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EXAMINING LINKAGES AMONG MICROFINANCE PARTICIPATION,
DOMESTIC VIOLENCE, AND SOCIAL NETWORKS IN BANGLADESH:

A MIXED-METHODS STUDY

By

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ABSTRACT OF THE DISSERTATION

Examining linkages among microfinance participation, domestic violence,
and social networks in Bangladesh: A mixed-methods study

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This dissertation examines microfinance participation, domestic violence, and help-seeking networks among poor, ever-married women in Bangladesh. A mixed-methods approach is used; data from the nationally representative Bangladesh Demographic and Health Survey 2007 with a sample of 10,996 women is juxtaposed with data from qualitative interviews with 30 women who access microfinance in Dhaka, Bangladesh. The primary research questions aim to examine the associations between microfinance participation, domestic violence, and help-seeking social

networks of women who experience domestic violence. Secondly, this dissertation aims to provide an understanding of the context in which microfinance participation may be associated with domestic violence and help-seeking social networks using qualitative methods. In this dissertation it is theorized that when a poor married woman in Bangladesh gains access to finance, there may be status inconsistency between her and her husband who compensates for that imbalance by exerting violence. At the same time, membership in microfinance institutions may increase her social networks, which in turn may provide her with a mechanism of help-seeking. This dissertation applies elements of status inconsistency theory to explore the role of microfinance participation in domestic violence among poor women in Bangladesh, and social network theory to understand the possible effects of increased social networks due to microfinance participation. The findings reveal an interaction effect between microfinance participation and wealth assets that is associated with domestic violence, and an association between employment and help-seeking social networks. The qualitative data suggests that status inconsistency may be higher between couples in which women report having higher wealth assets, which may then threaten the husband who uses violence to exert his status.

In exploring the impact of an economic anti-poverty tool on a social-work problem using sociological lenses, this study adds to the knowledge base of the social sciences, further understanding of the interpersonal and social context of microfinance participation, and generates new hypotheses for future study.

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I dedicate this dissertation to my late brother, Shabab Murshid, who would have been the happiest to see this manuscript, even though I'm not entirely sure that he would have read it. I also dedicate this dissertation to my late grandfather, Khan Sarwar Murshid, who I am sure, would have read every line.

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Chapter 1: Introduction

Background and Significance

Microfinance in Bangladesh is a program that provides loans for the financing of small businesses to women living in poverty, serving an estimated 30 million women in Bangladesh (Lachman, 2011; Kumar, Manjunath, & Srikanth, 2012), in a country in which at least 43% of the population lives in poverty (The World Bank, 2013). Microfinance is an anti-poverty tool that has received mixed reviews from researchers and practitioners alike (Amin, Becker & Bayes, 1998; Amin, Rai & Topa, 2003; Chin, 2012; Gomez & Santor, 2001; Hunt & Kasynathan, 2001; Kabeer, 2008; Mayoux, 2001; Morchuch, 1998; Pitt & Khandker, 1998; Schuler, Hashemi, Riley & Shireen, 1996). Some suggest that there is an intrinsic value to giving poor women an opportunity to earn additional income for the household, which in turn helps to bring the family out of poverty. Others note that the scale at which this happens is not large enough to have a significant impact on the poverty index. Some see it as a tool that ‘empowers’ poor women to become independent (Amin, Rai & Topa, 2003; Hunt & Kasynathan, 2001; Mayoux, 2001; Schuler, Hashemi, Riley & Shireen, 1996). Yet others have suggested that womens’ enhanced autonomy may have unintended consequences in terms of issues such as domestic violence because of the challenge to traditional patriarchal norms and gender roles (Amin, Becker & Bayes, 1998; D’Costa, 2011; Kluwer, Heesink, & Vliert, 1996). Despite the wide application of microfinance programs, information about

its effects on women's personal lives is limited. Given the high rates of microfinance participation, and the high rates of domestic violence in Bangladesh, it is important to further explore the claims made by Amin and colleagues by using data from nationally representative samples to examine such linkages, and qualitative data to elucidate those findings. This dissertation aimed to do just that: I used the nationally representative Bangladesh Demographic and Health Survey (BDHS) 2007 and data collected from a small sample of women living in a locale of extreme poverty in Bangladesh who access microfinance, to provide a deeper understanding of microfinance participation and its associations with changes in economic and social relations including help-seeking social networks, autonomy and decision-making power, and domestic violence.

Microfinance Programs and Domestic Violence in Bangladesh

Microfinance programs have been presented in Bangladesh, and elsewhere, as advancing both the poor and women, but the impacts of microfinance participation on the social aspects of the lives of poor women have been understudied, and there is limited analysis using nationally representative data sets. It is estimated that in 2010, 43% of the population of Bangladesh lived on \$1.25 a day, the international poverty line adjusted by the World Bank (The World Bank, 2013). Microfinance, which started in the 1970s, is one of the most aggressive anti-poverty tools that Bangladesh has seen (Kabeer, 2011). In Bangladesh, microfinance takes the form of small loans given to poor women by non-traditional financial institutions and non-governmental organizations (NGOs) such as Grameen Bank,

BRAC, Proshika, and ASA at varying rates of interest. Microfinance participation aims to provide women with an opportunity to become entrepreneurs and start a small business through which the loan can be paid back while bringing in additional income for the family. In Bangladesh, microfinance programs typically use the group-lending model, as propagated by Grameen Bank, in which groups are responsible for repayment of individual loans of every individual in the group. This means that non-repayment by a group member disqualifies other members from accessing further loans, thus putting the onus of repayment on the fidelity of group membership (Grameen Bank, 2013). Impact studies of microfinance organizations examine the extent to which poverty alleviation takes place, but few focus on the immediate, personal, and social effects that this tool potentially has on the women who receive microfinance loans (Goetz & SenGupta, 1996; Hashemi, Schuler & Riley, 1996; Pitt & Khandker, 1995; Schuler, Hashemi, Rahman, Riley, & Akhter, 1996; Schuler, Hashemi, & Badal (1998).

In this dissertation, it was suggested that the access to finance for women who traditionally have been dependent on their husbands, financially and otherwise, may have affected the 'ties' between the husband and the wife, while giving rise to network relationships with other members of the microfinance organization who were in the same lending group. Whether or not these shifts in the ties precipitated or exacerbated status inconsistency and imbalance have not been researched, but some authors have found that there is a positive association between domestic violence and access to microfinance (Bates, Schuler, Islam & Islam, 2004; Bhuiya, Sharmin, & Hanifi, 2003; Naved & Person, 2005; Rahman, 1999;

Schuler, Bates & Islam, 1998). Others have found that participation in microfinance organizations reduces the risk of domestic violence (Hadi, 2000). A third view reports more complex associations: for example, Koenig, Ahmed, Hossain & Mozumder, (2003) find that violence may increase or decrease based on cultural conservatism; in more culturally conservative areas, microfinance participation is associated with increased violence. Similarly, Schuler, Hashemi, & Badal (1998) suggest that violence decreases with microfinance participation until gender norms are challenged.

These studies, which are discussed in greater depth in the literature review section, did not use nationally representative data, and were subject to endogeneity biases that stemmed from non-random participation in microfinance, as women self-selected to participate in microfinance. These studies, also, did not address the validity and reliability issues of the measures they used to document domestic violence. Only one study by Yoo-Min Chin (2012) addressed selection bias, using the nationally representative BDHS 2004, to find that the positive effect of microfinance participation on violence reduction is mitigated when self-selection is addressed, suggesting no relationship between microfinance participation and domestic violence.

Domestic Violence in Bangladesh

The United Nations defines domestic violence as, “any act of gender-based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary

deprivation of liberty, whether occurring in public or in private life,” as described in *The Declaration on the Elimination of Violence Against Women* issued in 1993 (United Nations, 1993, p. 1). While the causes of domestic violence are varied and complex in different parts of the world, the effects are universally condemned as a violation of human and personal rights (United Nations, 1993; 2013).

Domestic violence has a very different face in developing countries such as Bangladesh, in that it takes forms that are not often seen in Western, and/or developed countries. A United Nations Development Fund for Women (UNIFEM) report informs that violence against women in various developing countries may involve or is related to: marital rape, female infanticide, female genital mutilation, dowry killings, acid attacks, forced prostitution, bonded labor, early forced marriage, and others (UNIFEM Report, 2007). Such practices lead to disability, death, physical injuries and psychological distress in millions of women each year, according to the Report. In this dissertation study, I focus on violence in Bangladesh perpetrated by a husband against his wife.

Studies using different types of research designs, sampling strategies, and measures of domestic violence report rates of ever experiencing domestic violence in Bangladesh that range between 32% to 72% (Bates, Schuler, and Islam, 2004; Bangladesh Institute of Development Studies (BIDS), 2004; Khan, Rob, and Hossain, 2001; Koenig, Ahmed, Hossain, and Mozumder, 2003; Schuler, Hashemi, Riley, and Akhter, 1996; Steele, Amin, and Naved, 1998). Given that Bangladesh has a traditional, patriarchal society, it is suggested that traditional views about husband-

wife dynamics, including controlling behavior aligned with a husband's role as a dominant head of household, make domestic violence normative to women (and men), which often makes it difficult for many to identify domestic violence as a problem in their lives (Abraham, 2000; Schuler et al., 1996). Hence, some suggest, these rates of domestic violence are perhaps under-reported and under-representative of actual figures.

Help-seeking Social Networks

The help-seeking literature identifies that women seek formal or informal help for domestic violence, depending on factors such as extent of violence, social support, and economic and emotional dependencies (Liang, Goodman, Tummala-Narra, & Weintraub, 2005; Smith & Sawyer, 2010). In Bangladesh, formal support for domestic violence came only recently; the 'Prevention of Domestic Violence Act' was enacted in 2010, which criminalizes domestic violence. This Act came ten years after the 'Prevention of Women and Child Repression Act' of 1995 in which domestic violence was not yet criminalized (UN, 2011). Police reports suggest that between 2010 and 2012, 109,621 complaints of various forms of violence against women were lodged with law enforcement agencies, but only 6,875 cases were deemed fit for further action, as most got dismissed as false reports amidst pressure from religious and political leaders in support of perpetrators (Haq, 2012), suggesting a problem with enforcement of such laws, even when women seek help. That, in addition to the shame and stigma associated with domestic violence, despite its prevalence, hinders women from getting help for domestic violence (Ho, 1990).

One of the few studies in the scientific literature that explores help-seeking social networks in Bangladesh among women experiencing domestic violence is a cross-sectional population based survey of 2,702 women, conducted in 2001 by Naved, Azim, Bhuiya, Persson (2006). Their findings indicate that 66% of the sample did not seek help for domestic violence from any sources, 32% sought help from informal sources such as family or friends, and 2% sought help from institutional sources when the abuse became intolerable or their children were thought to be at risk. They also found that women who had schooling beyond 10th grade had higher odds of sharing their experiences of violence with others, as compared to women with no education. Severely abused women were three times more likely to disclose violence than moderately abused women in urban areas, and eight times more than moderately abused women in rural areas. Women in rural areas who had perceived informal support from their families were twice as likely to report violence formally than those without support. Similarly, those who experienced sexual abuse in addition to physical violence were twice more likely to report violence than those who reported physical violence only (Naved, Azim, Bhuiya, Persson, 2006). Schuler, Bates, and Islam's (2008) study based on 110 in-depth interviews support the findings of Naved and colleagues (2006).

The only study that assessed income generating activities of women and help-seeking for domestic violence, is a cross sectional study of 124,385 ever married women of reproductive age from all 29 member states in India (Dalal, 2011). Analyzing the National Family Health Surveys (NFHS), collected by the Indian government, Dalal (2011) sought to determine differences between working women

and non-working women in terms of help-seeking behavior. He found that employed women were more likely to seek help for domestic violence, as compared to non-working women. He also found that women were more likely to seek help from her family members for emotional violence. For severe forms of violence, such as physical and sexual violence, women were more likely to seek help from someone other than their family members. Only 2% of the women sought help from the police for emotional, severely physical, and sexual violence (Dalal, 2011).

Thus, extant literature indicates that women in Bangladesh and India, who seek help for domestic violence, do so primarily from informal sources, and that, levels of education, social support, and severity of violence play a role in the help-seeking process.

Autonomy and Decision-making Power

The literature on microfinance participation and its association with autonomy and decision-making is channeled through the concept of empowerment of women, and microfinance organizations such as Grameen Bank and Proshika have mission statements that reflect their interest in empowering women, defined as increased economic independence through self-employment (Grameen Bank, 2011; Proshika, 2011). Hunt and Kasynathan (2001) found in their study of microfinance organizations in South Asia, including Proshika in Bangladesh, that organizations assume that “providing credit to women automatically increases their status and that this either equates with or directly leads to empowerment” (p. 44). However, some studies indicate that while women access the loans, the husbands

often have substantial control over the loans in terms of using the loan to start a business of his own, while women are still responsible for paying the loan back (Ackerly, 1995; Goetz & Gupta, 1996). These studies, thus, raise the question of whether or not women with increased access to finance actually become more autonomous and have greater decision-making power within the household.

Other studies focus on the aspect of empowerment of women in the context of their control of spending that allows families to benefit from income generated through businesses formed using microfinance loans. Women who participate in microfinance in Bangladesh have been found to more often use earnings or income to invest in their families, including education, food, and clothing, while men invest in other economic activities (Chin, 2012; Khandker, 1998; Kabeer, 1998; Schuler, Hashemi, Akhter, & Rahman, 2008; United Nations, 1995). It is suggested that because women tend to use income to invest directly in their children and families, the lives of family members are improved in terms of nutrition, schooling of children, and poverty when women are given access to increased income through opportunities including microfinance (Kabeer, 1998; Khandker, 1998; Schuler et al., 2008).

Gaps in Research

The research literature includes studies that use a variety of research methods and designs to examine microfinance as an anti-poverty tool, some of which also provide some understanding of how microfinance participation can be linked with social and behavioral changes in areas such as contraception use,

educational attainment, nutrition, and child labor (Islam & Choe, 2013; Koenig et al., 2003; Naved & Persson, 2007; Schuler et al., 1998; Steele et al., 1998). The literature also has a limited number of studies that examine the associations between microfinance participation and the concepts of domestic violence, autonomy and decision-making power (Kabeer, 1998; Mayoux, 2001, Gomez & Santor, 2001); there is only one study that examines these constructs by drawing on a nationally representative study of ever-married women in Bangladesh (Chin, 2012), and none that examine help-seeking networks of microfinance recipients who report domestic violence. Additionally, there are no studies that use qualitative research methods juxtaposed with a nationally representative dataset to explore the context for such linkages. Moreover, the existing studies do not suggest a socio-relational theoretical framework, other than the empowerment perspective, within which these linkages can be understood.

Purpose of the Study

The purpose of the dissertation study was to: examine differences between recipients and non-recipients of microfinance in Bangladesh in terms of domestic violence, help-seeking social networks, autonomy, and decision-making power; and examine whether autonomy and decision-making power mediate the relationship between microfinance participation and domestic violence, and microfinance participation and help-seeking social networks of women who experience domestic violence. This dissertation used mixed research methods, drawing on data from two sources: the United States Agency for International Development (USAID) funded

nationally representative Bangladesh Demographic and Health Survey (BDHS) 2007, with a sample of 10,996 ever married women; and qualitative in-person interviews with 30 residents of extreme poverty neighborhoods – described in Bangladesh as “slum dwellers” and “slum” areas - who access microfinance in Dhaka, Bangladesh.

The quantitative analyses employed a nationally representative sample to examine the differences between recipients and non-recipients of microfinance participation in terms of their reports of domestic violence and their help-seeking social networks, and examine differences and meditational effects of autonomy and decision-making power. The qualitative component of the study aimed to capture the context and further an understanding of the possible income and status shifts generated by microfinance participation, and explored possible associations between microfinance participation and domestic violence, help-seeking social networks, and autonomy of microfinance recipients, and generated new hypotheses and suggest areas for future research.

The theories of status inconsistency and social networks framed these research questions. It was suggested that women who access microfinance may experience an increase in their financial status which results in status inconsistency with her husband that may lead to dysfunctional behavior as the husband may use violence to stabilize the relationship by exerting his status through exerting violence. At the same time, women who access microfinance may experience an

increase in their social networks, that may lead to an increase in available resources and expanded help-seeking social networks.

Research Questions and Associated Hypotheses

The research questions and hypotheses for the quantitative component of the study were:

Domestic Violence.

RQ1. What are the differences between microfinance recipients and non-recipients in their reports of domestic violence?

H1. Recipients of microfinance are more likely to report domestic violence than non-recipients of domestic violence.

RQ2. How much of the variance in domestic violence is due to microfinance participation when other status characteristics (education, partner's education, wealth assets, age, age difference between husband and wife, educational difference between husband and wife, employment, autonomy, and decision-making power) are controlled?

H2. There are significant effects of status characteristics such as microfinance participation, education, partner's education, wealth assets, age, age difference between husband and wife, educational difference between husband and wife, employment, autonomy, and decision-making power on reports of domestic violence.

Social Networks.

RQ3. What are the group differences between microfinance recipients and non-recipients in terms of help-seeking social network?

H3. Microfinance recipients are more likely to report higher levels of help-seeking social network than non-recipients.

Autonomy and Decision-making Power.

RQ4. What are the group differences between microfinance recipients and non-recipients in terms of autonomy?

H4. Microfinance recipients are more likely to report higher levels of autonomy.

RQ5. What are the group differences between microfinance recipients and non-recipients in terms of decision-making power?

H5. Microfinance recipients are more likely to report higher levels of decision-making power

RQ6. Is the relationship between microfinance participation and domestic violence mediated by autonomy?

H6. Autonomy mediates the relationship between microfinance participation and domestic violence.

RQ7. Is the relationship between microfinance participation and domestic violence mediated by decision-making power?

H7. The relationship between microfinance participation and domestic violence is mediated by decision-making power.

RQ8. Is the relationship between microfinance participation and help-seeking social network mediated by autonomy?

H8. Autonomy mediates the relationship between microfinance participation and help-seeking social network.

RQ9. Is the relationship between microfinance participation and help-seeking social network mediated by decision-making power?

H9. Decision-making power mediates the relationship between microfinance participation and help-seeking social network.

To further an understanding of the context of the findings from the quantitative study, the primary research questions for the qualitative component of the study are:

1. What is the context in which women access microfinance loans?
2. How do women utilize their loans? How have the finances of their families changed as a result of microfinance participation?
3. What are the changes that occur in family and personal life when a woman accesses microfinance loans (including social ties; access to resources; autonomy and decision-making; and marital relationship)?
4. According to recipients, how do their husbands view their participation in microfinance?

5. Does the respondent currently experience domestic violence? Did she experience domestic violence prior to participating in the microfinance program? What do respondents perceive to be the reasons as to why they are abused? What reasons do their husbands give for the abuse? Do the women perceive that participation in the microfinance program has been a factor in this abuse? How so? Or why not? Did domestic abuse precipitate the respondents' decision to enroll in microfinance? Why or why not?
6. What types of relationships do the respondents have with the women in their lending group? What is the nature of their social and instrumental exchanges?

Implications for Social Work

Microfinance, in Bangladesh, is accessed by more than 30 million people (Lachman, 2011; Kumar et al., 2012), which makes it important to understand not just the economic impact, but also the individual, social, and relational ramifications of the program. Because microfinance participation has tremendous potential to impact the lives of recipients, and their families, and communities in both positive and negative ways, discovering and understanding the context of program implementation is critical to the analysis of the pros and cons of the structure and function of this enormous effort.

