

RESEARCH REPORTS

Stress and coping resources of divorced women in the Maldives

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ABSTRACT *The paper explores the stress level and the coping resources utilized by divorced women in the Maldives. While the study is designed as a quantitative investigation, the general objectives are not to generalize findings but to gain an understanding of divorce demographic and coping strategies of women after divorce. The Taylor's manifest anxiety scale was used to assess stress, and a second questionnaire assesses divorcees' current situation and their coping strategies. Both the questionnaires were self-administered by 60 participants identified through snowball sampling strategy. The findings show that divorced women exhibit notable psychological stress, with 46.7% of the participants having high stress, 51.7% having low stress and only 1.7% exhibiting no stress. While other unknown stressors in their life cannot be ruled out, the findings suggest that better socioeconomic, cognitive and emotional resources such as education, employment, adequate finance including child maintenance from the father of the child, emotional support from immediate family as well as friends have a positive impact on reducing stress. Contrarily, the findings also show lack of employment, rental expenses, dependency on an external party for child maintenance support, the uncertainties of a new romantic relationship, and the experience from a painful divorce process can have a negative impact on psychological wellbeing. Furthermore, in adjusting to life after divorce, most of the participants seek financial independence through upskilling and employment, while some divorced women seek remarriage for financial and emotional security.*

Keywords: post-divorce stress, coping strategies, divorced women, remarriage, Maldives

Introduction

High divorce rate continues to be a major social issue in the Maldives. However, there is a shortage of systematic research into different aspects of this critical phenomenon. Divorce has many negative effects on the people involved as well as other members of the respective families. This paper focuses on divorced women in the Maldives and explores their psychological stress scale and coping strategies with the divorce. The following sections present background into divorce culture of the Maldives and outlines important policy initiatives currently in place.

Divorce culture in the Maldives

While there is some stigma attributed to unmarried women, notably in the tourism sector (El-Horr & Pande, 2016), in the Maldives, divorce is seen as a socially accepted phenomenon that carries no evident stigma (UNFPA, 2004). The national divorce rate has remained high for some decades. UNFPA (2004, citing Nugman, 2002), highlighted that based on data for the year 1995, Maldives had the highest divorce rate (10.97), followed by both Guam and Belarus—with a divorce rate of 4.3—as the countries with the second and third highest divorce rate worldwide. The crude divorce rate is calculated as the number of divorces for the year divided by the total population and multiplying the result by 1000. According to the published statistical yearbooks of the Maldives National Bureau of Statistics (NBS 2003; 2006; 2008; 2012; 2014; 2016; 2019) data for marriages and divorces for the last two decades (synthesised in Figure 1), the crude divorce rate dipped in the year 2001 and has been on an escalated rise since 2003. While 22 years ago, in 1999, 2412 marriages and 1575 divorces were registered with a divorce rate of 5.74, the latest data show the divorce rate at 8.45 for the year 2018 with 5290 registered marriages versus 3166 divorces during the year.

UNFPA (2004, citing Raazee, 2000) reported that a study conducted in 1979 by Helen Siedler found that on average every Maldivian woman would have married four times by the age of 30 and “she will have had three different husbands and will have married one of those husbands twice” (p. 11). The proportion of all marriages that are remarriages has remained more or less constant across the years according to data presented in the Statistical Yearbook of Maldives. For instance, remarriage statistics for the years 2015, 2016, and 2017 reported by NBS (2018) shows 2764, 2772, and 2580 respectively as registered remarriages by women. The figures are quite similar to that of men with 2737, 2715, and 2582 marriages for the years 2015, 2016, and 2017 respectively registered as remarriages (NBS, 2018). There is no literature to determine the extent of stepfamilies or to ascertain whether stepfamilies are stigmatised or not in the Maldives.

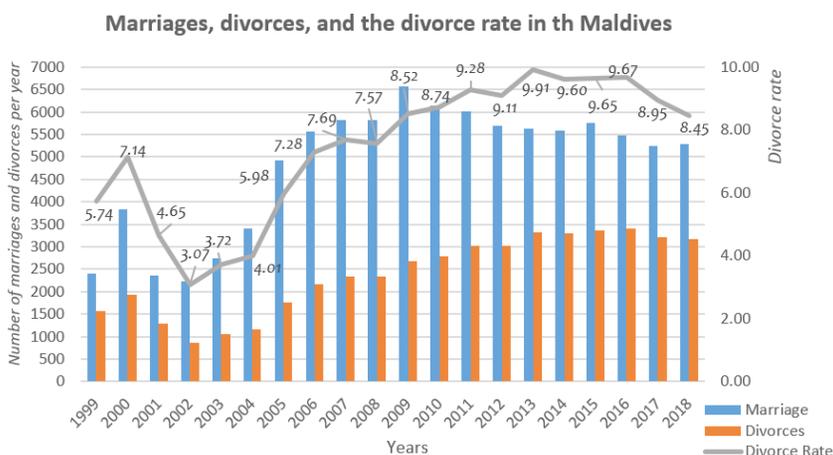


Figure 1. Registered marriages and divorces in the Maldives 1999 to 2018. (Synthesized from the NBS data presented in annual Statistical Yearbook of Maldives)

According to the Family Court (cited in Ibrahim, 2018), the reasons for the high divorce rate and remarriage practices include: wife opting to go back to her ex-husband, wife leaving the house after a quarrel, wife committing adultery, husband having more than one wife, and job advancement and prosperity of either of the partners. As highlighted in the Family Law Report (UNFPA, 2004), the high divorce rate was a major social issue even in the early 1990s and the need for interventions was a highlight of the Presidential speech at the opening session of the Citizen's Majlis (Parliament) in 1995.

