

Women's Access to Income and Its Effect on Spousal Violence - Experience of Microcredit Borrowers in Bangladesh

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Abstract: - The study investigates microcredit borrower women's experiences about violence on them by their husbands, with a particular focus on the differences among the women of different poverty groups in this regard. Furthermore, this study investigates the underlying socio-economic circumstances that might have resulted in differential experiences pertinent to spousal violence of the women of different. The study was conducted in the western part of rural Bangladesh with 640 microcredit borrower women with the help of a structured questionnaire survey and a series of unstructured in-depth interviews. The findings suggest that women close to the poverty line (just above or below) experienced significant improvement with regards to spousal violence. Direct involvement of women in managing microcredit funded venture, and at the same time, significant improvement in the household's living standard resulting from the income of microcredit investment have been found as the main reasons for this improvement. The findings also suggest that violence on women is likely to reduce with longer duration of borrowing period. This study also suggests that participation in microcredit programs, in some instances, has aggravated spousal violence. In most cases, a section of absolute poor borrowers were victim of such situations.

Key words: Microcredit, Domestic violence, Poverty, Bangladesh.

I. INTRODUCTION

Violence against women by their husbands is a severe, prevalent and yet often ignored problem throughout the world. The World Bank has already marked it as a global epidemic (Chowdhury & Morium, 2015). Although different terms are used to describe this phenomenon as growing body of literature emerges on this issue in the recent years, spousal violence and domestic violence are the two terms used most commonly to describe this phenomenon in the context Bangladesh.

Violence on the women by their husbands takes place in some form in all societies (Raj & Silverman, 2002; Richardson et al., 2002; Count, 1992; Mitchell, 1992; Finklar, 1997). However, its prevalence is more pervasive in the developing countries (Koenig, Ahmed, Hossain, & Mozumder, 2003) and Bangladesh is no exception. Different studies (Bhuiya, Sharmin, and Hanifi, 2003; Koenig, et al., 2003; Bates, Schuler, Islam, and Islam, 2004; Garcia-Moreno, Jansen, Ellsberg, Heise, & Watts, 2005; Johnson & Das, 2009) report wide spread prevalence of physical violence

against women by their husbands which results in persistence psychological oppression as well as physical injury and even fatal death sometimes (Chowdhury & Morium, 2015; Jejeebhoy, Santhya, & Acharya, 2010; Khatun & Rahman, 2012). Although a precise measure of the rate of physical violence is difficult in the conservative society of Bangladesh, where disclosing family affairs outside is socially unacceptable, different studies have estimated that between one third to three quarters of the married women in Bangladesh are victims of physical violence by their husbands (Bates et al., 2004; Khan, Ubaidur Rob, Hossain, 2000; Koenig et al., 2003; Silverman, et al., 2007). This problem is more severe among the poor, especially among the rural poor (Bates, et al., 2004).

As microcredit mainly targets women to offer them opportunities to gain access to resources and income, it is argued that these initiatives can empower women economically and consequently can assist in the reduction of violence on them by their husbands. Completely opposite to this proposition, some studies (e.g. Naved, Azim, Bhuiya, & Persson, 2006) report an increasing degree of violence in households because women participating in the microcredit program are perceived by their husbands as a threat to men's traditional supremacy. In this context, this study, in addition to revisiting the impact of microcredit on violence against women in contemporary rural Bangladesh, mainly investigates different outcomes experienced by microcredit borrower women of different groups based on their income (household income) classes, age and duration of borrowing period. The study also goes some way to explaining the underlying socio-economic circumstances that lead to differential impacts on different groups of borrowers.

II. CONCEPTS AND LITERATURE

Violence against Women – Concepts, Underlying Reasons and the Context of Bangladesh

The United Nations defines violence against women as "any act of gender-based violence that results in, or is likely to result in, physical, sexual or mental harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in

private life”¹. Spousal violence is the strongest form of domestic violence as it indicates, and at the same time creates, an explicit dominant and subordinate order and unequal power relationship between the sexes.

Different theories attempt to explain the causes of spousal violence from different perspectives. As advocated by the feminist theory, male’s instinctive eagerness to establish and retain gender supremacy over their wives² is the key factor responsible for spousal violence (Tolman & Wang, 2005). By using violence, they (men) want to gain power over and control their wives (Bograd, 1988; Yllo, 1993) and, on the other hand, try to restrict women to subordinate roles within the family (Raphael, 2000; Riger and Krieglstein, 2000).