International development, poverty alleviation, domestic violence, empowerment, and economic development are all areas of substantive interest to social workers and the social work profession in their development of issue-focused policies and interventions to enhance community and individual wellbeing. The

findings of this study are relevant to social policy makers in that they can provide an understanding of how this macro policy may have social and individual behavioral ramifications beyond its primary economic intentions, and the importance of the implementation context. For social workers practicing directly with individuals, these findings can provide insights regarding the context of domestic violence and help seeking among microfinance recipients that can inform practice and culturally competent services. The findings are also important for the generation of new hypotheses that can be tested in future research studies. Finally, the findings are important for microfinance organizations, such as Grameen Bank, to more thoroughly understand the social and economic dynamics, and consequences associated with this extraordinary and extensive anti-poverty initiative.

Chapter 2: Literature Review

This chapter reviews the background and empirical evidence on microfinance participation, domestic violence, and help-seeking social networks in Bangladesh. Presented first is a brief historical review of microfinance, its administration in Bangladesh, and the overall goals of and impact of microfinance participation as an anti-poverty tool, and the impact of microfinance participation on non-economic and behavioral variables such as empowerment and education. Then, information on prevalence rates of domestic violence in Bangladesh, and a review of research on the relationship between microfinance participation and domestic violence are presented. The next section provides an examination of help-seeking social networks of those who experience domestic violence in Bangladesh, followed by a section that identifies the associations between domestic violence and other socio-economic factors. The chapter concludes with a conceptual model that synthesizes the literature, and summarizes the principal factors affecting domestic violence and help-seeking social networks in Bangladesh.

History of Microfinance

Microfinance is defined as, “efforts to improve poor people’s access to loans and savings services” (Shreiner, 2003, p.1). It is a small loan given to poor individuals who are traditionally seen as non-creditworthy, so that they can invest that loan in a financially viable enterprise that provides a return that can be used and reinvested to bring additional income for the family. Microfinance is often

described by its sponsors as an anti-poverty tool that empowers women by contributing to their economic independence (Grameen Bank, 2011).

Non-traditional financial institutions and cooperatives have, for centuries, targeted the poor who have had no means of accessing finance in the form of loans from commercial banks. One of the first successful microfinance organizations originated in the 1700s as the Irish Loan Fund system which provided small loans with interest for short periods to poor people living in rural areas without collateral. By 1840 it had expanded to over 300 funds across Ireland, with 20% of all Irish households accessing these small loans annually (CGAP, 2006). By the late 1800s there was a proliferation of these financial institutions not only in Europe but North America and Asia. The first Asian nation to allow credit unions for the poor was Indonesia; the Indonesian People's Credit Banks (BPR) were initiated in 1895 (CGAP, 2006). Currently, BPR has 22 million "microsavers" with autonomously managed "microbanks", which were created in the mid 1980s. Microfinance moved to South Asia in the 1880s, when the Government of Madras looked at the European cooperatives and replicated that model in India. The cooperatives were set up in the State of Bengal, the eastern part of which became East Pakistan after the India-Pakistan Partition in 1947, and is now Bangladesh. The credit cooperatives eventually lost steam, but the basis of the Grameen model had taken form.

By the 1970s, countries including Bangladesh and Brazil, extended microfinance loans to groups of poor women to invest in income generating small businesses, utilizing what became the 'group-lending model' in which group

members guaranteed the repayment of loans by all individuals in the group (CGAP, 2006). Successful microfinance programs in Bangladesh and Brazil showed that poor women had excellent repayment rates, and that the poor were willing to pay interest that allowed microfinance organizations to cover their cost of operations, which contributed to the long term sustainability of the programs. Grameen Bank in Bangladesh and BanCol in Bolivia are good examples of this (CGAP, 2006).

Currently, many countries have financial institutions that provide microfinance loans targeted to different groups of people. Some of the organizations that are particularly well known are: ACCION International, SEWA Bank, and Grameen Bank. In Bangladesh, Professor Muhammad Yunus of Chittagong University designed an experimental study testing the efficacy of credit programs for poor people, in 1976. Using personal connections with banks, his team piloted the project, disbursing and recovering “thousands of loans” (Yunus, 2003). However, the banks did not want to implement the microfinance program as part of their own banking services, given the risk involved with not having collateral from their clients. Seven years later, Muhammad Yunus took it upon himself to form the Grameen Bank with support from international donors. Grameen’s success signaled others to form microfinance organizations, thus giving birth to Bangladesh Rural Advancement Committee (now known as BRAC), Proshika, and, Association for Social Advancement (now known as ASA) in Bangladesh (CGAP, 2006).

As such, microfinance started in Europe as a tool to alleviate poverty at the household level before it spread across other nations that used microfinance as a

tool to help agricultural farmers, particularly in Latin America, and poor women, as seen in Bangladesh, lending microfinance participation credibility in terms of diversity of populations within which it can be used.

Microfinance in Bangladesh

In Bangladesh, there are four major providers of microfinance loans. They are: Grameen Bank, BRAC, ASA, and Proshika. They all share the goal of ending poverty by providing microfinance loans to poor women, and incorporate the group-lending model. Because the basic tenets of microfinance are the same across all of these organizations, I will only describe Grameen Bank's process of providing microfinance to poor women.

Grameen Bank identifies microfinance participation as a human right and believes that everyone, including the poor and the non-creditworthy, who wants to get a loan should be able to access loans. Grameen's larger mission is to alleviate poverty through providing the option of accessing microfinance loans to poor women, who can use that loan to invest in small businesses. The returns from that investment would, it is expected, support those families by bringing in additional income, thus breaking the cycle of poverty, one household at a time (Grameen Bank, 2011). This system of non-traditional banking allows the poor to become creditworthy even in the absence of land or other assets that traditional banks would want as collateral. In the absence of collateral, however, the Grameen model uses the group-lending model to provide loans to the poor, as discussed in the next section. Grameen's regulations hold that loans have to be repaid for individuals to

become eligible for further loans, and simultaneous loans can be made to a borrower (Grameen Bank, 2011).

Grameen Bank is committed to building social capital “through formation of groups and centers, developing leadership quality through annual election of group and center leaders, electing board members when the institution is owned by the borrowers” (Grameen Bank, 2011, para 9), as well as human capital by monitoring children’s education, providing scholarships and student loans for higher education (Grameen Bank, 2011).

Administration of Microfinance. All of the microfinance organizations operating in Bangladesh state that they use the group-lending model that Grameen Bank initiated, which is based on the concept of the fidelity of group membership. Lending groups are allowed to form voluntarily, and loans are made to individuals. However, all members of the group are responsible for each other in terms of loan repayment such that, if one member defaults on payment, all members are restricted from getting further loans. Each group consists of about five individuals and lending is spread out across each of them. This joint liability, as Shreiner (2003) terms it, encourages repayment. Loan repayment, in turn, allows them to be considered for further loans (Grameen Bank, 2011). Shreiner (2003) posits that it is this element that encourages borrowers to repay, because borrowers want to preserve future access to loans. Loans are usually paid back in weekly or bi-weekly installments.

Goals of Microfinance. Microfinance is generally targeted towards poor women in Bangladesh, but it is often argued that microfinance does not reach the poorest, even if it does reach the poor (Amin, 1998; D' Costa, 2011; Hunt and Kasynathan, 2001). This is because, Hunt and Kasynathan (2001) suggested, the poorest women exclude themselves from the credit market, fearful of the inflexible weekly-payments of interest at high rates, or because group members exclude them for the same reason.

Mayoux (1998, 1999) argued that the reasons for which women have been targeted for microfinance were tied to the goals of microfinance organizations. A major goal of microfinance has been poverty alleviation at the household level and community level through empowering women and group formation. From that emerged a related goal to empower women economically without altering the nation's macro-economic growth agenda (Mayoux, 2005). The underlying concept that was suggested is that women use their resources to better their households, and investment in women's economic activities are likely to have a "trickle down and out effect" (Mayoux, 2005, p. 8). Similarly, Amin (1998) suggested that women were targeted by microfinance organizations because women were more likely than men to invest their additional income in their families and communities. In a qualitative study, she found that women in Bangladesh took care of their family's needs before her own; this made them better caretakers who could potentially help the entire family out of poverty, as compared with men who were more likely to invest in other economic endeavors (Kabeer, 1994; Schuler et al., 2008). Khandker's (2001) study also found that there were no returns to male borrowing in terms of

improvement in the health indicators of the household, alluding to the benefits that women bring to the family when they see an increase in income.

Grameen Bank views microfinance participation as a human right and as an investment in social capital, as well as a vehicle for empowerment of women in Bangladesh (Grameen Bank, 2011). As such, it is in its mission to target women and provide them with an opportunity to break the cycle of poverty in their own lives, and the lives of their families, which would then alleviate poverty on a national scale.

Microfinance as an Anti-poverty Tool

There has been conflicting evidence on the impact of microfinance participation on poverty levels in Bangladesh, despite the increasing number of organizations that provide microfinance to a large number of individuals. Studies from the 1980s and 1990s (Hashemi et al., 1996; Hossain, 1988) have indicated that in general, the poor benefit from microfinance participation through employment and income generation. However, the impact of microfinance participation depends on two things: entrepreneurial skill and favorable local market (Khandker, 2005). The absence of these two would necessarily mean that the returns to investment are small, and impact on poverty is negligible. Khandker (2005), argued that even if returns were high, the impact on aggregate poverty would be limited because these microfinance transactions were too small to have a large impact on aggregate poverty, and second, in times of low economic growth, “borrowing may only redistribute income rather than boost growth” (Khandker, 2005, p. 2).

Rural Bangladesh operates somewhat differently, according to the Asian Development Bank (ADB, 2005). The rural credit market in Bangladesh is segmented, with public formal institutions providing 20% of credit while informal institutions provide approximately 45% of credit. Non-governmental organizations (NGOs) such as Grameen Bank, BRAC, ASA and Proshika provide microfinance loans to 30 million people (Lachman, 2011; Kumar et al., 2012), most of whom are women. However, it is unknown whether the women have complete control over the loans they acquire. Goetz and Sen Gupta (1996) suggested, based on a qualitative study of 275 purposively selected individuals, of which 22 were men, that women without active male members in the household were excluded from gaining access to microfinance, reinforcing the notion that women were not in control of the loan, but their male counterparts were. These findings were based on loan histories that were collected from the individuals who accessed microfinance from BRAC, Grameen, TMSS, and RD-12 in four villages, but findings are not generalizable to the villages because of the sampling methods employed by the researchers.

One of the earliest impact studies on microfinance participation is a quasi-experimental study conducted by Mahabub Hossain (1988), in which 975 Grameen Bank members were compared with 280 non-members who would be eligible for loans in Grameen villages (villages where Grameen Bank exists), as well as non-members who would have been eligible for loans had Grameen Bank been set up in that village. Income among Grameen members was found to be higher by 43% when compared to eligible non-members in comparison villages, and 28% higher than

eligible non-members in Grameen villages, suggesting that those who accessed microfinance were much less poor than those who did not access microfinance loans. However, the findings were polluted by other findings from the study: Grameen members were more educated and younger than non-members, while non-members were less likely to own land, all of which could make Grameen members less likely than non-members to be poor prior to Grameen membership.

The most widely cited study on microfinance participation is the Bangladesh Institute of Development Studies (BIDS) – World Bank (WB) evaluation conducted by Khandker and Pitt (1998) that analyzed data from 1,798 households that were members of Grameen, BRAC or government owned RD12, as well as non-member households. The study accounted for selection bias and non-random program placement by applying an econometric model called weighted exogenous sampling maximum likelihood-limited information maximum likelihood-fixed effects, which addressed the problem of endogeneity in their model. The findings of the study indicated that a 1% increase in lending to a woman led to a 0.18% increase in annual household expenditures, and a 1% increase in lending to a man led to a 0.11% increase in annual expenditures; in this study, poverty was measured by expenditure such that higher expenditure meant lower levels of poverty.

In response to the study delineated above, Morduch (1999) used the same data as Pitt and Khandker (1998) to critique their study, denouncing the use of the econometric model. He showed that there was consumption smoothing as a result of microfinance participation, such that households that accessed microfinance were

less prone to variability in consumption over the seasons. He, however, warned that “alleviating poverty through banking is an old idea with a checkered past” (Morduch, 1999, p. 1570), and the lack of empirical evidence to support its success disallows one to draw conclusions about issues such as sensitivity to the credit demand to interest rate (Morduch, 1999)

Since then, Khandker (2001) admitted to using a complex econometric model that may have skewed their findings. Using the same dataset without applying the econometric model, he compared that with the 1998/99 BIDS-WB survey and found that poverty fell by 18% in Grameen areas compared to 13% in non-Grameen areas, highlighting that there were spillover effects of microfinance participation by way of increased economic activity even in areas that did not have Grameen or any other microfinance outfits, because people generally had more purchasing power when they had more income.

BRAC’s own research and evaluation unit was involved in impact studies of BRAC microfinance. In a 1996 study of 2,250 BRAC members and non-member households, Muazzam Hussain (1996) found that members had twice as much savings as non-members. The study also found that 52% of BRAC member households versus 69% of comparison households were below the poverty line, and 27% of BRAC member households versus 37% of non-member households were below the *extreme* poverty line. International organizations define extreme poverty in relation to the Millennium Development Goals (MDG) as having less than \$1.25

per person per day measured at 2005 prices, adjusted for purchasing power parity (The United Nations, 2012).

In terms of the effectiveness of microfinance loans, Hoque (2004) suggested that it was not the loan itself, but how the loans were utilized that mattered. In his study of 108 BRAC members and 108 non-members in 32 villages, he found that 54.7% of recipients of BRAC loans invested in productive endeavors such as small businesses, purchase of farm inputs, animal husbandry, purchase of rickshaws and boats, and so on – all of which were sources of additional income for the family. On the other hand, another 47% used their loans for unproductive purposes such as purchase of commodities and goods that did not have a return. This suggested that disbursing loans to poor women was not enough to pull them out of poverty; there was a need for education regarding what to do with the additional income and how to employ it in gainful ways.

Thus, evidence overall indicates that microfinance participation in Bangladesh helps alleviate some poverty to some extent, but the range of methodologies employed in these studies, and their inconsistent measures of poverty provide results that are difficult to interpret, compare, and draw conclusions from.

Other Correlates of Microfinance Participation

Amidst conflicting evidence of the effectiveness of microfinance as an anti-poverty tool has emerged a body of literature that assesses the association that

microfinance participation has with a host of associated economic and non-economic variables and behaviors. Some of them are discussed here.

Empowerment and Wellbeing. Microfinance participation has been hailed as a vehicle of womens' empowerment given that it is targeted towards poor women in a country that traditionally has patriarchal norms and values. Some studies show that microfinance participation has led to empowerment of women, but like poverty, differing definitions and conceptualization of empowerment make them difficult to assess and compare. One such study is that of 1,225 members and non-members of Grameen Bank and BRAC selected using random multistage cluster design by Hashemi, Schuler and Riley (1996) that found that length of microfinance participation had a positive association with empowerment. They measured empowerment using an 8-item scale that tapped into: mobility, economic security, ability to make small purchases, ability to make large purchases, involvement in major household decisions, freedom from domination within the family, political and legal awareness, and involvement in political campaigning and protests; however the validity of the scale was not reported in the study. In comparing Grameen Bank members with non-members, they found that Grameen members were 7.5 times more likely to be empowered; when comparing BRAC members with non-members, they found that BRAC members were 4.5 times more likely to be empowered. The study, however, had inherent selection bias as more empowered women may have been more likely to have accessed microfinance.

In a quasi-experimental study of 6,456 ever-married women in 1993 and 5,696 women in 1995 in 15 villages, Steele, Amin and Naved (1998) sampled women who were selected by cluster sampling that involved a first round selection of 15 villages. Subsequently, participants were selected from a sampling frame of women who were recipients of microfinance, and a control group was selected from a sampling frame of women who would be eligible to receive microfinance. The study found no effects of microfinance participation on mobility or decision-making, but a significant positive impact on participants' attitudes about their daughters' education and age of marriage, such that microfinance recipients were more likely to want their daughter to remain longer in school, and get married when they were older and more mature.

As part of their discussions with a small sample of NGO (non-governmental organization) workers and women's groups, Hunt and Kasynathan (2001) in their qualitative interviews asked what recipients of microfinance valued most about being a part of microfinance groups, and found "confidence, knowledge and training that they received" (Hunt and Kasyanathan, 2001, p. 48) to be of most value. Others mentioned that access to credit allowed them to contribute to their family income, increased their knowledge of the law and their rights, and being a part of a group gave them strength to stand up against injustice (Hunt and Kasyanathan, 2001).

Similarly, Hoque (2004) found that microfinance participation allowed women to achieve higher levels of material wellbeing and reduction in seasonal vulnerability. Hoque further found that participants of microfinance programs dealt

with crises by obtaining more loans, something that he referred to as positive coping mechanism. His assertion was based on a comparison between 108 participants and 108 non-participants of microfinance in 32 villages.

In qualitative interviews with 261 women (of which 201 women's testimonies were retained for the study) in four districts of Gazipur, Tangail, Narshingdi and Kishoreganj, that focused on microfinance participation, gender relations, and women's agency, Kelkar, Nathan, and Jahan (2004) found that there were marked improvements in wellbeing in terms of household decision-making, dignity, solidarity, and group formation. These findings, however, were not representative, and the study did not use reliable and valid measures to assess the types of wellbeing identified. These findings were aligned with the study by Hunt and Kasynathan (2001), whose emergent themes suggested that microfinance participation, some training, and support from the group enabled recipients to exert more power and decision-making within the household.

Associations with Other Variables. Several studies have found microfinance participation to be associated with additional economic and social variables and behaviors including daughter's education, contraception use, and nutrition and health. Several ethnographic, community studies, and quasi-experimental studies have found that girls in Grameen member households were more likely to have some schooling compared to non-Grameen households (Pitt and Khandker, 1998; Todd, 1996), and Kabeer (1998) found evidence that daughters were more likely to be sent to school if the mothers received microfinance than if

the fathers received the loan. Other studies found positive associations between microfinance participation and contraception use, and nutrition and health. In an in-house impact study of BRAC conducted in 1996 with 1,250 members and 250 non-members, Hussain (1996) found that women who had been with BRAC for over four years had significantly higher rates of contraception use than non-members. Similarly, Steele, Amin and Naved (1998) found that borrowers who were members of a microfinance organization for one year or more were 1.8 times more likely to use contraception than non-members, and other quantitative studies have found similar results too (Khandker, 2005; Steele, Amin, & Naved, 1998). Pitt, Khandker, Chowdhury & Millimet (2005) used the BIDS-World Bank dataset to look at how childrens' health was impacted by their parents' accessing of microfinance. They found that childrens' health improved significantly when their mothers accessed microfinance, but when fathers accessed microfinance there was an insignificant or even negative effect on childrens' health and nutrition. Khandker and Pitt (1998) had previously shown that 10% increase in the amount of microfinance loan led to 6% increase in the circumference of the girl child's wrist, while 1% increase in the amount of microfinance loan led to an increase in height-for-age for boys by 1.42% and for girls by 1.16%, compared to non-recipients.

It should be noted that only a few of these studies established a causal link between microfinance participation and behavior, while most indicated associations; and the few that did establish causality, such as Khandker and Pitt (1998) had received criticism that they later accepted. As such, it is not known if

microfinance participants' self-selection into the program biases the results suggesting the linkages between microfinance participation and outcome variables.