Policy initiatives

One of the follow-up interventions resulting from the government profiling of the issue of divorce was the enactment of the Family Act 4/2000 passed by the Parliament in December 2000 and implemented in 2001. This Family Law outlined provisions in respect of the principles to be followed with regard to marriage, divorce, payment of alimony and child maintenance, custody, guardianship, and other matters of family life in the Maldives. One important clause was legalising minimum eligible age for marriage as 18 years. The drastic drop of the divorce rate from 2001 (see Figure 1) can be interpreted as an immediate direct result of the introduction of the Family Law. Prior to this, husbands can divorce their wives easily with the direct and indirect words of divorce, and then formally registering the divorce in the Court, but the men were not obligated to get court permission to exercise their right to divorce (UNFPA, 2004). With the enactment of this new Family Law, upon failure to follow the procedure, there was a provision to penalise the offending man with a fine not exceeding MVR 5,000. The Family Act 4/2000 also has the potential to save a number of divorces as the court can decide to keep the marriage intact through reconciliation measures, based on the statements of husband and wife, especially when they have dependent children.

The provision of legal procedures on alimony and child maintenance support was one main premise, on which women engaged with this Law, as quite a number of men neglect their duties of spending on their children. After the implementation of the Family Act 4/2000 as outlined in the Family Law Report (UNFPA, 2004), the reporting of cases of child maintenance negligence increased yearly. The Family Court operates a monitoring system ensuring that the court-ordered payments are delivered accordingly and if fathers repeatedly fail to pay the amount, they can be penalized by being jailed for 15 days. Where the parents opt to settle child support and maintenance outside of the Court, the provision is allowed. Not honouring this agreement is not unheard of. The monthly updates by the Ministry of Gender, Family and Social Services (MGFSS) reports attending to 26 cases of family issues during the month of September 2019 alone, which included 6 cases of child maintenance negligence (MGFSS, 2019).

To assist single parents who struggle financially to cope with their hardship, to secure the basic needs of the affected children, a Single Parent Allowance scheme was introduced in 2010 with the National Social Protection Agency (NSPA) working as the lead agency coordinating and implementing social protection programs in the Maldives. The eligibility criteria for this allowance are: being a single parent looking after a child under the age of 18 years and receiving an income lower than the income poverty line (ADB, 2012). This government scheme provides a monthly financial assistance, to the responsible parent, of MVR 1,000

per child for a maximum of 3 children below the age of 18, and in 2012 alone 5,491 children benefited from this allowance (UNICEF, 2013). In 2019, the upper limit of the single parent allowance was raised to a maximum of MVR 10,000 to cater to up to 10 children in the care of single parents (President's Office, 2019). It can be reasonably assumed that the bulk of this benefit reaches the hands of women rather than men. As reported by UNFPA (2004), in the case of a marital dissolution the cultural norm is for the mother or the maternal grandmother taking responsibility for child-rearing.

Along this line of women empowerment, an important right ensured by the Family Act 4/2000 is the provision for women to initiate and access divorce. As outlined in the Family Law Report (UNFPA, 2004) women often compromise and stay in unhealthy and abusive marriages for the fear of financial insecurity for themselves and/or to care for their children. As highlighted on the Family Law Report (UNFPA, 2004) some cases initiated by women were in fact ruled in the favour of women based on the reasons cited for divorce. While this paper does not focus on how the Law has impacted on women exercising this right, the re-escalation of the divorce rate after a few years of the Law, as alluded by Ibrahim (2018), could be partly a result of women empowerment and more women initiating divorce.

The situation with gender equality in the Maldives is recognized to be at a better situation comparatively to other South Asian countries. As highlighted by El-Horr & Pande (2016), arranged marriages are almost non-existent in the Maldives and women have the freedom to choose whom to marry. Likewise, there is no stigma for either the divorced men or women (UNFPA, 2004) and divorce practices are generally flexible (Fulu, 2014). However, HRCM (2012) survey showed that popular support for gender equality is on the decline compared to the findings from their earlier study in 2006. This included a decline in acceptability of divorce in the outer islands versus an elevated acceptability of divorce in cities while all other measures of gender equality appeared to have shown a decline even for urban communities. The Gender Equality Act of 2016 is a positive measure in this regard. However, there is a lack of research findings on how the divorce practices impact women's psychosocial wellbeing.

Research objectives

The objective of this paper is to present an exploration of the divorce demographics, psychological stress and coping strategies of divorced women in the Maldives. In doing so, the paper highlights the coping resources of the divorced women, identify social protection initiatives as well as identify areas for social policy interventions. In understanding the coping strategies and support systems available for the divorcees, their socioeconomic resources, cognitive resources, emotional resources, and psychosocial wellbeing were analysed as they are important considerations in adjustment and coping with divorce and its related consequences.

Scope and limitations

The scope of the research was delimited only to currently divorced women, who went through a divorce within the last seven years, therefore the findings does not reflect the demographic of all divorced women in the Maldives. The selection of

research participants was not limited to their first divorce, and it was not ascertained how many times they have undergone a divorce, and thus discrepancies in coping mechanism might be misrepresented. The research was limited in coverage given the time availability for data collection as well as difficulty in reaching prospective participants on other islands owing to the choice of paper-based questionnaire for logistical reasons, and therefore the recruited sample was not large enough for generalisations to the population. However, the sample was sufficient as an exploratory exercise of the phenomenon being studied, especially owing to the reliability of the responses accounted for by the quality assurance measure of the reliability score of the standardised questionnaire.

