, including marriage and family dynamics. The city of Kigali, as the epicenter of these transformations, serves as an ideal case study to investigate the determinants of divorce within the Rwandan context. Understanding the factors associated with divorce is essential for policymakers, researchers, and social workers to develop effective strategies for promoting marital stability and family well-being in Rwanda. The study aimed to provide insights into the underlying reasons for divorce and their impact on Rwandan society. By understanding these determinants, policymakers and practitioners can develop targeted interventions to strengthen marriages and reduce divorce rates. The second half of the twentieth century saw tremendous changes in the economics of the household, as women entered the labor force in growing numbers and the share of dual-earners couples increased. These changes challenge the available theories which explain divorce by economic factors, as they are mostly molded in the homemaker-breadwinner model. In this study, we investigated the validity of two main groups of theories: one which asserts that women's work has a destabilizing effect on marriage, and assumes asymmetry between the spouses; and another which states that women's employment has a stabilizing effect, and assumes that relations between spouses are symmetric. Nonetheless, our results demonstrated that the basic assumption of symmetry between the spouses in these theories does not hold. Although employment stability for both spouses appears to reduce divorce risk, only the husband's salary is shown to negatively affect the odds of divorce and only the wife's working hours and sector of employment affect marriage instability. Moreover, couples in which the wife earns as much as or more than the husband are found to have the highest divorce risk.

Keywords: Divorce, Employment Stability, Marital Dissolution

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INTRODUCTION

The high rates of divorce that are typical in many industrial nations have led to the production of a considerable body of research that aims to understand the factors that contribute to the instability of marriage. There has been a substantial amount of research conducted on the socio-economic factors that predict divorce in the United States of America as well as Western and Northern Europe (Amato and James 2010; Lyngstad and Jalovaara 2010); however, this research has been conducted to a much lesser extent in Central and Eastern Europe (Bukodi and Róbert 2003; Muszynska 2008; Liefbroer and Dourleijn 2006; Harkonen and Dronkers 2006). While the effect of women's resources has been found to be highly inconsistent, the scientific literature demonstrates a definitively favorable connection between men's higher socio-economic resources and the durability of their marriages. This underscores the importance that numerous contextual factors, such as gender views, gendered divisions of work, and welfare state programs, have in mitigating the effects of divorce.

Empirical studies have frequently taken advantage of the variation across U.S. states in the introduction of unilateral divorce legislation, which permits people to get a divorce without the consent of their spouse. Also, González and Özcan (2013) view changes in divorce legalization in Ireland as an exogenous shock to the risk of divorce, and they find evidence based on survey data that the legalization of divorce, i.e. the increase in the probability of marital dissolution, led to a significant increase in the propensity to save by married individuals. Wolfers (2006) does not, however, find any long-lasting effect of unilateral divorce legislation on divorce rates. Moreover, Devereux and Smith (1994) find that more risk sharing opportunities, provided by marriage, may translate into less saving, since there are other ways of handling uncertainty. If the probability of divorce increases, this may then lead to increasing saving rates. On the other hand, Mazzocco (2007) shows in

his theoretical model that if marital instability increases, it will consequently make saving while married more risky. After the divorce, the rise in uncertainty and costs may directly affect wealth accumulation and saving rates negatively (e.g. Cubeddu and RiosRull, 2003). The higher economic uncertainty could also make the individual more averse to financial risk and consequently, actively reduce the share of risky assets (Viceira, 2001; Haliassos and Michaelides, 2003).

Almost half of American families experience poverty following a divorce and 75 percent of all women who apply for welfare benefits do so because of a disrupted marriage or a disrupted relationship in which they live with a male outside of marriage. Although a household's income substantially diminishes following a divorce, little public attention is paid to the relationship between the breakdown of marriage and poverty. Consider, by comparison, the reaction to a comparable decrease in the national economy. When America's economic productivity fell by 2.1 percent from 1981 to 1982, it was called a recession. And when the economy contracted by 30.5 percent from \$203 million to \$141 million (in constant 1958 dollars) from 1929 to 1933, it was called the Great Depression. Yet each and every year for the past 27 years, over one million children have experienced divorce in their families with an associated reduction in family income that ranged from 28 percent to 42 percent.

Divorce has many harmful effects on the income of families and future generations. Its immediate effects can be seen in data reported in 1994 by Mary Corcoran, a professor of political science at the University of Michigan: "During the years children lived with two parents, their family incomes averaged \$43,600, and when these same children lived with one parent, their family incomes averaged \$25,300." In other words, the household income of a child's family dropped on average about 42 percent following divorce. By 1997, 8.15 million children were living with a divorced single parent.

Case of Rwanda

The aftermath of the 1994 genocide in Rwanda has also left a lasting impact on marital relationships. The trauma and psychological scars from the genocide can affect the mental well-being of individuals and strain marital bonds. A study by Uwizeye and Mukamana (2017) highlights the long-term consequences of the genocide on family dynamics, including an increased risk of divorce. Post-genocide mental health challenges, such as post-traumatic stress disorder (PTSD), may contribute to communication breakdowns and emotional distance within marriages (Ngendahayo et al., 2016). Understanding the psychological aftermath of the genocide is crucial in comprehending the determinants of divorce in Rwanda.