Microfinance Participation and Domestic Violence

Researchers have also studied associations between microfinance participation and domestic violence. I begin this section by first examining the prevalence of domestic violence in Bangladesh, and follow with a review of the research on associations between microfinance participation and domestic violence.

Definitions of Domestic Violence. The United Nations adopted the Declaration on the Elimination of Violence against Women in 1993 to address the issue of violence against women on a global scale, while bringing attention to this social problem with the view that domestic violence is a violation of basic human rights and freedom (UN, 2011). As indicated before, they define it as, “any act of gender-based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life” (UN, 1993, para 14). Studies on domestic violence conducted in Bangladesh often adopt this definition of domestic violence, as violence perpetrated against female partners is significantly higher than that of violence committed against men. Estimates of ever experiencing domestic violence among women in Bangladesh range from 32% to 72% (Bates, Schuler, Islam & Islam, 2004), but the exact nature and context of violence is not conclusive, but indicates that domestic violence is a pervasive social problem. That is why it is important to understand whether

microfinance, an anti-poverty tool accessed by a large per cent of Bangladesh's poor population, exacerbates the problem of domestic violence or not.

Prevalence of Domestic Violence in Bangladesh. A range of studies using various methods have provided estimates of ever experiencing physical violence, emotional violence and sexual violence among women in Bangladesh ranging from 32% to 72%, as suggested before (Bates, Schuler & Islam, 2004; Khan, Rob, & Hossain, 2001; Koenig, Ahmed, Hossain, & Mozumder, 2003; Schuler, Hashemi, Riley, & Akhter, 1996; Steele, Amin, & Naved, 1998). These studies used a variety of sampling strategies covering a range of locations and using varied measures. The studies that reported very high prevalence rates (50% to 70%) were typically based on small samples in qualitative studies. The most frequently cited studies are presented here in more detail.

Sambisa, Angeles, Lance, Naved and Curtis (2010) used the nationally representative Urban Health Survey 2006 that included self-reports from 8,320 married men aged 15 to 49 years in five major districts of Bangladesh (Barisal, Dhaka, Khulna, Rajshahi, Sylhet). They found that 55% of the men reported that they perpetrated physical violence against their wives ever, while 23% reported that they perpetrated physical violence against their wives in the past year. This is the only nationally representative study using stratified multistage cluster sample design that interviews men to estimate the prevalence of domestic violence in Bangladesh, suggesting high reliability and generalizability of the findings. However social desirability scales were not administered to estimate whether social

desirability affected reporting of violence, given that self-reports of perpetrating violence may result in under-reporting.

Schuler, Hashemi, Riley and Akhter (1996), in a mixed-methods study that included structured survey data from 1,305 randomly selected women in rural Bangladesh and participant observations and interviews in six villages, found that domestic violence in the past 12 months was reported by 19% of the survey sample and 38% in the ethnographic villages, while 47% of the survey sample reported domestic violence in their lifetime. The authors alluded to under-reporting of violence by the women, given social norms that deter women against bringing “shame” to the family by disclosing violence. They also suggested that “beating” might hold different meaning for different women, which may have distorted the results. The findings, however, are not nationally representative, and are generalizable only to rural Bangladesh in 1990 to 1994, during which period the data was collected.

In a similarly designed study, data were collected from a sample of 1,212 women in six rural villages in 2002 (Schuler & Islam, 2008). The study found that 35% of the women reported domestic violence in the past year, compared to 67% reporting domestic violence in their lifetime. While the study is not generalizable, the findings are consistent with other studies that suggest that domestic violence is reported at higher levels in rural areas.

Bhuiya, Sharmin, and Hanifi (2003) conducted a qualitative study of 190 married women aged 17 to 70 years, and 178 married men aged 21 to 75 years in a

rural village described by the authors as “conservative in terms of religion and openness to modern ideas and modern education,” (p. 49) and where male and female education levels were extremely low. The study design involved participant observation and additional interviews with 19 key informants who provided information about 10 ever-married women who lived closest to them in the same neighborhood. Their study added to the literature by investigating reasons for domestic violence. They found that 51% of married women reported to be physically abused by their husbands, while 66.8% reported to have been verbally abused by their husbands (the study did not indicate whether these estimates are from the past year or ever). The most frequently cited reasons for which husbands hit their wives (as cited by the women) included: questioning their husbands (29.9%), failure to satisfactorily perform household chores (18.8%), economic problems (9.4%), poor child care (5.1%), stealing (3.4%), and refusal to bring dowry from parental home (2.6%). Other studies have found that in addition to physical and emotional abuse, women were often threatened with divorce (Jessore and Sirajganj in 1993). Forced sexual experiences were another form of abuse; a United Nations World Health Organization (WHO) multi-country study using population-based household surveys done between 2000 and 2003 suggested. In their study, they compared women in two cities, urban Dhaka (N=1,373) and rural Matlab (N=1,329) and found that 24% percent of women living in urban areas report that their first sexual experience was forced, while 30% of women in rural areas reported that their first sexual experience was forced (Garcia-Moreno, Jansen, Ellberg & Watts, 2006).

Bates, Schuler, Islam & Islam (2004) conducted a mixed-methods study using four small group discussions with village women, in-depth interviews with 76, and a survey of 1, 212 women in six villages in 2001 and 2002. This study added to the literature by providing an estimate of injuries as a result of domestic violence: 23.5% of the sample reported being injured, 17.3% reported that the injury interfered with work, 18.6% reported that the injury warranted medical attention, and 14.9% reported that they received medical attention for the injury.

While these studies used different methods, measures, and data collection methods, researchers consistently found high levels of domestic violence reported by women across the board, in both rural and urban areas, where almost three-fourth of the sample experienced violence ever, and around one-third experienced violence in the past year.

Studies of Associations between Microfinance Participation and Domestic Violence. Studies indicated that participation in microfinance programs was variously associated with domestic violence. While microfinance is, in fact, a tool for poverty alleviation, some studies indicated that there might be ramifications in terms of domestic violence in the lives of those who access microfinance. The literature has mixed hypotheses and reports of the nature of the association: some studies show a positive relationship, some show a negative relationship, while others find no significant relationships (Ahmed, 2005; Bates et al., 2004, Goetz and Sen Gupta, 1996; Hussain et al., 1998; Kabeer, 1998; Khan et al., 1998; Koenig et al., 2003; Naved & Persson, 2005, Rahman, 1999; Schuler et al., 1998).

Some of the studies that indicate that there is a positive association between microfinance participation and domestic violence are discussed as follows.

Naved & Persson's (2005) population based study of 2,702 married women indicated that participation in credit programs in urban areas was associated with an increase in the risk of abuse. The study used cluster sampling using probability-proportionate-to size method, via which 42 clusters were selected in rural areas and 39 clusters were selected in urban areas, from which they randomly selected households, from which eligible women were chosen as study participants. Schuler and colleagues' (1996) study of 1,225 randomly sampled women under the age of 50, suggested that increased violence due to receiving microfinance came from stress arising from changing gender roles (Schuler, Hashemi, Riley, & Akhter, 1996). These authors posited the usurpation of patriarchy as the reason for which violence was exerted when women participated in microfinance.

Rahman (1999) utilized an ethnographic design to study 120 female members of Grameen Bank in one village, and found that 70% of the 120 women reported that violence in their lives was exacerbated as a result of their membership in a microfinance organization, while 18% of them said that violence decreased after they accessed microfinance. Goetz and Sen Gupta's (1996) study of 233 borrowers suggested that there was a positive association between women's microfinance participation and domestic violence.

In their qualitative study of 190 ever-married women, Bhuiya, Sharmin and Hanifi (2003) reported that recipients of microfinance faced higher rates of

domestic violence, which, the authors explained, was “due to the tension that comes with a woman suddenly becoming worthy of credit and responsible for money” (p. 52), which traditionally, never happened. However, their findings also suggested that as the length of association with microfinance increased, the level of domestic violence perpetrated against them declined, but the authors provided no rationale for this. However, they suggested that there is an “interplay of economic and cultural factors” that perpetuate violence, which was evidenced by the findings that suggested that women tolerated violence because “they have nowhere to go”, because of their children, and because of the stigma associated with divorce, suggesting that both economic and social dependence engender violence (Bhuiya et al., 2003, p. 53).

It has also been theorized that the positive relationship between receiving microfinance loans and domestic violence comes from its link to the recipient's increased autonomy through her role as an entrepreneur, which in turn has a destabilizing effect on the relationship between the female recipient and her husband and enhances the risk of violence (Goetz and Sen Gupta, 1996; Khan et al., 1998).

Other studies indicated mixed results. Koenig, Ahmed, Hossain and Mozumder (2003) used a survey from the Family Health Research Project of ICCDR,B, Center for Health and Population Research that interviewed 10,368 women aged 15 to 49 years, in two rural areas (Jessore and Sirajganj) in 1993. They found that microfinance participation was not correlated with domestic violence in

areas where a large percentage of the female population accessed microfinance, but it was correlated in areas where only few women were recipients of microfinance. The sample included women who were enrolled in an action-research project to improve public-sector health and family planning services by ICDDR,B. Thus, the study is not generalizable, and needs to be seen with the limitations that come with a cross-sectional sample, as causality and temporal precedence could not be determined.

Similarly Schuler, Hashemi and Badal (1998) reported mixed results from a ethnographic study in six rural villages in Bangladesh between 1990 and 1996 (sample size unknown) in which a male and a female researcher observed and documented operations of two microfinance organizations in each village for two years. Their findings showed that womens' vulnerability to men reduced as their economic independence increased with microfinance participation. They also found that microfinance participation challenged gender norms, which in turn, led to a violent manifestation of being emasculated.

Some studies did not find any association between microfinance participation and domestic violence. One such study is that of Ahmed (2005), who explored the association between membership in microfinance programs and domestic violence by comparing 622 currently married women aged 15 to 49 years from BRAC member households to 1,622 non-members using a subset of cross-sectional data from 60 BRAC and ICDDR,B study villages in Matlab, Bangladesh. The study found that 17.5% of the total number of women in the study experienced

domestic violence in the past four months. They did not, however, find a significant relationship between domestic violence and membership in BRAC; nor did they find group differences between those who were members of BRAC and those who were not in terms of domestic violence.

Still other studies indicated a negative relationship between microfinance participation and domestic violence. Some suggested that this was based on the notion that enhanced autonomy enabled the female recipient to flee the violent, marital relationship and fend for herself, thus ending the violence in her life (Rani and Bonu, 2009). Empirical evidence can be found from Bates, Schuler, Islam, & Islam's (2004) study of 1,200 women in six villages; they identified that those who participated in microfinance were less likely to report domestic violence (OR=.75; CI=.56,1.00;p<.05). Others suggested that an increase in economic prosperity due to microfinance participation led to reduced domestic violence among their sample, as it reduced stress and thereby, externalization of stress (Kabeer, 1998; Khan et al., 1998). Similarly, Hadi (2000) and Schuler and colleagues (1996) in their study of 1,255 women found that microfinance participation reduced the risk of domestic violence.

Hence, the literature gives us conflicting evidence and rationales for why participation in microfinance organizations may or may not be associated with domestic violence, and the only theoretical perspective offered is that of empowerment theory, which is sometimes utilized by microfinance organizations suggesting that microfinance participation empowers women by making them

economically independent (Grameen Bank, 2012). Most of the studies fail to delineate the context in which domestic violence takes place, making the linkages between microfinance participation and domestic violence less clear. It has been suggested that these studies have inherent selection bias because women self-selected into groups that access microfinance (Chin, 2012). Yoo-Mi Chin (2012) addressed this issue by using a new measure of domestic violence gauging violence reduction, by subtracting violence in the last 12 months from ever-violence. She used the nationally representative Bangladesh Demographic and Health Survey (BDHS) 2004 to study the association between microfinance participation and domestic violence in a sample of 11,440 ever-married women and 4,297 men. However, her sample size was reduced to 1,843 matched couples in rural areas, making her findings generalizable only to rural Bangladesh. She also conducted a series of robustness checks using Altonji, Elder, and Taber's techniques of sensitivity analyses in the absence of a suitable exogenous variable to utilize instrumental estimation approach, to find that microfinance participation did not reduce domestic violence (Chin, 2012). The other study that attempted to account for endogeneity was that of Pitt and Khandker (1998), but Morduch (1999) criticized their methods suggesting that the econometric model did not account for self-selection, which was later conceded by the original authors.

In this mixed-methods dissertation, I provide findings related to the association between microfinance participation and domestic violence in a generalizable framework, while also suggesting a theoretical understanding of the

problem using status inconsistency and social network theories, and generating hypotheses for further research based on the qualitative findings.

Help-seeking Social Networks

Domestic Violence and Help-seeking Social Networks. Extant theoretical literature informs that a woman's decision to seek help in the face of adversity is influenced by individual, familial, economic, and cultural factors. On an individual level, those factors involve 1) recognizing that there is a problem and, 2) understanding that the problem cannot be addressed without external help (Cauce, Domenech-Rodriguez, Paradise, Cochran, Shea, Srebnik, & Beydar, 2002). On a familial level, it depends on the amount of actual or perceived social support they have. On an economic level, it is influenced by their financial dependencies. On the cultural level, the role of social norms and social stigma associated with the problem is linked with whether women seek help (Liang, Goodman, Tummala-Narra, & Weintraub, 2005).

Most of what is known about help seeking among those experiencing domestic violence comes from studies conducted in the United States. These studies suggest that help-seeking depends not just on identification of domestic violence as a problem, and understanding that there is need for help, but also on the severity of the abuse (Coker, Derrick, Lumpkin, Aldrich, & Oldendick, 2000; Goodman et al., 2003). Scholars also suggest that women who experience domestic violence often deal with it in three stages, congruent with the nature of help seeking: individual, familial, and community level. In the first stage, the woman makes attempts to

placate or resist the violence. If that fails, they seek informal support from friends and family. Only when the severity of the violence escalates do women engage in more public help-seeking, either from the legal system or service providers (Brown, 1997; Goodman et al., 2003; Haggerty & Goodman, 2003).

Of all these studies, almost all are conceptual papers or review papers. The empirical studies are those by Goodman and colleagues (2003) and Coker and colleagues (2000). Goodman, Bennett, and Dutton's study on severity of violence was based on 92 women who experienced domestic violence, and whose partners were arrested in misdemeanor charges in the Washington DC area (2003). Coker and colleagues' (2000) population-based, random-digit-dial, cross-sectional survey assessed the lifetime victimization domestic violence and coerced sex among 313 females and 243 males in South Carolina. They found that severity of violence was an important determinant of help-seeking.

Other empirical evidence comes from Fugate and colleagues (2005), who examined the help-seeking choices of women who experienced domestic violence in the Chicago Women's Health Risk Study by comparing 491 women who experienced domestic violence with 208 women who did not. Their findings supported previous studies that found that severity of abuse was associated with help seeking. They also supported findings that showed that women did not seek formal help when they feared removal of the spouse from their homes. Privacy, hassle, and fear also prevented women from seeking help for domestic violence, they found (Fugate, Landis, Riordan, Naureckas, & Engel, 2005).

Other studies examining help-seeking behaviors have not been included in the review as they do not examine help-seeking in the context of domestic violence in Bangladesh (Beaulaurier, Seff, Newman & Dunlop; 2007; Bui, 2003; Busch and Wolfer, 2002; Krishnan, Hibert, & Vanleeuwen, 2001; Montalvo-Liendo, 2008; Paranjape, Tucker, Mckenzie-Mack, Thompson, & Kaslow, 2007; Tucker, 2005; Shannon, Logan, Cole & Medley, 2006; West, Kantor, & Jasinski, 1998; Yoshioka, Gilbert, El-Bassel, & Baig-Amin, 2003).

Help-seeking Social Networks in Bangladesh. One of the few studies in the scientific literature that explore help-seeking social networks in Bangladesh in terms of domestic violence is a population based survey of 2,702 women by Naved, Azim, Bhuiya, and Persson (2006). They found that severity of violence was associated with help-seeking social networks in both urban (OR = 2.5) and rural areas (OR = 8.2). Women who had frequent verbal confrontations with their husbands also had higher odds to disclose violence in both urban (OR=5.1) and rural areas (OR=4.8). In rural areas, women who had schooling beyond 10th grade had higher odds of sharing their experiences of violence as compared to women with no education (OR=3.4). Rural women with high perceived social support from their families and those who experienced sexual and physical violence by their husbands were twice as likely to report violence, with odds ratios of 1.8 and 1.6 respectively.

Schuler, Bates, and Islam's (2008) study based on 110 in-depth interviews and 16 focus group discussions conducted by hired field-researchers in three rural villages in Bangladesh, between the years 2001 and 2004, explored the context in

which women seek help for domestic violence. The sampling strategy of the study was not clearly identified. The main themes they identified were: women had nowhere to go in the event that domestic violence took place; and, violence was acceptable as a consequence for bad behavior, such as protesting against the husband. Out of the 110 women that were interviewed, only 1% reported seeking any kind of formal or informal help for domestic violence. While the study findings are not representative of the rural population of Bangladesh or even the three villages where the study was conducted, the study supported the suggestion that women very rarely seek help for domestic violence. Their findings that indicated that women do not seek help because they do not believe that domestic violence is a serious problem is connected to Naved and Persson's (2005) study that indicated that high severity of violence plays a role in help-seeking.

The only study that assessed income generating activities of women and help-seeking in South Asia, is Dalal's (2011) cross sectional study of 124,385 ever married women of reproductive age from all 29 member states in India. Analyzing the National Family Health Surveys (NFHS), collected by the Indian government, Dalal (2011) sought to determine differences between women employed outside the home and non-employed women in terms of help-seeking behavior. He found that employed women were more likely to seek help for domestic violence, as compared to non-working women. He also found that women were more likely to seek help from her family members for emotional violence. For severe forms of violence, such as physical and sexual violence, women were more likely to seek help from someone

other than their family members. Only 2% of the women sought help from the police for emotional, severely physical, and sexual violence (Dalal, 2011).

In this dissertation, I add to the help-seeking literature by assessing whether specific income generating activities by women increase help-seeking social networks, by introducing microfinance participation as an independent variable in a generalizable framework. I also assess the association between status variables, and demographic variables, and help-seeking social networks of women that experience domestic violence. I use social network theory to guide the analyses.

Domestic Violence and Demographic and Socioeconomic Variables

In the current study, in addition to assessing the relationship between microfinance participation and domestic violence, I assess how domestic violence among microfinance recipients and non-recipients is related to status differentials stemming from age and education. In addition, I assess whether domestic violence varies with age, education, partner's education, and employment. Additionally, I examine the impact of autonomy and decision-making power on domestic violence. The literature provides mixed evidence on the exact nature of the relationship between domestic violence and the aforementioned variables in the context of Bangladesh. Here is a summary.