Significance

As demonstrated in the literature review that follows, divorce is a debilitating life situation and especially makes women more vulnerable. While Maldives has the highest divorce rate worldwide (UNFPA, 2004) and important initiatives such as the introduction of Family Act 4/2000 and single parent allowance are believed to have brought positive changes for women and the wellbeing of children (ADB, 2012; UNESCO, 2013), there is a shortage of documentation and research into various aspects of divorce. The findings presented here adds to this sparse body of knowledge as well as explore a critical aspect of women's wellbeing by analysing their psychological stress scale and the coping strategies of women in dealing with post-divorce adjustment. Consequently, the findings highlight factors for possible policy interventions, introduction of accessible family counselling, and the creation of evidence-based awareness on consequences of divorce.

Literature review

Despite the pervasiveness of divorce, it is recognized as a stressful life event. Divorced individuals meet post-traumatic stress disorder diagnostic criteria and report psychiatric co-morbidities more than married individuals (Slanbekoval et al., 2017). Divorce is among the most stressful life experiences for those who experience it, irrespective of their gender (Amato, 2010). Based on research evidence, Leopold (2018) concluded men were more vulnerable to short-term consequences of divorce, while in the mid-term both men and women's adjustment to divorce was similar, but more significantly men's strain of divorce in the long-term was transient while for women it was chronic. According to Slanbekoval et al. (2017), divorced women show poor social and family adjustments and are more depressed, lonely and financially burdened.

Following divorce, two types of chronic stress occurs: the 'known' stressors and the 'unknown' stressors (Gadoua, 2012). The disruption to familiar life and lifestyle, having to start over, making the decision to move on or to stay back, having less money and worries about children (Leopold & Kalmijn, 2016) are certain 'known' stressors for divorced women. The 'unknown' stressors include factors such as speculation on whether the settlement or alimony will be fair enough for a better future, thinking about finding employment and adjusting to work after staying at home for many years and wondering about how the children will survive, fearing the family matters which will arise later, and social and emotional adjustments and

so on. As Gadoua (2012) further states, in divorce what people cannot predict can cause greater fear and stress than what they do know.

Divorce normally happens due to unhappy marriages (Shreeve, 1984), which can be a manifest of reasons such as unemployment, physical and mental illness, frequent infidelity from either partner, sexual problems and divergent interests. These problems do not have immediate solutions. As a result, it creates tension between husband and wife that can eventuate in divorce. Accordingly, the process of divorce, which starts long before the marriage is dissolved and ends long after the legal process has been concluded, creates a number of stressful experiences and cannot fit into a crisis model (Amato, 2000). Divorced people repeatedly show health problems and decline in psychological functioning, show decrease in their overall happiness, and difficulty in leading a normal life (Kulik & Heine-Cohen, 2011).

Research shows that divorced women compared to men are more likely to experience financial hardship and this eventuates in the likelihood of women having to work more to earn for her survival (Leopold, 2018). It forces them to find alternative methods to adjust in the everyday life situations. A person's wellbeing generally declines owing to: the changes in resources due to loss of the economic benefits, a lack of emotional support, and the stress associated with the divorce process (Brown, 2014).

Divorce brings more long-term stress to a women's life in comparison to men (Turner, 2006), because normally women take the custody of children and are more at risk of poverty as a result of losses in household income (Kulik & Heine-Cohen, 2011; Leopold, 2018; UNFPA, 2004). As a result, mothers are more affected than fathers after the separation owing to the difficulties faced by women in balancing a job and personal life with the greater responsibilities of child upbringing (Leopold & Kalmijn, 2016). Likewise, those who have not been in the labour market before are likely to seek employment after divorce and this new adjustment for them, in addition to childcare can be challenging (Gadaou, 2012). Furthermore, Leopold (2018) highlight that a higher percentage of women who have to stay at home to take care of their children, especially the very young or children who need special attention, face a greater decline in their financial adjustments.

There is also general consensus on the negative impact of divorce on child wellbeing. As outlined by Waller & Peters (2008), based on high exposure to divorce, parents of young children cite the fear of divorce and the potential consequence of divorce to themselves and their children as a barrier to remarriage. As Meltzer (2011) states, summarising research literature, it is conclusive that there are more short-term and long-term psychological and social issues and serious adjustment challenges for children after parental divorce, compared to children from intact marriages. According to Havermans et al. (2017), a parental divorce is always a stressful experience for children and the stress not only comes from the divorce per se, but also from other stressful events such as restructure of the family, parental quarrelling, moving to a different place to live, changing schools, etc. Due to the family problems arising from divorce, domestic violence and juvenile delinquencies tend to increase (Arkes, 2013; Price & Kunz, 2003). This highlights the importance of ensuring that the parents are better equipped in dealing with the divorce process as well as post-divorce stress.

According to a longitudinal study, Vélez et al. (2011) found that children with warm and positive relationships with their mothers, even after parental divorce, have higher level of coping success than that of children with less positive relationships with their mother. Positive parent-child relationships also have a greater impact on children's school engagement. Parental divorce brings a decline to the total household income, so there is a tendency of declining investments for children's future educational opportunities (Havermans et al., 2017).

Accordingly, it is not surprising that single mothers suffer higher rates of major depressive disorders and considerably elevated levels of psychological distress compared to married mothers (Turner, 2006). As highlighted by Razee (2001), women in the Maldives are often dependent on men for their financial safety, and this forces divorced women to remarry quickly. The 2006 census data (cited in ADB, 2012) reported unemployment rate for women at 23.7% compared to 7.9% for men. The observations from Razee (2006) is noteworthy that for some women, marriage "did not bring the financial security that they hoped for. Instead it brought challenges and conflicts leading to suffering and distress" (p. 91).

