

**DIVORCE IN LATE LIFE: CONDITION AND COPING
STRATEGY ADOPTED**



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DECLARATION

I hereby declare that thesis entitled “Divorce in Late-Life: Condition and Coping Strategy Adopted” submitted to the Department of Social Work, Tribhuvan University under the supervision of Mr. Laxman Subedi. The data and information provided in this thesis research is authentic to the best of my knowledge. This has been undertaken for the purpose of partial fulfilment of thesis writing of Master of Social Work Program in Tribhuvan University.

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LETTER OF APPROVAL

This thesis entitled “**Divorce in Late-Life: Condition and Coping Strategy Adopted**” submitted to the Central Department of Social Work, TU, Kirtipur, by Pratima Baniya has been approved by the undersigned members of the research committee.

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ABSTRACT

Divorce in late life, involving individuals aged 50 and above, is one of the emerging social phenomena that challenges the traditional notion of lifelong marriage in culturally conservative societies like Nepal. Despite its increasing prevalence, very few research has been able to examine its causes, consequences, and coping mechanisms. This qualitative study being based on in-depth interviews with ten late-life divorcees living inside Kathmandu Valley, explores the conditions that lead to marital dissolution and the strategies adopted afterward. Findings of this research paper indicate that emotional neglect, financial disputes, domestic violence, shifting social standards, and long-term marital dissatisfaction are major contributors to divorce in later life. Respondents of this research study highlighted post-divorce difficulties such as damaged family ties, social stigma, emotional isolation, financial instability, and health deterioration. Similarly coping mechanisms consist of rebuilding identity, seeking financial independence, engaging in social and religious networks for obtaining moral and social support, and participating in therapeutic activities. The research paper further reflects how prevailing gender norms and societal change shape experiences of our respondents. Drawing insights of Modernization Theory, Structural Theory, and Gender Perspective Theory, the research concludes that late-life divorce is a complex issue requiring culturally sensitive interventions, strengthened social support, and policy reforms. The obtained findings of this research paper carry important implications for social workers, policymakers, and geriatric care providers.

Keywords: late-life divorce, older adult, living condition, coping strategy, Nepal

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CHAPTER I INTRODUCTION

1.1 Background of Study

Divorce can be also understood as dissolution of marriage. It is the process of terminating a marriage or marital union. Divorce usually entails the canceling or reorganizing of the legal duties and responsibilities of marriage dissolving the bonds between a married couple under the rule of law of the particular country or state. It can be referred as the legal process of ending a marriage by a court or other competent body. Divorce laws vary around the world, but in most of the countries, divorce is a legal process which requires the sanction of a court or other authority. Divorce may involve various issues regarding distribution of property, child custody, alimony, child support, division of debt, and many more.

When married people wish to end the marriage, the appropriate legal solution is to get a divorce. It is an act of concluding a marriage relationship between the spouses in line with the divorce law in Nepal. The termination of the marital relationship ends the marriage. Once the court issues a divorce certificate the couples become eligible to remarry and hold a single status. According to the Nepali dictionary, divorce means Parpachuke or Talak. Divorce in Nepal may be pursued in two ways. First, Mutual Consent and second, disagreement either of the disputed parties may file a lawsuit with the relevant district court. The Judge reviews the documents that are submitted and deliver the decision.

According to Article 93 of the Civil Code 2074, the relationship can be dissolved at any time if both the husband and wife agree to a divorce. Even if it is not the fault of either husband or wife, the relationship can still be dissolved at any time with their mutual understanding. The relationship can be put to an end by taking a share in the property. When the couples decide to pursue a divorce, then the property details should be taken into account. The property is actually shared between the couples in an equal portions or manner. When couple also have their child on that case the couples should agree as to who will have custody of the child and also about how to share their responsibility regarding their child support. In case of the

agreement between the couples, the divorce process may be concluded in two working days.

Over the years, the way we look at relationships, especially marriage, has evolved. “Historically, marriage in Nepal has been regarded as lifelong institutions, often supported by culture, religion, and kin expectations” (Dhungana, 2014, p.85). People used to look down on those who sought divorce for any reason which might include domestic abuse, mental and emotional torture, or even infidelity. On top of it, choosing not to marry was also treated as blasphemous. Older adults, especially women, were historically expected to tolerate hardship in marriage for the sake of family honor and social stability (Ghimire & Samuels, 2017). However, in the present context things are changing. People believe in no more compromise beyond a certain point. One of the primary reasons why divorce cases are increasing today can be considered as financial independence. In addition to this changing social norms, rising individualism, increasing life expectancy, and awareness of rights have contributed to drastic shifts in this dynamic, making late-life divorce a reality for many.

Divorce, traditionally in Nepal was a rare and culturally sensitive issue. Older adults were expected to remain married until death but in current situation more individuals over the age of 50 are choosing to end their long-term marriages. This phenomenon is also termed as ‘Grey Divorce’ or ‘Late-Life Divorce’ (LLD). This has emerged as an increasingly significant social phenomenon in recent years (Lin et al., 2018). Regarding Divorce, older people face unique challenges that make the consequences of divorce particularly complex and far-reaching, unlike the younger people.

Charles & Carstensen, 2010 also supports this claim as “Older people undergoing divorce are more vulnerable than their younger counterparts, due to the unique psychosocial changes that accompany aging”. Similarly, Brown and Wright (2017) discuss how other changes like retirement, declining health, and even the death of close friends or family members can amplify the challenges faced by senior citizen during divorce, making them more susceptible to adverse outcomes such as frailty, falls, and hospitalization.

Along with these, divorce at late life also has significant issues such as financial insecurity, social loneliness, and interrupted identity (Charles & Carstensen, 2010; Thomas et al., 2017). Financial insecurity, for instance, means older persons can lose out on retirement savings or having to share assets accrued over decades. Charles and Carstensen (2010) observe that, socially, older divorced individuals may end up isolated from mutual friends or having strained relations with their adult children, thereby worsening feelings of solitude and loneliness, a situation. On the other hand, Kulik and Heine-Cohen (2011) observe that, for some individuals, divorce at an advanced age is an opportunity for personal development and even liberation, particularly if the marriage was emotionally or physically abusive.

With changing social norms, urbanization, and shifting gender roles, divorce rates among older adults are rising (Amato & Previti, 2003; Brown & Lin, 2012). Although it was a taboo subject societal transformations, various changes and the evolving nature of personal relationships, have prompted a reconsideration of marriage and its place within modern societies (Furstenberg, 2019; Pessin, 2018). In urban centers of Kathmandu Valley, this shift is more pronounced as communities are exposed to global influences, modern education, and evolving gender roles.

The rising divorce rates in Nepal reflect our society is in transition phase, where traditional norms are being re-evaluated in light of modern values and individual aspirations. Moreover, today's new generation wants to break free from the shackles of the old mentality of 'what people will think'. Nowadays individual's happiness and well-being take center stage than that of past times. Additionally, changing societal attitudes are also playing a crucial role. While the stigma around divorce still exists, it is not as paralyzing as it once was. Individuals are now more exposed to global ideas through social media, films, literature, and different communities. The concept of 'adjustment' is now questioned.

While marriage and divorce are about two people but in Nepal it is everyone's business as marriage is one of the social facts which involves engagement and participations of society and its people. In addition to it are the nuclear families. It can also be considered as another reason for rising divorces in Nepal. Earlier, members of joint families acted as problem solvers by providing emotional support and advice. But in today's context more couples are living independently because of their work.

This also creates a barrier of communication in comparison to joint families where there is always someone to act as mediator.

Inside Nepal, Kathmandu Valley too is experiencing rapid social change, urbanization, shifts in traditional family values, etc. which creates base for the increasing rate of late-life divorce. This change is accompanied by various challenges for the elderly people which may include social isolation, financial insecurity, and diminished support networks. Similarly, seniors tend to adopt various coping strategies like seeking emotional support from peers and relatives, engaging in spiritual practices, or relying on social services, etc. to explore life post-divorce.

Kathmandu Valley serves as a focal point for cultural and social change. Although this is one of a sensitive and often stigmatized topic in recent decades it too has witnessed an uptick in late-life divorces. As these transformations gradually continue to unfold, the family unit is increasingly becoming fluid, with a large proportion of older people experiencing divorce, a phenomenon that was once rare in later life (Brown et al., 2023; Pearce et al., 2018).

This research paper aims to navigate the conditions that lead to divorce in late life, and the coping mechanisms that divorced individuals in Kathmandu Valley adopt to rebuild their lives. By employing a qualitative research approach, the research paper will combine various insights of respondents with their personal narratives to provide a holistic understanding of this emerging social phenomenon.

Although there is growing visibility of late-life divorce very few studies or researches have explored the conditions leading to late-life divorce. As Choudhury (2016) mentions, the unique sociocultural context of Nepal, where family ties and societal expectations are paramount, makes it critical to examine how older individuals navigate divorce and cope with the associated emotional, financial, and social challenges. So, this research paper seeks to fill this gap by exploring both the reasons for divorce in late life and their coping strategies to the aftermath of late-life divorce.

1.2 Statement of the Problem

Late-life divorce also known as ‘gray divorce’, has become a more prevalent social phenomena in recent decades, especially among people living inside Kathmandu Valley. Rather than staying in unhappy and problematic marriages, older people are now increasingly seeking for their emotional fulfilment, their life satisfaction, and their independence. These all reflects a shift in society and individual aspiration of people. Various research reflects that lack of closeness, emotional distance, and conflicting life between spouses are the frequently found major aspect that cause late-life marriage breakdown (Brown & Lin, 2012). However, choosing to divorce later in life presents a number of difficulties, particularly in the areas of social integration, psychological adjustment, and financial stability.

They further add, Divorce among senior citizens is often viewed as a taboo and failure to uphold family integrity. The implications of divorce at an older age extend beyond emotional distress to encompass significant social, economic, and health challenges. This suggests divorced adult may face numerous challenges and insecurity. As Hatch (1995) mentions, social isolation and a lack of adequate support systems often exacerbate the difficulties faced by those in later life after a divorce.

However, as mentioned above choosing to divorce later in life presents various number of difficulties. Due to historical differences in income, access to pensions, and caregiving responsibilities, women in particular bear an unfair financial burden after a divorce (Lin et al., 2011). Grief, loneliness, and stress are other various examples of emotional repercussions, however many people also report relief and their personal development over time (Umberson et al., 2006). Regarding the coping mechanisms used by older divorcees, their coping mechanism differs depending on their own finances and gender. For instance, men are more likely to remarry or rely on intimate relationships, whereas women typically turn to social networks and community involvement for support (AARP, 2014).

Although late-life divorce has increased in recent years, social science research on this topic is very rare, especially in the South Asian context. Divorce among younger age groups has gained a lot of attention and are prioritizes, but people of older age group particularly their social, emotional, and financial repercussions are

frequently disregarded. Additionally, elder divorcees often tend to lack coping strategies which are culturally adaptive and which can support social networks. These all results prolonged psychological stress and a lower quality of life of elder people. In traditional communities like ours where marriage is seen as a lifelong institution, late-life divorce frequently leads to social isolation and a loss of identity, especially for women than that of the male members.

Despite these various obstacles, the lived experiences, contributory variables, and adaptive strategies employed by older adults to manage their life after their divorce still remain underexplored. There is a clear need for various research addressing how older individuals cope with various challenges of late-life divorce. Examining how these people in their late life rebuild their own life, what resources did they use, and what actions are necessary to promote their wellbeing are all vital aspect which need to be addressed.