Ahmed (2005) found that the age of the wife, as well as the age of the head of the household, that is, the husband, was significantly, negatively associated with domestic violence conceptualized as physical violence, and emotional violence (that included threats of divorce and second marriage as well as threats to take away her

personal property and restrict her from visiting her natal home). Ahmed also found that being older than 35 years made women less vulnerable to violence. Additionally, Ahmed (2005) found that low levels of education of the household head, primarily men, and poverty were correlated with higher levels of domestic violence. In his study, Ahmed compared 622 women who were participants of BRAC microfinance programs with 1,622 non-participants in 60 villages in Matlab where 17.5% of the respondents reported to have experienced violence in the past four months. Similarly, the study by Bhuiya and colleagues (2003) indicated that domestic violence was associated with the age of the husband. They found that men under the age of 30 were more likely to physically abuse their wives than men over the age of 50. Likewise, Dalal (2009), also reported similar findings in a cross-sectional household survey of 4,411 randomly selected married women in two sub-districts (Savar and Dhamrai) in Dhaka. However, contrary to Bhuiya and colleagues' findings, he found that older men were more likely to perpetrate violence. Specifically, his study showed that men in the age group 30-40 years were four times more likely to abuse their wives than men in their teens and twenties, and twice as likely as men who were older than 40 years old. Hadi (2000), on the other hand, found no significant associations between age and domestic violence in Bangladesh in his qualitative study involving participant observation and in-depth interviews; however, this finding needs to be viewed with caution because of the small sample size and methods that he used.

Socioeconomic factors are generally thought to protect against violence, but the studies conducted in Bangladesh provide mixed evidence. Some studies showed

an inverse relationship between socioeconomic status and domestic violence (Ahmed et al., 2004; Bates et al., 2004; Koenig et al., 2003); and a study by Naved and Persson (2007) showed no significant relationship between income both in urban area and rural areas. Education, however, was found to be more consistently associated with lower levels of domestic violence (Bates et al., 2004; Koenig et al., 2003; Naved & Persson, 2005). Women with at least six years of education were found to be significantly less likely to experience violence in their personal lives, found Bates and colleagues (2004). Men's education was found to be associated with perpetration of domestic violence for only certain levels of education, in some studies. In rural Bangladesh, for example, having less than six years of education did not have an effect on perpetration of domestic violence, but in some rural and urban areas, six to eleven years of men's education was inversely related with perpetration of domestic violence as education diminished the influence of conventional gender roles (Koenig et al., 2003; Naved & Persson, 2005).

The literature provides mixed evidence on the role of autonomy and decision-making power in domestic violence in Bangladesh, especially in the absence of microfinance participation. For example, Hashemi and colleagues (1996) and Mizan (1993) created indices to measure empowerment and household decision-making and found that accessing microfinance was associated with higher scores on these indices; however, the impact of empowerment had not been assessed in that study. Others had studied empowerment as a mediator variable in the relationship between microfinance participation and domestic violence, but had not found conclusive results that indicated a concrete relationship between

empowerment and domestic violence in any particular direction (Schuler et al., 1999). Additionally, the definition of empowerment varied with each study, making comparisons difficult; Goetz and Sen Gupta (1996) as well as Montgomery (1991) viewed it as control of assets, others viewed it as freedom of movement, economic security, freedom from domination, political and legal awareness, and participation in public protests and political campaigns (Banu et al., 2001; Hashemi et al., 1996; Rahman et al., 2009; Zaman 1998), control over household resources (Amin and Pabley, 1994), opportunity to earn and control over income (Mustafa et al., 1996), handling of loan applications in the context of microfinance participation (Ackerly, 1995), and, participation in household decision-making (Kabeer, 2001, Mizan, 1993). The studies, put together, thus suggest that empowerment may lead to increased violence if it means the woman is more assertive, but decreased violence if it means that the respect of the woman in the household increases as a result of accessing microfinance.

Because empowerment has not been studied extensively in the absence of microfinance participation in Bangladesh, in this study autonomy and decision-making power are included as independent variables in the model.

Gaps in the Literature

Research suggests that microfinance participation is associated with numerous positive behavioral, health, social, and economic variables and circumstances, though it is difficult to establish causation. Unequivocally, microfinance participation has dramatically altered access of poor households to

pools of capital and credit. Traditionally, poor households were seen as a group that would fail to utilize credit options for a host of reasons: high costs, high risks, low saving propensities, and lack of capital to put up as collateral. In addition to the issue of creditworthiness of households, there was the issue of corruption, where subsidized credit was afforded to non-poor politically favored households (Sen, 1998). The advent of microfinance has changed that in Bangladesh.

The literature has gaps stemming from a limited number of representative studies, and that provide conflicting evidences regarding the relationship between microfinance participation and domestic violence, help-seeking social networks, as well as the socioeconomic and demographic variables in Bangladesh. As mentioned before, scholars such as Hadi (2000) and Schuler and colleagues (1996) found that microfinance participation is associated with a reduced risk of violence; Naved and Persson (2005) and Bhuiyan and colleagues (2003) reported that microfinance participation is associated with increased violence; while others reported variations in associations based on factors such as the length of microfinance participation (Koenig et al., 2003; Schuler et al., 1998), or no association (Ahmed, 2005). With the different methodologies employed in the studies, varying from data collected from nationally representative cross-sectional samples to qualitative data collected from women in rural Bangladesh, the literature raises provocative questions about the associations between microfinance participation, domestic violence, and help-seeking social networks, but does not lead to cogent conclusions. The few studies that use large, nationally representative samples are mostly dated, which makes policy implications difficult to assess because the context in which microfinance is

administered has changed, especially regarding the normalization of microfinance participation; it is now a 40 year old institution and is accessed by almost 30 million people in Bangladesh (Lachman, 2011; Kumar et al., 2012). This underscores the need for analysis of current nationally representative studies that can generate findings that are applicable to the national population of Bangladesh. The gaps in the literature also allude to the need for a richer theoretical framework that can better describe and explain the context of the linkages. Additionally, there is a need for a deeper understanding of microfinance participation from the perspective of the women who participate, to generate new hypotheses for future research. In this dissertation, all of three of these issues are addressed.

Research Implications and Conceptual Model

The literature from the preceding sections can be summarized into a conceptual model of domestic violence and help-seeking social networks, which is presented in Figure 2.1.

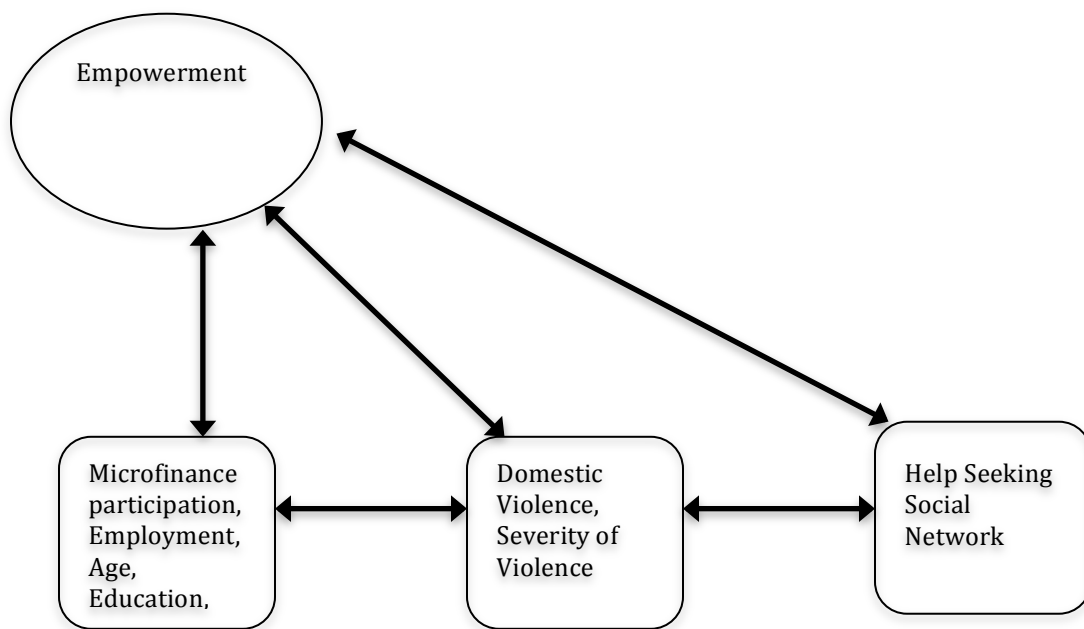


Figure 2.1. *Conceptual Framework*

The model proposes that domestic violence is a function of individual-level factors (such as age, education, wealth) and organizational factors (such as microfinance participation and employment). The model suggests that among those who experience domestic violence, help-seeking social networks, too, is a function of individual-level factors (such as education, severity of violence) and organizational factors (such as employment). Many of these conceptual linkages proposed have not been examined empirically with nationally representative samples, nor have they been examined in qualitative studies. Thus, the findings inform a future research agenda, and forms the basis of the questions addressed in this dissertation. The model allows for a consideration of the following broad research questions: 1) How is microfinance participation associated with domestic violence? 2) How is microfinance participation related to help-seeking social networks of women who experience domestic violence?

This dissertation examined these questions with data from the Bangladesh Demographic and Health Survey of 2007 and data collected from thirty slum-dwelling women who access microfinance in a large city in Bangladesh. The details of the methodology are provided in the Chapter 4: Methods.

Chapter 3: Theoretical Framework: Status Inconsistency Theory & Social Network Theory

Two theories provide a theoretical framework for this study: status inconsistency theory and social network theory. Elements of these two theories can help describe and explain the ways in which participation in microfinance organizations by poor women in Bangladesh may be associated with domestic violence, help-seeking social networks, autonomy, decision-making power, and other factors.

Status Inconsistency Theory

Status inconsistency theory is used to understand the ways in which microfinance participation and access to capital, business enterprises, and new and extended social networks might involve status changes among recipients, with varied consequences, particularly within the marital dyad.

Stemming from Marxist explanations of the bourgeois and the proletariat (Weber, Turner Gerth & Mills, 1991; Weber & Parson, 1997), this theory suggests that status differentials lead to dysfunctional behavior when an individual who expects to have higher status in a relationship is threatened by the increase in status of another. It is suggested that individuals face an 'imbalance' when they have a high status on one dimension and low status on another dimension. This imbalance occurs both within one individual who may find that his education is not commensurate with his job, as well as within a relationship, where one finds that his wife is more educated than he is (Brandon, 1965; Choi & ting, 2008; Geschwender,

1968; Goffman, 1957; Hartman, 1974; Jackson, 1962; Lenski, 1954; Meile & Haese, 1969; Stryker & Macke 1978).

The key assumptions of the theory come from studies conducted primarily in the 1970s. One of the basic assumptions is that statuses that are delineated as inconsistent are “psychologically stressful” and result in “stress reducing behavioral or attitudinal response” (Horning, 1977, p. 624). A status inconsistency may be present within an individual (for example, someone who has high education but low income), or within a relationship or marriage (when one member of the couple has a higher status on some characteristic than the other). Based on a sample of 941 husbands who were part of the Princeton Fertility Study (1961), Hornung found in his study of couples that there were higher levels of stress among “status-inconsistents” (Hornung, 1977, p. 637) as compared to individuals whose status combinations were consistent.

Another assumption of status inconsistency theory is that both subjective and objective measures of status inconsistency can be used, so that both perceived inconsistency and actual inconsistency are taken into account. For status inconsistency to have an effect on behaviors, there must be discomfort associated with the imbalanced status (Baer, Eitzen, Duprey, Thompson & Cole, 1976).

A third assumption stems from Lenski’s work suggesting that not all types of status inconsistencies have “equally potent effects” (p. 300) and some types of inconsistencies may not be stress inducing, depending on the situation (Lenski, 1967). Status inconsistencies arise due to achievable socioeconomic variables such

as occupation, education, and income, as well as ascribed status variables such as race, ethnicity, and religion.

Lenski's work gives rise to a fourth assumption of the theory: the concept of vertical hierarchy based on income, occupation, education and ethnicity as attributes that determine status, and hence, status inconsistency as it emerges as status variables are compared.

Status inconsistency theory has been applied by researchers in multiple domains: stress and anxiety (Anisef & Basson, 1968; Ashford, 1990; Dodge & Martin, 1970; Jackson, 1962; Meile & Haese, 1969), social relationships (Hughes, 1945), bullying (Heames, Harvey, & Treadway, 2006), self-image (Fenchel et al., 1951), chronic illness (Dodge & Martin, 1970), psychiatric diagnoses (Baldwin, Floyd, & McSeveney, 1975; Eitzen & Bair, 1972), racial prejudice (Fauman, 1968), participation in social movements (Geschwender, 1968), preferences for political candidates, parties, and change (Andersen & Zimdars, 2003; Broom & Jones, 1970; Eitzen, 1970; Lenski, 1954; Olsen & Tully, 1972; Rush, 1967; Salopek & Vanderpool, 1976; Segal, 1970), sexual attitudes (Smith, 1976), and work performance and conformity to organizational rules (Evan & Simmons, 1969), to name some of the seminal work.

In the 1960s and 1970s status inconsistency theory was used to explain outcomes based on inconsistencies among individuals with multiple statuses (Hartman 1974; Schermerhorn, 1966), such as age, income, education, and occupation. According to the theory, as such, if a person has a college education but

their income is commensurate with that of someone who has a high school degree, it is an inconsistency that has the potential for negative outcomes or dysfunction. The theory was later expanded to examine the effects of inconsistencies between spouses (Gong, 2007; Hornung & McCullough, 1981; Pearlin, 1975; Pencavel, 1998), suggesting that inconsistency in status characteristics between spouses were related to some aspects of marital quality. Pearlin (1975) first examined the effects of status backgrounds (i.e. of the relative occupational statuses of fathers and father-in-laws) on stress experienced by husbands and wives. He found that stress was predicted by inconsistencies between the husband and the wife's backgrounds, that is, when one of them perceived that they married down. Hornung, McCullough, and Sugimoto (1981) extended this application by exploring status inconsistencies based on status characteristics of couples. Their study was based on telephone interviews with a random sample of 1,553 women with male partners in Kentucky. In their study, they examined the effect of educational and occupational status inconsistencies between couples on satisfaction with life and satisfaction with marriage. Their findings indicated that status inconsistencies among couples negatively affected the level of marital satisfaction. On the other hand, Gong (2007) found status inconsistencies did not affect marital quality and global happiness, drawing on data from three sources: Marital Instability Over the Life Course Survey (1980) with a sample size of 1,260; the National Survey of Families and Households (1987-1988) with a sample size of 2,412; and the General Social Survey (1996) with a sample size of 384, to arrive at this conclusion.

Status differentials have been measured as differences in age, income, occupation, education, and, prestige by authors who have applied the theory to a variety of situations including marital functioning (Gong, 2007; Heames, Harvey & Treadway, 2006; Hope, 1975; Hornung, 1977; Qian, 1998; Qian, & Preston, 1993). In the current study, the status differentials, i.e. status characteristics are measured in terms of microfinance participation (women have access to microfinance, their husbands do not), age, and, education. The literature indicates variation in the ways these characteristics have been found to be associated with marital difficulty and dysfunction. Results of some of the key studies are presented below.

Education. Some scholars suggest that inequality in terms of educational attainment creates imbalances that have negative impacts on marriage in terms of stability and quality (Bumpass et al., 1991; Gong, 2009; Hornung, 1977; Jaffe et al., 2006; Hurt, Ronsmans, & Saha, 2004; Kalmijn, 1991a; Kalminj, 1991b; Mott and Moore, 1979; Morgan & Rindfuss 1985; Reynolds, 2005; Reynolds, & Aletraris, 2006, 2007a, 2007b; Smits, 2003; Tynes, 1990). In a nationally representative study using the National Survey of Families and Households with a sample size of 13,017 individuals aged 19 and over Bumpass and colleagues (1991) found that marital disruption increased two fold when wives reported being more educated than their husbands. Mott and Moore (1979), using the National Longitudinal Survey of Labor Market Behavior of Young Women with a nationally representative sample of 2,030 women, found that the relationship between educational inconsistency held strong when they controlled for income in their study, suggesting that education is independently related to marital stability.

In this dissertation, educational difference was included as a predictor of domestic violence in the logistic regression model. I also explored the context of this difference and its association with domestic violence in the qualitative portion of the dissertation.

Income. Some researchers have assessed income inconsistency between couples to find that marital disruption was lower among couples in which husbands had higher incomes than their wives (Becker, 1981; Cherlin 1979; Cutright 1971; Jorgensen, 1979; Thoresen & Goldsmith, 1987; Tichenor, 2005) and higher in couples in which wives had high incomes, especially when they were higher than her husband's (Jalovaara 2003). A recent study by Liu and Vikat (2007) examined 446,145 marriages that occurred between 1981 and 1998, using Swedish register data developed by Swedish Statistics to suggest that marital disruption was more likely to occur when women's incomes increased because the traditional division of labor was disrupted. In this dissertation, I suggest that women accessing microfinance participation may find themselves in circumstances similar to that discussed by Liu and Vikat (2007) in which husbands are unhappy when women go from being traditional housewives to entrepreneurs with changing responsibilities.

Age. In assessing the relationship between age differentials and marital quality or dysfunction, researchers have found that when husbands are much older than wives, which is very common in the context of Bangladesh, domestic violence may be used as a tool of reprimand and used to punish wives for being disobedient (Amin, 1998; Kabeer, 2002). Amin (1998) used survey data collected from 789

households and qualitative data collected from 240 households in two villages in Bangladesh during 1991 to 1993, while Kabeer's is a theoretical piece.

In this dissertation, I include age difference as a source of status inconsistency and include it in the multivariate logistic regression model.

In conclusion, in the context of the current study, status inconsistency is hypothesized to occur between the marital dyad when there are incongruences in age, education, and microfinance. Status inconsistency due to microfinance may arise when the traditional housewife accesses microfinance loans, which in turn increases her status in terms of occupation and income, as she becomes an entrepreneur with the potential of earning an income that she did not earn before. It is suggested, therefore, that when men are threatened by their lack or perceived lack of resources or perceive their status to be inconsistent with social norms, they might be more likely to use dysfunctional behavior, including violence, to bring about what they perceive as equity and balance of power in the household.

A gap in the theoretical literature is that researchers have suggested that status inconsistency leads to dysfunctional behavior; but they have not addressed the absence of dysfunctional behavior in the presence of status inconsistency, which is explored in the qualitative component of the dissertation.

Social Network Theory

Social network theory is applied to understand the help seeking social networks of microfinance recipients, including those who report domestic violence, and those who do not.

Social network theorists propose that the relationships that individuals have with other people and organizations provide a mechanism through which resources for solving life's problems can be utilized (Adams, 1967; Cross, 1990; Mitchell, 1986). These relationships have been described as comprised of "interpersonal ties of different types and strengths, and structural relationships between links can vary" (Milroy, 2002: 550).

Social network theory conceptualizes interpersonal relationships in terms of nodes and ties. Nodes are the individual actors within the networks, and ties are the relationships between the actors. These ties can be analyzed according to structural and functional characteristics, including the size of a network, the composition of a network (family, friends, work colleagues), the nature of an exchange (emotional support, goods and services, etc.), and the strength of ties (Carpenter, Esterling, & Lazer, 2003; Granovetter, 1979; Hanneman & Riddle, 2005; Krempel, 2005). Ties between nodes can be characterized as weak (distant) or intimate (emotionally strong) (Bott, 1971; Hanneman & Riddle, 2005; Johnson, 1994; Lin, 1999; Madsen, Tage-Koed & Servais, 1977; Wellman & Wortley, 1990). Social network analysts are interested in directed dyadic relationships, that is, the extent to which there is reciprocity in the tie. In coding the degree of reciprocity, nodes can have reciprocated ties, non-reciprocated ties, or no tie, which is rarely the case (Hanneman & Riddle, 2005). In the case of a microfinance recipient, there are reciprocated ties between the recipient and her husband and, arguably, no tie between the husband and the microfinance organization's personnel, and variously

reciprocated ties between the recipient and the microfinance organization's personnel.