On the one hand, the sole responsibility of childcare has the potential to elevate financial stress, and on the other hand women with residential children is shown to have lower chances of repartnering/remarriage (Galezewska et al., 2017), which further impedes women's path to economic recovery (Leopold, 2018, p. 770). Another significant characteristic for the likelihood of remarriage is the earning capacity of women, indicating unemployed divorced women's recovery from post-divorce stress further declines (Pasteels & Mortelmans, 2017). Additionally, irrespective of whether the woman has residential children or is childless, the prospect of a new partner is an additional stressor following divorce (Gadaou, 2012).

The remarriage statistics from NBS (2018) for the years 2015 to 2017 show that there is no significant gender difference between the number of remarriages in the Maldives. For instance, in 2017, 1,345 men vs 1,349 women registered their second marriages, while 586 men vs 591 women registered their fourth marriages. In the absence of further analytical research, it cannot be ascertained how successful these remarriages are for the wellbeing of the couple as well as any stepchildren from either side. There is limited research from other countries to indicate stepfamilies are stigmatised (Cherlin, 2017; Ganong & Coleman 2017) and other research that highlights the potential for tension and conflict between stepparent-stepchild relationships (Christian, 2005; Ganong et al., 2019). Irrespective of the presence of children, post-divorce adjustment requires the mediation of coping resources.

Coping resources

Coping is what people do and the efforts they put to manage stress and to deal with stressors (Price et al., 2010). Coping refers to all the efforts to get through to manage a stressor, irrespective of the effect (Lazarus & Folman, 1984). Based on a number of research literature, Kulik and Heine-Cohen (2011) offers a useful grouping of the significant coping resources central to adjusting to divorce. These include: (1) socioeconomic resources, (2) cognitive resources, and (3) emotional resources.

Socioeconomic resources, including educational and economic status, is believed to offer more control over the life situations with an increased ability to earn a living as well as cope under the pressure of divorce (Kulik & Hein-Cohen, 2011). According to Booth and Amato (1991), the absence of post-high school experience as well as unemployment are detrimental to divorced individuals. Education not only facilitates participation in income generating activities, but also enhances self-esteem and opens up a wider networking opportunity leading to better social support which is useful in mitigating psychological stress (Quinn-Hogan, 2018).

The second coping resource is cognitive resources which includes reasoning and well-organized thought process that the individual utilise to adjust themselves in the situation and how they deal with the cognitive conflicts which arise frequently after the divorce (Kulik & Hein-Cohen, 2011). The need for higher studies and learning new skills after divorce are some examples of amplifying cognitive resources. Individuals who have higher understanding level of the situation finds it easier to adjust to the immediate consequences of the divorce (Wang & Amato, 2000). Through a follow-up survey with couples who attended and those who did not attend a divorce education program, Criddle et al. (2003) found that both males and females in the attendance group had lower conflict scores compared to the non-attendance group.

The third group of coping resources identified by Kulik and Hein-Cohen (2011) are emotional resources which may include amicable relationship with ex-spouse and/or with a new partner, and ability to move on and creating an identity that is independent of their ex-spouses. Wang & Amato (2000) concluded that remarriage as well as dating someone steadily was positively associated with post-divorce adjustment. Brown's (2014) qualitative investigation on coping resources found that apart from resorting to spirituality, the support of family and friends was an important coping strategy to help through post-divorce stress. Likewise, a study by Kolodziej-Zaleska and Przybyla-Basista (2016) confirmed the mediating role of social support, while also flagging the importance of balance of the support environment and relationships. They highlighted that these relationships could have both helpful and upsetting qualities, such as moving back to live with a parent(s) being positive on health and well-being while it also might be stressful for the divorcee's sense of independence.

In summary, while divorce is a stressful life event for the couple involved, research show that the chances of chronic stress for women is far greater than it is for men. Divorce cannot be treated using a crisis model as divorce is a process that starts way before the actual dissolution of the marriage and its negative effects can continue long after the divorce. Research also show that the likelihood of remarriage is lower for mothers with resident children, women without financial resources and for older women. Divorce is also stressful for children for a variety of reasons such as drastic changes in family's financial resources, relocations, and associated stresses because of parental quarrels in the process of divorce. This inadvertently proves to be more stressful for the divorced parent who has the responsibility for the child upbringing. The rate and level of adjustment to divorce and the psychological wellbeing for all involved is highly dependent on the coping strategies of the divorced. The presence of better socioeconomic, cognitive, and emotional coping resources can determine how well the divorced are able to cope.

Research on these aspects is scarce from the Maldivian context, where the divorce rate is recognised to be the highest worldwide.

Methodology

This study uses a quantitative design, consisting of two survey questionnaires. Firstly, Taylor's manifest anxiety scale (TMAS) consisting of 40 questions, gathered data to determine the stress level of the participants. TMAS (Taylor, 1953), though dated, is a popular tool that has been successfully used in clinical diagnosis of stress and anxiety (e.g. Gagaa, 2013; Hojat & Shapurian, 1986; Jones & Reilly, 2016). The TMAS is originally in English. It was translated to Dhivehi language to cater for the target community. The second questionnaire, designed in Dhivehi language comprising of 20 questions, was designed as a divorcee situation analysis instrument. Both instruments were pilot tested before the data collection to ensure the validity of the tools.