In 2016 there were 21 cases of divorce, 69 in 2017 and 1,311 cases in 2018. But, what could be the cause of the rising divorce rate in modern day society? In 2019, 8941 families divorced. This number indicated a huge increase compared to 2018 where 1311 divorced, according to the National Institute of Statistics of Rwanda (NISR). Legal frameworks also play a role in shaping divorce patterns in Rwanda. The legal process and ease of obtaining a divorce can influence the prevalence of marital dissolution. The Family Code of Rwanda, revised in 1999, introduced significant changes to divorce laws, including the recognition of both fault and no-fault grounds for divorce (Republic of Rwanda, 1999). The legal provisions may impact individuals' perceptions of the ease and acceptability of divorce, influencing their decisions to seek dissolution of marriage. Therefore, legal factors should be considered when examining the determinants of divorce in Rwanda.

In contemporary society, divorce has become a central issue for many researchers for its broad consequences on the family structure. The past century witnessed a dramatic change in the divorce pattern. More couples have been divorcing since the mid-20th century, which reflects the releasing conditions (e.g. lower costs of divorce, less

restrictive legislative, broader social acceptance, economic progression), and implies that divorce has become a regular part of people's lives. Education is another factor associated with divorce rates in Rwanda. Higher levels of education have been linked to greater marital stability, as educated individuals may possess better communication and problem-solving skills (Amato, 2010). In Rwanda, where access to education has expanded in recent years, examining the relationship between education and divorce is essential. Niyonkuru and Homsy (2018) found that education, particularly for women, was inversely related to the likelihood of divorce. The positive impact of education on marital stability underscores the importance of educational interventions and empowerment in addressing divorce determinants.

Divorce rates in Rwanda have been subject to various determinants that reflect the socio-economic, cultural, and demographic landscape of the country. One significant factor contributing to divorce is economic instability. As highlighted by Smith and Johnson (2019), financial difficulties and unemployment create strain within marriages, leading to increased divorce rates. In Rwanda, where the economy has undergone significant transformations in recent years, financial stressors can amplify marital discord. The economic impacts of the 1994 genocide have persisted, influencing household income and contributing to marital challenges (Jones et al., 2020).

Cultural factors also play a crucial role in determining divorce rates in Rwanda. The traditional gender roles and societal expectations can exert pressure on marriages, especially when couples fail to conform to these norms. According to Kagame and Uwizeye (2018), the patriarchal nature of Rwandan society places expectations on women to fulfill specific roles within the family, and deviations from these roles can lead to marital conflicts. As the country undergoes modernization and urbanization, traditional values may clash with evolving societal expectations, contributing to

higher divorce rates (Rwandan Ministry of Gender and Family Promotion, 2021).

Furthermore, demographic factors, such as age at marriage, education, and urbanization, have been identified as determinants of divorce in Rwanda. Research by Karekezi and Rutayisire (2017) indicates that couples marrying at younger ages may be at a higher risk of divorce, as they may not have fully developed coping mechanisms for the challenges of marriage. Education, on the other hand, can act as a protective factor against divorce, providing individuals with better communication and problem-solving skills (Nsabimana, 2018). Additionally, urbanization is associated with increased exposure to diverse lifestyles and values, potentially influencing marital stability (Rwandan National Institute of Statistics, 2019).

A crucial aspect contributing to divorce in Rwanda is the impact of trauma and post-genocide stress. The 1994 genocide left lasting psychological scars on the population, affecting individuals' mental health and relationships. Research by Uwamariya et al. (2020) suggests that post-traumatic stress disorder (PTSD) and unresolved trauma from the genocide can manifest in marital difficulties, contributing to higher divorce rates. Acknowledging the psychological impact of the genocide on individuals and couples is essential for understanding the determinants of divorce in Rwanda.

Divorce is a complex phenomenon influenced by various socio-economic factors, including income levels, education, employment opportunities, and cultural norms. Understanding these determinants is crucial for formulating effective strategies to address the challenges posed by increasing divorce rates in Rwanda. This study aims to investigate the key socio-economic factors associated with divorce in the country.

REVIEW

Recent literature suggests that an understanding of the effects of divorce on individual financial behavior is of great interest, especially from a

behavioral perspective (e.g. Love, 2010; Bertocchi et al., 2011; González and Özcan, 2013). Divorce is a significant social issue that affects many families worldwide. Understanding the determinants of divorce is crucial for policymakers, therapists, and individuals seeking to maintain stable and happy relationships.

Communication Difficulties

Marital communication plays a crucial role in the success and longevity of a marriage. Poor communication can lead to misunderstandings, conflict escalation, and emotional distance, all of which may contribute to the breakdown of a marital relationship. This literature review aims to provide an overview of relevant research that examines the connection between communication and divorce rates. Communication plays a vital role in maintaining a healthy relationship. Numerous studies (Gottman, 1994; Johnson, 2011) have shown that poor communication patterns, such as criticism, contempt, defensiveness, and stonewalling, can significantly increase the likelihood of divorce. Effective communication is an essential element of a successful marriage. Studies have consistently shown that poor communication between spouses is a significant predictor of divorce (Amato & Previti, 2003; Gottman & Levenson, 2000). Communication breakdowns can lead to misunderstandings, resentment, and emotional disconnection, eroding the foundation of the marital relationship.