In a marital relationship, it is presumed that the most intimate ties are often between the woman and her husband. The woman may have other ties ranging in intimacy or strength with other individuals in her social network including friends, family members, neighbors, and colleagues. Granovetter (1971) and Kohler (2004) discussed the strength of weak ties that provide individuals with opportunities and resources that then provide access to a range of resources. In the proposed study, such weak ties may be in the form of microfinance organizations and their personnel, as well as recipients of microfinance, who can tell an individual about the option of accessing microfinance. Microfinance participation, as postulated above, may increase the social network of the women who access microfinance, in the form of fellow group members, as well as the microfinance organization's personnel that the individuals work with. It is, thus, suggested that having a wider social network allows individuals to potentially access help in the form of instrumental or emotional support from a larger pool of ties. Therefore, it could be hypothesized that abused women who access microfinance have a stronger help-seeking social network than do abused women who do not access microfinance.

This study also explores, through qualitative interviews, the ways in which social networks are created when women access microfinance in Bangladesh. Milroy (2002) explains that social network structures are important "if a social network consists chiefly of strong ties, and those ties are multiplex or many-stranded, and if

the network is also relatively dense – i.e. many of ego’s ties are linked to each other – then such a network has the capacity to support it’s members in both practical and symbolic ways” (p. 550). However, Milroy (2002) also cautions, that “such a network can impose unwanted and stressful constraints on its members” (p. 550). In the context of microfinance participation, this could be because the women come together in a dependent and collective model, where they rely on group fidelity to fight poverty, an urgent need for most. When the stakes are high, there is likely to be stressful manifestations of frustrations and loss in the business, which in turn, affects all members. Additionally, these networks may provide only certain types of support in specific situations, such as, during a minor financial crisis.

Three basic properties of a social network are its size, density, and composition. Size of a network is measured by a count of the number of a network’s members. Density is the number of relationships among the other members of an individual’s network as a percentage of the number of possible relationships within that network. For example, if an individual reports four members in her network, and if each of those four knows each of the other three as well, then the individual’s network has 100% density. Dense networks have been found to be associated with high levels of trust, and norms that are enforced by each member (Burt, 2000; Coleman, 1990; Granovetter, 1985). That is, when the social network is dense, the members are in close contact with each other, which also means sanctions against members who deviate from shared norms of behavior are easily enforced (Burt, 2000). Density, as such, is affected by size – networks that are small in size are more likely to be denser than large networks. In terms of microfinance participation, it

could be hypothesized that the expansion of the size of the network resulting from her participation in microfinance (as part of a microfinance lending group, and with contacts from microfinance staff and those associated with the new business enterprise) allows the women access to a wider range of potential supports, including those who may provide ideas and advice that vary from longstanding dense, intimate ties. As such, with increased size of the social network, the density is reduced. Thus, I posit that the larger network may allow for an increase in help-seeking social networks. This idea also stems from Granovetter's (1973) work on the "strength of weak ties" where he identified the benefits of large, loosely-knit social networks: access to information and assistance on a larger scale. Thus, weaker ties encourage change (Mayer, 1964). In the case of microfinance recipients, therefore, it is perhaps that expansion of weak ties that encourages change in terms of help seeking behavior.

Milroy (2002) suggests, "a social network may be seen as a boundless web of ties which reaches out through a whole society, linking people to one another, however remotely" (p. 550). She makes a distinction between first order and second order network ties, where first order network ties are those in which an individual interacts directly with others, and second order network ties are indirect ties defined as those who are not in direct interaction with an individual. In the context of microfinance participation, the recipient is directly in contact with the microfinance personnel, and so she forms first order network ties with them. Her husband, on the other hand, does not directly interact with the personnel; communications occur via his wife who is the actual recipient of microfinance.

Milardo (1988) suggests that there are exchange networks and interactive networks. Exchange relationships are those in which interaction is frequent, as in with close friends and relatives, where there is an exchange of help, advice, and support; whereas, interactive relationships are those in which there may be frequent contact over time but there are no exchanges. With microfinance participation, it is thus likely that there is an increase in all of these types of networks; first order networks and exchange networks in the form of group members and officials of the microfinance organization; second order networks and interactive networks in the form of people that the first order networks can potentially introduce them to; and people that they have interactions with where there is no exchange of material or symbolic resources.

Participation in microfinance may lead to an increase in the social networks of the individual woman, because the group-lending model of microfinance (as practiced in Bangladesh) focuses on making each individual responsible for the loans obtained by members in that group. Therefore, the woman finds herself more connected to other women who are in her group, as well as to the organization that provides them with the loan. Having a larger network may allow the individuals to have people to talk to and seek help when they face domestic violence, which means that there is an association between being part of a microfinance organization and their help-seeking social network. This association may be mediated by autonomy and decision-making power, it is suggested in this dissertation, assuming that increase in autonomy and decision-making power is a result of increased status due to microfinance participation, which may lead to domestic violence. This, in turn,

can have an effect on the relationship between the woman and her husband as her network of relationships expands beyond that of the immediate household. The economic advantage that the woman gets also has the capacity to change the dynamic of the 'ties' between her and her husband.

There are perhaps several responses that women can have in the face of violence in their own homes including: to leave or to remain in the violent relationship, and to seek help in making those decisions. However, it is never as simple as that, and there are cultural, social and individual factors that contribute to that decision-making process. It is also possible that some women who are in abusive relationships may be more likely to seek participation in microfinance programs as a way to potentially escape the violence through enhanced autonomy, income, and social network supports. That is where the concepts of social network theory can be applied to that situation. It can be argued that with increased social network contacts, women will have more people to turn to, from whom they can gain knowledge about what she can do about the abuse and where she can get help. Those who experience domestic violence but do not access microfinance, in the absence of the potentially larger social networks and the associated access to information, may have fewer resources or personal contacts from which they can seek help.

Scholars such as Bott (1971) and Lin (1990), however, have suggested that having increased social networks could also contribute to loosening the ties between the husband and the wife, implying that, perhaps the wider social network

can be a source of conflict. Moreover, the existence of social networks is not predictive of help-seeking behavior suggests, Ferguson and Johnson (2009); factors such as acceptance of domestic violence and presence of networks that can actually provide help are important determinants of help-seeking behavior.

The Current Study

As applied to the current study, assumptions from status inconsistency and social network theory include:

- Status inconsistencies occur in a marital relationship when there are incongruences in age, education, and microfinance participation.
- Microfinance recipients gain in status as their incomes rise, thus there is a more pronounced status inconsistency between husband and wife; access to microfinance may also increase autonomy and decision-making power; domestic violence may be a reaction to these status inconsistencies.
- Autonomy and decision-making power mediate the relationship between status inconsistencies and domestic violence. Status inconsistency theory suggests that higher decision-making power is associated with higher status in the household that increases the chances of experiencing violence. On the other hand, higher decision-making power and autonomy that is associated with bringing in more income for the family is associated with having increased force or power which decreases the chance of experiencing domestic violence.

- Accessing microfinance increases the social network of the individual and she forms both weak ties (in the form of officers and personnel at microfinance organizations) and strong ties (in the form of group members that are responsible for the loan).
- Increased social networks of the woman allow for increased information transfer between individuals as well as increased social support. These relationships have the capacity to exert social influence over individuals while providing support and social capital (Jones & Ferguson, 2009).
- Having a larger social network of women participating in microfinance expands individuals' access to personal resources and opportunities to engage in help-seeking behavior.

The theories that inform this study, therefore, suggest that status inconsistencies that may arise from microfinance participation may be associated with dysfunctional behavior in the form of domestic violence. Individuals who access microfinance, on the other hand, may be more likely to access help in the face of domestic violence given access to a wider program-associated social network. The help they receive could be instrumental as well as emotional. The conceptual framework is presented in Figure 3.1

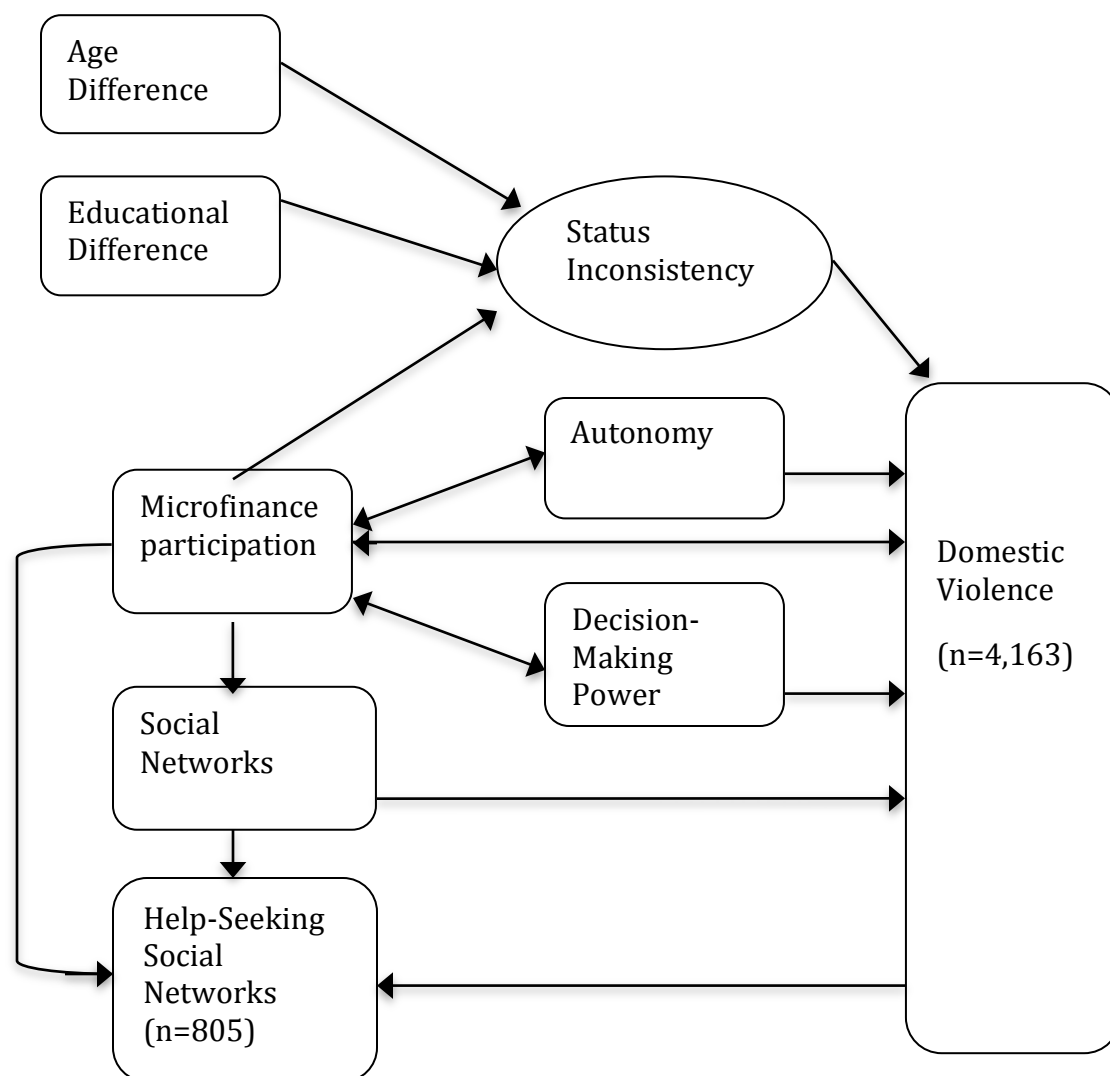


Figure 3.1. *Theoretical Framework*

Chapter 4: Research Methods – Quantitative and Qualitative

Overview

This mixed-methods dissertation study utilized quantitative and qualitative data to examine the associations among microfinance participation, autonomy, decision-making power, domestic violence, and help-seeking networks in Bangladesh. Using a nationally representative dataset, the Bangladesh Demographic and Health Survey (BDHS) 2007, analyses were conducted regarding the use of microfinance and associations with individual level factors identified above, including autonomy, domestic violence, and help-seeking social networks. In-depth individual interviews with recipients of microfinance loans illuminated the findings from the quantitative portion of the study to explore how and why those linkages develop, while generating new hypotheses for future research.

This chapter describes the research design, data sources, samples, data collection methods, variables and measures, and the analysis plan that guided the study.

Research Design. A mixed-methods approach to design was used to reduce the inadequacies that arise from using a single method of inquiry. Triangulating different data sources, the quantitative data from the nationally representative dataset and the rich descriptions from the participants of the qualitative section of the study, allowed the study to provide statistical evidence as well as a contextual exploration of associations among microfinance participation, autonomy, decision-making power, domestic violence, and help-seeking social networks.

Part I: Quantitative - Secondary Data Analysis

Overview. The quantitative section of the dissertation used a nationally representative dataset, the Bangladesh Demographic and Health Survey 2007 (BDHS, 2007). The data were collected by the National Institute for Population Research (NIPORT) of the Ministry of Health and Family Welfare, Bangladesh. Mitra and Associates in Dhaka, Bangladesh implemented the survey. While Macro International in Maryland, USA, provided technical assistance, the funding for this was provided by the United States Agency for International Development. The BDHS 2007 surveyed 10,400 households, with interviews conducted with 10,996 ever-married women between the ages of 15 and 49 years, and 3,771 ever-married men between the years of 15 and 54 years. The survey was designed to produce representative estimates for the indicators for the entire nation, including urban and rural areas, and for each of the six major divisions of Bangladesh. This dissertation, however, used the Women's Questionnaire only, as microfinance loans are primarily intended for poor women in Bangladesh, not men. The original dataset contains a Men's Questionnaire in addition to the Women's Questionnaire, in which questions solicit information on the same topic areas, but are framed differently. For example, in the case of domestic violence, men are asked about situations in which they abused their wives, while women are asked whether their husbands abused them at any time during the past 12 months.

The BDHS 2007 dataset was accessed from Measure DHS, which is the organization that coordinates data collection and storage via their website www.measuredhs.com.

Description of the National Survey – BDHS 2007. This section presents details of the Bangladesh Demographic and Health Survey 2007.

Survey Sample.

The sampling frame for the BDHS 2007 was the Population Census of Bangladesh (2001) obtained from the Bangladesh Bureau of Statistics. The sampling frame was comprised of 259,532 enumeration areas (EAs) created for the 2001 census. An EA is a “convenient number of dwelling units which serve as counting units for the census with an average size of around 100 households” (BDHS Report, 2007, p. 239). These enumerated areas constitute the Primary Sampling Unit (PSU) of the dataset (NIPORT, 2007).

The sampling strategy utilized stratified sampling in two stages from the 2001 Census. The stratification was performed by dividing each of the six divisions of Bangladesh (Barisal, Chittagong, Dhaka, Khulna, Rajshahi, and Sylhet) into urban and rural areas. The urban areas of each of the six divisions were further stratified into three strata: a) statistical metropolitan areas (SMA), b) municipality areas, and c) other urban areas. A total of 22 sampling strata were created (two of the six divisions, Barisal and Sylhet do not have an SMA). Samples were then selected based on a two-stage selection process. The first stage involved selecting 361 EAs with probability proportional to the EA size and with independent selection in each

sampling stratum. As such, the PSU = 361, and number of strata = 179 (NIPORT, 2007).

In the second stage, 134 of the 361 clusters were allocated to urban areas and 228 were allocated to rural areas. Of the 11,485 women who were expected to be interviewed, 4,360 were in urban areas while 7,125 were in rural areas. Urban areas were over sampled to ensure comparable survey precision between urban and rural areas because urban areas represent only 22.8% of the total population in Bangladesh (NIPORT, 2007).

Data Collection.

Data collection took place between the months of March and August 2007. Questions were asked on a variety of issues, such as domestic violence, HIV knowledge, reproductive calendar, health issues, and tobacco usage, among others (NIPORT, 2007).

After creating a list of all households in all the selected EAs, 30 households were selected per EA using an equal probability systematic selection. After the areas were selected, interviewing teams from Mitra and Associates, a research firm based in Dhaka, trained for this data collection process, visited each area with an interviewer being assigned to each household. At the residence of the respondent, the interviewer conducted a brief in-person household interview in Bengali, which assessed the eligibility of the residents for the study. All ever-married women aged 15-49 years, who resided in the household the night before the survey, were eligible

for the survey. After determining eligibility, the interviewers scheduled to interview them as part of the BDHS 2007 (NIPORT, 2007).

The survey reported a high household response rate of 96.1% in urban areas and 96.4% in rural areas. Specifically, the response rates were: Barisal, 96.3%; Chittagong, 96.5%; Dhaka, 95%; Khulna, 96.1%; Rajshahi, 96.8%, and Sylhet, 96.4%. The survey reported a high eligible women response rate of 98.4%, with 98.1% in urban areas and 98.5% in rural areas. Specifically, the response rates were: in Barisal 98%, Chittagong 98%, Dhaka 97.7%, Khulna 99.2%, Rajshahi 99.2%, and Sylhet 98.2%. Response rates are known to be high in studies conducted in Bangladesh as respondents, who are usually low income, respond to the monetary benefits of being a research study participant, as well as opportunity of being heard (NIPORT, 2007).

Participants.

The BDHS 2007 is a nationally representative sample of 10,996 ever-married women between the ages 15 and 49 years and 3,771 ever-married men between the ages 15 and 54 years from 10,400 households across Bangladesh. Table 4.1 shows the number and percentage of eligible households and female respondents and response rates.

Table 4.1

Response Rates of the National Sample (BDHS 2007)

Household and Individual Interviews	Urban		Rural		Total	
	Number	Percent	Number	Percent	Number	Percent
Households selected	3,933	100	6,826	100	10,819	100
Households occupied	3,849	96.4	6,612	96.9	10,461	96.7
Households absent for extended period	78	2	121	1.8	199	1.8
Dwelling vacant or destroyed	59	1.5	73	1.1	132	1.2
Other	70	0.2	20	0.3	27	0.2
Household interviews						
Household occupied	3,849	96.4	6,612	96.9	10,461	96.7
Households interviewed	3,821	95.7	6,579	96.4	10,400	96.1
Household response rate		99.3		99.5		99.4
Interviews with women age 15-49						
Number of eligible women	4,230	100	6,948	100	11,178	100
Number of eligible women interviewed	4,151	98.1	6,845	98.5	10,966	98.4
Eligible women response rate		98.1		98.5		98.4

The Dissertation Study Sample. This section presents how the study sample was identified and the exclusion and inclusion criteria of the study.

Identification of the Study Sample.

The dissertation study included ever-married women aged 15-49 years. As noted, because microfinance loans are primarily given to married women, this study analyzed data specific to ever-married women in the sample, using the Women's Questionnaire.

The sampling method allowed for respondents to be selected from their households, and the primary reason for eligible respondents not being a part of the study was that they were not present at their residence when the interviewer

arrived. In this dissertation, the sample size is restricted to individuals who responded to the domestic violence module. Given that only one person from each selected household was interviewed and that respondents were not interviewed if privacy could not be ensured, response rates were investigated to compare the characteristics of the subsamples of women selected for the domestic violence module with the full sample in order to assess the representativeness of the subsample. Out of 4,489 women eligible to respond to the domestic violence module, only seven women had to be excluded because of lack of privacy. An additional 15 women were not interviewed for other reasons. The distribution of respondents selected for the violence module by age, marital status, urban-rural residence, administrative division, educational level, and household wealth is for the most part identical, and not significantly different, from that of the full sample participating in the individual interviews, making the sub population representative of the full sample, which is then nationally representative.