A quantitative approach was seen more appropriate because it is less invasive in asking divorced women details about a distressing life event. The target population for the survey were currently divorced women aged 18 years and above, where the last divorce occurred within the last seven years. Participants were recruited through a snowball sampling strategy to ensure privacy and confidentiality of participant information; personally identifiable data was not collected. To begin the process of selection, the researcher identified 10 divorced women known to the researcher and further participants were recruited through a network of these participants. The researcher did not have direct access to all the participants as questionnaires were self-administered by the participants. Apart from the researcher identified participants, other questionnaires were sent to islands of the identified prospective participants where needed, through this network. The target sample size was determined to be at least 100 participants to be selected during the 2 weeks of data collection in August 2019. As there was a low receptivity of participants during this period, participant recruitment was continued for an additional 2 weeks. The data collection was carried out after the appropriate research ethics was cleared through the Maldives National University's research ethics committee, as the research was carried out as a postgraduate student research project at the University.

Data analysis was conducted using SPSS. The score from TMAS was used as one variable, as the stress scale. Questions from the second instrument was entered as the other variables.

Results & discussion

A total of 70 divorced women were identified and of these prospective participants, 64 consented to participate by completing and returning the two printed questionnaires. Four of these participants were rejected from the study because their reliability score according to TMAS was six or more. The TMAS reliability score ensures the reliability of the responses and thereby ensure the validity of the data collection instruments and the associated findings. The participants (n=60) comprise of currently divorced women mostly from Thaa Atoll (n=20), Raa Atoll (n=13), Noonu Atoll (n=11), and the remaining (n=16) were residing in Male'.

There were no notable differences or trends across participants from different locations.

Stress scale

The stress scores were determined based on the responses to the 40 psychosocial questions of the TMAS, and the scores were grouped as 'high stress' level, 'low stress' level and 'no stress'. Out of the 60 divorced-women participants of this study, 46.7% have high stress, 51.7% participants have low stress and only 1.7% exhibited no stress.

Age and educational background of divorced women

The findings suggest a higher likelihood of high level of stress among divorced women under 40 years of age. Additionally, the majority (80%) of the participants are under 40 years of age, and the highest age bracket of participants is aged 35 to 40 years (26.7%), followed by 12 (20%) of the participants aged 30-35 and 11 (18.3%) of the participants aged 25-30 years. The latest comparable national divorce statistics (NBS, 2018) show 39.1% of the women who underwent divorce in 2017 were aged between 26-39 years.

While this research did not determine how many times the participants have been divorced, the findings (Table 1) indicated the likelihood of one in every three women under the age of 30 in the Maldives to have undergone at least one divorce. While this observation is promising compared to the 1979 findings reported by Raazee (2000, cited in UNFPA, 2004), that on average, women in the Maldives would have married four times by the time they are 30, the findings highlighted the need for better interventions. Pre-divorce counselling can reduce the risk of psychological stress in the divorce process (Booth & Amato, 1991) and socioeconomic and cognitive resources are required for better awareness on marriage, consequences of divorce and divorce adjustments (Criddle et al., 2003).

The majority (75.4%) of the participants do not have post-high school education, with 31 participants having secondary education and 9 participants with only primary education as their highest qualification. While these findings are not conclusive on the impact of education on psychological stress following divorce, lack of post-high school education is believed to place divorced individuals at a disadvantage (Booth & Amato, 1991; Quinn-Hogan, 2018). In fact, the findings show that except for one, all among the 41.7% (25) of the participants who identified finding employment was a high priority after divorce identified their highest education as equivalent to or lower than higher secondary education, and 7 of them found finding a job challenging.

Table 1
Age & educational background of the divorced women and their stress level

Age	High stress	Low stress	No stress	Total	% respondents
18-25	6	3	0	9	15.0
25-30	5	6	0	11	18.3
30-35	6	6	0	12	20.0
35-40	8	7	1	16	26.7
40-45	0	4	0	4	6.7
45-50	2	4	0	6	10.0
50-55	0	1	0	1	1.7
above 55	1	0	0	1	1.7
Total (n)	28	31	1	60	100
Education	High stress	Low stress	No stress	Total	% respondents
Primary	3	6	0	9	15.8
Secondary	15	16	0	31	54.4
Higher secondary	2	1	0	3	5.3
Certificate level	4	1	1	6	10.5
Diploma	2	3	0	5	8.3
Undergraduate	0	1	0	1	1.8
Postgraduate	1	1	0	2	3.5
Nonresponse	1	2	0	3	-
Total (n)	28	31	1	60	100

Duration of last marriage and time lapse since the divorce

Based on the findings (Table 2), it can be interpreted that one in three divorces occur within the first 3 years of marriage, and two in three divorces occur within the first 5 years of marriage. The data shows that length of marriage does not eliminate the susceptibility to divorce, with 13.3% of the research participants stating their divorces happened after 10 years of being married. The findings suggest that those who were in the marriage for 1 to 5 years are more prone to high post-divorce psychological stress than those whose marriage dissolved after a longer time together. Earlier studies show adjustment to divorce was positively associated with factors such as divorcees' financial stability and formation of new intimate relationships as well as some younger individuals adjusting to divorce better (Wang & Amato, 2000).

Table 2
Duration of last marriage before divorce, and the time lapse since the divorce

Duration of marriage	High stress	Low stress	No stress	Total	%
0-1 year	2	8	0	10	16.7
1-3 year	6	6	0	12	20.0
3-5 year	8	9	0	17	28.3
5-10 year	8	5	0	13	21.7
More than 10 years	4	3	1	8	13.3
Total (n)	28	31	1	60	100
Time lapse since divorce	High stress	Low stress	No stress	Total	%
0-1 year	7	11	1	19	31.7
1-3 years	11	8	0	19	31.7
3-5 years	5	5	0	10	16.7
5-7 years	5	7	0	12	20.0
Total (n)	28	31	1	60	100

As this research concentrated only on people who are currently divorced, the findings are not conclusive about the trends of remarriage of women in the Maldives. However, the findings show that most of the participants (63.4%), at the time of data collection, have been divorced for less than 3 years and the majority are under 35 years of age. Another 20% of the participants have been divorced for over 5 years and most of these women are above 35 years. The finding from this research (Table 2) show, of the 12 women who stated they have been divorced for over 5 years 10 women have resident children, 6 out of the 12 are unemployed, and 5 are over 40 years. Cherlin (2017), summarizing findings from over 14 counties, stated that the likelihood of remarriage is higher for women who are employed, younger, and do not have resident children. However, the remarriage statistics from NBS (2018) show there is no significant gender difference between the number of remarriages in the Maldives.