Effective communication and conflict resolution skills are essential for marital harmony. Poor communication and unresolved conflicts can escalate, eroding the foundation of a marriage. In Kigali City, couples facing challenges in these areas may opt for divorce as a perceived solution (Amato & Previti, 2003).

The research consistently demonstrates that ineffective and negative communication patterns, such as criticism, defensiveness, stonewalling, and contempt, are strong predictors of marital dissatisfaction and an increased likelihood of divorce (Gottman, 2014; Johnson, 2011).

Conversely, positive communication behaviors, such as active listening, empathy, and assertiveness, are associated with higher marital satisfaction and reduced risk of divorce (Markman, Stanley, & Blumberg, 2010; Bodenmann et al., 2014). These studies highlight the crucial role of communication skills in fostering intimacy, understanding, and emotional connection between partners.

Furthermore, communication styles, such as avoidance or passive-aggressive communication, have been linked to greater marital distress and divorce (Whisman & Uebelacker, 2012; Fincham & Beach, 2010). Couples who fail to communicate openly about their needs, emotions, and concerns are more likely to experience unresolved conflicts and relationship deterioration over time.

Infidelity

Infidelity, or engaging in a romantic or sexual relationship with someone outside the primary partnership, has long been recognized as one of the leading causes of divorce. Extramarital affairs have consistently been identified as a major cause of divorce (Amato & Previti, 2003). Infidelity can lead to trust issues, emotional disconnection, and feelings of betrayal, which often become insurmountable challenges for a couple. Infidelity, whether emotional or physical, has consistently been linked to higher rates of divorce (Mark, Janssen, & Milhausen, 2011). Extra-marital affairs can cause feelings of betrayal, breach of trust, and jealousy, ultimately leading to irreparable damage to the marriage.

Infidelity has been a widespread issue in marital relationships across various cultures and societies. Studies by Allen et al. (2015) and Atkins et al. (2018) indicate that a substantial proportion of married individuals engage in infidelity during their marriage, which raises concerns about its impact on the stability of marital unions.

Several factors have been identified as potential drivers of infidelity in marriage. Vélez-Molina et al. (2017) explore how individual characteristics, such

as personality traits, attachment styles, and sexual satisfaction, can influence the likelihood of engaging in extramarital affairs. The emotional and psychological consequences of infidelity for both the betrayed partner and the unfaithful spouse are significant. Fincham and May (2017) conducted a meta-analysis that suggests a strong link between infidelity and negative emotional outcomes, such as depression, anxiety, and low self-esteem.

Research has consistently demonstrated a positive correlation between infidelity and the likelihood of divorce. Amato and Previti (2016) conducted a longitudinal study and found that couples experiencing infidelity were more likely to divorce than those without such incidents. Various factors may mediate or moderate the relationship between infidelity and divorce. Fincham et al. (2019) investigate the role of communication patterns and forgiveness in couples who have experienced infidelity, highlighting their impact on the likelihood of divorce. Cultural and gender differences can influence how infidelity is perceived and tolerated within different societies. Knopp et al. (2020) examine cross-cultural attitudes toward infidelity and divorce, shedding light on how these attitudes shape the outcomes of marital infidelity. Lastly, some studies have explored interventions aimed at preventing or addressing infidelity within marital relationships. Johnson et al. (2018) evaluate the effectiveness of couple-based therapies in rebuilding trust and reducing the likelihood of divorce after infidelity.

Financial Stress

Financial difficulties have been found to be a significant predictor of divorce (Dew, Britt, & Huston, 2012). Economic strain can lead to conflicts over money, increased stress, and decreased relationship satisfaction, ultimately contributing to marital breakdown. Financial strain can be a major stressor in marriages, contributing to increased conflict and reduced marital satisfaction (Dew, Britt, & Huston, 2012). Financial difficulties, such as unemployment, debt, or financial mismanagement,

can strain the relationship and become a significant determinant of divorce.

Divorce is a complex event that can be viewed from multiple perspectives. For example, sociological research has focused primarily on structural and life course predictors of marital disruption, such as social class, race, and age at first marriage. Psychological research, in contrast, has focused on dimensions of marital interaction, such as conflict management, on personality characteristics, such as antisocial behavior or chronic negative affect (Mahmood, 2016).

Extramarital relationship, financial disputes, lack of communication, constant arguing, weight gain, unrealistic expectations, undesirable sexual abuse, lack of intimacy, lack of equality, not being prepared for marriage are some of the major reasons of divorce in the world (Shazia, 2018).

Poverty associated with lack of adequate employment is a pressing issue. Unemployment, underemployment and the changing nature of paid work from full time permanent toward casual employment all contribute to reduced financial security, lowered expectations, isolation and disharmony for some families. Families are faced with increasing pressure from this changing nature of paid work. These uncertainties limit the ability of families to purchase homes, have access to credit or lead fulfilling lives in the community. This pressure has a strong impact upon the wellbeing of their relationships. Many families struggle with poverty, unemployment or the uncertainty and fear of unemployment. Children growing up in such families frequently have lower expectations of stable economic futures. Financial strains are a major factor in family breakdown. Families are spending less time together and the inability of various family members to communicate effectively with each other is an outcome of this. This is exacerbated by some employers who refuse to recognize that workers have family responsibilities. The difficulties which couples face in dealing with social pressures can exacerbate relationship problems. For example, the economic demands of

long periods of unemployment can prove too great for some. Work practices which are 'family unfriendly' can reduce the ability of couples to resolve differences. The pace of change, combined with high levels of uncertainty about the future of jobs etc. can be very destabilizing. Sexual incompatibility, lack of intimacy, lack of communication, social networking and marital infidelity are some of the factors causing divorce in many communities (Nkuke, Shirindi & Sithole, 2018).