After accounting for missing values for each variable and restricting the dataset to those who responded to the domestic violence module, the sample size was reduced to 4,163.

Exclusion and Inclusion Criteria of the Study Sample.

Missing data were handled by a list wise deletion of the respondents who did not respond to the questions of interest in this study. This means that the study population does not contain missing data, since they have been eliminated. As such, the exclusion/inclusion criteria of the study sample are as follows:

1. Ever married women
2. Responded to the Domestic Violence Module
3. Responded to Autonomy questions
4. Responded to Decision-making Power question
5. Responded to other questions: Respondent Age, Partner Age, Respondent Education Level, Partner Education Level, Current Employment, Wealth

Measures and Variables

This dissertation was limited by the items that the original dataset includes to measure the constructs of interest: access to microfinance, autonomy, decision-making power, domestic violence, help-seeking social networks, wealth, respondent education, partner education, respondent age, partner age, and employment. The scales and measures were created by the authors of the original study. The nature of the variables and how they were measured are discussed below:

Independent Variables. This section presents details on the independent variables of the study.

Microfinance Participation.

The BDHS 2007 included information on whether or not women accessed microfinance. Participation in microfinance was assessed by asking respondents, which of the four major microfinance organizations (Grameen Bank, ASA, BRAC, and Proshika) they belonged to, if any. Data did not indicate the amount of finance

received or the endeavor in which the loan was invested, but indicated which organizations the individuals are members of. The variable was coded as a dichotomous variable, where '1' indicated that they were a current member of a microfinance organization, and '0' indicated that they were not a member of a microfinance organization.

Education.

The BDHS 2007 dataset included information on the level of education that each respondent has had. It presented that information in categorical format, showing whether the respondents had: no education, primary education, secondary education, or higher.

Partners' Education.

The BDHS 2007 dataset included information on the number of years of education that each respondents' partners had. This information was presented in categorical format, indicating whether the respondents' partners had: no education, primary education, secondary education, or higher.

Educational Difference.

The BDHS 2007 dataset had information on the number of years of education of the respondents and the respondents' partner. The educational difference between the spouses was constructed by subtracting the number of years of education of the wives from that of their partners.

Age.

The BDHS 2007 documented age in continuous form as well as categorical form.

Age Difference.

The BDHS 2007 dataset documented age and partner's age in continuous form. Age difference between spouses was computed by subtracting the wife's age from the husband's age. This variable was computed as a continuous variable.

Wealth assets.

Wealth was defined by the wealth index developed by BDHS 2007. The BDHS wealth index was constructed from data on household assets, including ownership of durable goods (such as televisions and bicycles) and dwelling characteristics (such as source of drinking water, sanitation facilities, and construction materials). Wealth was dichotomized into having 'wealth assets=1' if respondents scored 2 and above and '0' if respondents scored a 1 or below, and labeled 'no wealth assets'.

Employment.

The BDHS 2007 Questionnaire had information on whether respondents were currently employed, with responses including 'yes,' 'no,' 'not applicable.' Yes was coded as '1', No as '0', and Not Applicable as 'missing'.

Decision-making Power.

In the BDHS 2007 dataset, decision-making power was operationalized as the persons who usually made decisions in four domains: the woman's own health care, major household purchases, purchases of daily household needs, and visits to

family and friends. The response format elicited information about whether the decisions were made mainly by the wife, mainly the husband, jointly by the husband and the wife, by someone else, or jointly by the wife and someone else. The variable was constructed to indicate that a woman had decision-making power when decisions were taken by the woman independently or jointly, coded as '1'; and a woman did not have decision-making power when she had no role in decision-making, coded as '0'. The scale reliability score of this measure is .81.

Autonomy.

Autonomy was conceptualized by "freedom of movement" in the BHDS 2007. Items that gauged the respondent's freedom were questions pertaining to whether they went or could go to a health center or hospital by themselves, and whether they went or could go to a health center or hospital with their children. If they could go by themselves, they were seen as having freedom of movement; if they had to have a child with them they were seen as having some freedom of movement; and if they could not or did not go alone or with children they were seen to not have any freedom of movement. These items were coded to create a dichotomous variable, where they were autonomous if they said that they could or did go to the health center by themselves or with a child, coded '1', and they were not autonomous if they could not or did not go to the health center by themselves or with a child, coded '0'.

Dependent Variables. This section presents details of the dependent variables.

Domestic Violence.

A shortened, modified Conflict Tactics Scale (Strauss, 1990) was used to measure domestic violence in the BDHS 2007 to account for the incidence and experiences of domestic violence among the respondents. The scale was modified by the DHS research team. The modified scale included eight items, measured on a three point Likert-type scale that indicated whether respondents were subject to any form of abuse, “never,” “sometimes,” or “often” in the last 12 months. The domestic violence items were coded “0” to report no violence, and coded “1” if the respondents answered “sometimes” or “often” to any of the 8 items of the scale. Thus, the variable was used in its dichotomous form.

The domestic violence items included whether the husband, in the past 12 months, pushed, shook or threw something at her, slapped her, twisted her arm or pulled her hair, punched her with his fist or something that could hurt her, kicked her, dragged her, or beat her up, tried to choke her or hurt her on purpose, threatened to attack her with a knife, gun or other weapon, or physically forced her to have sexual intercourse with him even when she did not want to. The question asked was: “In the last 12 months how often has your husband done any of the following?” and provided respondents with the aforementioned list of abuse items. The scale reliability score of the modified Conflict Tactics Scale was found to be 0.82.

Help-seeking Social Networks.

The question, “Who did you tell about the violence” and a list of persons was given to respondents who reported domestic violence. Help-seeking social network was coded ‘1’ if the respondent selected at least one person from the list of help-providers, and ‘0’ if they did not select anyone. Thus, this was a dichotomous variable.

Data Analysis Plan. The quantitative portion of the study was analyzed using various data analysis techniques charted in the table below (See Table 4.2).

The prevalence rates were calculated using univariate descriptive statistics (frequency distributions and measures of central tendencies), while group differences between microfinance recipients and non-recipients in terms of domestic violence were assessed with Pearson’s chi-squared test. Multivariate analysis, logistic regression, is used to delineate the extent to which microfinance participation may be associated with domestic violence and help-seeking social networks, the dependent variables, when controlled for other independent and demographic variables.

Statistical Analysis.

Univariate descriptive statistics for the respondents’ demographic characteristics were calculated in addition to the independent variables, microfinance participation, wealth assets, decision-making power, and autonomy, and dependent variables, domestic violence and help-seeking social networks. The bivariate relationships were examined between all independent variables and

domestic violence, as well as independent variables and help-seeking social networks. Thereafter, logistic regressions were run using complex survey design techniques. In all the analyses, the significance level was set at $p < .05$ (2-tailed). One fully adjusted model was created to analyze the appropriate binary value for domestic violence and one for help-seeking social network. All covariates were entered simultaneously into the multiple regression models. Odds ratios (ORs) were estimated to assess the strength of the associations, using 95% confidence intervals (CIs) for significance testing. Multicollinearity in the logistic regression analyses was examined using the standard errors of the regression coefficients. The standard errors of all independent variables were below 1, indicating the absence of multicollinearity.

To take into account sample weighting and the complex design of the BDHS 2007, Stata version 12.0 (StataCorp LP, College Station, TX) was used in conducting all the analyses. Table 4.2 provides the complete data analysis framework, including the research questions, the hypotheses, the theoretical underpinnings of the research questions, and the analytical techniques employed to examine the research questions.

Table 4.2

Research Plan

<i>Research Questions</i>		<i>Hypotheses</i>	<i>Theory</i>	<i>Data Analysis Plan</i>	<i>Findings</i>
Microfinance Participation and Domestic Violence					
.	Among microfinance recipients, what is the percentage of respondents who report domestic violence?	A high percentage of respondents are likely to report domestic violence.	<i>Status Inconsistency Theory</i> Individuals, upon receiving microfinance loans, see an increase in their status, as compared to their husbands' status. This increase in status leads to inconsistency in status between the dyad, which may be 'balanced' by the use of dysfunctional behavior such as domestic violence. Status characteristics that others such as Gong (2009) and Hornung (1977) have used in their analysis of marital dyads are: income, education,	<i>Univariate Analysis:</i> Central Tendency and Descriptive Statistics	23.4%
.	What are the group differences between microfinance recipients and non-recipients in terms of domestic violence?	Recipients of microfinance are more likely to report domestic violence than non-recipients of domestic violence.		<i>Bivariate Analysis:</i> Chi Square Independent Variable: Microfinance participation Dependent Variable: Domestic Violence	
.	How much of the variance in domestic violence is due to microfinance participation-inconsistency when other status characteristics (education,	Status characteristics : microfinance participation, education, income, employment and literacy contribute significantly to domestic violence.		<i>Multivariate Analysis:</i> Logistic regression Key Independent Variables: Microfinance participation, age difference, educational	None

	wealth, employment) are controlled for?		occupation and prestige. In this dissertation, I add microfinance access as an additional status characteristic.	difference Dependent Variable: domestic violence	
Microfinance Participation, Autonomy, Decision-Making Power and Domestic Violence					
.	Is the relationship between microfinance participation and domestic violence social network mediated by autonomy?	Autonomy mediates the relationship between microfinance participation and domestic violence.	The literature suggests that autonomy and decision-making power may be related to domestic violence, as well as microfinance participation. As such, these two variables are likely to mediate the relationship between microfinance participation and domestic violence.	<i>Multivariate Analysis:</i> Logistic regression Independent Variables: microfinance participation, wealth, age, age difference, partner's education, educational difference, employment, autonomy, decision-making power	No
.	Is the relationship between microfinance participation and domestic violence social network mediated by decision-making power of the victim?	Decision-making power mediates the relationship between microfinance participation and domestic violence.	It is suggested that wealth moderates the relationship between	Dependent Variable: domestic violence	No

.	Is the relationship between microfinance participation and domestic violence moderated by wealth?	The relationship between microfinance participation and domestic violence moderated by wealth .	microfinance participation and domestic violence; those who are richer are more likely to experience domestic violence. This is because status consistency is less pronounced when additional income from microfinance participation is needed because they are so poor, and more pronounced when a woman accesses it to be an entrepreneur and earn an income because she wants to as opposed to she needs to.		Yes
Microfinance Participation and Help-Seeking Social Network of those who Experience Domestic Violence					
.	What are the group differences between microfinance recipients and non-recipients in terms of help-seeking social network of those who	Individuals who experience domestic violence and are microfinance recipients are more likely to seek help from their extended	<i>Social Network Theory</i> Microfinance recipients in Bangladesh belong to a group of borrowers who are responsible for the repayment of the loans. Being a	<i>Bivariate Analysis:</i> Chi Square Independent Variable: Microfinance participation Dependent Variable: Help-seeking Social	

	experience domestic violence?	social network.	part of a microfinance organization, therefore, means that they have a larger social network with which they have ties, namely group members and microfinance personnel. Having a larger network allows the individuals to have people to talk to and seek help when they face domestic violence, which means that there is an association between being part of a microfinance organization and their help-seeking social network. This association is likely to be mediated by autonomy and decision-making power.	Network	
.	Is the relationship between microfinance participation and help-seeking social network mediated by autonomy?	Autonomy mediates the relationship between microfinance participation and help-seeking social network		<i>Logistic regression:</i> Independent Variables: microfinance participation, wealth, age, age difference, partner's education, educational difference, employment, autonomy, decision-making power Dependent Variable: help-seeking social network	No
.	Is the relationship between microfinance participation and help-seeking social network mediated by decision-making power of the victim?	Decision-making power mediates the relationship between microfinance participation and help-seeking social network.			

Part II: Qualitative: In-depth Interviews

Overview. The second part of the study involved conducting in-depth interviews with 30 recipients of microfinance to illuminate the findings of the quantitative study regarding the experiences of microfinance recipients. The qualitative component involved eliciting the personal narratives of microfinance recipients to gain understanding of the context of microfinance participation, and how it affected their personal and familial lives, their relationships with their husbands, development of new social networks, autonomy, and decision-making power.

Sample, Sampling Strategy, and Recruitment. The sample pool included ever-married women aged 15 to 49 years who resided in a particularly dense high poverty – or slum area – in Dhaka, purposefully selected because it is one of the largest slums in Dhaka city. (It should be noted that they were not part of the BDHS 2007 sample.) Purposeful sampling methods were employed to select respondents who accessed microfinance. I am a citizen of Bangladesh and have network acquaintances who had kindly agreed to work with me to facilitate the sampling and data collection, and to ensure that data collection was conducted in a manner that was culturally sensitive, and feasible. As such, I sought help from a non-government organization (NGO), Shabab Murshid Development Foundation, that works with schools in high poverty or slum neighborhoods, to identify a school-teacher who was well-connected in this particular slum area. He knew parents of the children of the slum school, as well as community members who accessed microfinance. Using a

“known sponsor” approach (Patton, 2002), the teacher, on my behalf, communicated to women in the community asking them if they would agree to be a research participant. Upon their verbal consent, they were asked to meet me at a time of their choice at the school, where I obtained consent and conducted the interviews. The school was chosen as a meeting place so that the setting of the interview was familiar to the respondents (Glaser & Strauss, 1999).

Data Collection. I met each respondent at the school, described the study, and gained their oral consent to participate in the study. The protocol involved gaining oral consent because it was expected that most of the recipients were not literate and not able to read. Upon consent, a time convenient to the participant was scheduled to conduct the interview at the school; however, most of the respondents agreed to sit for the interview at the time of oral consent. All individuals who were contacted and asked to be a part of the study gave consent, yielding a response rate of 100%. I conducted interviews in July and August, 2012.

The interviews took, on average, 90 minutes to conduct. On the days that I interviewed, I conducted interviews all day. The women who agreed to be a part of my study came by during the hours that I maintained. Each interview was conducted in the Bengali language and hand recorded in Bengali by a research assistant, while I typed notes in English on a laptop computer, to account for body language, presence of others, such as their children, paraphrasing the details on my own to juxtapose with that of the research assistant. The interview protocol was approved by the Rutgers University Institutional Review Board (IRB). As per IRB

regulations, I had an address of a legal organization that provides shelter for women experiencing violence, the Bangladesh National Women Lawyers Association (BNWLA) to provide to the respondents if needed or requested. To protect the identity of the respondents, I changed the names of the respondents when writing the results section of this dissertation.

Questionnaire. An open-ended, semi-structured format of questioning was used to elicit personal experiences with microfinance participation, autonomy, decision-making power, domestic violence, justification of domestic violence, and help-seeking social networks. The initial questionnaire had 60 questions, 10 questions each for each of the categories. However, the first three interviews were treated as pilots, and those interviews revealed that the questionnaire was too long and interviewer fatigue set in by the first hour of the interview. In addition, I found it difficult to keep the respondents' attention for more than an hour. As such I whittled down the questionnaire to 10 broad questions, and used probes based on their responses. Questions were geared towards finding how these individuals came about accessing microfinance, the projects in which they invested their money, their experiences of gaining financial leverage, the reasons for which they accessed microfinance, the effect it had on their relationship with their husbands, their family members, friends and the group to which they belonged and how they dealt with the changes, if any, in terms of seeking help in general and for domestic violence. Respondents were asked about their experiences with domestic violence, its association with microfinance participation, and their status in the household as a result of their access to credit. Their experiences with help-seeking were also

queried. Questions were asked about status inconsistencies between themselves and their husbands, and how that affects their lives. The concepts of autonomy, decision-making power, and social networks were explored by asking respondents to relate anecdotes about situations in which they felt they were autonomous and asking them about their perceptions of their own autonomy, decision-making power, social networks, and their relationship to microfinance participation. Questions were framed in a way to elicit whether they felt they were independent, if they could do whatever they wanted to do, and the kinds of barriers to independence they felt they had. Additionally, I asked about the kinds of decisions that they usually made in the household, and the extent to which they made the decisions on their own. Questions were also asked about their friends and family members, who they were and where they lived, and the kinds of help they received from them in the past. Questions about help-seeking social networks were asked after the questions about experiencing domestic violence. Then, they were specifically asked if they sought help from members of their lending group, friends, family members, and the reasons for which they selected the people from whom they sought help. (See consent form and questionnaire, Appendices.)

Data Analysis Structure. I transcribed each interview from Bengali to English and recorded them on a word processor. I used a mix of case analysis and cross-case analysis. The first few interviews were analyzed as individual case studies and served as the reference point; the rest of the interviews were compared and contrasted for commonalities and differences between respondents using cross-case analysis. The initial process involved analyzing individual stories or cases to

begin to conceptualize and understand the ways in which variables were interlinked; then, based on sensitizing concepts, the cross-case analysis involved discovering and noting the similarities and differences in each domain: domestic violence, help-seeking social networks, autonomy, and decision-making power. The analysis was conducted using a hybrid form of thematic analysis that utilized both the data-driven inductive approach as well as the a-priori deductive approach of identifying themes. The questions on the semi-structured survey served as initial sensitizing concepts, and then the concepts that arose inductively from the interviews were coded. As such, the sensitizing concepts guided the initial coding of the data, and subsequent coding followed an inductive process.

After translating and transcribing the data, I used qualitative data analysis software, Atlas.ti, to manage and code the data. The following steps were followed to analyze the qualitative data:

1. Developing a code manual based on sensitizing concepts

One of the first steps in the process was to create codes based on the a-priori research questions. As such, the analysis of the data began with the decision that I will code the data according to the main four concepts: domestic violence, help-seeking social networks, autonomy, and decision-making power. Once that decision was made, I open coded the data, going line by line, asking the questions: what is this about? What is she talking about here? Which of the four categories does this fall

under? That is, open coding involved converting the textual data from the interviews into categories that I had already identified.

2. Identifying themes that emerged from the data and coding them

Initial coding was conducted according to the sensitizing concepts represented in the survey questions. Subsequently I open coded the textual data to identify other concepts that emerged from the data. As those concepts arose, I coded them according to what they represented. For example, women talked about issues with child-care or inadequate food and clothing; those were coded as: inadequate resources, and poverty.

3. Axial coding and conceptual linkages

Axial coding and conceptual linking involved identifying sub-categories and then identifying the connections among the categories that I had already created. This was done primarily by lining up the variables using a chart to see how they were connected for each individual. After going through about ten interviews, it appeared that the categories were linked in three major ways, and the rest of the 20 cases fell in one of the four categories:

1) Microfinance participation → no change in autonomy and decision-making power → increased violence for certain groups → increased networks → no help-seeking.

2) Microfinance participation → no change in autonomy and decision-making power → different types of violence and different context of violence and increased violence for certain groups → increased networks → no help-seeking.

3) Access to microfinance participation → increased autonomy and decision-making power → increased domestic violence → at the same time, increased social networks → increased help-seeking.

4) Microfinance participation → increased levels of autonomy and decision-making power → reduced violence → increased networks → increased help-seeking.

These categories are discussed in Chapter 6: Qualitative Findings.

4. Presenting the data and selection coding

The presentation of the findings involved making a decision to present the data thematically with corroborating quotes, by using a case study that illustrated themes generated, and identifying the ways in which the variables were inter-linked. Instead of selecting one “story” that delineated the ways in which the variables appeared to be associated, I decided to select four that variously depicted key sets of linkages.