Financial resources and living arrangements of divorced women

The majority of the participants (65%) comprising of 39 divorced women live on their home-island and at their own home. Five (8.3%) participants live on their home-island for rent. The remaining 16 (26.7%) participants live in rental accommodation in Male'. The data shows 56.3% of the participants in this latter category scored a high stress scale. Shortage of affordable housing is a major issue especially in the Greater Male' area (Fulu 2014; UNFPA, 2004), and therefore the psychological stress of these participants cannot be projected to the divorce process alone.

Table 3
Accommodation arrangement of the participants

Accommodation	High stress	Low stress	No stress	Total	%
In their home-island at their own home	17	22	0	39	65.0
In their home-island but in a rental accommodation	2	3	0	5	8.3
In greater Male' area in a rental accommodation	9	6	1	16	26.7
Total (n)	28	31	1	60	100

Interestingly, a large proportion of the participants have financial independence. However, it cannot be ascertained if their status was the same at the time of divorce or has changed over the course of the time lapsed. Thirty (50%) of the participants in this survey were employed and another 16.7% (10) of the participants had their own business at home, with one participant responding she was employed as well as had her own business. The remaining 19 (31.7%) participants were not employed. With most of the divorced women in this study who are not employed scoring high stress (see Table 4), the findings indicate lack of employment can be positively associated with stress. Notably, more women who work from home scored low on the stress scale. All self-employed women in this survey also have resident children. It can be speculated that, as suggested by Leopold and Kalmijn (2016) working from home eases the burden of balancing work and child-rearing.

Table 4
Labour force participation and level of income

Employment	High stress	Low stress	No stress	Total	%
Employed	14	16	0	30	50.0
Self-employed at home	3	7	0	10	16.7
Not employed	11	8	0	19	31.7
Employed + home business	0	0	1	1	1.7
Total (n)	28	31	1	60	100
Income	High stress	Low stress	No stress	Total	%
No income	10	9	0	19	31.7
2000-4000	4	8	0	12	20.0
4000-7000	6	4	1	11	18.3
7000-15000	6	8	0	14	23.3
More than 15000	2	2	0	4	6.7
Total (n)	28	31	1	60	100

The level of income varies, with 31.7% of the participants reporting no income, 38.3% of the participants earning less than MVR 7,000 per month and the remaining 30% of the women earning more than MVR 7,000 with four of them reporting an income of over MVR 15,000. The 2016 household income and expenditure survey reported the average monthly expenditure per household at MVR 25,119 and the average monthly per capita expenditure at MVR 6,505 in Male' and MVR 3,517 in the outer atolls (NBS, 2018b).

Child care responsibilities and support

From the 47 participants who responded that they have children, 16 (34%) said they receive the single parent allowance (SPA). From the 29 participants (61.7%) who do not receive the allowance, 11 participants said they are in employment and thus not eligible. The remaining 18 participants said that they have not tried to avail of the allowance. While the reasons for this was not ascertained, 6 participants had identified for the earlier question as being employed with an average income range of MVR 4000-7000 and 2 others who identified as being self-employed with an income of MVR 2000-4000. The remaining 10 of the 18 participants who do not avail of the SPA did not report having any employment nor any income, and have the child-rearing responsibility.

These findings suggest at least 21.3% of the divorced mothers in this research do not receive single parent allowance even though they might be eligible for it. While the age of the children was not ascertained through the questionnaire, 8 of these mothers are younger than 35 years of age and it is noteworthy that, 7 of these participants did report (Q11) that the father provides child maintenance support.

Table 5
Government social protection scheme for single parents

Single Parent Allowance (SPA)	High stress	Low stress	No stress	Total	%
Receive the allowance	8	8	0	16	34.0
Do not receive the allowance	11	17	1	29	61.7
Nonresponse	0	2	0	2	4.3
Total (n)	19	27	1	47	100
Reason for not receiving SPA	High stress	Low stress	No stress	Total	%
Not eligible because of job	4	7	0	11	37.9
Because have not tried to claim	7	10	1	18	62.1
Total (n)	11	17	1	29	100

While 78.3% of the divorced women in this survey stated they have children, from the findings (see Table 6) it can be interpreted that having children is not a significant factor for high stress. On the contrary, more of the participants (69.3%) who stated they did not have children scored a high stress scale. As this line of

reasoning was not accounted for in the questionnaire, it can only be speculated whether having children provides a level of comfort for the divorcees in the form of having someone in their life. These findings are contrary to earlier findings that report that single mothers are more prone to psychological stress because of the childcare responsibilities (Leopold & Kalmijn, 2016) than divorced women without children or mothers who are married (Turner, 2006).

Table 6
Responsibility of child-rearing and child maintenance support

Have children	High stress	Low stress	No stress	Total	%
Yes	19	27	1	47	78.3
No	9	4	0	13	21.7
Total (n)	28	31	1	60	100
Child-rearing responsibility	High stress	Low stress	No stress	Total	%
Mother	19	26	1	46	97.9
Father	0	0	0	0	0
Maternal grandmother	0	1	0	1	2.1
Other	0	0	0	0	0
Child maintenance support	High stress	Low stress	No stress	Total	%
Child's father	10	18	1	29	61.7
Child's Mother	6	9	0	15	31.9
Another Person	3	0	0	3	6.4

Of the 47 participants who stated they have children, 97.9% stated that the child-rearing responsibility was taken by the mother and only one participant stated the responsibility was given to maternal grandmother. This is consistent with earlier observations by UNFPA (2004) that child-rearing even in divorced families is largely a gendered role.