In order to provide a more nuanced knowledge of how older adult experience and adjust to their disintegration their marriage in their later years, this research paper intends to examine the various causes, effects, and coping mechanisms associated with late-life divorce. This research paper is mainly focused on Kathmandu Valley aiming to provide insights into both the conditions which lead to late-life divorce and the coping strategies senior citizens use to manage the latter consequences of divorce.

1.3 Research Questions

- What are the main contributing factors leading to divorce in late life?
- What challenges they face and how they cope their situation?

1.4 Research Objectives

- To identify factors contributing to late-life divorce.
- To examine the impact and exploring their coping mechanism.

1.5 Significance of the Study

The real-life experiences of older adults who have divorced in their late life and those who are living as a divorcee even in their late life are examined for this research purpose. This research paper too has significant empirical significance because it sheds light on a current phenomenon which is now becoming more

widespread. On the contrary, it still is a very unfamiliar topic in many developing countries, particularly in Nepal and other traditional societies. Furthermore, the study will shed light into how elderly perceive and manage their late-life divorce in their respective society where there is strong social expectations and family obligations.

This research paper also provides insight about the underlying causes of late-life divorce by conducting field-based interviews and gathering first-hand information from elderly divorcees. The interview further includes their emotional neglect, chronic marital discontent, and changing cultural values. The research findings are expected to provide recommendations for various policy makers regarding elder care, divorce laws, and social support services for older individuals, particularly living in urban settings like Kathmandu. Furthermore, this research may encourage for further academic inquiry into aging, marital transitions, and gender roles in the changing Nepalese society.

Additionally, by identifying the particular social, economic, psychological, and health-related issues that late life divorcee faces, this research paper seeks to provide insights into the everyday struggles and coping strategies of late-life divorcee. It may also draw attention to the formal and informal support networks, offering numerous data to guide community-level interventions, senior support initiatives, and policy making decisions.

By focusing on the comparatively understudied topic of late-life divorce, this research paper adds to the expanding collections of research on aging, family dynamics, and gerontology. By applying sociological and psychological ideas to a new situation of elderly marital dissolution, this research paper expands various concepts of modernization theory, structural theory, and gender perspective theory. By applying these theoretical frameworks, this research paper offers a more profound comprehension of the ways in which changing social norms, gender roles, and life-course transitions affect the stability of marriages as people age or grow old.

Furthermore, by using a qualitative, respondent-centred methodology, the study adds value by capturing complex and culturally grounded viewpoints that are frequently absent from macro-level divorce statistics. It promotes scholarly discussion on issues including social isolation, post-divorce identity reconstruction, and elderly

well-being, creating new opportunities for aging studies, gender relations, and family sociology study. In addition, it challenges academics to reconsider how social security, elder care, and family assistance are defined in light of changing patterns of marriage in later life.

1.6 Limitations of the Study

This study is focused on individuals aged 50 and above who have experienced divorce in Kathmandu Valley. Participants were selected using snowball sampling. Findings are limited to the experiences of those living in the Kathmandu Valley and the use of snowball sampling, which may restrict generalizability to rural or other regions of Nepal. Furthermore, the study only examines the experiences of individuals who have undergone a formal legal divorce and do not include those who are separated but not legally divorced.

1.7 Organization of the Study

This research paper is organized into six chapters in order to provide clear and structured analysis on condition and coping strategy adopted in Late-life divorce. Each of these chapters addresses specific aspects of the research process and objectives.

The first chapter introduces the background of the study, research problems, research objectives and questions, significance of the study, its limitation and some definitions relevant to the research topic in the Kathmandu Valley.

The second chapter presents reviews of various national and international literatures related to divorce in late life. It further explores the relevant theoretical perspectives such as gender roles, modernization and structural theory, ageing, social and emotional impact of late life divorce, its coping strategies and even highlights the research gap which justify the need of this research paper.

Similarly, the third chapter is about the research methodology which present the details of qualitative research design for this study. It further describes the research area, sampling process which is snowball sampling, data collection tools, and ethical considerations considered and observed during the research process.

Then in the fourth chapter, data presentation, findings, and analysis demonstrate the primary data collected through interviews. This section categorizes and analyzes the response of participants, highlighting key themes in accordance to the research questions.

Lastly, in the fifth chapter discussion of the research findings are linked with the existing literatures and theoretical frameworks. Along with interpreting the data within the socio-cultural context of Kathmandu valley it further summarizes major findings and offers conclusion based on our objectives. Then, the summarization of the key findings and research process along with policy and practical implications, some limitations and also provides further directions for the future research on late-life divorce in Nepal.

CHAPTER II

LITERATURE REVIEW

2.1 Introduction

Grounds for divorce vary widely from country to country. Marriage may sometimes be seen as a status or sometimes as a contract between two individuals. Where it is seen as a contract, the refusal or inability of one spouse to perform the obligations stated or mentioned in the contract may constitute certain ground for divorce for another spouse. In contrast, in the countries like Sweden, Finland, Australia, New Zealand spouse may separate of their own free will without having to prove someone is at fault for the divorce. Whereas divorce in Nepal is legally recognized under the Muluki Ain (Civil Code), which has evolved over time to offer greater autonomy to both spouses, particularly women.

Historically, divorce was rare and often stigmatized. And especially women were made to bore the social consequences of marital breakdown. Nepali society has long upheld marriage as a sacred and lifelong bond and is closely linked with religious and cultural expectations. Acharya & Bennett (1981) in their analysis and summary of eight village studies writes “traditional Nepali society viewed divorce as highly stigmatized, especially for women (p.104)”. When we compare it with current context of Dahal (2020), he mentions, with greater access to education and employment, women today are increasingly exercising their legal rights, leading to a rise in divorce rates, particularly in urban settings like Kathmandu.

The Hindu faith, which is the predominant religion in Nepal has traditionally regarded marriage as a sacrament (samskara), making divorce highly controversial. Rai & Subedi (2019) explain that Hindu religious teachings emphasize the permanence of marriage and often associate divorce with moral failure or personal inadequacy. These ideals continued to shape the perspectives of senior citizens. Also, many of those senior citizens were married young and have socialized in a context that had always discouraged separation and divorce at all costs.

So, elder people often emphasize endurance, compromise, and familial obligations as the cornerstones of a successful marriage. We can link this very thinking of senior citizens to the Structural functionalism theory articulated by

sociologist Talcott Parsons. Which suggests that marriage serves as a stabilizing force in society, contributing to the socialization of children and the maintenance of social norms (Parsons, 1955). Divorce, therefore, represents a disruption of the social order and the breakdown of essential family functions.

Divorce in late-life has attracted growing academic interest in the last two decades or so, particularly in the context of demographic change like aging populations, improved life expectancy, and changing marital norms. Although the “gray divorce” phenomenon has been documented extensively in the West, South Asian contexts, including Nepal, are under-researched. This chapter synthesizes available literature on causes and implications of late-life divorce, its coping, and theoretical frameworks for this research purpose.

2.2 Late-Life Divorce

Ideas from three interrelated sociological theories namely- Gender Perspective Theory, Structural- functional Theory, and Modernization Theory were acquired. These elements delve into the issue of rising divorces in late- life and the various coping mechanisms adopted by senior citizens. When taken together, these frameworks explain not only why marriages end in late- life but also how broader societal, economic, and cultural contexts shape people’s experiences and thought.

Modernization theory posits industrialization, urbanization, and economic development are the factors that accelerate radical social transformation. Modernization derailed traditional family systems and emphasized personal autonomy over shared family responsibilities in Nepal. Daniel Lerner laid great stress on the role of communication and media in modernization, arguing that contact with more information and fresh ideas opens individual’s horizons and scope for expression.

Lerner (1958) assumed that the more educated and connected the population is via mass media, the more capable they are to judge social norms and make decisions independently in respect of personal affairs. Applied to late-life divorce, Lerner’s view emphasizes the way older people can be shaped by exposure to wider societal expectations, legal awareness, and awareness of personal entitlements, leading them to rethink and negotiate marital partnerships once bound by tradition. In addition, Sharma (2004) and Shrestha (1999) document that increased education access, media,

and economic opportunities enable elderly individuals to address long-standing marital dissatisfaction.

Eco-modern paradigms also underscore how modernization offers avenues for self-actualization, with late-life divorce a viable option for individual fulfilment. This is why, older people in developed nations are more likely to give much priority to their emotional satisfaction and personal fulfilment in their marriage than that of traditional societal expectations of endurance in their marriage.

Talcott Parsons's structural-functional perspective brings prominence to the family as a central social institution that carries out emotional support, socialization, and stability functions. In other word it is more about concerning the effects of traditional, systemic, and structural factors such as class, legal system, accessibility of social services, age norms, and economical status on the outcome of society and individual's behaviours. Divorce disrupts these stabilizing functions, particularly in patriarchal societies where gendered roles are very highly prescribed. Marital dissatisfaction spanning decades, emotional neglect, or economic conflict brings the capacity of the family to carry out its functions into doubt and may end up causing late-life divorce. This theory explains how dissolution of marriage affects both individual well-being and general social order.

The same is contrary to the Humanism perspective where men can craft every possible destiny individually. Late-life divorce is not a personal decision. It has timelines, advantages in retirement income, or advantages in the property division process, whereby women could benefit more from divorcing later in life. Availability- and the levels of efficacy-as coping responses are highly mediated, in turn, by some of the larger inequalities in society regarding age and class disparity.

Anthony Giddens's Structuration Theory illuminates the process of dynamic interaction between individual agency and social structures. For example, cultural norms, patriarchy, and social expectations constrain the choices of older adults, yet their activity such as pursuing a divorce or rebuilding social networks also recasts the structures. Older women pursuing divorce against social disapproval define cultural constructs of marriage, aging, and independence actively. Structuration theory places older divorcees squarely in charge of crafting shifting social norms.

Similarly, Betty Neuman's systems theory regards people as open systems where internal and external stressors interact. Late-life divorce involves many stressors such as emotional loss, social isolation, economic insecurity, and health. Coping resources, i.e., social support, economic independence, spiritual involvement, and community integration, function as defences. External interventions such as counselling, social services, and policy assistance can also enhance resilience and overall well-being among aging divorcees.

Thus, older adults on a very low economic level, complemented by insufficient retirement support, would suffer greater post-divorce problems. Furthermore, this theory tells how availability and efficacy as coping mechanisms are highly influenced by the larger social inequalities, concerning age and class, which they describe. That alone describes a pluralizing institution, for pretty soon men will have to make all their destinies by themselves. Late-life divorce is not a personal decision. There are time benefits, advantages in retirement income, or advantages in the property division process that women could get from a divorce taken at later times of life. Availability and the levels of efficacy as coping responses are highly mediated, in turn, by some of the larger inequalities in society regarding age and class disparity.

The structuralism would therefore include behaviour by which an individual was interested in understanding the various factors-i.e. institutional and systemic-who determined how these socio-economic elements, such as class, legal systems, access to social services, age norms, and economic conditions influenced or linked societal outcomes to the behaviour of individuals. That means late-life divorce constitutes the structure of arrangements determining eligibility to divorce, when it can take effect, and what happens thereafter-it's not an issue on personal terms. For example, old adults with low economic means or having insufficient retirement support suffer more serious aftereffects of the divorce. Such availability and efficacy as coping mechanisms are affected, in turn, by some larger inequalities in society regarding age and class disparity, according to this theory.