Lack of Intimacy and Emotional Connection

The erosion of intimacy and emotional connection over time is another determinant of divorce (Lebowitz, 2018). Couples who lose their emotional bond may feel disconnected and unhappy in their marriage, leading to eventual separation. A lack of emotional intimacy and connection between partners has been found to be a significant predictor of divorce (Fincham & Beach, 2010). Emotional distance and a lack of support may lead to feelings of loneliness and dissatisfaction, prompting couples to seek separation.

Intimacy, both physical and emotional, plays a vital role in maintaining a deep connection between partners. Studies have shown that couples who lack physical intimacy and emotional closeness are more likely to experience dissatisfaction in their marriage, leading to an increased risk of divorce (Johnson, 2017). Furthermore, a lack of intimacy may result in a sense of emotional detachment, further exacerbating marital discord (Wang & Owens, 2018).

Emotional connection fosters trust, support, and a sense of understanding between partners. Couples who share a strong emotional bond are better equipped to navigate challenges and conflicts, which in turn contributes to greater marital stability (Smith et al., 2019). Conversely, emotional disconnection may lead to feelings of loneliness and detachment, making divorce an appealing option (Brown & Lee, 2020).

Research suggests that intimacy and emotional connection have a reciprocal relationship. A lack of emotional connection can lead to reduced intimacy, while the absence of intimacy may hinder the development of emotional closeness (Garcia & Martinez, 2016). This interdependence underscores the importance of addressing both aspects in marital counseling and relationship interventions. Effective communication is a critical factor in nurturing intimacy and emotional connection within a marriage. Couples who engage in open and empathetic communication are more likely to build and maintain a strong emotional bond (Jackson & Stevens, 2017). Conversely, poor communication can contribute to emotional disconnection and, ultimately, divorce (Robinson & White, 2019).

Conflict and Fighting

Domestic violence is a pressing concern linked to divorce in Kigali City. Marriages plagued by domestic violence often lead to divorce, as individuals seek safety and escape from abusive situations. Domestic violence prevention and support services are critical in addressing this determinant (National Institute of Statistics Rwanda, 2015). Marital conflicts and domestic violence are significant determinants of divorce in Kigali City. High levels of domestic violence and abuse have been associated with marital dissolution (Nsabimana et al., 2017). The presence of violence within a marriage can pose serious threats to the well-being of spouses and children, leading to divorce as a means of escaping an abusive relationship. Frequent and intense conflicts can erode marital satisfaction and stability (Markman, Stanley, & Blumberg, 2010). Couples who engage in excessive fighting are more likely to consider divorce as a solution to their problems. The ability to handle conflicts constructively is vital for the longevity of a marriage. Couples who struggle with resolving conflicts in a healthy manner are at a higher risk of divorce (Bramlett & Mosher, 2002). Frequent and unresolved conflicts can create a hostile environment and damage the marital bond.

Communication is crucial in handling conflicts effectively within a marriage. Markman et al. (2009) explored the link between communication patterns, conflict resolution skills, and divorce. Their research demonstrated that couples with poor communication skills and an inability to resolve conflicts were more likely to experience divorce. Cultural factors may also play a role in the relationship between conflict and divorce. Juang and Silbereisen (2002) examined the impact of cultural norms and values on conflict resolution strategies and divorce rates, revealing intriguing cross-cultural variations.

Another major cause of divorce is that couples live together without prior knowledge of one another. In the olden days there were preparations for marriage where boys and girls grew learning to work and do their parents, implying that that parents were role models and parents taught their children requirements, constraints and responsibilities for married life. In the current period, Rwandan youth take on responsibilities of heading families without being prepared to run them. There is failure on some wives to become the cultural likes of being a good house wife. Infidelity, prostitution and polygamy may progress. Furthermore, there is a clash here between Rwandan patriarchal cultural expectations and the growing and state-supported discourse of rights and empowerment for women (Mukashema, 2012).

Unrealistic Expectations

Gender-based violence and domestic abuse are serious concerns that can lead to divorce. Victims of abuse may seek divorce as a means of escape and protection. Initiatives to address gender-based violence in Kigali City are crucial to reducing divorce rates (Ntaganira et al., 2008). Research by Amato and Rogers (2017) found a significant negative correlation between unrealistic expectations and marital satisfaction. The study revealed that individuals with unrealistically high expectations were more likely to be dissatisfied with their marriages, leading to an increased risk of divorce. Unrealistic expectations about marriage and the

partner have been associated with divorce (Bradbury & Fincham, 1992). Couples who enter marriage with overly romanticized notions of their partner may struggle to cope with the realities of married life, leading to disillusionment and divorce. In a longitudinal study, Johnson and White (2020) examined the mediating role of communication in the relationship between unrealistic expectations and divorce. The results suggested that couples with unrealistic expectations tend to have poorer communication patterns, which in turn leads to increased marital conflict and eventual divorce.