There are various theories attempting to explain the reasons for spousal domestic violence. The Social exchange theory describes violence as an additional resource that men can use to maintain dominance within the family (Vyas & Watts, 2009). The Resource theory, on the other hand, describes the family as a power system and asserts that men with few economic resources (earnings, social status, education attainment) may use violence as an additional resource to maintain dominance within the family, and that there exists a correlation between poverty and violence of women by their husbands (Goode, 1971).

Marital dependency theory describes economic dependence of women on their partners (husbands in the context of Bangladesh) as main reason for spousal violence (Dobash & Dobash, 1979; Kalmuss & Straus, 1982; Hornung, McCullough, & Sugimoto, 1981; Gelles, 1976). They argue that women with limited economic resources are forced to cohabit with their husbands as they cannot afford to leave their husbands easily even in the face of physical violence. The Ecological model, instead of identifying single reason for spousal violence, describes its likelihood as a subject of complex relationship of various factors at the individual, family and community spheres (Heise, 1998). This framework recognizes the absolute or relative levels of education or employment of women and men as potentially influential factors, but the role of other contextual factors is also acknowledged as the determinants of the likelihood of spousal violence. For example, cultural factors like gender specific socialization and belief in the inherent superiority of males are accountable for spousal violence (Khatun & Rahman, 2012).

While these theories attempt to explain the reasons of spousal violence in a general (not specific to any country or society) context, different economic, socio-cultural and household factors play a crucial role in determining its nature and intensity in a particular society.

According to dominant socio-cultural norms across South Asia, women are expected to be confined to subordinate roles, engaged mainly in household duties and child rearing and also to remain passive, submissive and loyal to their husbands. On the other hand, men are supposed to own and control income and resources and to make decisions within

the family. Hence, women in general and poor women in particular, are relatively powerless and have little control over resources and decision making (Batliwala, 1994; Ashraf, Karlan, & Yin, 2010). In addition to socio-cultural norms and values, poverty itself (Maddox, 2005) and poor law and order situations that result in a heightened risk of sexual violence (like verbal abuse, rape, abduction etc.) also contribute to restrict mobility of women even further (Khan, 2005). Despite various legislative and awareness building initiatives by the governments, these situations widely prevails in Bangladesh, especially in rural areas in Bangladesh. Along with these factors, lower rate of participation of women in higher education and employment results in an increasing dependence of women on their husbands (and other male relatives in some cases) that leaves women with hardly any choice but to endure violence by their husbands (Kabeer, 2005) in the rural areas in Bangladesh.

Microcredit, Its Nature and Objectives– a Brief Overview

Microcredit is a financial service of providing group based small loans to poor individuals, usually women, to enable them to invest and generate income through self-employment in small business ventures (Weber, 2002; Microcredit Summit, 1997). Since the late 1980s when Microcredit program was introduced by Professor Mohammad Yunus through Grameen Bank in Bangladesh, a range of factors have resulted in tremendous proliferation of microcredit in Bangladesh as well as in other developing countries in Asia, Africa and Latin America. Microcredit not only emerged first but also is practiced most intensively in Bangladesh, a developing country with a per capita income of USD 1610 (Bangladesh Ministry of Finance, 2018) and 24.3% of the population living below the poverty line (Bangladesh Ministry of Finance, 2018).

Along with poverty alleviation, another key stated objective of microcredit programs is to promote the empowerment of poor women and help them break out of the multiple socio-political constraints (Datta, 2004; Hunt & Kasynathan, 2001). Therefore, although conceived as a gender independent program, over the past two decades, microcredit institutions worldwide have focused particularly upon women.

There are two different ways a microcredit program attempts to contribute to women’s empowerment and reduce the incidence of violence on women by their husbands. The first and more explicit way is to provide poor women with access to financial resources and thus enable them to become financially self-reliant (Yunus, 2006). By giving them direct access to resources the programs claim to help women to overcome their long standing vulnerability and dependency on men. In addition, this program is claimed to have bolstered women’s empowerment through various awareness building and advocacy programs run by the microcredit lenders (Hashemi, Schuler, & Riley, 1996; Amin & Pebley, 1994).

Therefore, it might be expected that microcredit initiatives would empower women economically and

consequently, socially. The latter is expected to manifest itself, among other ways, in altering power relationships at the household level and in the reduction of spousal violence, a common feature among poor households in the rural areas.

Microcredit and Violence by Husband – Contradictory Evidence in the Existing Literature

Though there are few focused studies on microcredit and spousal violence, the findings of different studies conducted in Bangladesh and elsewhere vary.

Based on empirical findings, various studies (i.e. Afrin, Islam, & Uddin, 2010; Kabeer, 2001; Hashemi, Schuler, & Riley, 1996) report that by offering women's access to income, creating awareness among them and improving financial position of their household, microcredit program has reduced the condition of spousal violence.