This research paper further includes particularly the Gender Perspective theory which can also be referred as Feminist Theory. This theory holds the perspective that patriarchal systems, power differentials, and gender norms shapes human behaviours, particularly when it comes to the topic of marriage and family and also highlights how

socially constructed roles, norms, and inequalities shape experiences and outcomes of divorce.

According to Kalmijn and Uunk (2007) and Davidson (2001), elderly women often face disproportionate stigma, economic dependency, and social marginalization, whereas men experience loneliness and reduced social support. These gendered experiences interact with modernization and post-1990 social changes, influencing both the decision to divorce and the coping strategies adopted thereafter.

The post-1990 democratic period in Nepal, which has been described by Liechty (2003) as being "suitably modern," is a cultural space wherein individuals negotiate between tradition and modernity. Older individuals, particularly women, are exposed to growing legal literacy, social consciousness, and rights discourse, which enables them to reconsider marriages that had previously been viewed as permanent. Divorce, therefore, constitutes an assertion of agency in a society in transition and reflects a hybrid of traditional familial solidarity and modern conceptions of individual choice.

On the other hand, regarding older divorced men, emotional loneliness and difficulties in coping without their spouses usually arise as they have typically been socialized to speak less about their feelings in comparison to their wives. They too depend more on their wives for most emotional expression. To be further elucidated by gender perspective theory, these other aspects of social positions and gender roles determine the different vulnerabilities and coping mechanisms present in divorced older adults.

In this regard, this theory could also be greatly applied to show the various implications that late-life divorce has on both males and females. The lack of an official work history or retirement savings assets, juggling with costs of sustained and unpaid caregiving and household responsibilities usually result the financial insecurity or difficulty and even leads to social exclusion of older divorced women.

Whereas, integrative analysis provides an overarching theoretical framework for understanding various causes of late-life divorce and subsequent their coping mechanisms. This understanding incorporates a more abstract view on how broader

societal influences human condition, their choices and so on through the integration of cultural, structural, and gendered perspectives of their social life.

2.3 Global Perspective on Late-Life Divorce

The increasing prevalence of late-life divorce has been widely reported in developed countries. In the United States, divorces among individuals over the age of 50 have doubled since the 1990s (Brown & Lin, 2012). Recent evidence suggests that, about 36 percent of all adult divorce cases in the United States of America are among people aged 50 years and above, a significant increase from about 8.7% in the 1990s (Brown & Lin, 2022). Greater life expectancy, improving economic independence of women, and shifting social attitudes have been identified as main drivers (Lin, Brown, & Mellencamp, 2019). Also in Australia, divorce rates among people who have been married for over 20 years accounted for a quarter of divorce cases in 2021 (Divorces in Australia). This trend highlights a changing dynamic and present a public health and social challenge, especially with the current global increase in life expectancy (Schumacher et al., 2024).

Similarly, one of the studies by Bulanda and Brown (2007) highlighted that there are various causes or factors which creates dissatisfaction in one's long-term marriages. Some of these issues often stems from emotional neglect, lack of communication, and or infidelity. These factors are now being acted upon more frequently as older adults seek for their autonomy and their life fulfillment even in later years. Similarly, Davidson (2001) notes that divorce in late life can be a reflection of accumulated grievances over decades, especially among women who may have tolerated patriarchal structures and their rules in earlier years due to limited alternatives.

Similarly, Davidson (2001) finds that late divorce may be a manifestation of old grievances over years, especially for women who may have suffered patriarchal arrangements for years since there were few alternatives. Nowadays many people are likely to live longer as there is increase in life expectancy. This may also lead to increase in behavior of seeking divorce among senior citizens. This phenomenon has implications for public health and social planning as the world races to improve the

lives of older people (Chen, 2024; Ping, 2024). The current literature on grey divorce and its impact on the wellbeing of older people remain fragmented.

Divorce rates have been increasing steadily since 1980 in the East Asian region, especially in Japan, South Korea, and Hong Kong after 1990. In South Korea, there was a particularly sharp increase from 1995 to 2000, coinciding with the Asian financial crisis. The typical risk factors account for only a small share of the increase in divorce rates in Korea during that time. This indicates “transformations in normative regimes regarding divorce, which may have accelerated after the economic recession in the late 1990s” (Lee, 2006). In China, the relaxation of divorce laws in 2001 and 2003 likely contributed to the rapid increase in divorce rates which is almost double since 2000.

2.4 Late-Life Divorce in Asia and Nepal

Divorce patterns of Eastern Asia seem to be shifting in the same direction as that of the West. The growing desire and need to get divorced in East Asian countries signify a notable shift in the context on a greater scale. Previously, divorce reflect or seems to carry a considerable stigma, as there was the pressure to remain in a disputed marriage for “the sake of the children”. Women’s growing independence in finances or economy has mostly accompanied the trend of divorces in big cities, which too is accelerating across East Asia.

Similarly, East Asian countries are gradually becoming less governed by Confucianism norms which leads open debate in more individualistic society. In poorer Asian countries, as those located in the southern part, the divorce rate varies. In the southern area divorce rate is very low while Southeast Asia boasts a greater number. Few theories cross-culturally supports various region of Southeast Asia by mentioning that “divorce systems” have a pattern in high stability. Goode (1963) explained that system as “sub systems” which were expected to collapse with increased levels of ease and facilities provided by industrialization, which was previously theorized in divorce patterns.

In South Asian contexts, one cannot make any sense of the stagnation in the divorce rate, socioeconomic adaptations and “industrialization” without sinking into the marriage system. Within the context of the Indian subcontinent, divorce is not any

sort of realistic escape from a difficult or unbearable marriage. As long as arranged marriage system and patrilocal commuting remain the customs that decide conjugal unions, one can rarely and hardly anticipate a notable increase in the divorce rates for these areas. South Asia does contain one outlier i.e., Iran, which has a very different pattern. Which have a relatively high divorce rate which have peaked in 1995 after a decline between 1985 and 1995.

Divorce rates in South Asia, including Nepal, have traditionally been very low. On the contrary, late life divorce had been widely observed and practiced in developed country. Divorce rates in Western countries rose very substantially with more than a double of the general divorce rate in the past two decades between 1960 and 1980 (Jones, Asari and Djuartika, 1994). Since that time, these rates have been showing little change, although with the increase in cohabitation, divorce trends in various countries are becoming less meaningful as an indicator of dissolution of long-term relationships or marriages.

Whereas, marriage in our context is mostly seen and believed as a lifelong commitment. However, due to globalization and modernization, society is changing which leads to a gradual rise in the divorce rates. This idea is supported by Dahal (2020), who notes that while divorce has historically been rare, increased urbanization, greater access to education, and women's financial independence have slowly led to changing attitudes toward divorce, even among older generations.

However, the views on divorce are not entirely monolithic. Shrestha (2015) notes that within urban centers like Kathmandu, divorce is increasingly being viewed as a response to personal happiness, especially in cases of emotional or physical abuse. Despite this, being shaped by Hindu beliefs and religion many senior citizens still adhere to the notion that marriage is a spiritual and lifelong commitment. Such adherence or dependence to the traditional norms and belief directly influence their dis-approval towards divorce even when it seems to be necessary.

In addition, diversity of Nepal further adds complexity to these attitudes. However, in Tamang and Sherpa communities, divorce may be more acceptable in certain specific circumstances, such as prolonged marital conflict or infidelity (Rai, 2019). But in contrast to the Newari community, they considered divorce rare and

often avoided at all costs (Maharjan, 2018). These variations suggest that cultural factors play one of a significant role in shaping the perceptions regarding divorce among people basically, senior citizens.

Recent findings by Indian researchers Kumar & Sharma (2017) suggest that although divorce still is uncommon, it is now being more accepted in urban areas, especially when there is severe marital conflict or abuse. Similarly, studies in neighboring countries like Bangladesh (Ahmed, 2016) and Sri Lanka (Gunaratne, 2015) have found that senior citizens in urban areas are becoming more tolerant of divorce, although its acceptance rate is far lower than in Western societies.

In the context of Nepal, research and studies focusing in marital disruption or divorce or even separation of individual in late life are very rare this is because researches are more centric to the young population. Regarding the issues among the senior citizens Pokhrel (2018) highlights the tension between traditional values and the pressure of modernity. He further discusses how senior citizens of rural areas cling to their traditional views about marriage and divorce, while comparing those in urban areas may demonstrate more openness to divorce in the case of extreme marital dissatisfaction.

In this regard we can add theoretical lens of social constructionism, while exploring how senior citizens construct the meaning of divorce stepping on their lived experience and their cultural backgrounds (Berger and Luckmann, 1966). Through this theoretical lens we can easily get information about how senior citizens of Nepal view divorce and how the long-standing societal expectations and traditions of senior citizens differs from that of the younger generations, their modern view and their perspectives. In addition to this, Dahal (2020) finds that the increasing trend of individualism, particularly in urban areas, has led people to reassess their personal happiness and emotional well-being.

2.5 Social and Emotional Impact of Late-Life Divorce

Divorce, regardless of age, is a stressful life event. However, Divorce in later life is often accompanied by a mix of emotional and social consequences which have a tendency to differ enormously from younger generation. Which reflects, older adults could be particularly vulnerable due to changes in their health, income, and social

support that accompany aging. Late-life divorce, according to Amato (2000), can be an immensely disorienting process brought about by the breakdown of deeply ingrained relational patterns and sources of support. Depressive symptoms, anxiety, and grieving are not uncommon, particularly if divorce means the end of companionate daily routines and shared identity (Sbarra & Emery, 2005).

In collectivist cultures like Nepal, where older individuals are meant to be located in family and marital roles therefore divorce not merely breaks a private relationship but it also challenges deeply rooted social identities. Identity and security become intertwined with family groups so divorce during old age may result in exclusion and loss of status (Thapa, 2018). However, other studies show that divorce can also be a way to regain personal independence. Kulik and Heine-Cohen (2011) report that some older persons have enhanced well-being following divorce when the marriage was emotionally or physically abusive. This simultaneous existence of distress and freedom requires intensive exploration of older divorcee's lived experiences.

Research conducted by Kalmijn and Uunk (2007) shows that divorcees at older ages are more likely to live apart and face economic deprivation, especially those women who were not working during their married years. This means, older women are more likely to suffer social isolation, economic hardship, and insecure accommodation after their divorce due to societal arrangement of gendered dependency. While Older men in comparison to female members although are relatively more economically stable may feel lonelier and less socially connected following marital dissolution (Wang & Amato, 2000).

Social stigma has become a deep hindrance to the adaptation after divorce in the South Asian context, especially for women. They are morally blamed and overtly discriminated against by extended families, neighbors, and religious circles (Bhattarai, 2015). These symbolized tortures as much as concealed result in the particular marginalization of older divorce women and may lead to feelings of shame and loneliness. Further, in countries like Nepal, the absence or lack of services and community support groups in the field of geriatric mental health keeps the majority of older adults enduring psychological trauma from divorce unaccompanied.

Nevertheless, some studies show that divorce in late-life is a stage of personal reinvention, a path to emotional release. Kulik and Heine-Cohen (2011) found older women who divorced from unhappy or troubled marriages had improved their self-esteem and perceived well-being years past their divorce. Those results further imply that the emotional effects of divorce may actually be positive, depending on the marriage history, individual hardiness, and existing social support systems.