Chapter 5: Quantitative Findings

This chapter presents the results from the univariate, bivariate, and multivariate analyses of independent variables: microfinance participation, wealth assets, autonomy, decision-making power, age, education, partner's education, age and educational differences between the partner and the respondent, employment, and the dependent variables: domestic violence and help-seeking social networks of those who experience domestic violence. This chapter is organized into three sections that present the descriptive (univariate) statistics, bivariate associations, and multivariate models for the full sample of 4,163 ever-married women, and the sub-sample of 805 women who experienced domestic violence and responded to questions related to help-seeking.

Descriptive Statistics

The sample size, frequency, and, population distribution are provided in Table 5.1 for the full sample (i.e., 4,163 ever married women).

Table 5.1

Characteristics of the Study Population

	Sample Size	%		Population Distribution^a
All	4,163	100.0		100.0
Key Dependent Variable				
Domestic Violence				
No	3,166	75.9		75.4
Yes	1,003	24.1		24.6
Independent Variables				
Microfinance				
No	2,956	71.0		70.3
Yes	1,207	29.0		29.7
Wealth				
Wealth Assets	2,624	63.0		58.0
No Wealth Assets	1,536	36.9		41.9
Respondent Age				
15-24	1,269	30.5		31.2
25-34	1,531	36.8		37.2
35-44	1,048	25.2		24.7
45+	315	7.6		7.1
Age Difference (Husband's age - Wife's age)				
<9	2,350	56.5		57.9
10-19	1,623	39.0		37.6
20+	190	4.6		4.5
Educational Difference				
No Difference	1,355	32.6		34.0
Husband More Educated	1,597	38.4		36.4
Wife More Educated	1,211	29.0		29.6
Respondent Education				
No education	1,333	32.0		34.6
Primary	1,266	30.4		30.6
Secondary	1,250	30.0		29.1
Higher	314	7.5		05.7
Respondent Partner's Education				
No education	1,400	33.6		37.0
Primary	1,133	27.2		27.4

Secondary	1,045	25.1		24.4
Higher	585	14.0		11.2
Currently Employed				
No	2,939	70.6		67.7
Yes	1,224	29.4		32.2
Autonomy				
No	1,304	31.2		31.5
Yes	2,859	68.8		68.5
Decision-making Power				
No	2,353	56.5		56.1
Yes	1,801	43.5		43.9
Help Seeking Social Network				
No	569	70.7		70.9
Yes	236	29.3		29.1
Missing ^b	3,370			

^a n=4,163, percentages are weighted, reflecting nationally representative estimates

^b Sub-sample that have not experienced domestic violence

Percentages may not add up to 100 due to rounding or missing data

Approximately 25% of the study population (n=1,003, 24.1%) indicated experiencing domestic violence in the previous year based on nationally representative (i.e., weighted) estimates. The numbers in parenthesis represent the unweighted sample size and rate (%) within the ever-married sample. Twenty nine percent of those who reported domestic violence reported seeking help for domestic violence.

The univariate analyses indicated that microfinance was accessed by more than a quarter of the total sample. As seen in Table 5.1, 30% of the population of ever-married women accessed microfinance from BRAC, Grameen Bank, ASA, and/or Proshika (n=1,207, 29%).

Nearly three-fifths of the population reported 3 or 4 on a 4-point wealth index, thus deeming them as having 'wealth assets'. Thus 58% (n=2,624, 63%) of the respondents were identified as having 'wealth assets' while 42% were identified as not having wealth assets (n=1,539, 36.9%).

The age of the respondents ranged from 15 to 49 years. Approximately 31% of the respondents were between the ages of 15 and 24 (n=1,269, 30.5%), 37% (n=1,531, 36.8%) between the ages of 25 and 34 (n=1,531, 36.8%), 25% between the ages of 35 and 44 (n=1,048, 25.2%), while 7% were 45 years or older (n=315, 7.6%). Approximately 58% of the respondents were less than 9 years younger than their husbands (including those respondents that were older than their husbands, n=2,350, 56.5%), 38% had an age difference of 10 to 19 years with their husbands (n=1,623, 39%), and less than five percent had an age difference of over 20 years with their husbands (n=190, 4.6%).

In terms of education, 35% of the sample was not educated (n=1,333, 32%), 31% had primary education (n=1,266, 30.4%), 29% had secondary education (n=1,250, 30%), while 6% had higher education (n=314, 7.5%). Univariate analyses indicated that 34% of the women were equally educated as their husbands (n=1,355, 32%), 36% of the women were less educated than their husbands (n=1,597, 38.4), and 30% of the women were more educated (n=1,211, 29%).

Regarding empowerment variables, 32% of the respondents were currently employed (n=1,224, 29.4%). Cumulative scores of the autonomy subscales revealed that 69% of the women were autonomous (n=2,859, 68.8%), and the cumulative

scores of decision-making power revealed that 43.9% had decision-making power (n=1,801, 43.5%).

Bivariate Associations between Domestic Violence and Independent

Variables: Eight of the ten independent variables and covariates were statistically significantly associated with domestic violence (Table 5.2).

Table 5.2

Bivariate Associations between the Domestic Violence and Explanatory Variables

	Domestic Violence ^a
Microfinance	
No	23.2*
Yes	28.0
Wealth	
Wealth Assets	30.5*
No Wealth Assets	20.4
Respondent Age	
15-24	33.6*
25-34	25.7
35-44	14.8
45+	13.8
Age Difference (Husband's age - Wife's age)	
<9	24.9
10-19	24.0
20+	26.5
Educational Difference	
Wife More Educated	26.7*
No Difference	26.5
Husband More Educated	21.2
Respondent Education	
No education	25.2*
Primary	26.4
Secondary	24.1
Higher	13.8
Respondent Partner Education	
No education	28.5*
Primary	25.7
Secondary	22.5
Higher	13.9
Currently Employed	
No	23.4*
Yes	27.2
Autonomy	
No	24.4
Yes	24.8
Decision-making Power	

No	26.9*
Yes	21.8

* $p < .05$, test score calculations took the complex sampling design into account

^a $n = 4,163$, percentages are weighted, reflecting nationally representative estimates

Significantly higher rates of domestic violence were found among women that accessed microfinance (28% versus 23%, $p = 0.008$). Significantly higher rates of domestic violence were experienced by women with wealth assets, with approximately 30% of those with wealth assets reporting domestic violence, and 20% of those without wealth assets reporting domestic violence ($p < 0.001$). The relationship between women's age and exposure to domestic violence showed that almost one-third (37%) of the youngest group (aged 15 to 24 years) experienced domestic violence versus 15% among women aged 35 years old and older, indicating a negative association between age and domestic violence ($p < 0.001$). The bivariate analyses also indicated that individuals with high educational difference with their husbands were more likely to experience domestic violence ($p = 0.002$). Education was found to be associated with domestic violence, with a quarter (25.2%) of the respondents with no education reporting domestic violence and 13.8% of those with high school education or higher reporting domestic violence ($p < 0.001$). Similarly, education of the respondents' partners was associated with domestic violence; 28.5% of those with husbands with no education reported domestic violence, compared with 13.9% of those with husbands who had higher education ($p < 0.001$). Employment was found to be significantly associated with domestic violence; 23.4% of those who were unemployed reported domestic violence, while, a higher proportion (27.2%) of those who were employed reported

domestic violence ($p=0.04$). A significantly higher percentage of individuals with no decision-making power reported violence compared to those who had decision-making power; 26.9% of those who had no decision-making power reported domestic violence and 21.8% of those who had decision-making power reported domestic violence ($p=0.002$).

Bivariate Associations between Help Seeking and Independent

Variables: Table 5.3 presents the bivariate associations between the dependent variable, help-seeking social networks of those who experienced domestic violence, and the independent variables, for the 805 women who responded to the domestic violence module.

Table 5.3

Bivariate Associations between the Help-Seeking Social Networks and Explanatory Variables

	Help Seeking Social Network
Microfinance	
No	29.3
Yes	28.8
Wealth	
Wealth Assets	27.7
No Wealth Assets	30.4
Respondent Age	
15-24	28.7 *
25-34	32.2
35-44	28.6
45+	7.5
Age Difference (Husband's age - Wife's age)	
Wife is Older	34.6
0-9	29.2
10-19	27.3
20+	39.5
Educational Difference	
No Difference	27.9
Husband More Educated	28.9
Wife More Educated	30.5
Respondent Education	
No education	27.8
Primary	28.6
Secondary	30.9
Higher	35.9
Respondent Partner Education	
No education	29.3
Primary	28.5
Secondary	27.5
Higher	39.7
Currently Employed	
No	25.9 *
Yes	35.4
Autonomy	

No	26.7
Yes	30.1
Decision-making Power	
No	27.6
Yes	31.4

* $p < .05$, test score calculations took the complex sampling design into account

^a $n=805$, percentages are weighted, reflecting nationally representative estimates

Only two of the eleven independent variables and covariates were found to be significantly associated with help-seeking social networks at 95% level of confidence, in the population of ever-married women who experienced domestic violence and responded to the help-seeking questions. Microfinance was not associated with help-seeking social networks ($p=0.88$). Employment was significantly associated with help-seeking social networks; 35.4% of those who were employed were found to seek help, as opposed to 25.9% of those who were not employed ($p=0.04$). Respondents' age was found to be significantly associated with help-seeking social networks; those who were younger were more likely to seek help; 28.7% of the youngest age group, 15-24 years old, were found to seek help, versus 32.0% of those in the age group 25-34 years old ($p=0.003$).

Multivariate Models

This section presents the full sample results of the logistic regression analyses domestic violence and the sub-sample of women who were asked about help-seeking social networks. The objective of the multivariate analyses was to identify the principle determinants of domestic violence, and in particular to assess if microfinance was related to domestic violence and help-seeking social networks,

controlling for other covariates of domestic violence. All the variables from the bivariate analyses were retained for the multivariate analyses.

Domestic Violence. A primary question for the dissertation was whether associations between microfinance and domestic violence remained after controlling for other potential covariates that could be associated with domestic violence, or whether the inclusion of these factors changed the nature of the association. It was found that some variables remained significantly associated with domestic violence in these models, while others did not. The overall F was found to be significant, $F(15,168) = 14.29, p < 0.001$. Goodness of fit was tested using `svylogitgof`, which estimated the F -adjusted mean. The F -adjusted test statistic was found to be $F(9,174) = 147.687, p < 0.001$.

Table 5.4

Multivariate Associations between Domestic Violence and Explanatory Variables

	Odds Ratios (95% confidence interval)
Microfinance	0.96 (0.72, 1.27)
Wealth Assets	0.64 (0.50, 0.80) *
Microfinance*Wealth Assets	1.61 (1.10, 2.34) *
Respondent Age	0.94 (0.93, 0.95) *
Age Difference	1.00 (0.98, 1.02)
Educational Difference	1.04 (1.00, 1.10) *
Respondent Education	
No education	(ref)
Primary	1.10 (0.82, 1.40)
Secondary	1.15 (0.72, 1.85)
Higher	1.18 (0.55, 2.50)
Respondent Partner Education	
No education (Ref.)	(ref)
Primary	0.72 (0.56, 0.93) *
Secondary	0.58 (0.36, 0.92) *
Higher	0.35 (0.16, 0.78) *
Currently Employed	1.20 (0.98, 1.46)
Autonomy	1.21 (1.01, 1.45) *
Decision-making Power	0.84 (0.70, 1.01)

*p<.05, reported coefficient are odds ratios from the logistic regression model in which the dependent variable is experience of domestic violence, based on the full sample (n=4,163). Calculations are weighted, representing nationally representative estimates. Confidence interval calculations took the complex sampling design into account.

The findings showed that domestic violence was significantly associated with microfinance participation only among those identified as having wealth assets in the sample (OR=1.61). Compared to poor women who did not participate in microfinance, poor women who participated in microfinance were statistically

equally likely to report domestic violence. However, the effect of microfinance was statistically significant among those with wealth assets. In that sub group, access to microfinance resulted in 61% higher odds of experiencing domestic violence. Wealth had a protective main effect ($OR=0.64$), but women who participated in microfinance and had higher wealth assets had the highest odds of experiencing domestic violence.

As the respondents' age increased her odds of experiencing domestic violence decreased. Meanwhile, there was no significant association between age difference and experiencing domestic violence. Partners' education was found to be strongly associated with the experience of domestic violence. Compared to women with uneducated husbands, women with partners with primary education were 28% less likely to experience domestic violence after controlling for other factors. When contrasting women whose partners had secondary education compared to women whose husbands had no education, they were 42% less likely to experience domestic violence. Further, women with partners with higher education compared to no education were 65% less likely to experience domestic violence after controlling for other factors including the significant ones. Educational difference (husband's education – wife's education) also had a borderline effect ($p<0.10$) with higher differences resulting in higher odds of experiencing domestic violence. Meanwhile, no significant associations were detected between respondents' education and the likelihood of experiencing domestic violence. Even after controlling for wealth, microfinance and other variables, there was a statistically borderline effect of respondents' employment status; those who were employed

were more likely to experience domestic violence, compared to those who were not employed ($p<.10$). Women who indicated to have more autonomy also were more likely to experience domestic violence, compared to those who indicated not having autonomy (OR=1.21). Finally, a borderline association was found between decision-making power and experience of domestic violence ($p<.10$). Those who had decision-making power versus no power were less likely to experience domestic violence.

Help-Seeking Social Networks. A secondary question for the dissertation was whether microfinance recipients were more likely to seek help for domestic violence.

The logistic regression model showed that employment was significantly associated with help-seeking social networks while microfinance was not. Specifically, those who were employed were 60% more likely to seek help for domestic violence as compared to those who were not employed, as shown in Table 5.5.

Table 5.5:

Logistic Regression: Associations Between Help Seeking Social Network and Explanatory Variables

	Odds Ratios (95% confidence interval)
Microfinance	0.86 (0.54, 1.35)
Wealth Assets	0.77 (0.48, 1.24)
Microfinance*Wealth Assets	1.25 (0.59, 2.59)
Respondent Age	0.98 (0.96, 1.00)
Age Difference	1.01 (0.98, 1.04)
Educational Difference	0.95 (0.86, 1.06)
Respondent Education	
No education	(ref)
Primary	0.88 (0.48, 1.61)
Secondary	0.76 (0.29, 1.95)
Higher	0.58 (0.09, 3.64)
Respondent Partner Education	
No education	(ref)
Primary	1.10 (0.65, 2.00)
Secondary	1.50 (0.59, 3.63)
Higher	3.40 (0.71, 15.6)
Currently Employed	1.60 (1.02, 2.42) *
Autonomy	1.30 (0.85, 1.94)
Decision-making Power	1.20 (0.82, 1.70)

*p<.05, reported coefficient are odds ratios from the logistic regression model in which the dependent variable is experience of domestic violence, based on the full sample (n=4,163). Calculations are weighted, representing nationally representative estimates. Confidence interval calculations took the complex sampling design into account.

Age, education, status differentials due to age and education, wealth assets, autonomy, and decision-making power did not have an association with help-seeking social networks, even though theoretically and logically it made sense for these constructs to have an effect on help-seeking social networks.

A goodness of fit was tested using *svylogitgof*, which estimates the *F*-adjusted mean residual test after using *svy logit*. The *F*-adjusted test statistic was found to be $= F(9,170) = 2515.333, p < 0.001$.

Summary

The findings thus confirmed hypothesis 4, hypothesis 2 was partially confirmed, and hypotheses 1, 3, 5, 6, 7, 8, and 9 were not confirmed in this study. The findings with regard to the hypotheses are:

Hypothesis 1 was not confirmed in the multivariate analysis. Recipients of microfinance were equally likely to experience domestic violence than non-recipients.

Hypothesis 2 was partially confirmed in the multivariate analysis. Microfinance was not found to be significantly associated with domestic violence. However, microfinance was found to be significantly associated with domestic violence among those who reported more wealth assets. Additionally, wealth, age, respondents' partners' education, and autonomy were found to be significantly associated with domestic violence. Educational difference, employment, and decision-making power were found to be marginally associated with domestic violence. The associations between age difference and domestic violence and education and domestic violence were not significant.

Hypothesis 3 was not confirmed. Those who accessed microfinance did not report statistically significantly different help-seeking social networks than those who did not access microfinance.

Hypothesis 4 was confirmed in the bivariate analysis. Recipients of microfinance reported significantly more autonomy than those who did not access microfinance; specifically, 75.5% of microfinance recipients reported autonomy, while 65.5% of non-recipients reported autonomy.

Hypothesis 5 was rejected. There were no significant difference between those who accessed microfinance and those who did not in terms of decision-making power.

Hypotheses 6, 7, 8, 9 were rejected. This was because there were no direct relationships between microfinance and domestic violence, and help-seeking social networks and domestic violence. The mediation model was not tested in the absence of a direct association between microfinance and domestic violence, and microfinance and help-seeking social networks.

Chapter 6: Qualitative Findings

From a distance, it looks like a very cramped campground, where people have set up tents right next to each other. On approach, one finds oneself in the midst of a pulsating ambience — din of voices and myriad activities; vibrant visual assaults of colors of billboards; assorted food stalls with vendors peddling their fares, an open-air bazaar; surge of people of all ages, flowing endlessly in and around the dwellings, going about their work or chores. But, as one gets closer to the grounds, the chimera of the “campground atmosphere” gives way to dirty paths, with makeshift tents made from used jute and plastic bags, polythene covers, old vinyl billboard wrappers, bamboo mats, and all kinds of recyclable semi-durable materials, hanging precariously from bamboo frames that create dwelling “rooms”. An average of five people dwell in these rooms: typically, a husband and his wife with their family, sometimes a grandparent, or maybe another relative who has nowhere to go. Many, about a hundred, such tents crammed next to one another form a “*bosti*,” as slums are called in Bangladesh. The average room rental is BDT 2000 (\$25) a month. It is in these tents that the respondents of the qualitative portion of the dissertation study live, and from which they operate their micro-businesses. Each of the thirty enterprising individuals that I met, in a school in the slum where I conducted the interviews, shared a part of their lives with me. I had envisioned conducting the interviews at their residences, but that was nigh impossible, not just because of lack of space, but also due to lack of privacy. Even if we were to talk alone in the rooms, the conversations would carry to the neighbors

given the close proximity of the hovels. I conducted interviews from the end of July through August 2012, which coincided with the Arabic month of Ramadan.

While preparing for the interviews I recognized that the differences in socio-economic status between the respondents and I could be a source of bias in the study, as it could make them circumspect and respond differently as a result. I also knew that it would be important to have an “in” or someone known to them who could make an initial introduction. Direct recruitment, it seemed, was not going to work, as they had no reasons to accommodate me or spare the required time needed for the interviews.

For help with recruitment, as such, I sought assistance from Shabab Murshid Development Foundation, a non-profit organization involved with childrens’ issues with particular focus on children at slum schools across the city. The Foundation is run by my parents, and with their help I solicited the assistance of a teacher from a school located near a slum area where I wanted to recruit respondents. The teacher had close connections with the community and garnered a lot of respect from the residents; as such, it made my entry more amiable. After briefing the schoolteacher on my project and the objectives of the interviews, I gathered from him that there were a lot of businesses operated by microfinance recipients in that area. He personally knew a lot of the women, and thus began the process of purposeful and snowball sampling. He also, very kindly, offered me a room in the school where he worked in which to conduct the interviews, to ensure privacy and comfort. I accepted both; an electric fan, even if interrupted with hourly power cuts in the hot

month of June would be a welcome luxury. Fortuitously, the power was there most of the time; a new price hike in electricity meant that power outages were less frequent. Or, maybe, it was the government's way of making Ramadan, the month of fasting in the Muslim world, a little more bearable.