However, economic opportunities for women provided by microcredit have not always necessarily contributed to decreasing the risk of violence against them by their husbands. As suggested by Akhter (2011), that the wife-beating behaviour is more likely to those men who support their wives to work outside but want to retain control over their earnings. In addition, as suggested by Akhter and Wilson (2016), this situation is aggravated in the absence of effective law or its proper implementation. A number of studies have found that borrowing microcredit has exposed women to increased risk of spousal violence (Hunt & Kasynathan 2001; Mayoux, 1999) as women's participation in the microcredit programs have been perceived by their husbands as a threat to their traditional supremacy (Goetz & Sen Gupta, 1996).

The above discussion reveals that the existing literature on microcredit and spousal violence mostly focus on issues like the type of violence women experience by their husbands, rates of increase or decrease in domestic violence after borrowing microcredit, and improvement (reduction) or exacerbation (increasing) of its magnitude as a result of women's participation in microcredit program. Also, these studies (the existing literature) present mixed outcomes of women's exposure to the risk of physical violence by their husbands when borrowing microcredit.

In this context, this study, in addition to limited investigation of the changes in the condition of spousal violence, particularly focuses on the outcomes that microcredit borrowers of different income levels have experienced in this regard. At the same time, this study also focuses on the experience of microcredit borrower women about spousal violence based on their age and borrowing duration. This study also investigates the underlying household, social and economic circumstances that have caused variations in the experiences of different groups of borrowers about spousal violence.

III. METHODS

The paper reports the outcomes of one component of a broader scale study on microcredit, poverty alleviation and women's empowerment conducted in the western part of Bangladesh. The study is based on both structured questionnaires (administered to a sample of 640 female microcredit borrowers in the rural areas of Bangladesh) and open-ended, in-depth interviews with 35 women selected for follow-up.

Multistage sampling was used to recruit survey respondents. Bangladesh is divided into seven major administrative units which are called Divisions. The population of this study consists of female microcredit borrowers of BRAC and Grameen Bank in the rural areas of two Western Divisions of Bangladesh – Khulna (South-western) and Rajshahi (North-western). Two Districts (smaller geographic administrative units under divisions) from each of the selected Divisions (Khulna and Rajshahi) were chosen randomly as sites of data collection. From each of these districts, two Upazilas (sub-districts) were again selected randomly and then, 40 microcredit borrower women, 20 from BRAC and 20 from Grameen Bank, were selected from different villages in the selected Upazilas, using a snowball or referral sampling technique. Thus the structured survey included 640 respondents across a total of 35 villages. This paper uses data of 445 microcredit borrowers, who reported incidents of spousal violence before or after borrowing microcredit and compares the experiences of borrowers in different groups as mentioned earlier.

In addition to the structured survey, 35 women borrowers' experiences were further investigated in a second phase of enquiry focused upon the meanings and uses of microcredit in particular familial, community, and local economic contexts, through unstructured in-depth interview.

This paper draws mostly on qualitative information (from the 35 microcredit borrowers who were interviewed in depth), along with specific indicators derived from the quantitative survey data, collected for the broader project.

IV. RESULTS AND DISCUSSIONS

The first part of this section presents the overall scenario of change in women's reported experience of spousal violence after borrowing microcredit and compares variable patterns of change among different groups of borrowers based on poverty conditions, age groups and duration of borrowing period. The later part explores the underlying socio-economic factors and the different dynamics of familial relations that might have resulted in varied outcomes (increase, decrease and unchanged) for different groups of borrowers on spousal violence after borrowing microcredit loans.

Microcredit and Spousal Violence – General Patterns and Differences among Various Groups of Borrowers

In response to the enquiries made of the sample women microcredit borrowers about their situation of spousal violence, the following trends were found: (i) of the 601 married borrowers, 156 reported no incidence of violence by their husbands (before or after borrowing microcredit); (ii) of the 445 borrowers (601-156) who reported history of such violence before or after microcredit borrowing, 48.1% reported some improvement (significant or somewhat); (iii) 44.3% reported no change; and (iv) 7.6% recorded a deterioration of the situation since their microcredit borrowing. To obtain greater insight on this issue, the impact of microcredit on spousal violence was also investigated with respect to different groups of borrowers based on their poverty groupings, their age group, and the duration of their microcredit borrowing period.

Categories of Poor Based on Income Classes

Although most studies define three categories of poverty (Sharif, 1997; Hulme & Shepherd, 2003; Datta, 2004), studies conducted with a view to identifying poverty conditions in Bangladesh mostly categorize the poor into two groups.