However, a large proportion of the participants (61.7%) stated that child maintenance is provided by child's father, while almost one-third (31.9%) of the divorced women said they themselves were financially responsible for their children, and the remaining three participants (6.4%) said someone else takes the financial responsibility.

Coping resources, strategies, challenges

The participants were asked about their perception on the most challenging aspects of post-divorce adjustment and also their perception on trusting men (see Table 7). The most challenging aspect was highlighted as loneliness with 46 (76.7%) participants selecting this answer. The second most common challenge was selected as lack of finance, with 31 (51.7%) participants selecting this answer.

This was followed by 11 (23.4%) women stating parenting or child-rearing was challenging. Coping with employment and finding employment was cited as challenging only by 10% and 11.7% of the participants respectively. Notably, 5 of the 7 participants who stated finding a job was challenging, also demonstrated high stress. The majority of the participants (61.7%) responded that they have difficulty trusting men, with another 16.7% indicating they cannot trust men. Only 21.7% of the participants were positive about trusting men after their divorce. These findings reflect observations similar to Slanbekoval et al. (2017), that divorced women show poor social and family adjustments and are more depressed, lonely and financially burdened than married women.

Table 7
Most challenging aspects after divorce

Current challenges (multiple response)	High stress	Low stress	No stress	Total	%
Parenting	6	4	1	11	23.4
Lack of finance	16	14	1	31	51.7
Loneliness	22	23	1	46	76.6
Coping with employment	3	3	0	6	10.0
Finding employment	5	2	0	7	11.7
Trusting men after divorce	High stress	Low stress	No stress	Total	%
Still can trust men	4	9	0	13	21.7
Difficult to trust men	18	18	1	37	61.7
Cannot trust men any more	6	4	0	10	16.7
Total (n)	28	31	1	60	100

Social support network

Parents, friends, and relatives were cited by 65%, 63.3%, and 61.7% of the participants respectively as the most helpful support network in the early stages of post-divorce adjustment. Only 6 (10%) of the participants said their colleagues were the most helpful people after divorce. None had selected counsellor as a coping resource (Table 8).

The most cited (83.3%) support mechanism the participants perceive as essential to rebuild their life post-divorce was the need for family support and assistance. This was followed by financial security (38.3%) and the support of friends (35.0%). One-third of the participants also highlighted the need for higher education as a support mechanism to rebuild their life after divorce, followed by another 20% identifying the importance of learning a new skill.

The highest prioritized action by the participants following their divorce, according to 25 (41.7%) of the women were seeking employment, followed by 33.3% of the women prioritizing finding another life partner. This was followed

by learning a new skill and higher studies, with 15 (25%) and 9 (15%) of the participants selecting these two actions respectively.

Table 8
Emotional resources and coping strategies post-divorce

Most helpful emotional support during the early phase post-divorce divorce	Participants (n)	% of participants
Parents	39	65.0
Relatives	37	61.7
Friends	38	63.3
Colleagues	6	10.0
Counsellor	0	0
Support mechanism needed to rebuild and readjust life post-divorce	Participants (n)	% of participants
Need family support	50	83.3
Need to learn a new skill	12	20.0
Need higher studies	20	33.3
Friends' support	21	35.0
Financial security	23	38.3
Priority after divorce	Participants (n)	% of participants
Finding a job	25	41.7
Higher studies	9	15.0
Learning a new skill	15	25.0
Finding another life partner	20	33.3

Remarriage

The participants were asked about their relationship status, and the findings (Table 9) highlight that 81.7% of the divorced women wishes for remarriage, with 40% of the participants answering they “need another marriage” and another 23.3% indicating they are currently in a romantic relationship. As cohabitation without marriage is culturally nor legally accepted in the Maldives, “romantic relationship” indicates a courtship with at least an implicit intention of marriage. Interestingly, 16.7% of the participants indicated they do not wish to remarry. These 10 women have resident children and the majority are employed and mostly under 40 years of age with 4 women aged 25-30 years.

Another 18.3% of the women indicated they do not want a romantic relationship. From a cultural perspective this group could be interpreted as wanting to remarry without a courtship. Interestingly, those who are in a romantic relationship but not married and those who are on the lookout for a relationship (want another marriage) appear to be more on the high stress scale compared to the other two groups. Prior research shows that while a stable relationship can be a useful coping resource (Kulik & Hein-Cohen, 2011; Wang & Amato, 2000), adjusting to a new partner can be an additional stressor during post-divorce adjustment (Gadaou,

2012). Perhaps, from a local context, for divorced women, courtship presents more challenges than it being a stabilising coping resource.