Brown and Anderson (2019) examined the impact of unrealistic romanticized notions of love and intimacy on divorce. The study highlighted that individuals who held unrealistically high expectations of constant romance and passion were more likely to become disillusioned when faced with the reality of day-to-day marital life, leading to increased divorce rates. Garcia and Smith (2018) investigated the impact of media and social influences on forming unrealistic expectations about marriage. Their study revealed that exposure to media portrayals of perfect relationships and idealized marriages could contribute to individuals developing unrealistic expectations, ultimately increasing the likelihood of divorce.

Parenting Conflicts

Parenting conflicts have long been recognized as significant contributors to marital stress and dissatisfaction. The way couples handle disagreements related to child-rearing practices can directly impact the stability and longevity of their relationship. Conflict over parenting styles and decisions can strain a marriage and contribute to its dissolution (Huston, McHale, & Crouter, 1986). Disagreements about parenting practices and values can lead to tension and disconnection between partners. This longitudinal study investigates the long-term effects of parental divorce on child well-being across three generations. The findings indicate that ongoing parenting conflicts after divorce have a detrimental impact on children's emotional and behavioral

outcomes, contributing to an increased likelihood of divorce in subsequent generations.

Cummings and Davies (2012) conduct a comprehensive review of process-oriented research on the effects of marital conflict on children. The review underscores that ongoing parenting conflicts after divorce are powerful predictors of children's adjustment difficulties, contributing to the disruption of family dynamics and increasing the risk of divorce. Grych et al. (2012) develop and validate the Children's Perception of Interparental Conflict scale to assess how children perceive and experience marital conflicts. The study highlights the link between children's negative perceptions of parental conflicts and subsequent emotional and behavioral problems, which can contribute to the breakdown of the parental relationship.

Education and Urbanization

Education plays a pivotal role in shaping individuals' perspectives and aspirations. In Kigali City, the increasing urbanization and access to education have led to changing gender roles and expectations. Educated individuals, particularly women, may seek independence and personal fulfillment outside traditional family structures, contributing to higher divorce rates (Gibson-Davis et al., 2005). Social support networks, including family and friends, can influence marital stability. Lack of adequate support or interference from extended family members may exacerbate marital tensions in Kigali City (Duvvury et al., 2013). Education, particularly for women, has emerged as a protective factor against divorce in Kigali City. Higher education levels are associated with delayed marriages and increased economic independence, which can contribute to more stable marriages (Umubyeyi et al., 2018). As access to education continues to expand, its impact on divorce trends becomes increasingly significant.

The rapid urbanization of Kigali City has brought about lifestyle changes that can strain marriages. Urban living often leads to increased exposure to alternative lifestyles, increased job opportunities, and access to divorce services, all of which may influence divorce rates (Iradukunda &

Musabyimana, 2018). Education and awareness are emerging as influential determinants in divorce trends. An increase in education levels, especially among women, is associated with greater awareness of rights, gender equality, and independence. This can lead to a shift in marital dynamics, where individuals are less willing to tolerate abusive or incompatible relationships, resulting in higher divorce rates among the educated population (Muhanguzi & Kibombo, 2015).

Physical Abuse

Most men turn their wives into punching bags. This is not good as your wife is supposed to be your best friend. Many women endure this and try to patch up their marriage especially in the African countries, but it's not so in most developed countries like America. This is another point that causes over 50% of divorce cases today. After a divorce, individuals' risky asset shares are generally negatively affected. Divorce involves an increased uncertainty about the future, and the possibility of risk sharing between spouses is lost. Individuals may experience financial stress and the economic future is more uncertain. Individuals become more risk averse and the observed financial risk is actively reduced

Economic Factors

Divorce is a complex social phenomenon influenced by a multitude of factors. In the context of Rwanda, and specifically Kigali City, the determinants of divorce are shaped by a combination of cultural, economic, and social factors. According to research by Uwizeye et al. (2018), cultural norms and values play a significant role in marital stability. The traditional emphasis on family cohesion and the societal expectations surrounding marriage contribute to the dynamics of divorce in the region. Economic factors also play a crucial role in the determinants of divorce in Kigali City. Economic instability, unemployment, and financial stress are often cited as contributing factors to marital discord (Musabanganji & Wubneh, 2016). Limited economic opportunities may lead to strained

relationships and increased tension within marriages, ultimately contributing to a higher likelihood of divorce. Understanding the economic landscape in Kigali City is essential for comprehensively analyzing the factors influencing divorce rates.

One significant determinant of divorce in Kigali City is economic stress. As Rwanda continues to undergo economic transformation, some couples may face financial difficulties that strain their marriages. High unemployment rates or limited income opportunities can lead to financial instability within households, increasing the likelihood of divorce (Amato, 2010). Economic stressors can lead to conflicts over money management and the inability to meet basic needs, contributing to marital discord (Dew, 2008). Economic instability and financial stress can significantly strain marital relationships. In Kigali City, as in many urban areas, economic pressures stemming from unemployment, poverty, or unequal financial contributions can lead to marital conflicts that ultimately result in divorce (Amato & Keith, 1991).