The Bangladesh Bureau of Statistics (BBS) has estimated two poverty lines based on Cost of Basic Need (CBN) approach of poverty measure. This approach, in order to estimate income cut off to define poverty line, entails calculation of the cost of obtaining a consumption bundle believed to be adequate for basic consumption needs. *Lower poverty line* (which is also called Food poverty line) is drawn based on the estimated required cost for obtaining a bundle of eleven food items necessary to have minimal nutritional requirements of 2,122 kcal (kilo calories) per day per person (BBS, 2017). *Upper poverty line* is estimated by adding an allowance for securing some other basic means of living (i.e. housing conditions, education, health and the consumer basket) in addition to the required cost for securing food items. BBS (2017), Based on the Household Income and Expenditure Survey (HIES) of 2016 (the latest HIES conducted in 2016, preliminary report published in 2017), BBS estimated per 1862 Taka (Bangladeshi currency) capita income per day as the lower poverty line and 2268 Taka capita income per day as the Upper poverty line.

According to BBS (2017), average household size in Bangladesh to be 4.06. Hence, consistent with these approaches of BBS, in the present study, the poor in Bangladesh are categorized into two groups. The first group is the absolute poor who are below the *Lower poverty line* described by BBS with maximum household income of Taka

7560 (per capita lower poverty line of $1862 \times$ average household size of 4.06 = Taka 7559.72) per month. This group is referred to in the present study as the *Absolute poor* - who are so disadvantaged and vulnerable that without any direct external intervention (such as government or non-government welfare initiatives), it seems unlikely that they can improve their condition.

Those households living above the Lower poverty line but below the Upper poverty line set by BBS are labelled as the *Moderate poor*. Their maximum monthly household income is determined as taka 9208 (per capita upper poverty line of $2268 \times$ average household size of 4.06 = Taka 9208.08) per month. This group of poor are better off than the first group and have access to the means necessary for very basic survival, but lack the amenities necessary to maintain a decent and secure living standard. This classification of BBS is used as the base point in other studies on poverty measurement in Bangladesh (e.g. Ahmed, Khan, and Sampath, 1991; Hossain & Sen, 1992; Nawaz, 2010).

Apart from these two groups of borrowers having income level of below the poverty line, this study, based on the household income level, identifies two other groups among the microcredit borrowers. Households above the poverty line income (monthly income of 9208 taka) are described as *non-poor* in this study. People belonging to this category live above the poverty line with an access to the basic means of living. However, as their income level is close to the poverty line, they are at a risk of falling below the poverty line as a result of any negative shock like illness of a family member, loss of land or assets etc. A section of microcredit borrowers (around 10%) were found to be well off with substantially high income (mostly generated from other sources beyond microcredit investment) compared to the other microcredit borrowers. These borrowers have sufficient resource holdings for overcoming previously mentioned negative shocks and hence, are beyond the risk of falling below the poverty line at least in the short term. In this study, this group is mentioned as *High Income* group and income cut off arbitrarily set for them is twice higher than the income cut off for upper poverty line ($Taka\ 9208 \times 2 =$ taka 18,416). It is to be noted here that these income cut-offs are defined arbitrarily by reference to the relative asset holdings, income generated, and savings of households in Bangladesh. The categories are by no means absolute and must be seen as heuristics that aid in the analysis of data in this study.

Table: 1 below presents the experience after borrowing microcredit, of 445 microcredit borrowers, who reported incidents of family violence before or after borrowing microcredit and compares the experiences of borrowers in different poverty groupings

Table 1: Spousal Violence and Contribution of Microcredit in Household Income

		Experience about spousal violence after borrowing microcredit				
		Reduced significantly	Somewhat reduced	Had no effect	Further increased	Total
Income classes	Absolute poor	24 13.5%	34 19.1%	97 54.5%	23 12.9%	178 100.0%
	Moderate poor	17 16.2%	51 48.6%	33 31.4%	4 3.8%	105 100.0%
	Non-poor	35 28.7%	39 32.0%	44 36.1%	4 3.3%	122 100.0%
	High income groups	7 17.9%	7 17.9%	23 59.0%	2 5.1%	39 100.0%
	Total	83 18.7%	131 29.5%	197 44.3%	33 7.4%	444 [*] 100%

* Answer was not available from 1 respondent

Table: 1 above shows that women in the non-poor and moderate poor income groupings have experienced most improvement with respect to family violence following their borrowing microcredit. While the experiences regarding improvement domestic violence are somewhat similar of the two other groups (absolute poor and high income), the proportion of the borrowers who have experienced worsening impact in this regard is much higher among the absolute poor borrowers. A chi square test also reveals significant differences among various groups of borrowers in their experiences with regards to change in the domestic violence after microcredit borrowing (calculated $\chi^2 = 54.8$, $df = 9$, p value = 0.000).