2.6 Coping Strategies in Late-Life Divorce

Coping refers to how individuals manage their stress and adapt to challenging circumstances. Coping with the functional and emotional effects of divorce in older age requires inner strength and external support. Coping behavior in older divorcees can be a blend of emotion-focused and problem-focused coping mechanism. Lazarus and Folkman's (1984) transactional model of stress and coping remains a latent model i.e., the most widely used model for describing individual responses to life stressors like divorce. This model distinguishes between problem-focused coping and emotion-focused coping. For example, seeking legal or financial aid and acceptance, religious faith, or social avoidance respectively. In other word we can say, this model can distinguish between those strategies that are trying to change the stressor and those trying to control the emotional reaction.

Emotion-focused coping is most common among older adults, particularly in collectivist societies like that of Nepal, where personal control may be curtailed by societal pressure. Prayer, meditation, ritual fasting, and visiting temples are spiritually grounded ways of dealing with emotional distress by most of the people in Nepal. Not only does religious coping mechanism establish a sense of meaning and acceptance, it also provides social support when family support cannot be mobilized (Pargament, 1997). For the majority of people, faith in dharma and karma allows older individuals to accept their various pain as part of a grand cosmic design of universe, leading them to their emotional acceptance.

Problem-solving strategies, though is very less common practice in patriarchal societies like ours where older adults, especially women are not autonomous. Several older individuals, particularly those who are more educated or those who are residing in urban areas mostly engage in income producing activities, voluntary social

associations or networks, or even political action. Participating in senior citizens clubs, self-help organizations, or adult literacy classes are some ways others rebuild confidence and a sense of belonging (Ghimire & Samuels, 2017). These activities assist not just in reducing emotional suffering but also in reversing the material consequences of divorce, such as financial instability and social isolation.

Social support is central to resilience. Similarly, peer groups and family member's support, and participating in various community affairs, are also important engagements against emotional distress. Various studies have shown that older adults who remain in contact with children, friends, and social networks experience better emotional functioning than those who are isolated (Antonucci & Akiyama, 1995). However, access to various support is gendered. This reflects, particularly older women, may face more ostracism and less access to resources following a divorce. Such support most of the time is not readily available to those women who were blamed for the divorce or who take the side of the father or in-laws. In such cases, resilience is a very personal process, which can be grounded in hope, self-reflection, and step-by-step restoration of identity.

Older people tend to utilize a combination of coping resources. Religious rituals and spirituality are an important source of emotion-focused coping styles (Pargament, 1997). Under such circumstances, governmental system should be made more focused on geriatric counseling services, divorcee shelters, and community rehabilitation centers. These all will lend to more effective coping mechanisms. Informal social networks, however, can replace all these institutional support systems. Where, children, neighbors, or even religious groups may provide emotional or functional support to older divorcees. This shortcoming shows the necessity of the inclusion of elder-directed interventions not only at social level but also within the state policy and NGO programs focusing to facilitate elderly individuals in making transitions through late-life marital disruption with dignity and hope.

2.7 Research Gap

Although global studies provide valuable insights into the causes and consequences of late-life divorce, its research and studies in the Nepali context is minimal. Most of the existing studies focus on early marriage, domestic violence, or

women's empowerment, but very few addressing divorce among older adults. As Shrestha (2015) highlights, this gap exists not only in Nepal but across many countries in South Asia. Moreover, the intersection of age, gender, and culture in shaping divorce experience remains still unexplored despite modernization. Limited geriatric social services and strong cultural stigmas hinders exploration of the condition and coping strategies associated with late-life divorce in Kathmandu Valley.

CHAPTER III METHODOLOGY

3.1 Research Design

This research employs qualitative research design from a field survey of elder population of age 50 and above living inside Kathmandu Valley. Qualitative research is the most appropriate style of research to explore rich human experiences like late-life divorce. Additionally, it provides an avenue for exploring in detail the meanings, perceptions, and feelings of participants in regard to divorce. This method attempts to construct rich, context-dependent insights into what divorce is like and how individuals construct divorce in late life in the Nepali socio-cultural context, rather than generalizing the experiences of others.

3.2 Research Area

The research is conducted in Kathmandu Valley, which encompasses districts of Kathmandu, and Lalitpur. Each respondent is a representative of urban population with both traditional values of family and increased exposure to the modern norms so Kathmandu valley is considered appropriate place for studying marital trends changing over time, particularly among the elderly. In addition, it has exposure to both traditional joint family systems and changing nuclear family systems.

3.3 Universe and Sampling

The universe for this study comprises elderly individuals aged 50 years and above who have experienced divorce in later life within the Kathmandu Valley. This population is relatively small and dispersed, given that late-life divorce is still a relatively uncommon phenomenon in Nepalese society. The study focuses on both men and women to capture diverse experiences, particularly in terms of coping strategies, social support, and challenges faced post-divorce.

A total of 10 respondents were selected for in-depth interviews. Although the sample size is small, it is considered adequate for qualitative research, as the aim is to explore detailed personal narratives rather than to generalize findings statistically. The selected participants represented diverse backgrounds in terms of gender, socioeconomic status, and previous marital experience, allowing for a rich and nuanced understanding of the conditions and coping strategies associated with late-life divorce in Kathmandu Valley.

Given the sensitive nature of the topic and the difficulty in accessing potential participants, a snowball sampling technique was employed. This purposive sampling method allows initial respondents to refer other eligible participants, ensuring that the study reaches individuals who meet the inclusion criteria and are willing to share their experiences in detail.

A group of initial participants was recruited through personal networks and referrals through social networks.

Subsequent to that, the participants were asked to recruit among those who might be eligible for inclusion. Over the time, this chain-referral technique ingrained a sense of trust within the community into the researchers and finally afforded entry into the network of divorced elderly persons. However, there are some pitfalls, such as the risk of bias in the process of referral or towards homogeneity of the sample. However, snowball sampling was the most convenient and culturally appropriate method for this study despite these challenges.

A handful of criteria were laid down for the inclusion of participants. Few criteria for inclusion in this research paper as its respondent includes, participants must be 50 years and older and should be legally or formally divorced from the husband/wife. Each respondent should be residence of the Kathmandu Valley and should be able and willing to speak about their experiences in an interview situation.

3.4 Tools and Techniques of Data Collection

Data were collected through semi-structured, in-depth interviews conducted in Nepali to allow the participants to speak freely and easily. There was an interview guide which was developed into wider domains such as their grounds for divorce, their emotional processes, social responses, coping strategies, and their current life circumstances. The participants expressed their experiences in their own words through open-ended questions, and were allowed to spontaneous follow-up questions based on their individual responses. Interviews were conducted at locations chosen by participants for privacy and comfort often their homes or their private spaces. With consent, all interviews were audio recorded and later transcribed and translated into English for analysis. Each interview lasted from 45 to 50 minutes.

3.5 Data Analysis

The data was subjected to thematic analysis, which involves numerous stages, such as familiarizing with the data through extensive listening of audio record and reading of transcripts, translation of the transcript, generating initial codes, assembling codes into themes, refining and validating themes and finally developing a narrative to connect participant voices with the objectives of research. Manual coding was used with a special concentration on the prevalent themes such as emotional challenges, stigma and coping strategies. Quotations from the participants were integrated to reflect significant themes and to maintain richness in their personal narratives.

3.6 Ethical Considerations

Senior citizens especially those who are divorcee are a vulnerable population and researcher must prioritize their wellbeing, privacy and, dignity. To assure their confidentiality and anonymity, the identifying information were excluded in this paper and participants according to identification code. Keeping these facts in mind, various ethical considerations were rigorously applied throughout the research process. All participants were informed about the research intent, their rights, and the voluntary nature of their participation, with oral consent sought prior to conducting interviews. Confidentiality was ensured by excluding names and personal identifiers from transcripts, and all data were stored securely. To maintain anonymity, pseudonyms were used in all reporting. Given the sensitive nature of the topic, participants were assured that they could skip any question or end the interview at any time without penalty. Additionally, interviews were conducted with cultural respect, adhering to local social norms in terms of language and mannerisms.

By carefully addressing these ethical considerations, this research on the “Divorce in Late Life: Condition and Coping Strategy Adopted” is conducted in a responsible and respectful manner, ultimately contributing to the welfare and well-being of this important demographic.

3.7 Limitations of the Methodology

Although snowball sampling enabled access to a vulnerable group, it has drawbacks. The research paper can be homogeneous due to the reliance on social and personal networks, which can somehow bias the findings. Additionally, as in all qualitative research, results are not statistically generalizable. However, the

understanding of the experiences of participants obtained from the richness and depth of the data illuminates a previously less explored issue in the Nepali context.

3.8 Timeline of the Study

The research was conducted over a period of six months, from initial preparation to final report writing. The timeline for various phases of the study is as follows:

Table 1

Study Timeline

Activity	Time Frame (Month)	Description
Proposal Development	1	Finalizing the research topic, objectives, and methodology. And drafting literature review and its conceptual framework.
Ethical Approval & Permissions	1	Submitting the research proposal to the department and obtaining consent from participants.
Identification of Respondents	2	Locating initial participants through networks and using snowball sampling to identify additional respondents.
Data Collection (In-depth Interviews)	2–3	Conducting interviews with 10 elderly divorcees, recording and transcribing responses.
Data Organization and Coding	3–4	Organizing interview transcripts, translation of the transcripts, coding themes, and preparing data for analysis.
Data Analysis & Interpretation	4–5	Thematic analysis to identify patterns related to conditions and coping strategies in late-life divorce.
Writing Chapters	5	Drafting Chapters 4 (Findings) and 5 (Discussion and Conclusion).
Finalization and Submission	6	Editing, proofreading, and preparing the final thesis document for submission.

Fig. 3.8 Timeline of the study

CHAPTER IV

DATA PRESENTATION, FINDINGS, AND ANALYSIS

The collected data has been analyzed using the Narrative method and categorized and coded the data under emerging themes, and the data was analyzed interpretatively (Creswell,2007). Mostly in qualitative research narrative, analysis helps to find the implicit narrative voices which helps to expose alternative narratives. This chapter discusses the results of the qualitative research study, where the lived experiences of elderly people who have gone through Divorce in their late-life or those currently living as Divorcees in their late-life in the Kathmandu Valley have been investigated.

The major focus of this research paper, concerns the Divorce-related circumstances of participants, social and emotional consequences of their Divorce, and ways through which the participants have coped up. Data was collected through semi-structured interviews administered to a purposively sampling through the snowball sampling technique. For the purpose of data analysis, thematic analysis method was adopted on the data transcription, showing numerous inter-related themes which provide an enlightening picture into the socio-cultural realities of late-life divorce as it exists in Nepal. During this research various interconnected themes surfaced that can give a little insight into the socio-cultural realities of late-life divorce in our Nepalese context.

4.1 Participant Profile

The study involved in-depth interviews with 10 participants ranging from 51 to 72 years. Among them, 5 were female and 5 were male. Most of the participants belonged to urban or semi-urban areas within Kathmandu Valley, i.e., Kathmandu and Lalitpur. Predominantly, the male participants were retired employees from various sectors, whereas few females were into small-scale economic activities like shop, farm, etc. while most of female were unemployed. The range of education differed from illiteracy to university level, and there was a large gender difference in the level of education.