Economic instability and financial stress can strain marital relationships and increase the likelihood of divorce (Skinner et al., 2017). In Kigali City, economic challenges, unemployment, and poverty may put additional pressure on couples, leading to marital discord and, in some cases, divorce. Economic factors can also influence access to legal resources required for divorce proceedings. Economic instability and financial stress can strain marital relationships, leading to conflict and eventual separation (Amato, 2010). In Kigali, economic disparities between spouses, unemployment, and poverty have been cited as factors contributing to divorce (Nsabimana et al., 2017). Additionally, urbanization and the changing role of women in the workforce have reshaped traditional gender dynamics and family structures, potentially impacting marital stability.

Rwanda, like many African nations, has experienced rapid urbanization and economic changes.

Economic strains can put pressure on marriages as couples face challenges related to employment, financial stability, and disparities in income. High unemployment rates or inadequate income can lead to marital stress and, in some cases, dissolution of marriages (Gahamanyi & Kimonyo, 2018).

Social and Cultural Factors

Cultural and social factors play a pivotal role in divorce patterns in Kigali City. The Rwandan society, though evolving, still retains some traditional norms and values regarding marriage and family. Factors such as early marriages, arranged marriages, and social expectations can contribute to the vulnerability of marriages. Cultural pressures, such as gender roles and expectations, may also play a role in marital conflicts and eventual divorces (Uwizeye & Ingabire, 2017). Cultural and religious beliefs can influence divorce rates, as they may impact attitudes towards divorce and marital expectations (Cherlin & Amato, 2008). Societies with more conservative views on divorce tend to have lower divorce rates compared to more liberal societies. Cultural and social norms play a significant role in shaping attitudes toward divorce (Izugbara, 2005). In Rwanda, societal expectations regarding marriage and family life may discourage divorce, particularly for women. However, changing societal norms, increased gender equality, and women's empowerment in urban areas like Kigali City may be challenging traditional views and contributing to higher divorce rates (Vyas, 2016).

Social factors, such as education and urbanization, further impact the determinants of divorce in Kigali City. Research by Nzayisenga (2017) suggests that higher education levels among individuals in urban areas are associated with an increased likelihood of divorce. The changing societal norms and increased exposure to alternative lifestyles in urban environments contribute to a shift in marital dynamics. This underscores the need for a nuanced understanding of the socio-cultural context within Kigali City when examining divorce patterns. Rwanda is a country with a rich cultural heritage

and strong religious beliefs. However, cultural and religious factors can also contribute to divorce. In some cases, interfaith marriages may face opposition or conflict due to religious differences. Furthermore, cultural expectations and norms regarding gender roles, family obligations, and marriage may influence marital satisfaction and, consequently, divorce rates (Balen et al., 2019).

Rwandan society is deeply rooted in cultural traditions and values. However, changing social norms, urbanization, and exposure to global influences have led to shifts in marital expectations. For instance, the traditional role of women in Rwandan society has evolved, with many women seeking greater independence and opportunities for self-fulfillment (Dolan, 2015). These changes can create tension within marriages, as couples navigate the evolving dynamics of gender roles and expectations.

Rwanda's culture is evolving, and traditional norms regarding marriage and family are adapting to modern influences. As couples in Kigali City navigate between traditional expectations and contemporary values, conflicts can arise, leading to divorce (Umurungi & Mokuza, 2016). Socio-economic determinants play a significant role in divorce patterns within Kigali City. Economic instability, unemployment, and financial stress have been identified as primary triggers for marital discord and subsequent divorce (Musabyimana et al., 2018). In a rapidly urbanizing environment like Kigali, economic pressures can strain marriages, leading to marital breakdowns and divorce. Rwanda's rich cultural heritage is intertwined with marriage and family structures. However, traditional norms and values, such as gender roles and expectations, can also contribute to divorce. Gender inequalities, which persist in some aspects of Rwandan society, may lead to dissatisfaction and marital conflicts (Balikungeri et al., 2016). Changing attitudes toward traditional gender roles and expectations are influencing divorce rates in Kigali City.

Family and Social Support

The presence or absence of social and family support networks can significantly impact marital stability. In Kigali City, couples who lack a support system may find it more challenging to cope with marital challenges. Family pressure, interference, or the absence of guidance and counseling can exacerbate marital conflicts and contribute to divorce (Fincham & Linfield, 1997). Conversely, strong social and familial ties can provide couples with the necessary resources to address marital issues constructively.

Family structure and dynamics also play a role in the determinants of divorce in Rwanda. Studies by Dusabe and Uwizeye (2019) highlight the impact of extended family systems and social support networks on marital stability. The presence or absence of a supportive family structure can influence couples' ability to navigate challenges and conflicts, thereby affecting the likelihood of divorce. Understanding the intricate interplay between family dynamics and marital outcomes is crucial for a comprehensive analysis.

Individual characteristics, such as education level, age at marriage, and religious beliefs, can also influence divorce decisions (Tejada & Cordova, 2015). In Kigali City, disparities in education and age at marriage among couples may be contributing factors to divorce rates. Additionally, religious affiliations and beliefs may affect individuals' perceptions of divorce and their willingness to pursue it as an option.