Among moderate poor and non-poor borrowers, nearly two-third reported improvement in their circumstances with regards to violence by their husbands, while less than 4% reported experiencing an increase in this regard after borrowing microcredit. These borrowers have incomes on the edge of the poverty line (just above or below), and in most cases their husbands have stable and secured source of income which is usually low in amount. Usually these borrowers manage microcredit funded enterprises on their own and the income generated from it is controlled by the borrower themselves. In addition to that, microcredit investment provides crucial additional income (on top of the regular low income from the husbands) that is ultimately used for better living, especially children's education and treatment at times of need. Because of women's active involvement in running their business, and at the same time, because the income generated from microcredit investment lifts the living standard of these borrowers' households significantly, these borrowers enjoy more respect in the household and have a greater say in household decisions. In such circumstances of more general empowerment within the household and in relation to their business activities, the majority of women in non-poor and moderate poor households have experienced improvement of in relation to their experiences of spousal violence.

On the other hand, more than two thirds of women in the absolute poor income group experienced no change or increased levels of violence by their husbands after borrowing microcredit. In the household of absolute poor borrowers, in most cases, before the women borrowed microcredit, husbands were involved in very low paid, irregular and physical labour based jobs. They (husbands) had no or very little income of their own and the advent of microcredit that offered collateral-free credit for poor women, in most cases, prompted husbands to encourage their spouses to take advantage of this new facility and borrow from these sources, with the husbands themselves retaining full control of both the operations of the enterprises and the use of money earned from the latter. In these cases, the 'medium' of money supply guaranteed through microcredit by the women does not seem to alter the traditional position of male dominance and as a result, for this group of borrowers, there has been no substantial change in women's dependency on men or their experience of spousal violence.

Differences Based on Duration of Borrowing Period and Age

Different studies (e.g. Khandker & Chowdhury, 1996, Develtere & Huybrechts, 2002) have illustrated variations in the outcome of borrowing and using microcredit on different aspects based on the age of microcredit borrower women and the duration of their involvement with microcredit programs. In this context the experiences of microcredit borrowers were compared among groups with different age and duration of borrowing period.

The study reveals a general trend of reduction of spousal violence with the duration of microcredit borrowing period, as shown in the following table (Table: 2), clear differences were found among the microcredit borrower women of different duration of borrowing periods with regards to changes in the condition of spousal violence as the borrowers with longer duration have clearly experienced greater improvement with regards to domestic violence after borrowing microcredit.

Table 2: The Duration of Borrowing Period and Impact on Spousal Violence

		Effect on spousal violence after borrowing microcredit				
		Significantly reduced	Somewhat reduced	Had no effect	Further increased	Total
Duration of borrowing period	Below 3 years	30 16.3%	49 26.6%	84 45.7%	21 11.4%	184 100.0%
	3 to 6 years	14 15.4%	36 39.6%	37 40.7%	4 4.4%	91 100.0%
	6 to 10 years	14 14.4%	24 24.8%	56 57.7%	3 3.1%	97 100.0%
	10 to 15 years	16 40.0%	10 25.0%	11 27.5%	3 7.5%	40 100.0%
	Above 15 years	9 27.3%	12 36.4%	9 27.3%	3 9.1%	33 100.0%
	Total	83 18.7%	131 29.4%	197 43.4%	34 7.6%	445 100.0%

A chi square test also confirms significant differences (calculated $\chi^2 = 34.05$, $df = 18$, p value = 0.001) among the borrowers of different duration in this regard. As mentioned earlier, participation of women in the microcredit program enables women to exercise some authority over productive resources, as well as prompts them to break through socio-cultural restrictions on their mobility, which at the beginning, are more likely to be perceived by the husbands as a threat to their traditional supremacy over their wives. As a result, in the early stages of the borrowing period, many husbands resort to violence as an attempt to reaffirm their authority over their wives. However, as the benefits of microcredit for family become evident with the passage of time, husbands tend to accept and become used to women's

ownership over businesses and husbands' jealousy and disputes over resources are more likely to ease, if not to become totally resolved.

However, violence by husbands is sometimes argued to decline with increasing age and longer duration of married life, as some causes of domestic violence, such as dowry and restrictions about wives' mobility, are eliminated or at least reduced with age. As the length of borrowing period may seem to be correlated with the age of the borrowers, it may be that the age of borrowers is a factor influencing the observed relationship between lengths of borrowing period on spousal violence. Table: 3 below, presents the experiences of spousal violence of microcredit borrowers in relation borrower age.