Table 2*Respondent Profile*

Serial Number	Pseudo-name	Age (years)	Gender	Education	Married For (years)	Been Divorcee for
1	Ami	72	Female	No formal education	50	2 years
2	Aman	53	Male	10 pass	23	1.5 years
3	Amar	55	Male	10 pass	33	3 years
4	Bini	56	Female	8 pass	29	6 years
5	Bikram	59	Male	12 pass	27	8 years
6	Diya	51	Female	No formal education	13	10 years
7	Diyansh	51	Male	12 pass	22	6 years
8	Hom	59	Male	MA complete	15	7.5 years
9	Rima	61	Female	7 fail	25	7 years
10	Nima	53	Female	8 pass	11	13 years

Fig. 4.1 Respondent Profile (*Source: Field visit 2025*)

The research shows that few participants had reported to have started divorce on the request of their own children, while others had been divorced following their spouses who started it. A majority of the participants had been living with their children and relatives while very few had been living in solitary since their divorce. The lengths of the marriages prior to their dissolution by divorce ranged from 11 to 50 years. These profiles demonstrate the heterogeneity of post-divorce life situations, backgrounds, and living arrangements among the participants.

4.2 Thematic Analysis

Late-life divorce is now becoming a social phenomenon, more relevant by the present day, but still poorly understood at social level. It actually contradicts the conventionally understood meaning of marriage as, a life-long commitment, especially amongst societies with more traditional values such as Nepal. Psychological, social, and economic effects of late-life divorce are observed

drastically much harsher on older people than on younger people. Also time, resources, and social networks are greatly available to the former people who are younger. Technically, it is comparatively rare when considering it against that of younger persons.

This research paper's main argument is that elderly individuals encounter specific circumstances and challenges upon divorce, namely emotional isolation, social stigma, financial insecurity, and health problems, which they are expected to manage largely by themselves, with little assistance. In traditional societies, aging is linked more with dependence on family members or spouses, especially among women. Thus, divorce not only disturbs their emotional equilibrium but also deprives them of access to resources and support systems.

Though older persons demonstrate resilience in coping strategies with things using various strategies such as social connections, reliance on religion, or their financial independence. Unfortunately, these become meaningless without institutional or social support. Thus, divorce at this later stage of life poses a great social challenge which requires most of the attention of researchers, social workers, and lawmakers. It is not just a personal or family issue. Therefore, the study offers a thorough grasp of how the lived experiences of older divorcees are shaped by the intersection of societal change, evolving gender roles, and individual agency.

Almost all of the respondents displayed a variety of coping styles ranging from practicing religion to reconstructing social relationships. This reveals that resilience in later life is culture-sensitive and complex. A study conducted by Pearlin and Schooler (1978) supports this with evidence of the way psychological and social coping styles may counteract stress. Communal support, religious belief, and self-initiated activities in the Kathmandu Valley played central role to the restoration of people's identities.

4.2.1 Persistence of Traditional Gender Roles and Marital Power Imbalances

Research findings showed that marital power differentials and conventional gender roles were still significant predictors of divorce in later life. Female counterparts of the participants suffered from emotional deprivation, low autonomy,

and prolonged subordination. The findings agreed with previous research by Yildirim and Ayca (2008), who determined that gender inequality in marital relations significantly affected women's emotions and marital satisfaction. In Nepal, patriarchal values well entrenched in society might limit the involvement of women in family decision-making, and this ill would eventually cause marriage to break down.

4.2.1.1 Contributing Factors. The analysis of participants interview revealed four distinct elements that contributed significantly to the decision to seek a late-life divorce. These factors spanned issues of emotional neglect, psychological abuse, lack of appreciation for domestic labor, and overwhelming emotional distance.

Silence Treatment and Emotional Neglect by Spouse. Ami, a 72-year-old lady shares her impressions or experiences of how her marriage moved from being a friendly affair to one with complete emotional silence as the years passed. Their relationship started out with mutual respect, but over the decades, their conversations dwindled to a few mundane topics, and their emotional support slowly departed. She then learned that her husband had been having an affair with his second wife. She recalled the feeling of being “a guest in her own home.” There was no longer emotional distance or connection even though they had a same roof above their heads. She started to realize that the absence of emotional closeness in her marriage with her husband contributed to the feeling of emptiness in herself. These feeling gradually increases once her children were out for abroad study. This emotional neglect became unbearable for her as she sought separation to rediscover herself.

Psychological Domination and Verbal Abuse. Speaking for Amar, who happens to be a 55-year-old male, he says that although his wife has never physically harmed him, but she heavily relies on threats, manipulation, and verbal abuse to control him. Most of the time, he internalized the abuse, blaming himself for everything that happened, and often being quiet to save his family from disgrace. But with time, he started realizing how that emotional abuse was gradually contributing to his constant anxiety and ridicule. He obtained confidence from his children and some friends as well. To safeguard both his emotional health and sense of identity, R3 made the decision to get a divorce throughout the help of his children.

Domestic Contributions Not Appreciated. Bini, a 56-year-old housewife, narrated her life-long disappointment of never having been appreciated and recognized for her contribution in child-rearing and housekeeping. She forfeited her own aspirations and goals for the well-being of their family. But her husband never acknowledged her and nor even said a word of thanks or appreciation instead she was always ridiculed. After so many years of caregiving, she started feeling very inconsequential and unimportant. With the shift in public consciousness about women, her situation started to be doubted. For her, divorce was a means of reclaiming her dignity, her worth, and relief from her husband.

Together but Unconnected (Emotional Distance). Diyansh described his emotional isolation that began ten years ago and still persists in the current days. Even when living with his spouse for over twenty-two years he still feels lonely and isolated. Later on, their common interests began to dwindle, activities dissipated, and conversations just suddenly stopped. The increasing emotional distance between them, especially during Covid and spending so much time at home just felt insurmountable. He said he felt more like “a roommate than a life partner”. This internal silent void forced him to seek a more meaningful and companionable existence outside of the marriage even without any apparent disagreements. In search of new companionship, he finally asked his wife for a divorce.

4.2.1.2 Challenges after Divorce. The post-divorce experiences highlighted a new set of struggles for participants, primarily related to psychological well-being and social support. These challenges underscore the need for specialized intervention during the transition phase. ***Problems with Self-esteem and Psychological Trauma.*** Nima lived with constant trauma through an abusive marriage full of verbal and psychological abuse. After her divorce, she suffered poor self-esteem and mistrust in the other’s eyes. Although the women support groups could help her in some sort, the psychological harm had affected her motivation and ability to form new relations. Her story is emblematic of lingering effects of the emotional abuse and the need for specialized mental health treatments for older survivors.

Lack of Support and Emotional Isolation. Life for Hom after divorce was characterized by emptiness in the social sphere and emotional isolation. There were few friends because the remaining few either had a partner or did not want to

associate with an older divorced man. He worsened his alienation by lamenting that there are no dedicated social support programs available to older men like him in his town. He pointed out that post-divorce support programs were gender-discriminated and he complained of the unavailability of public facilities where people could share experiences or seek for their psychosocial support.

4.2.1.3 Coping Strategies. Participants adopted several distinct strategies to manage the emotional and social upheaval following their divorces. These mechanisms were critical for emotional healing, re-establishing self-identity, and building new social support networks.

Emotional Healing and Therapy. Ami's coping strategy was oriented toward healing emotional scars due to previous betrayal and shattered trust. Therapeutic encounters offered a safe environment to pinpoint deep-seated feelings of depression and betrayal. Ami was then able to utilize journaling and meditation as personal tools to process traumatic memories and develop self-kindness. This introspective therapy was key to gradually restoring her self-esteem and ability to trust others, which was crucial for her to move forward and potentially enter into new relationships.

Peer Support and Psychological Counselling. Dealing with the psychological wounds inflicted upon him from verbal abuse, Amar directly associated with coping mechanisms. He was enabled to go through therapies providing him with tools to handle symptoms of trauma and reinstate his self-identity. Empathic and validating peer support groups developed a judgment-free environment for his conversation about his anxiety and experiences. It has made vital developments in his emotional healing process and reconstruction his bonds that has taken dual action support.

Social Networking and Identity Reconstruction. Diya's divorce provided her the opportunity for personal growth and rebuilding of her own identity. Between her struggles for self-enlightenment and self-empowerment, she pursued neglected interests and educational opportunities. Despite all the stigma she suffered in her community, she was finding acceptance and self-empowerment into social networks and clubs that shared the same vision of empowering women. This way, after divorce,

she embraced her freedom and began recreating a life truly worth living by redefining herself with respect to anything outside the role of *a wife*.

4.2.2 Emotional Liberation and Psychological Adjustment

While the initial phase of divorce of the respondents was marked with suffering, the majority of the participants later attained their emotional freedom. This transformation from their emotional suffering to self-acceptance is a demonstration of the coping strategy employed by elderly divorcees. Contrary to the assumption by Amato (2000), adjustment following divorce depends significantly on individual coping capacity, social support, and resource availability. In the Kathmandu Valley, most of the participants used religious practice and social interaction to overcome their trauma and reclaim their self-hood.

4.2.2.1 Contributing Factors. The narratives from this cohort highlighted specific marital dynamics that eroded the relationship over time, ultimately leading to the decision to divorce later in life.

A Constant Disagreement and Fatigue in the Marriage. A 53-year-old male respondent, Aman said that the relationship had been full of frequent and unnecessary criticisms, fights, and arguments about various household issues from a very long period of time. Their bitterness on their relationship never changed. They even kept the relation for their kids only. Their spousal tie became an endless battlefield instead of being a bond of unity, love and shared existence. After retirement, he spends most of his time with his wife, which contributed a lot to the escalation and intensification of their arguments and misunderstandings. He would always feel drained-off both mentally and emotionally. Though he found it hard, he resolved to divorce as a liberation from an oppressive cycle and to reclaim peace in his remaining years of his life.

Mutual Separation for Inner Peace. Hom is 59-year-old man who reported having an amicable separation with his wife. They both came to understand that over time, they had grown very much apart. He further claimed that the amount of emotional and intellectual distance they had, conversations felt forced and their interests had changed over time. They were aware that they would be much happier living apart from one another, with little major argument or bitterness. So, divorcing

each other presented both an opportunity to allow each other the freedom to live in their last years. They then decided to take a route of separation based on mutual understanding and respect and settled other differences as well.

Emotional Trauma and Alcoholism. This 51-year-old woman named Diya while responding to the interview questions narrates her long bitter battle with her husband's alcoholism. She had always hoped for some improvement on his behaviour and drinking patterns early in their marriage, but as time progressed, the addictions increases and he further seemed to lose more of his control. Further, he acted stranger, even tends to yell at her for no reason, and withdrew socially disagreeing to meet anyone. He further started criticizing own children. Finally, from that onset of social pressure, she bore the trauma or misery in silence, but by the time she turned fifty and her children grew up while her tolerance and patience were wearing thin. She began to develop symptoms of depression and anxiety. She finally through constant pressure from children opted for divorce, to regain safety, stability, and mental peace in her last phases of life.

4.2.2.2 Challenges after Divorce. The transition to post-marital life presented significant hurdles related to emotional and practical adjustments for all participants, regardless of the reasons of separation.

Loneliness and Emotional Isolation. Divorce left Ami with severe emotional loneliness. She elaborated that she went through total depression besides feeling lonely, especially in their family gatherings. As her circle had become smaller and narrower and she was entirely lonely because most of her friends were married couples and rarely appear into their family life. She believed that the effects of remaining single do not only hamper emotional well-being, but also reduce the possibility of partaking in social activities that may foster meaningful interactions, heightening one's risk of depression and social withdrawal.