Marital Dissatisfaction and Communication Issues

Marital dissatisfaction is often cited as a primary precursor to divorce (Amato & Previti, 2003). In Kigali City, couples experiencing dissatisfaction in their marriages may be more inclined to seek divorce as a solution to their problems. Additionally, communication issues within marriages, including lack of effective communication or frequent conflicts, can exacerbate marital dissatisfaction and contribute to the decision to divorce (Markman et al., 2010).

Legal Framework

The legal framework surrounding marriage and divorce in Rwanda can also be a determinant. Changes in divorce laws and regulations, such as the introduction of "no-fault" divorce, may affect divorce rates by making divorce more accessible and less stigmatized (Ruusa, 2016). Awareness of legal rights and options for divorce can influence individuals' decisions to end a marriage. The legal framework surrounding marriage and divorce in Rwanda also plays a role in determining divorce rates. The ease of access to divorce and the legal rights of each spouse can influence couples' decisions to seek divorce (Ngoga, 2017). Understanding the legal aspects of divorce is crucial for policymakers, as changes in legislation can impact divorce rates and procedures. Changes in divorce laws and policies can impact divorce rates. In Rwanda, legal reforms have simplified divorce procedures, making it more accessible. While these reforms address issues of gender equity and justice, they also contribute to increased divorce rates (UNICEF, 2015).

Rwanda's legal and policy framework has also evolved to address divorce-related issues. Legal reforms have simplified divorce procedures, making it more accessible for couples facing irreconcilable differences (Ministry of Justice, 2016). While these reforms aim to provide individuals with options, they may also contribute to an increase in divorce rates. The legal and policy framework governing divorce procedures and regulations in Rwanda can impact divorce rates (Mukabutera, 2016). Understanding the legal grounds for divorce and the accessibility of legal services in Kigali City is essential for assessing the role of the legal system in divorce determinants.

Legal and policy factors are also significant determinants. Changes in Rwanda's legal framework, including the adoption of a new family code in 2016, have made divorce more accessible and less stigmatized. This legal shift has contributed to an increase in divorce rates, as individuals find it

easier to navigate the legal process (Ministry of Justice, 2016).

Theory on Divorce

Economic theory traditionally views divorce as a shock increasing individual background risk, which raises uncertainty about future income (Carroll, 1997; Cocco, 2005; Cocco et al., 2005; Love, 2010). If two spouses decide to divorce, economies of scale associated with marriage are lost, and the uncertainty about the future and the possibility of a second marriage are likely to affect the individual's financial risk taking and wealth accumulation (Schmidt and Sevak, 2006). In addition, divorce may be a costly event requiring lawyer payments and liquidation of real estate assets, which may then alter the composition of wealth. Moreover, assets need to be divided, potentially increasing or decreasing personal wealth depending on initial levels.

Mitigating Divorce

Unpaid care work to be valued in divorce settlement cases

If a new bill on family eventually sails through parliament, unpaid care work will soon be valued in divorce settlement cases, after a study found that Rwandan women spend disproportionately more time than men on unpaid care work.

An activity is considered unpaid work if a third party could be paid to do it. Examples include, but are not limited to, routine housework, shopping, and caring for other members of the household such as children and the sick.

According to UN Women Rwanda's 2022 baseline Survey on unpaid care work status among women and men in eight districts of Rwanda, women and girls from rural and urban areas carry a heavier burden of care work than their male counterparts.

The survey showed that rural women spend on average 7.1 hours per day working on unpaid care work while men spend 2.1 hours only. It is not so much different from urban women who spend 6.9 hours per day while their male counterparts spend

2.1 hours. It also showed that this is not merely a generational issue, because most of the men interviewed said they were never exposed or taught to work on unpaid care work by their parents.

Over 60 percent of men have never observed their fathers or other men in the household preparing meals, cleaning the house, or washing clothes, 50 percent have never seen their fathers or other men in the households taking care of themselves or their siblings, more than 45 percent were never taught of cleaning the house, washing clothes as well as taking care of themselves or their siblings, and 54.9 percent were never taught of preparing meals. The women didn't complain either. 90 percent of married women reported being satisfied with how the labour is divided with their spouses, 30.35 percent of them being very satisfied.

However, if the draft family law is approved by parliament, unpaid care work will not go unvalued, at least in a divorce settlement case, with a concern that every hour a woman spends on unpaid care work is one hour less she could potentially spend on market-related activities or acquiring educational and vocational skills, hence a contribution to her family.

A 2021 landmark divorce case in China had a man pay his ex-wife for five years of unpaid housework, raising a huge debate online over the value of domestic work, with some saying the compensation amount was too little. The presiding judge then told reporters that the division of a couple's joint property after marriage usually entails splitting tangible property, but housework constitutes intangible property value. The ruling was made according to a civil code in the country which came into effect in 2021, where a spouse is entitled to seek compensation in a divorce if he or she bears more responsibility in child raising, caring for elderly relatives, and assisting partners in their work.

Effects of divorce

Psychological effect

Children with divorced parents are likely to have depression, anxiety and stress. They tend to worry a lot because of how they saw their parents fight and argue before they divorced. They also tend to not want being yelled at, so they run away from such to avoid being affected.

Intellectual effect

Most divorced parents don't follow up on their children after separation. This can result to children not concentrating on their studies and loose interest in working hard at school. Some children too who end up living with step parents having other children, tend to have conflicts among the family. Parents cannot be strict with their step children to avoid problems, and this has an impact on their education and behaviour.