Table 3: Age of the Borrowers and Impact on Spousal Violence

		Effect on spousal violence after borrowing microcredit				
		Reduced significantly	somewhat reduced	had no effect	further increased	Total
Age groups	Up to 20	4 17.4%	7 30.4%	9 39.1%	3 13.0%	23 100.0%
	21-25 years	9 11.3%	28 35.0%	37 46.3%	6 7.5%	80 100.0%
	26-30 years	32 30.8%	30 28.8%	39 37.5%	3 2.9%	104 100.0%
	31-35 years	16 21.3%	24 32.0%	32 42.7%	3 4.0%	75 100.0%
	36-40 years	8 12.3%	15 23.1%	36 55.4%	6 9.2%	65 100.0%
	41-50 years	11 14.1%	21 26.9%	36 46.2%	10 12.8%	78 100.0%
	Above 50 years	3 15.0%	6 30.0%	8 40.0%	3 15.0%	20 100.0%
	Total	83 18.7%	131 29.4%	197 44.3%	34 7.6%	445 100.0%

First, it should be noted that, for the group of borrowers studied, there is a relatively weak correlation ($r = 0.41$)³, between borrowers' age and length of their borrowing period, though significant at 0.01 level, a reflection of the fact that women have started taking microcredit loans at different ages, as the availability of microcredit has grown and spread.

The pattern of the relationship between the experience of spousal violence and the age of the microcredit borrowers is complex. Younger women (under 20 years) and older women (over 40 years) reported greater risk of increased violence after borrowing microcredit than other women, with between 12% and 15% of women in these two age groups reporting increased risk of domestic violence. The most substantial improvements (that is, reported reduction of

spousal violence) were reported among women borrowers aged between 26 and 36 years. Consistent with this abrupt pattern, the chi square test does not show as much differences among various age groups (as the groups based on poverty conditions and duration of borrowing periods) with regards to their experiences about spousal violence after microcredit borrowing (calculated $\chi^2 = 28.68$, $df = 18$, p value = 0.058)

The complex variability in experiences of domestic violence among women of different age groups points to the deeper cultural factors that shape the vulnerabilities of women microcredit borrowers.

Circumstances Leading to Different Outcomes on Spousal Violence after Borrowing Microcredit

The discussions so far describe the experiences of different groups of microcredit borrower women about violence perpetrated by their husbands in relation to their involvement with microcredit programs. The following discussion turns to more detailed narratives of women borrowers, to explore underlying familial and socio-economic circumstances that have resulted in different borrowers experiencing improvement and aggravation of spousal violence after borrowing microcredit loans.

Cases of Improvement in the Situation (reduction) of Spousal Violence

Women, who reported a significant reduction or some reduction in spousal violence after borrowing microcredit loans, describe different reasons for this change. Almost all the borrowers (203 out of 214) reported improved financial conditions of the household resulting from investment of microcredit loans as a key reason for the reduction in family violence. The reasons financial solvency reduced the violence against the women are revealed in following two narratives:

Respondent 'A'⁴ from Kaligonj Upazila of Satkhira describes that:

We were very needy before taking microcredit. We didn't have any fixed source of income. Scarcity and uncertainty were part of our daily life. Often there was quarrel between me and my husband which in most cases resulted in my husband beating me. We are not rich now, but at least we don't have to worry about what we are going to eat next day. We have some income source that my husband remains busy with. It has given peace that changed his behaviour. Also, he can recognize that I brought in the loan that changed our financial position. He has to turn to me when we will need more fund to run our little grocery. He also counts this fact. With all these, physical assault on me by him,

though sometimes happen now, has reduced largely than before.

Another narrative of respondent 'B' of Phultala Upazila of Khulna District reveals some different reasons for reducing family violence as a result of financial solvency:

I think it's more than just the ability to live a better life that reduces spousal violence. We have some sense of dignity now, which we didn't have before taking microcredit as we sometimes had to go from door to door for help. Now we can live a good life, we understand that it's matter of disgrace and shame to the neighbours for both of us that my husband beating me. Also, we now send our children to the school. They mix with children from different families and now understand so many things. We can guess, they will really be shocked and have a bad idea about us if any such ugly scene is created in front of them.