Adjustment Challenges and Mental Stress. At first, Aman felt relief when leaving a troubled marriage, but during adjustment to living alone, he hinged on unexpected mental stress. His self-efficacy was put to the test in a various way such as with domestic duties which now need to be organize alone, decisions now should be made where his spouse would normally assist and fit with his priorities, and no further

any type of emotional support. At times, he felt deep sadness and loneliness, feeling guilty especially during family functions when the divorce was most salient in his mind. Limited emotional expression has compounded, as yet, another problem for him in coping and eliciting social support since such emotional display is not encouraged for most men from his generation.

Emotional Healing and Trust Issues. Rima was suffering from severe psychological illness due to the adultery that had persisted for years in that marriage. Despite all the attempts of reconciliation, what was left on her now was the memory of a betrayal she could not forgive. Over and above that, she found it very difficult to establish new intimate relationships, as most frequently she found herself being reminded of the past hurts, making it very hard and painful to recover from that particular phase in her life. Therapy did help relieve her to some extent, but her emotional injuries were left untouched, depriving her of a normal life and normal identity. Such a weight would prevent a building of life anew.

4.2.2.3 Coping strategies. To navigate the post-divorce challenges, participants proactively engaged in behavioral and psychological methods aimed at re-establishing independence and emotional stability.

Developing Self-sufficiency and Handling Stress. At first, Amar felt quite burdened with many day-to-day things he had to do all by oneself, but then he worked on self-reliance. With the knowledge of cooking, handling money, and keeping the house in order, R2 really felt self-empowered and self-made. Mindfulness and deep breath exercises were performed to manage mental stress, which, in turn, eased anxiety and helped improve his quality of sleep. Also, he transformed the meaning of identity for himself-from 'husband' to a 'independent man' difficult yet empowering psychological change that gave direction outside marriage.

Social Engagement and Financial Planning. Bini sought professional advice from the finance's institutions knowing her unstable finances. It enabled her to study budgeting techniques as well as to research about qualifications for grants and pensions. With this entire practical strategy, she is already on her way toward preparing for a brighter future with fewer worries about her finances. Understanding the psychological birth effects of loneliness, joining communities and hobby groups

she's able to make new friends and rediscover her purpose in life. That would lessen her psychological well-being and create the feeling of abandonment, which social ties emphasize in highlighting the importance of attending to both social and economic demands.

Seeking Therapy and Emotional Support. Nima realized in his early stage of divorce that professional help was essential to overcome her emotional alienation. While going for counselling sessions, she unburdened her feelings of loneliness, rage, and loss, which were too difficult to bear before. Counselling also gave her access for emotional regulation and resilience. Besides going for one-on-one counselling, joining senior support groups relieved her sense of loneliness and gave her a chance to listen to how other people had coped up with normalizing her situation. In effect, emotional healing required both peer support and professional assistance.

4.2.3 Impact of Social Stigma on Divorced Elderly, Especially Women

In Nepal, social stigma acts as a formidable obstruction in the emotional healing and social reintegration of women, in particular divorced women. It reflects the double standard existing in Nepalese society regarding gender and morality. The research done by Thapa (2014) and Joshi (2016) also reveals that elderly women who are divorced suffer from the utmost isolationism and scrutiny, particularly if viewed as having defied conventional expectations. The stigma attached not only affects self-esteem but also minimizes the ability to participate in society and avail of various services.

4.2.3.1 Contributing Factors. For this subset of participants, the decision to divorce was rooted in either long-standing marital infidelity or a fundamental shift in personal values and identity during the later phases of life.

Persistent Adultery and Reputation Damaged. Rima claims her husband had an extramarital affair earlier in their marriage. Out of respect for the children and for social conventions, she tried to forgive him, but the injury was very heavy and unbearable on her. For many years, the bitter memories of her husband's adultery haunted her. It would further rear the ugly head at times when she was feeling down or during an argument. The trust in her words was never really restored. Their relationship was emotionally cool and distant from the starting which increases as

time pass by. The pain once was quiet but it grew the discord, the couple had to endure after his retirement, which led her to leave him for her own healing and peace.

Change in Values and Personal Identity. Nima noted that several things regarding her happiness in life, and meaning changed as she grew older. At one time, she had thought that staying married was one of the moral obligations. But when her marriage ceased it further impart meaning into her life, she then began questioning the value of remaining in it. She started perceiving life as a second chance to have fun, get various experience, and undergo an emotional transition. But her husband remained emotionally distant and unyielding. With more and more people thinking there is nothing wrong with divorcing, she felt more and more justified in pursuing her happiness. She was after her self-fulfilment and not a battle; therefore, she ended up divorcing.

4.2.3.2 Challenges after Divorce. The transition presented unique difficulties related to societal judgment and the interconnection between psychological distress and physical health decline.

Social Stigma and Identity Reconstruction. Nima, on the outside, contended with the stigma around divorce in her conservative culture, while inside she felt thriving with empowerment. Shame and feelings of social alienation arose from the neighbours and relatives as they became so critical and harsh. She battled to find an identity outside of being a wife, including an examination of herself, a rethinking of social norms, and gaining independence. Balancing the cultural demands and her personal growth was also a challenge, but in the end, it made her resilient in the pursuit of self-fulfilment.

Social Withdrawal and Health Decline. Diya had noted serious deterioration in physical health mainly attributed to her psychological strain of divorce and accumulation of emotional fatigue due to prior marital challenges. Her symptoms include chronic fatigue, insomnia, and increased susceptibility to illness. Feeling overwhelmed and isolated, she began withdrawing from her support systems and the community activities that she once enjoyed. She hesitated to seek assistance due to associated stigmas and societal expectations imposed on divorced elder women. Her

narrative is an illustration of how socialization, physical health, and mental well-being are interconnected during a post-divorce phase.

4.2.3.3 Coping Strategies. Participants found relief and resilience through purposeful actions aimed at self- redefinition, community engagement, and seeking gender-specific support.

Social Networking and Identity Reconstruction. Diya's divorce provided her the opportunity for personal growth and rebuilding of her own identity. Between her struggles for self-enlightenment and self-empowerment, she pursued neglected interests and educational opportunities. Despite all the stigma she suffered in her community, she was finding acceptance and self-empowerment into social networks and clubs that shared the same vision of empowering women. This way, after divorce, she embraced her freedom and began recreating a life truly worth living by redefining herself with respect to anything outside the role of a wife.

Community Involvement and Health Management. While recognizing the mind-body connection while coping, Rima stressed on the need for medical treatment and also made a habit of doing regular exercise after physical health began to decline. She found volunteering as one of the best remedies to reinstate herself into religious groups to break out of the social isolation which she had experienced because that was her current new purpose and structure which can bring new social contacts. These activities formed a foundation for encouragement of social support and building belonging and therefore could be part of her emotional healing.

Increasing Social Networks and Seeking Assistance. Hom, who was aware of the emotional isolation following a divorce, made a concerted effort to increase the size of his social circle. Joining men's groups and various leisure activities provided him company and an opportunity to share his difficulties with others walking the similar path. Likewise, he continued with counselling services customized for older males, assisting him to develop his coping strategies and emotional literacy. His being proactive is a case in point illustrating the need for gender-sensitive support services

4.2.4 Economic Vulnerability and Insecurity

Women reported significant economic problems than that of male, mainly because most of them had no personal earnings or property of their own at the time of their marriage dissolution. They were thus placed in an economic position of vulnerability. This would agree with Gahler (2006), who observed that women tend to face more severe economic hardship after divorce, particularly within cultural contexts that have weak social safety nets. In Nepal, even with constitutional guarantees, women's economic rights in marriage and divorce are usually weakly enforced, and many elderly women are economically dependent or poor.

4.2.4.1 Contributing Factors. For these participants, the primary motivation for divorce stemmed from long-standing financial incompatibility that became unsustainable during retirement.

Insecurity and Poor Financial Management. For Hom, a retired educator, his wife's incessant financial improvidence was a primary cause for their divorce. He stated that she always overspent money, even borrowed money, and refused any discussion pertaining to their finances and budgeting. For decades he had put up with her such over spending behaviour, but the problem became worse when the couple started relying on their savings after retirement. He talked of insecurity and uneasiness with what lay ahead their future. His comfort in life and peace of mind was threatened by their unstable financial situation. It became obvious to him that to secure his well-being, money their lives should never be intermingle.

4.2.4.2 Challenges after Divorce. The post-divorce challenges were dominated by economic hardship and the unexpected difficulties of managing a fully independent household later in life.

Housing Issues and Economic Pressure. Amar could not overcome the financial implications of the divorce, which had reduced his income further leading to increasing the number of expenses as he had to deal it solely as a single person. Accessible, affordable housing, which was one of the priorities in his life, was now complicated by his limited means and age-related boundaries. He particularly mentioned that his additional responsibilities entailed by his housework-such as maintenance- other which he used to do with his spouse now doing it he feels so

lonely and sad. Everything was jeopardized because of this continued financial burden regarding his security and quality of life in his senior years.

Uncertainty in Finances. Bini's life after divorce was largely characterized by financial insecurity. Being a homemaker and caregiver for most of her adult life, she only had little savings and almost no pension benefits. The division of assets due to divorce took a big bite out of what little finances she had, which now force her to make hard choices like downsizing her living area and cutting back on everyday expenditures and health care. Uncertainty in medical expenses added to her anxiety about money. The financial strain threatened not only her material well-being but also her mental state, resulting in stress and anxiety, and even regarding her future stability.

Real-world Difficulties of Independent Living. Bikram really did find it hard to establish an independent living condition even with friendly separation. Major adjustments were needed to cope with day-to-day activities of cooking, cleaning, and transportation that had been shared among both parties. He expressed wistfulness about it sometimes and mentioned how lonely he now felt; the convenience of physical support and companionship in a relationship was really missed. His narrative illustrates how a divorce later in life calls for complicated adaptations beyond emotional separation, such as the acquisition of new habits and skills.

4.2.4.3 Coping strategies. Participants focused on regaining financial control, modifying their living situations, and deliberately cultivating new life skills to restore self- sufficiency.

Social Engagement and Financial Planning. Bini sought professional advice from the finance's institutions knowing her unstable finances. It enabled her to study budgeting techniques as well as to research about qualifications for grants and pensions. With this entire practical strategy, she is already on her way toward preparing for a brighter future with fewer worries about her finances. Understanding the psychological birth effects of loneliness, joining communities and hobby groups she's able to make new friends and rediscover her purpose in life. That would lessen her psychological well-being and create the feeling of abandonment, which social ties

emphasize in highlighting the importance of attending to both social and economic demands.

Practical Assistance and Housing Adjustment. The house had to be downsized by Bikram for practical and financial reasons. As this was seen to be cost saving and also creating a living space more adapted to his own needs. He consulted local resources for financial planning and home renovations. His reliance on outside help assisted him psychologically and granted him independence against reduced income. His strategies highlighted the importance of modifying living conditions and getting useful assistance to maintain wellness throughout aging.

Developing Useful Skills and Preserving Self-sufficiency. At first, Aman felt quite burdened with many day-to-day things he had to do all by oneself, but then he worked on self-reliance. With the knowledge of cooking, handling money, and keeping the house in order, he really felt self-empowered and self-made. Mindfulness and deep breath exercises were performed to manage mental stress, which, in turn, eased anxiety and helped improve his quality of sleep. Also, he transformed the meaning of identity for himself-from ‘husband’ to a ‘independent man’ difficult yet empowering psychological change that gave direction outside marriage.