Table 9
Relationship status and perception on remarriage

Relationship status	High stress	Low stress	No stress	Total	%
In a romantic relationship	8	6	0	14	23.3
Do not want a romantic relationship	4	7	0	11	18.3
Want another marriage	11	12	1	24	40.0
Do not have an intention of another marriage	5	5	0	10	16.7
Data missing		1		1	1.7
Total (n)	28	31	1	60	100
Why remarriage is important (multiple response)	High stress	Low stress	No stress	Total	% of
Need a life partner	12	17	1	30	52.6
Need financial security	8	6	1	15	26.3
Need love and care	22	18	1	41	71.9
Need self-protection (avoid extra-marital intimacy)	10	11	1	22	38.6

From the findings (Table 9) it can be concluded that the need for emotional support ('love and care'), with 71.9% of the 57 respondents selecting this statement, was perceived as the most important reason for remarriage, followed by companionship (life partner: 52.6%) as the main reason why divorced women wants to remarry. For 26.3% of the participants, financial security was an important determinant for a remarriage and resonates with Razee's (2006) observation through narrative accounts of women in the Maldives who saw marriage as a "necessary evil" (p. 9). Also of significance is the need for self-protection with 38.6% of the participants selecting the statement that indicated the need for physical intimacy in a legal relationship as well as avoidance of self-harm. These are sensitive cultural themes that warrants further exploration from a qualitative research approach.

In summary, post-high school education, better finance and employment, support network in the form of family and friends, higher education and skills development, child maintenance support as well as single parent allowance, and companionship are observed as important elements for post-divorce coping and adjustment. Further, this study has brought forth findings that deserve close scrutiny. The most significant factors that can be linked to high or low psychological stress of divorced women appear to be: 1) educational status, 2) employment & income, 3) accommodation arrangement, 4) the presence of children, 5) the provider of child maintenance, 6) romantic relationship status and intentions for

remarriage, 7) financial security, 8) emotional support, and 9) the trauma of the divorce process.

- The data indicates that stress level is generally lower among divorcees with a Diploma or higher qualification, while there are more divorcees with high stress among the lower educated categories. There is a lower level of stress with a monthly income of over MVR 7,000. Similarly, there are slightly more people with lower stress among participants who are employed or are self-employed.
- Except one, other participating divorced women have the custody or child-rearing responsibility for their children. The findings show that the presence of children can be positively linked with low stress.
- It is also noteworthy that the three participants who stated that someone other than the mother or father provide child maintenance scored high stress, while stress level is lowest when the child's father provides child maintenance.
- Most participants who were in a romantic relationship scored high stress while most people who had made up their mind about not wanting a romantic relationship or not wanting a remarriage scored low stress.
- More participants who identified their reasons for wanting remarriage as financial security scored high stress.
- More participants who sought remarriage as an emotional support also scored high stress.
- Most of the participants who have lost all trust in men, assumedly a manifestation of the trauma of the divorce process, show high stress level; while most of the participants who identified that they can still trust men show low stress.

Conclusion & further research

The paper reported the stress level and coping resources utilised and strategies perceived to be useful post-divorce by 60 Maldivian divorced women. The stress score of the divorced women in this research is substantial; almost half of the participants exhibited high stress and the other half exhibited low stress, with only one showing no stress. Most of the participants expressed their wish for a remarriage, but many also indicated difficulty in trusting men. These findings, in the context of literature that shows divorce has negative effects on mental wellbeing, suggests the importance of concerted efforts to reduce the divorce rate in the Maldives through awareness programs that highlight the consequences on the family unit as a result of divorce and parental conflict. It is noteworthy that the findings indicated the absence of counselling services, or the lack of use of any available counselling services, during the divorce process. Counselling and such programs should be targeted for young adults before they go into a marital relationship and also married couples before they go through the divorce process. It is acknowledged that further investigations are required for a greater understanding of many of these aspects.

The coping resources utilized most were family support which was positively associated with post-divorce adjustment. Additional coping strategies include dependency on employment, support from family and colleagues, and following up on higher education and skill development as a support mechanism to rebuild their life post-divorce. From the findings it is conclusive that financial difficulty is a major challenge for divorced women, assumedly because during the marriage most

women depend on their husbands for financial security. Even if the reasons are not conclusive, the findings highlight that there is a gap in the number of women who seek single parent allowance (SPA) even when they are not employed and have the child-rearing responsibility. While the SPA can help single parents to keep their children out of abject poverty, the findings show that unemployed divorced women prioritise seeking employment as a post-divorce adjustment. As such, a government intervention that can match the women's skills to available opportunities can be a useful endeavour that can also reduce the dependency on SPA.

Further, the generalisations of the findings are limited given the small sample-base. However, the findings reported here will be useful in gaining insights about the demography of divorced women in the Maldives, in addition to an understanding of coping resources available and strategies utilised by these women. This study will be useful for policy makers interested in ensuring gender equality and family wellbeing.

Based on the findings from this research, the following research are recommended:

- The findings show that 59 of the 60 divorced women in this study exhibited psychological stress, either high or low. Based on only this data it cannot be confidently ascertained if the stress is directly related to the divorce process. A comparative study of married women, never married women, and divorced women using the stress scale can yield useful results.
- While this study focussed on women's life trajectories after divorce, it has to be acknowledged that men are not exempt from stress as a consequence of divorce. Therefore, a similar study can be replicated for divorced men.
- Likewise, while the Maldives has had a high divorce rate for a long time, there is a shortage of literature to contextualise the place of divorce in the Maldivian culture. While divorce is anecdotally an acceptable phenomenon, the findings here suggest divorce in fact is a stressful life event. A systematic research into the perspective of divorce from the society will be a useful endeavour.
- Similarly, with the high divorce rate, step-families are a common phenomenon in the Maldives. However, stigma of step-families is rarely investigated worldwide, and there appears to be no data or analysis on this aspect from the Maldivian context.
- While the Family Act 4/2000 eventuated in a drastic reduction of the divorce rate in the short-term, the rate has re-escalated and has reached a record high in the last decade. An investigation into the factors of divorce, from both divorced men and women's perspective will be a useful exercise for future interventions to control or reduce the rate of divorce. Furthermore, in this research it was not ascertained what proportion of the divorces were initiated by women versus men.

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