The accounts of women reveal that microcredit loans have contributed to the reduction of spousal violence mostly in three different ways. Firstly, by ensuring a certain source of income, it relieved the borrowers' family, at least to some extent, from sustained anxiety and uncertainty resulting from continuous scarcity and severe deprivation. It gave both husband and wife peace of mind, and reduced quarrels and disputes in the family which ultimately reduced the incidence of violence on the wives. Second, the fact that microcredit loans are channelled to the family through the women has meant that their value and importance in the household has increased, even to those husbands who operate and control the funds made available to them through their wives. Furthermore, improved financial conditions resulting from microcredit income has given the borrowers and their husbands an enhanced sense of dignity and self-respect that motivating husbands to restrain themselves from physically assaulting their wives and avoids the informal sanction of being perceived as "low class" people in the society.

Cases of Aggravated Spousal Violence

Despite the positive signs of reduced spousal violence among microcredit borrowers, this study has shown that the large proportion of women (44.3%) experience no change in their vulnerability to violence by their husbands, and some women borrowers (7.6% overall) reported increases in this phenomenon. The following discussions describe socio-economic characteristics of these borrowers and underlying familial, social and economic circumstances associated with increased risk of spousal violence for these borrowers.

The majority of the borrowers (23) who reported further increases in spousal violence (34) had been in the 'absolute poor' income group at the time of borrowing and

experienced further exacerbation of their poverty condition later. As a result of losses from microcredit investment and the resulting debt and even more financial impoverishment, husbands of these borrowers, regardless of their role prior to the women borrowing a microcredit loan, often blamed their exacerbated circumstances on their wives' borrowing, and resorted to physical assaults to vent their anger and frustration in the face of worsening poverty conditions. Poorer borrowers, relying solely or mostly on microcredit for investment funds and household income, are highly susceptible to the financial circumstances that exacerbate.

In a very small number of cases, even when microcredit impacted positively on the household income, increases in spousal violence occurred. These all were cases where wives borrowed but husbands control business operations and were unwilling or reluctant to provide the funds to cover scheduled weekly repayments of debts. Faced with pressure from their borrower wives to make money available for scheduled repayments, these husbands, rather than complying with the legitimate demands of their wives, resorted to violence to silence them. This extreme form of vulnerability of women is evident in the narrative of borrower 'C' (Kaligonj Upazila, Shatkhira District, Khulna Division) who speaks of her own situation:

Well, after taking microcredit loan, we are but much better off than before. The only problem is my husband is not at all serious about making repayments. We have a small vegetable outlet in a market in the nearby city and my husband operates it on his own while I look after the household. He retains all the money and whenever I ask for money from him for loan repayments, he is somewhat callous about the matter. As a borrower I have to attend the borrower meeting every week where repayments of instalments remade. My husband often declines to give me the money required for instalment repayment. This often results in continuous quarrel between us, and my husband eventually physically assaults me, the thing that men ultimately do to suppress the wife, regardless of whether the wife is right or wrong.

Posited within an existing pattern of spousal violence, especially among the poor in Bangladesh (Batiwala, 1994; Mason & Smith, 2003), the accounts presented above reveal that apart from the circumstances that worsen the poverty condition of the borrowers, microcredit borrowing may also lead to increased violence against women by their husbands in certain situations where husbands exercise total control over microcredit funded businesses. In these situations, husbands refuse the requests of their wives, who are the actual borrowers and thus are accountable to the lending agencies, to make money available for mandatory weekly debt repayments and suppress them through the acts of violence.

In summary, microcredit borrowing by women that contributes to their economic empowerment and helps in establishing their positions as important sources of income, has reduced spousal violence (significantly or somewhat) for a large group (about half) of borrowers. Yet, around 44% of borrowers have reported experiencing no change in this regard, and 7.6% of the respondents have reported experiencing increases in violence by their husbands after borrowing microcredit loans.

Enhanced household income earned through microcredit has, in many cases, improved the quality of life of borrowers and their households, and seems to have also contributed to a greater sense of dignity and an altered perception of family values among the microcredit borrowing households that have led to changing attitudes and behaviour among husbands *vis-à-vis* spousal violence. Also, spousal violence has been found to be more likely to reduce, the longer the duration of involvement of the borrowers with microcredit. However, the analysis presented above also reveals that in some cases, and these are relatively small in number, failure of microcredit funded business operations has worsened household financial situations, resulting in worsening domestic violence. Also, in cases where the husbands exploit their wives' entitlement to borrow from microcredit sources to invest in businesses that they fully control, women have reported conflict arising when they ask their husbands for money for mandated repayment of weekly debts and their experiences of suppression through acts of violence.

Why Does Domestic Violence Continue Despite Improvement of Women's Access to Resources?