4.2.5 Coping Mechanisms and Support Networks.

Almost all of the respondents displayed a variety of coping styles ranging from practicing religion to reconstructing social relationships. This reveals that resilience in later life is culture-sensitive and complex. A study conducted by Pearlin and Schooler (1978) supports this with evidence of the way psychological and social coping styles may counteract stress. Communal support, religious belief, and self-initiated activities in the Kathmandu Valley played central role to the restoration of people’s identities.

4.2.5.1 Coping strategies. A consolidated analysis of the data reveals five core categories of post-divorce coping mechanisms, which range from professional therapeutic intervention to practical skills development and community engagement.

Emotional Healing and Therapy. Ami’s coping strategy was oriented toward healing emotional scars due to previous betrayal and shattered trust. Therapeutic

encounters offered a safe environment to pinpoint deep-seated feelings of depression and betrayal. She was then able to utilize her meditation as personal tools to process traumatic memories and develop self-kindness. This introspective therapy was key to gradually restoring her self-esteem and ability to trust others, which was crucial for her to move forward and potentially enter into new relationships.

Peer Support and Counselling. Dealing with the psychological wounds inflicted upon him from verbal abuse, Amar directly associated with coping mechanisms. He was enabled to go through therapies providing him with tools to handle symptoms of trauma and reinstate his self-identity. Emphatic and validating peer support groups developed a judgment-free environment for his conversation about his anxiety and experiences. It has made vital developments in his emotional healing process and reconstruction his bonds that has taken dual action support.

Social Engagement and Financial Planning. Bini sought professional advice from the finance's institutions knowing her unstable finances. It enabled her to study budgeting techniques as well as to research about qualifications for grants and pensions. With this entire practical strategy, she is already on her way toward preparing for a brighter future with fewer worries about her finances. Understanding the psychological birth effects of loneliness, joining communities and hobby groups she's able to make new friends and rediscover her purpose in life. That would lessen her psychological well-being and create the feeling of abandonment, which social ties emphasize in highlighting the importance of attending to both social and economic demands.

Community Involvement and Health Management. While recognizing the mind-body connection while coping, Rima stressed on the need for medical treatment and also made a habit of doing regular exercise after physical health began to decline. She found volunteering as one of the best remedies to reinstate herself into religious groups to break out of the social isolation which she had experienced because that was her current new purpose and structure which can bring new social contacts. These activities formed a foundation for encouragement of social support and building belonging and therefore could be part of her emotional healing.

Developing Useful Skills and Maintaining Self-sufficiency. Diyansh found it hard to adapt to life alone following a fairly peaceful divorce. He applied himself to learning valuable skills, such as dealing with finances, cooking, and cleaning. Having an organized daily routine and being busy with various neighbourhood activities helped lessen his feeling of isolation and allowed him to maintain his social connections. His way of handling a divorce in late life embodies both the need for practical empowerment and emotional transformation.

4.3 Overall Contributing Factors of Divorce in Late-Life

During research respondents offered a wide range of reasons for the breakdown of their marriages. The most common explanations offered was decades of unresolved marital conflict, infidelity, emotional neglect, financial problems, and verbal or physical abuse. These aligned with previous findings that late-life divorce is often driven by chronic levels of dissatisfaction more than new heights of conflict (Brown & Lin, 2012). In various cases, the respondents had endured these issues for quite a long time but refused divorce due to pressure from society, family issues, or fear of becoming stigmatized. Once children became independent and after the death of in-laws, some felt empowered enough to think about divorce. These problems are also compounded by cultural and family settings and also societal norms, whereby elders are supposed to suffer for the well-being of family.

Most of the respondents mentioned that they postponed the divorce until their children grow out of dependency. It hinted at an emotional sense of parental obligation postponing the individual's settlement. Lee and Bulanda (2021), whose suggestion states that older adults hold their separation at bay because they fear upsetting family solidarity and cultural parameters from nonrelevance, reinforce this. Very few interviewees blamed their dissatisfaction with the marriage on traditional gender roles. Women would usually mention their secondary status in the marriage, lack of autonomy, not being supported emotionally, and cite abuse, cheating, and economic dependence as driving factors, reflective of their vulnerability within patriarchal societies as main issues. Men on the other hand, identified emotional distance and companionship shortages as their major issues.

Bikram quoted, - “We never actually shared about our personal space and individual interest. We lived like strangers in the same house for years”.

Diya quoted, - “He never cared for my feelings and opinions. I was kept like an unpaid maid, not as a partner”.

4.4 Emotional and Psychological Impact

Late-life divorce elicited a complex set of emotions. For some, divorce was an emancipation following their long years of unhappiness with their marriage. As Hom stated, “Loneliness isn't nice, but it is better than ongoing fights and misunderstanding”. Loneliness is another most experienced factor after divorce by all respondents. Among all respondent, women particularly, shared their experience of intense loneliness and social ostracism. They too share about the hostile reaction by their community as they got divorce in their late life.

Regarding this context daughter of Ami expressed her concern saying “Even now, a divorced woman is not respected in our community. People talk behind her back, and she faces problems everywhere.”

As mentioned above emotional impact of late-life divorce was complex. While many participants initially felt abandoned, humiliated, and depressed, some, particularly women, subsequently felt relief and liberation. Such experience on both sides defends the hypothesis that late-life divorce is a source of psychological morbidity but also an instrument of personal empowerment (Wu & Hart, 2002). Although all of the respondents shared that in the initial phase they felt certain sense of bereavement, guilt, anger, and fear of loneliness but later on such feelings were often replaced by relief, personal independence, and emotional clarity in time.

As Ami expressed herself as, “I grieved every night at first, but eventually I learned to be comfortable alone”. Diyanish also added, “My child was more upset with me he kept saying, ‘Why now at this age?’ But I just couldn’t keep pretending everything was okay in front of him and other relatives”.

Social stigma was a common theme that affected most of the female participants. In the context of Nepalese society, divorced women are objectified and

hold suspect points of moral blame, regardless of age (Ghimire & Axinn, 2006). Some of them experienced strained relationships with others: family members and members of the community increased their feeling of isolation. Men also had different experiences. While men experience some form of judgment, they are more likely to track their load of loneliness to lack of emotional support and companionship after divorce. This supports the conclusion of research carried out by Kalmijn and Uunk (2007), which suggests that the loss of emotional support networks after divorce is felt more by men than it is by women.

4.5 Social Stigma and Community Reaction

Societal expectation for marriages to be lifelong investments led to harsh judgment by relatives, neighbors, and even their own children. So, social stigma was a prevailing motif, especially for female participants. Every time women were mostly blamed for breaking up their family, while men were neither defended nor excused though they are the major culprit. Participants of this research shared their various experiences where they are excluded from community events, religious services, and family gatherings. Stigma of Divorce was not only about social factors, but also institutional. Some of the respondents expressed their difficulty or indicated a lack of ease in accessing community services or religious organizations following divorce.

Bini indicated, “Even my own sister said I should have stayed for the sake of reputation”.

Rima express, “People think a divorced old woman must have done something wrong”.

In addition, Nima expressed her societal isolation as, “All of my friends and relatives are couples. After my divorce, they stopped inviting me on various social events and gathering. I feel like didn’t belong anywhere anymore. But gradually I engage myself in various other activity and keep myself busy”.

4.6 Economic Vulnerability and Financial Difficulties

The fear of economic vulnerability, which was perhaps the most forbidding concern among the participants, particularly individual women, had not engaged in

activities of income generation within their marriages. Most of the female participants even lacked access to shared property or savings upon divorce and would therefore go on to depend on their children and relatives. While on the other hand, male interviewees reported fewer financial problems, although very few discussed having trouble managing their household chores and daily expenses on their own. Some had to return to work informally to maintain independence.

“I did not have a bank account. Everything was in his name” replied Nima.

“I should not be working at this age, but what other choice do I have” said Amar.

“I as a divorcee often face financial hardship. I feel retirement savings was unfairly divided among us which leads me to struggle in managing my daily expenses” express by Rima.

Such accounts really delve into the complexities inherent in late-life divorce by showing how well-connected the emotional, financial, social, and physical issues in these divorces may be. Respondents also highlight the need for comprehensive assistance that includes health and financial issues alongside emotional recovery, social reintegration, and empowerment for the reconstruction of personal identity. In addition, the diversity of experience indicates how gender, social background, and individual history affect post-divorce adjustment.

4.7 Thought on Life after Divorce

Life after divorce in late adulthood frequently signifies both a new beginning and an end. Despite the difficulties, many respondents view this phase as a period of personal development and self-discovery. The feeling of loneliness and loss still prevails; the absence of a lifetime companion and changes in their daily routines. A few respondents also feel an independent tranquil attitude beyond the drama of marriage and setting aside some of one’s needs in favour of the other. Divorce related loneliness, which is hard, can also be empowering because it engenders independence and resilience. Though they found it hard in the initial phase, most participants reported that life after divorce was more emotionally tranquil compared to married

life. They cherished the freedom of making their own choices, having their own company, and getting back to themselves.

Nevertheless, some continued to struggle with social rejection, financial limitations, and declining health without consistent care of family or their spouses. The obtained mixed reflections of various respondents underscore the need for holistic support mechanisms for elderly divorcees. Some of the views of respondents regarding this are mentioned below:

“Freedom came late, but it came. I lost a partner, but I found myself I’m finally living for myself” – Rima

“Life is lonely, but calm. I’ve accepted what it is. Divorce at this age taught me that change is possible at any stage of life.” – Diyansh

These narratives emphasize that the experience of a late-life divorce is one of a complicated affair involving the processes of a change in identity, practical and financial adaptation, establishment of social connections, and development of emotional equilibrium. Professional help, social support, and self-help will be required to master the coping process for any of these women or for male members as well. There are gender variables and individual histories that shape the coping process and underline the necessity of specialized interventions which acknowledge the subtle realities older adults face during this particular life transition.

4.8 Overall Coping Strategies Adopted by Divorced Elderly

Participants employed a range of coping strategies, induced by their socioeconomic status, gender, and individual resilience. Lazarus and Folkman’s (1984) model of stress and coping provides a useful theoretical framework to explore these responses. Most persons turned to emotion-related coping strategies, that is, praying, going to temples, performing rituals, or just accepting what had happened. These mechanisms are culturally conditioned and reflect Nepali older people's general concern for religion and spirituality as part of the warp and woof of their lives. These spiritual belief systems helped the participants- especially those with more economic autonomy- create meaning out of their adversities as well as find tranquility. Other

mode of rescuing was by women more economically empowered, through income-generating activities, reflecting a role reversal even among the older age group.

Family support was multifaceted which includes close friends, siblings, children, and so on. Some participants received emotional and economic support from their adult children, whereas some were rejected or abandoned, reflecting both negative family attitudes towards late-life divorce. While some engaged in senior citizen clubs or community clubs to combat loneliness. Similarly, reading religious texts, TV viewing, gardening, and walking were daily routines to relax and keep busy. In addition to it some participants offered community services, which made them feel useful again and as part of a group.

“The temple was my sanctuary. I visit there each morning and am serene”
Nima said.

“Volunteering strengthened me. I guide kids at a local NGO these days” Hom said.

Hom further express, “I move to a smaller house after my divorce where managing everything with one pension was quite tough, but now I’ve learned to adjust my lifestyle.”

Ami shared, “I depend mostly on my old-age allowance now. Without which, I wouldn’t be able to buy any sorts of medicines or food for living.”