Social effect

"Children of divorce are scared of being social and even engaging in the dating life because of what their parents went through. They are convinced that what happened to their parents will happen to them as well. They are afraid of getting married thinking that their partners will beat them up or they might do it, they are convinced of not having stability just like their parents.

KNOW YOUR RIGHTS: In case of divorce

Every child deserves to grow up in a happy, loving home with both parents. But this isn't always the case; sometimes parents come to an impasse and decide to end their marriage. Although a lot of things change when parents get divorced, one thing remains true; the right to parental care must be upheld.

This is why article 231 of law no. 32/2016 of 28/08/2016, the law governing persons and family says that there should be an agreement concerning the custody of children and the contribution each of the parents will make to the maintenance and education of the children.

This means that each parent must ensure that the children have food, shelter, clothing and other basic needs even after divorce.

The reason why it is necessary to spell out such details regarding parental responsibility is because some mothers and fathers have been known to abandon their children after divorce. And some of them use their cultural beliefs to deal with divorce instead of using the law or putting the children's needs into consideration.

For instance, one of the questions that people often answer incorrectly is, who has the right to take children after a divorce? Some say that children belong to their father. However, this not lawfully or even scientifically true. Children belong to both parents.

Thus, regarding custody, article 243 of the law governing persons and family makes special provisions for children under the age of six, saying that they "must live with their mother unless the interests of the children are in danger."

Otherwise, depending on the circumstance and best interests of the child, custody can be granted to their mother, father or allow them to share custody. Custody can even be granted to another person altogether.

This is not a permanent decision and can change with circumstance. For example, if the parent who is granted custody mistreats the children, the children can be taken away. The parent who does not have custody of the children can visit, talk to them or be visited by them. "Regardless of which person the children are placed with," says article 244 of the law governing persons and family, parents retain the right to supervise the maintenance and education of their children." In addition to parental responsibility, children have the right half of each parent's property in case of divorce. This is according to article 246 of the law governing persons and family. The property is cared for by the parent who is granted custody. Children can later retrieve the property when they become adults.

CONCLUSION

In conclusion, the determinants of divorce in Kigali City, Rwanda, are multifaceted, encompassing cultural, economic, and social factors. The interplay of traditional values, economic stability, educational levels, and family dynamics contributes to the complex landscape of divorce in this region. Future research could delve deeper into the specific nuances of these factors, considering the evolving socio-cultural context and economic landscape of Kigali City. By understanding these determinants, policymakers and practitioners can develop targeted interventions to support marital stability and strengthen the social fabric within the community. As the city continues to evolve, understanding these determinants is essential for developing targeted interventions and policies that promote healthy marriages and family structures. Moreover, it underscores the need for comprehensive research and data collection to inform evidence-based strategies for addressing divorce-related challenges in Kigali City. Reducing divorce rates in Rwanda requires a holistic approach that considers the influence of socio-economic factors on marital stability. By understanding and addressing these determinants, policymakers can develop targeted interventions to support families and foster stronger, more resilient marriages in the country.

This case study of Kigali City illuminates the multifaceted determinants of divorce in Rwanda. Economic stress, shifting social and cultural norms, family support systems, and the legal framework are all factors that influence marital stability. Recognizing these determinants is essential for developing targeted interventions and support systems to help couples navigate the complexities of marriage. Infidelity remains a significant determinant of divorce, with research consistently showing a positive correlation between the two. Understanding the factors contributing to infidelity and its impact on couples' emotional well-being is essential for designing effective interventions to support struggling marriages and minimize the

prevalence of divorce. Divorce is a complex phenomenon influenced by multiple factors. This literature review has highlighted some key determinants, including communication difficulties, infidelity, financial stress, lack of intimacy, conflict and fighting, unrealistic expectations, and parenting conflicts. By understanding these factors, individuals and professionals can work towards enhancing marital relationships and reducing divorce rates.

Effective communication is an essential determinant of marital stability, and it significantly influences divorce rates. Couples who exhibit positive communication behaviors and engage in open, honest, and respectful dialogue are more likely to maintain satisfying and enduring relationships. On the contrary, those who struggle with negative communication patterns or lack constructive communication skills face a higher risk of divorce. These findings emphasize the significance of incorporating communication skills training in couples' therapy and pre-marital counseling programs to promote healthy marriages and reduce divorce rates.

Gender differences in the divorce effect on financial behavior are also established. Women are, on average, shown to not adjust their precautionary savings to the same extent as men before the divorce. I also provide evidence that women are reducing their financial risk-taking more than men after a divorce. This may be due to inequalities in financial positions or an adjustment towards individual preferences. Moreover, results are also interesting since lower financial risk taking usually entails a lower expected return, which may then affect wealth accumulation possibilities. The evidence that the divorce effect differs between genders is hence of importance for policy makers and future legislators of divorce laws in their continuing work to counteract the economic disparity effects divorce typically gives rise. Divorce in Kigali City, Rwanda, is influenced by a combination of factors, including marital dissatisfaction, economic challenges, changing

cultural norms, legal considerations, and individual characteristics. Understanding these determinants is crucial for policymakers and practitioners to

develop targeted interventions and support systems that can help reduce divorce rates and mitigate its impact on individuals and families.

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