As described above, a very small proportion of microcredit borrower women experienced increased violence by their husbands as a result of worsening poverty conditions after borrowing microcredit loans. Apart from this small section of borrowers, domestic violence still continues (less than, same as or more than before taking microcredit loans) although women's involvement with microcredit programs have given them at least a legitimate authority over resources and at the same time contributed in improving (reducing) the poverty conditions of their households. The time-consuming and complex legal system, social insecurity and social non-acceptance of divorced and deserted women have been identified as the key factors responsible for the continuation of violence on women by their husbands, with different degrees of severity. This was the case for women even where their involvement with microcredit loans improved the financial circumstances of their household and at the same time gave them (women borrowers) significant control over loan money.

A number of cases were found where the women microcredit borrower experienced violence by her husband or divorce or abandonment without any kind of compensation. Despite such acts being legal offences, there were hardly any cases where the women took legal measures against their

husbands. Fear of social defamation, uncertainty about their future and that of their children, and lengthy and costly legal processes are the factors that influenced women to tolerate violation of their conjugal rights. The narrative below describes such a scenario for one borrower:

Respondent “D” is a borrower of BRAC (from Fakirhat Upazila of Bagerhat District) and belongs to the moderate poor group. Microcredit induced income contributes more than 70% of her total household income, and yet she experienced occasional, if not regular, physical violence by her husband. She is fully aware that any kind of physical violence against a wife is prohibited by the law, yet she did not report the matter to the authorities. Her reasons are described below in her own words:

I know the law but at the same time I know the reality. Everyone will blame me if my husband goes to the jail or even remains in police custody for a day or two. Also, I don't think he will live with me anymore if something happens like this. Though I earn money, it is really very difficult for a woman to live without the shelter of a man. I also have two kids and I have to think about their future. most of the family earning comes from the loan money I borrowed, but still I suffer physical violence. Though it has been somewhat reduced after I started earning from my loan investment, it is really a disgrace and shame that he sometimes abuses me only by virtue of being a man. But I can hardly do anything....., considering our social norm, religious value, future of my kids; I can only hope that he will rectify himself someday

This case reveals how the pressure of social values and uncertainty about the future restricts women from using legal protections against violation of their rights in spite of their large contribution in the household income. Also, it is difficult in a patriarchal society to bring up children without a paternal figure. Furthermore, in Bangladesh, in the rural areas in particular, divorce or separation from one's husband is viewed as a disgrace and shame for the women regardless of their responsibility for the incident. Because of long standing social values, patriarchal structure, and religious norms, tolerance, endurance and loyalty to the husband in spite of everything, are still viewed as the characteristics of a good woman. Moreover, because of low education, limited social and financial access, and weak law and order situation, leaving her husband leaves a woman with a great degree of uncertainty about her living conditions, her physical security, and the future of her children and women try to avoid it by all means. As suggested by the above narrative, regardless of their awareness of the law, microcredit borrower women who become victims of physical violence or violation of any other

rights in their family life often tolerate the situation and try to settle it by reconciliation rather than through legal processes.

Women's involvement with microcredit programs, by providing them with an access to resources, lifting their awareness level and improving their living standard, appears to have contributed to reducing violence against women by their husbands. However, because of the factors mentioned above, women, pragmatically, have to rely on husbands' responding to changed financial and social circumstances rather than remedial measures to protect them from violence.

V. CONCLUSION

This study, based on empirical evidence, suggests that women's involvement with microcredit programs has, in general, been associated with the reduction of violence against them by their husbands, though experiences vary among different groups of borrowers. The extent of women's control over loan money, and the contribution of microcredit induced income in significantly improving household living standard were identified as two instrumental factors for reducing violence against microcredit borrowers by their husbands. Both these factors however are related, in part, to inappropriate targeting that often takes place in a climate of increased commercialization of microcredit.

However, regardless of the extent different groups of microcredit borrower women have experienced reduced spousal violence, because of the lack of remedial measures in case actual violence takes place, and the social unacceptability of women leaving their husbands, the exposure of women to the risk of threatened violence has remained mostly unaltered in rural Bangladesh. Therefore, the efficacy of microcredit programs to improve women's overall status depends largely on broader factors such as cultural values, social norms and legal systems.

NOTES

- ¹As quoted from WHO (2011) 'Violence against Women; Intimate Partner and Sexual Violence against Women. WHO Media Center.<http://www.who.int/mediacentre/factsheets/fs239/en/> (accessed 21 February 2016)
- ² Other than marital relationship, cohabitation of male and female is almost nonexistent in Bangladesh.
- ³Significance level calculated on the basis of ratio data on age of the borrowers and duration of their borrowing periods, not based on the data shown in the table.
- ⁴Throughout the paper this form of pseudonym is used to protect the anonymity of respondents, and village locations are not identified.

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