4.9 Observation and Situation Encountered during Research

The complex and nuanced situations were present and recorded during the field visit, whose aim was to collect views of older people undergoing late-life divorce. Mostly, among this environment were the respondents' houses, centres, and informal social events in the surrounding communities.

4.9.1 Environment and Setting

The majority of those who responded live in humble homes within close-knit neighbourhoods often characterized by small gardens, quiet streets, friendly faces. Most of these homes contain old photos, religious icons, and ordinary household

objects that spoke to decades of family life, which made them memory houses that carried these memories for years. It had this settled atmosphere, with rather faint traces of isolation. Some respondents participated in attending support meetings or group events during several visits to community halls or senior centres. Unlike the utter loneliness which other respondents alluded to, this was a socially laden environment that gave glimmers of belonging and understanding.

4.9.2 Interactions and Emotional Climate

Vulnerability and resilience were readily seen upon meeting with the respondents. Due to stigma and the private nature of the subject, many appeared reluctant to disclose any personal information about their divorce matters at first. However, as trust began to develop, their narratives became emotionally more intricate, tinged with long pauses of regret, hope, relief, and grief. Among the shocking findings was the array of coping strategies, which became very pronounced in their domestic setups and behaviour. Some interior decoration choices suggest an attempt by the respondent to enliven an atmosphere in which to try to exist, while some overcrowding and neglect are suggestive of emotional difficulties on the part of the more withdrawn ones.

Many women paused in their conversations, taking the time to think before answering. This showed how important the subject of the question was to them and how deep their feelings about it were. Tears were sometimes shed, especially talking about social isolation, loneliness, or betrayal; however, those conversations had a good amount of laughter and grinning, showing cases of pride in recovering independence or personal maturity.

4.9.3 Social Dynamics and Support Systems

While going through the field visits, different responses to social support were found. Some responders lived in close communion with family and the community, receiving visits from neighbours or children very often, practically and emotionally supporting them. Others spoke of their loneliest period after a divorce. They often said they felt estranged, and their close friends and family did not interact much with them.

For many, community centres and support organizations became essential social lifelines. It was clear from watching group sessions that participant's shared experiences promoted empathy and affirmation, assisting them in overcoming stigma and regaining their confidence. The respondent's descriptions of social criticism outside of these settings stood in stark contrast to the friendliness and acceptance found within these groups.

4.9.4 Difficulties Observed

The visit revealed a number of difficulties. Modest living conditions were indicative of financial challenges, and some respondents voiced worries about their ability to pay for home maintenance or medical treatment. Physical and mental health problems were common, and some people appeared to be very tired or nervous. After decades of living together, even those who claimed empowerment frequently admitted to the difficulty of redefining their identity and purpose. Respondent's openness in discussing their circumstances was impacted by the persistent social stigma associated with divorce in older age groups.

4.9.5 Overall Impression

Rich, sympathetic insights into the lived reality of late-life divorce were obtained during the field visit. It brought to light a fine balance between vulnerability and strength, loss and rebirth, and loneliness and connection. Experiences of the respondents underscored the importance of wide-ranging support networks that took care of practical necessities in the social inclusion-emotional recovery axis.

The visit reaffirmed that a late-life divorce is a significant human shift with far-reaching effects on one's well-being and quality of life, rather than just a legal or social event. The visit further elucidated how resilient older people are and the role of professional and community support in their journey after witnessing their courage in overcoming these challenges.

This findings of my research indicate that divorce in later life, while still being socially disapproved, is often the result of many years of dissatisfaction and emotional abandonment in their conjugal life. Their experience is emotionally challenging, especially in the context of Nepal's traditional family culture. However, many older

individuals are able to achieve reconciliation, reestablish their social bonds, and reassert their independence through religious practices, support systems, and meaningful activities. financial dependence, stigmas along gender, and illness form one specific domain on which they operate. The results of this research paper could greatly influence policy makers, social workers, and mental health practitioners who currently work with older individuals in Nepal.

CHAPTER V

CONCLUSION, RECOMMENDATION, AND SOCIAL WORK INTERVENTION

5.1 Conclusion

This study investigated a topic of growing relevance “Divorce in later-life: Condition and Coping Strategy Adopted”. It examined older people’s situations after separation and their coping mechanisms for dealing with this transition. This research paper concluded that divorce in old age is a major event that changes the emotional disposition of the parties involved, threatens financial security, disrupts social ties, affects family duties, and interferes with the sense of self, and is therefore other than the mere termination of a relationship. Although painful at any age, divorce at an older age brings added difficulties because of age-related vulnerabilities such as fewer opportunities to earn a livelihood, declining health, and limited time to regroup.

The emotional impact of divorce in late life was considerable, especially in cases where the marriage was abusive or otherwise unhappy. Feelings of sadness, shock, and anguish were soon replaced by a sense of relief and calm. Social identity, shared rituals, and companionship of many years were all factors tied to this sense of loss. The elderly were able to show great emotional resilience in the face of such hardship by taking in their new reality, having emotional support, and engaging in spiritual activities.

Unsustainable finances were among the most pressing concerns foregrounded in research and mainly for women taking the brunt of dependency on husbands for finances. Many of the respondents find it hard to fund their basic needs, health expenditure, and other essentials after the divorce. Imbalanced pocketing of properties and pensions could create monetary greyness in the longer run. Anyhow, many respondents were able to sustain their independence using financial coping mechanisms such as, reducing their living costs, relying on government assistance, or depending upon their children for their upkeep.

The social transformations have evidently taken place. Divorce frequently diminishes social circles, sometimes straining relationships with adult children, and interrupting their previous intergenerational roles. Most loneliness is experienced by

older people who have defined their identity on or through their marital life. However, respondents also found some degree of comfort and support through new social activities like religious participation, community groups, or senior clubs, which further mitigated their isolation through moral and emotional support.

Similarly in terms of health and self-care, many participants emphasized the importance of staying fit and well both physically and mentally after divorce. Walking and doing regular exercise, eating healthy food, adhering to medical routines, and engaging in positive thinking were seen as essential practices offered and practised by respondents. This study or research also revealed some sort of gender differences, with women showing greater adaptability in social and emotional areas, while men often struggled with basic self-care and emotional expression.

One of the conclusions of this research is that although late-life divorce comes with many difficulties, it does not mean that life purpose is buried or that personal development is no longer possible. Elderly persons with access to services, social support, and coping skills can rebuild lives with meaning and independence if supported by appropriate networks. The recommendation from the research is for stronger community support networks, counselling services, and financial planning instruments custom-fit to the requirements of elderly divorcees. Meeting these needs will not only enhance their quality of life but will also promote aging in peace, dignity, and empowerment.

5.2 Recommendations

To properly address the complex issues confronting older adults going through divorce, an understanding of custom-fit support systems that would satisfy their particular needs should be very much elaborated. The expansion of mental health services such as counselling and therapy would need to be a high priority for local governments and social organizations due to the emotional distress experienced by late-life divorcees. Financial assistance programs are vital, especially for women, who may find themselves often financially vulnerable after divorce.

An important factor in enhancing community involvement is the establishment or strengthening of peer support networks, religious or cultural organizations, and clubs for the elderly that provide social contact opportunities and mitigate feelings of

loneliness. Comparative studies of urban and rural elderly divorced persons could present a broader view concerning the various personal and social aspects of divorced individuals. Other quantitative research on mental health, economic impact, and quality of life after divorce would provide much more information on this topic and be quite helpful. Studies into children's and the community's attitudes on divorce later in life may also give some information on larger-scale social ramifications.

Divorce is always treated differently by women and men, so gender-sensitive policies and interventions are needed to address these differences. Help with the everyday management and expression of emotions is frequently required by men, whereas women seek more financial security and legal protection. Counselling can assist in establishing healthy communication within the family, minimize intergenerational conflict, and strengthen family unity. Late-life divorce as a growing demographic phenomenon should be recognized by lawmakers so that legislative systems can be established to protect the social security, pension, and property rights of older divorcees. Finally, qualitative and longitudinal study designs examining cross-cultural, geographical, and socioeconomic contexts should be used in future studies, so that more comprehensive and effective programs can be developed. This will inform systems of support that are durable and appropriate for many cultures.

5.3 Social Work Intervention

In order to address the complex issues that older persons going through a divorce in their later years encounter, social work intervention is crucial. Through individual counselling, social workers offer vital emotional support to elder divorcees, assisting them in processing the feelings of loss, sadness, rage, and loneliness that frequently accompany the dissolution of a long-term marriage. Social workers who conduct peer supports and group therapy provide a safe setting for divorced elders to re-establish social networks and lessen feelings of isolation while exchanging personal experiences. Financial counselling is yet another important component since social workers help with budgeting, applying for social assistance programs, and accessing pension benefits, thereby alleviating some of the financial burden.

In addition, by connecting senior citizens with legal resources as well as helping them understand their rights about inheritance, spousal support, and property

division-all of which can be so difficult for them-social work has an important advocacy role to play. With the knowledge that divorce can trigger pathology, aggravating such disorders as depression, anxiety, or chronic ailments, they work in concert with healthcare professionals to monitor and address physical and mental health needs. Social workers function to bridging the gaps in service accessibility in underserved or rural communities to ensure the provision of culturally competent care that respects traditional values while fostering empowerment.

Family mediation and counselling offer essential social work intervention mechanisms to assist in replenishing the strained ties between aged persons and their adult children in extended family members. Social workers facilitate the lowering of family tensions and promote a healing environment for senior citizens through dialogue and mutual understanding. To raise a renewed sense of purpose and belonging, social workers also organize community engagement programs that encourage participation in volunteering, senior citizen clubs, and religious organizations.

One of the most crucial components of social work interventions entails viewing the situation holistically and from the perspective of the client, thereby addressing the immediate practical needs and enhancing the psychological resilience and social integration of older adults after divorce. Through policy advocacy, providing direct services, and community participation, social workers have a major impact on improving the quality and dignity of life for divorced elderly individuals.

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ANNEX

Appendix I Research Questionnaire

Section 1: Background Information

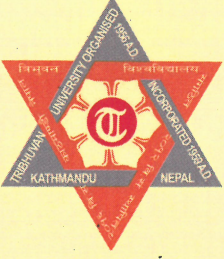
1. Age:
2. Gender:
3. Marital status:
4. Education level:
5. Place of residence (District/municipality):

Section 2: Interview Questions

1. You were married for how long before the divorce?
2. You got divorced how many years ago?
3. What were the primary factors which resulted in your divorce?
4. Did these problems exist early in your marriage or did they start later in life?
5. Did you attempt to resolve issues prior to deciding on divorce?
6. What was it that finally caused you to end the marriage?
7. Was family or children a consideration in whether or not you stayed or left?
8. How did you feel after the divorce?
9. Were you judged or supported by your family, community, or friends?
10. Was there anything in the way of social challenges that you faced as an older divorced person?
11. How do you think your experience would have been different if you were younger?
12. What was done to cope with the divorce emotionally or mentally?
13. Did you attend religious, community, or support group activities?
14. Did you return to any hobbies, work, or social activities after the divorce?
15. Who or what helped you most throughout this process?
16. How do you feel about your decision today?
17. What is your relationship with your children or your ex-spouse today?
18. What are the biggest challenges you're facing right now?
19. What advice would you give others who consider divorce later in life?

Appendix II Photos

Researcher with various respondents (Source: Field survey 2025)



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Department of Social Work
कीर्तिपुर, काठमाडौं, नेपाल
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