The interview room was the female teachers' staff room, and during the period that the interviews took place, the school authorities made sure that staff members would not interrupt the proceedings. I had recruited a female research assistant to help me with the interviews. I did that for several reasons. One, I did not want to venture into a slum area by myself; safety is always a concern. Two, I knew her experience in the field would be invaluable as she had worked as a research assistant on many primary research projects. It turned out to be a good decision, as I realized that I needed her help in communicating with the respondents, not because I did not speak the language, I did, but because they did not always understand my more "formal" use of the language. My research assistant, in those moments, rephrased my questions in their argot. She spoke loudly, as one would to someone who does not understand the language perhaps. However, the respondents seemed to understand that better, and responded to her. This allowed me access to information that I would otherwise have had difficulty in obtaining.

I tried, during the interview, to be solicitous, yet, respectful, and to establish rapport. I sat across from the respondents, made eye contact frequently, and maintained a professional demeanor even during particularly emotional moments when they cried or were upset. I allowed them to take a moment to recover and

gather themselves, and respected their privacy by looking away when they tried to hide their tears. It was obvious that talking about their personal problems and hardships made them emotional given the tearful manifestation, but it also seemed as if they were not used to speaking to people who would listen to their problems. In some ways, it felt as if they regarded me as a friend who was listening to them. On the other hand, it felt as if they expected some kind of help for their problems, despite repeated reminders of the objective of the interview: to better understand their experiences regarding microfinance participation and domestic violence.

The Setting

The setting of the qualitative study is an urban neighborhood in the city of Dhaka that is termed in Bangladesh as a “slum”, or an area in the city that is characterized by crowded, makeshift housing comprised of tents constructed from a variety of materials. The people who live in the slum are all poor, even though there are within-group differences in levels of income and material goods; some own things such as television sets, radio sets, bicycles, beds, and shoes, while others do not. Similarly, there are within-group differences in the types of residences in which they live – some have mud-laden floors and ceilings made of bamboo mats, while others have discarded plastic billboards as roofs and floors. This disparity, which is seemingly marginal, is in reality, the difference between families that are considered “wealthy” versus those who are poor, within that group.

Among the 30 women that I interviewed, those who were deemed poor were often the ones that formed one-income households, and the wealthier ones were

those who had multiple sources of income. With differences in income, came differences in status associated with it. This appeared to be defined in part by physical goods and attributes, such as the clothes they wore, as well as body language and the confidence they exuded; wealthier groups were more confident, self-assured. The age range of the women interviewed was 18 to 45 years of age, all of whom were currently married. None of the women were ever divorced, and all of them had children, though of varying ages ranging from 5 to 30 years.

Microfinance Organizations

An important inclusion criterion of the qualitative portion of the study was that the respondents had to be members of microfinance organizations; I did not specify the organization to which individuals had to belong. The impression I got from the literature was that all microfinance organizations operating in Bangladesh used similar delivery systems and practices, namely, the group-lending model as advocated by the Grameen Bank. I asked the respondents about the process via which they accessed microfinance and how microfinance was administered to them as a way to understand what propelled them to take that first step towards acquiring a loan. What emerged was astounding for me, as I soon realized that the delivery systems and the administration of microfinance varied greatly between organizations, based on the information that the small sample of respondents provided to me.

There were differences in the ways in which microfinance was accessed, as illustrated by the following quotes.

I didn't go to get the loan. They [representatives of microfinance organizations] come to slums, and see who's poor. They get that information from the landlord. The landlord referred me to them. I was invited to attend a training where they talked about opening a business and asked us what we wanted to do. I said I want to sell spinach on pushcarts or 'thyala gari'. The other trainees kept saying that they won't accept this as a business idea, but they did. They didn't give me cash, but raw materials. They provided us a handcart and spinach to start the business with. The cart cost BDT 4000. The spinach cost BDT 440. Every week I repay BDT 210. According to my contract, I will have to pay this amount for the next two years. However, at the end of the two years, they will give that money back to me. This is basically my savings. I won't earn an interest. I think they keep that.

I went to Worldvision to get a loan to expand my business; my husband and I operate a tea stall. It was a process that I found relatively easy. I made an appointment and talked to an officer. I explained to them what my plan was, and they gave me a loan for BDT 10,000. I pay back about BDT 300 to BDT 500 a week, depending on how the business is running.

There is an older lady whom we call Madam, and she works at a microfinance organization. I think she is some kind of a program officer. My husband went to her and asked if I could be one of the recipients of microfinance. She took down my name and collected BDT 2000 as savings. A month and a half later they gave me a loan of BDT 10,000.

There were also differences in administration of microfinance.

Every week I have to pay BDT 300. If I don't they come and shame me in front of the neighbors, call me names, tell me I'm debtor, but nothing more than that. Most of the time I make the payments on time at their local office. I meet with my group members bi-weekly. They are my colleagues if not friends. They help out sometimes and I help them too when someone needs to borrow money to make their weekly payments.

I don't know what group members you are talking about. I don't have any. I make payments on time and that is all that is required of me.

Thus, it can be seen that there are different ways in which microfinance is delivered to recipients. Some of the women of my study accessed microfinance directly by going to the organization of choice themselves; others reported that microfinance came to them. There were also differences in the way microfinance was administered. Some organizations followed the traditional group-lending model that mandated that the group is responsible for repayment of the loan and held bi-weekly meetings to talk about progress and pitfalls allowing recipients to learn from each other. Others indicated that they were not aware of any such groups to which they belonged, suggesting that the group-lending model was not a part of their process. Between these two extremes lay others who indicated that they were members of groups but they did not have meetings with anyone from the organization on a regular basis.

The account of one the respondents, Zara, is provided below, as it narrates the trials and tribulations of poverty, domestic violence, and microfinance participation in a way that captures the overriding theme of this dissertation: an understanding of how these concepts co-occur and co-exist and the potential linkages between them.

Zara's Story

My husband beat me, not to death, but to the point when I thought I was going to die. Why did he beat you up like this? What did you do? Those are the questions that my family and friends asked. They wanted to know what instigated the beating, what the other side of the story was. The other side of the story is perhaps that we are very, very poor. But that doesn't mean we don't have wants and needs. I asked for a new sari because the one I was wearing everyday had become torn and tattered, I felt embarrassed to be seen by other people. Phokirni [beggar] people called me. So, when I wanted a new sari he hit

me. He accused me of not earning an income, relying on him, being a dependence cow. He bad-mouthed my parents for not giving him enough dowry. I was lucky that I looked good, he said, because if I weren't good looking, he would have left me a long time ago. All because of a sari? Someone asked me. That made me upset. And then my next door neighbor who is like an aunt to me told me to have patience, and told me about microfinance. It's not the sari, she said, it's 'obhaaber shongshar' [scarcity of resources in the family] that is the problem. She said, 'he [my husband] feels bad that he can't provide for you and take care of you and reacts with violence because of that'. Her words were wise, and I took her advice, and went to Worldvision for a loan.

This is Zara's account of the violence and the context in which the violence occurred in her life. She had a difficult, poverty stricken childhood, growing up with four other siblings, "*four other mouths to feed*," as she had put it. They never had enough to eat, nor did they go to school. They worked as beggars; sometimes they were rented off to other people by their parents to help them with manual work, such as breaking bricks or carrying suitcases at train stations. Her life did not change much when her parents married her off at the age of 16 to someone who was considerably older. It was supposed to bring joy and happiness to her life, she said. Instead, she felt like she was "stuck in hell." She explained, "*At least at my father's house, I could do as I wished. In my newly married life, I was sometimes treated like a child and sometimes an adult, whichever suited them in different situations, 'them' being my husband and my in-laws, with whom we lived.*" It was years later that Zara's neighbor suggested that she access microfinance to help out with the family's finances. She had agreed readily, she recalled, dreaming about a future that would be in her own hands. It is that dream that helped her, Zara claimed, because she could take steps to reach that goal of escaping poverty, being independent, doing things that she deemed important for herself and her family.

When I went to Worldvision, I was a little scared. Actually, very scared. What if they turn me down? I made a plan that I thought would work, I told them that I want to sell vegetables and that my husband would be a part of that business. My husband was excited too. But I could access the loan, not him, so I had to go alone. They listened to me, asked questions about the business operations, and then approved my loan! It was a great day for us. I was worthy of being given money. My idea was worth investing in! I felt really good. It gave me hope, and it gave me strength, and it gave me a sense of belief in myself.

In Zara's case, the violence abated after she started operating her business. "Maybe because we were too busy," she had laughed during the interview. But it did not completely dissipate; there were a few incidents a month that she could recall that included violence. In such situations, she said she left the slum and gave him time to cool off. She would come back later and they would both pretend it did not happen. As for telling people about the violence, she said, *"I never told people before [I accessed microfinance] about the violence because I was ashamed. Now I still don't tell people because it's really not that bad anymore. If I didn't shame my husband when it was bad, there's no point in doing it now."*

Zara's story was not exactly the typical case; there were variations between the stories that were told by each of the thirty respondents. However, her story touched upon the constructs of poverty, domestic violence, autonomy, decision-making power, and help-seeking social networks in the context of microfinance participation in a way that laid out how these constructs can be inter-related; it provided the context in which these constructs co-occurred and overlapped, and influenced behavior in different ways and for different reasons.

Henceforth, the findings from the qualitative in-depth interviews are presented thematically, according to these constructs: experience of domestic violence, autonomy, decision-making power, and help-seeking social networks among women who access microfinance in Bangladesh. The qualitative interviews revealed the context in which changes in the aforementioned constructs occurred, if at all, while revealing some stories about the linkages, and thus suggesting new hypotheses for future study.

Domestic Violence

Every one of the 30 women interviewed reported experiences with verbal and/or physical domestic violence, of different levels, and in varying contexts. As Asha, one of the women who reported low levels of violence, said:

He brings his problems with the world to me, I get to see his anger, and he takes it out on me. But, that is more verbal. He hits me only when he feels I am neglecting the children. For example, my son got sick, and he said it was my fault because I fed him in front of other people who gave him the 'evil eye'.

This 26 year old woman with a cosmetic business was the only one who reported to not having an “arranged marriage”, that is, a marriage orchestrated by parents and relatives. However, it seemed that with this came pressure to remain in a marriage that she had fought for, even when their relationship had started to go awry.

We got married because we fell in love. It was not arranged by my family, as is typical, I chose my own husband. So, I try to be understanding of his anger when he gets mad at me, because if things go wrong, as in if he leaves [me] they will say it's my fault. They [my family] would say I should not have married someone of my own choice.

The notion that she had to accept the violence in her life because she chose to marry him was not only imposed on her, it was what she took upon herself as her own responsibility.

Others echoed the notion of life stressors causing tensions that had violent manifestations in the household, but the latent problem, poverty, seemed to be at the source of those stressors.

There was a time when he wasn't working. So he took money from someone, BDT 200 (USD 2.25). He was in debt. And the creditor wanted the money back. Then he got mad. And, he came home and hit me. Hit my head. Usually it is just that – he takes out other people's anger on me.

Among the respondents who reported high levels of violence was a woman named Fatima, who blamed her mother-in-law for the violence in her life.

He [my husband] beats me almost every day. My mother-in-law causes a lot of problems for me by instigating him against me, telling him that I am not a good wife, that I ignore her or don't feed her well enough, and he gets mad at me for "treating her badly" and "misbehaving" with her and beats me up. I understand she is his mother and he is protective of her, and when he thinks I am starving her on purpose he gets mad. Truth is, we don't always have enough food for everyone.

This alluded to the issues that came with living in a joint-family structure amidst poverty and scarcity, which is still common in Bangladesh. In this structure, children are seen as "social security", who grow up to take care of the parents, which often entail everyone living together in close quarters (Amin, 1998). And in that environment, violence is justified as a tool of reprimand.

However, justification of domestic violence did not only occur in a joint family structure. Laila, a vegetable vendor, said, her husband had the right to beat

her if she did anything wrong, suggesting that there was a considerable amount of “justified” violence taking place in her life. However, she also said:

Violence is not always justified. For example, my husband hit me when my daughter had typhoid as if it was my fault that she got typhoid. He didn't allow me to take her to the doctor and as a result she is handicapped (can't walk). How is that my fault? But he says it is, and so does his family members.

Others, such as Tara, suggested that it was because of the different expectations they had from each other that they got into fights, which sometimes turned violent.

We have differences in terms of what we want in life. He just wants to have fun. For example, he frequently sleeps around with other women. In addition, he has very archaic ideas about educating our daughters. In fact, he himself never went to school. On the other hand, I want the kids to learn new things, be educated. Because there are so many points of disagreement, we fight and sometimes he slaps me during those fights.

One of the older respondents suggested that her age was related to not being abused, saying, “We’re old now, we don’t fight, there is no violence.” This statement resonated with the quantitative findings that suggested that domestic violence decreased with age. As for reasons as to why older women were not abused, the qualitative findings suggested that womens’ status increased as they aged. As someone said:

As an older woman I am seen as wise, I garner more respect, others [younger men and women in the community] look up to me. And no one hits a respected woman, including my husband. As I grew older, my husband gave me more respect as well, thought my opinions mattered more as I had seen more of the world.

Others said this was particularly true, if they birthed male children.

When I was older, and became a mother of a boy, my respect in the family increased. My husband and his parents rewarded me by not beating me, I guess, for bearing a male child, someone to carry their genes, bongshoporompورا.

Still others claimed it was their husbands' disinterest in them that led to reduced violence: *"Maybe he got bored of me. He used to hit me after we got married, because he would be jealous of other men, and he wanted all of my attention. Now, it's not that way anymore. He doesn't get jealous, nor does he beat me."* While this reduced violence could be attributed to a more "adjusted" relationship, this woman in particular put a negative spin on the reduction of violence, suggesting that women's acceptance of violence is not just normalized, in some cases, like this, it is seen positively; it is seen as their husband's interest in them.

Summary Remarks: Domestic Violence. Domestic violence was found to be a complex problem that manifested itself in many ways within the sample of women I interviewed. They reported various reasons and types of violence. However, judging by the reactions and body language, as well as their spoken language, it could be inferred that these women had, at least to an extent, accepted domestic violence in their lives. Many women talked about the violence in their lives as causing pain on one hand, but something that they have accepted as fate, on the other. Phrases such as "just a slap" and "he beats me only once in a while" were commonplace, even when some of their eyes welled up with tears while talking about it. Moreover, most of the women not only accepted it as a part of their lives, they often blamed themselves for it. An example of someone who accepted the violence in her life was Mita, who said:

Violence happens in marriages; people don't always get along, and when people don't get along they hit each other. Men are stronger so they can hit more. Women are not as strong, so they yell.

An example of someone who blamed herself for the violence was Lamia. She said, *"If we neglect household chores, [we] will get beaten up. If we ignore those chores knowing that we will get beaten up, it is really our fault."*

Microfinance Participation and Domestic Violence

Banerjee and Duflo (2011), in *Poor Economics*, suggest that when people are very, very poor, they find creative ways to earn a living, and they are able to make something out of nothing; these stories of extremely poor women becoming entrepreneurs by accessing microfinance of different types is reminiscent of that idea.

About a third of those who reported experiencing domestic violence reported that the violence was exacerbated by their participation in microfinance, such as Amena. She said, *"I think my husband has been more violent towards me in the recent past than he was before. He accuses me of not wanting to spend time with him, and hits me when I argue that he's wrong."* It appeared that the time that she spent away from the home made him angry, which was a big change from the time when she used to be a homemaker and was readily available at all times. *"It [operating my business] means I'm not always there to make him food, or be there for him when he wants me to, and maybe that's what upsets him,"* Amena clarified.

About another third reported that violence decreased after microfinance was accessed. Sarah was one of those who reported reduced violence. *"I have no real*

complaints anymore about the violence. He doesn't try to hurt me anymore. I think it's because he thinks I don't deserve to be beaten up because I work so hard!"

Some, such as Mita, indicated that it was not the violence that was different; it was their own reaction to it.

He gets angry because he has no income, and I get angry too because I feel like I brought the loan for us and our wellbeing. I pay rent and so I have more power in some ways. Now I can show anger because I have brought the loans. Before I used to stay quiet when he got angry or upset, now I can speak up.

Others, such as Amiya, suggested that the reasons for the violence and the way it was manifested changed with microfinance participation, as different issues came into play.

Now it's a lot more shouting, a lot of verbal attacks about my jobs and my business. He even accuses me of having liaisons with other men at work or at my place of business. I don't think he actually thinks it, but he likes making me feel bad. He also tries to guilt me with statements like 'You don't give me much time anymore'. I am doing what I am doing for the family. I am making sure I can repay the loan. I am making sure there is food on the table. But sometimes, he just seems to forget all about that.

In other families, more time away from home was given as the reason that violence decreased, because of the practical reality that the spouses did not see each other as frequently. For example, Sheuli said, *"I was away from the house more often as a result of my business outside the house, so maybe that contributed to less violence – I did not spend enough time at home to have as many interactions."*

Others saw a decline in violence in their lives when their husbands were more appreciative of their abilities. Yet, others, such as Sarah suggested that improvements in her own status gave her more "power" to assert herself, when

violence was perpetrated against her. *"I am able to stand up for myself when he hits me – I can say that this is wrong and you can't beat me,"* she said. But she alluded that this assertion often increased the intensity of the violence in those particular moments, but it worked to reduce the frequency of violence.

"I feel I am better able to represent myself and my thoughts, I am more confident of my own ideas and my worth as a person. I can tell him what I really think without fear of retribution," said Shaila, another respondent who reported decreased frequency of violence. This ability to assert herself did not result in violence being perpetrated against Shaila, as the theory suggested, but earned her respect because she was an income earning individual; with increased respect, the violence perpetrated against her by her husband decreased. *"I think it is because he think what will happen to us financially I stop working that he hits me less. Who knows?"* she said.

This phenomenon led to the proposition that it was perhaps disrespect that was at the root of the violence that was perpetrated against women in this sample. Exploring this concept by asking the respondents about violence they experienced prior to their increased status, it was found that when they were economically dependent on their husbands, and they were not able to fend for themselves, they were at higher risk for domestic violence. *"It's like I'm a stray dog, I can be kicked around because he's doing me a favor by keeping me in his household, and feeding an extra mouth (mine)."*

The in-depth interviews revealed that the relationship between microfinance participation and domestic violence was further complicated by the presence of other factors in their lives at the same time as when they accessed microfinance.

He used to hit me after we got married. He wanted dowry and complained that we didn't get anything from my parents that were worth a lot [of money]. I was not very educated. I wasn't pretty. He stopped beating me later, when my daughter was born sick. When they told us she was sick, he stopped beating me. I accessed microfinance around that time; I had to find ways to look after my daughter.

Some of the other life occurrences were external forces; as Mila said:

We live in poverty so there are problems related to that. Today, for example, I was complaining about how my husband doesn't do anything and I am raising the kids, and I said I want a bed. He got upset and hit me because we don't have enough money to buy that.

Other 'life occurrences' were internal processes, such as a sudden burst of determination or will.

I had enough of being poor, trying to make ends meet on nothing. We moved from the village to Dhaka for a better life but there were no jobs for us. And that is when I thought about taking a loan and starting a business.

For some of the respondents, access to microfinance and the consequences of microfinance participation led to outcomes that were intrinsic in nature – it was a process that involved changes in internal skills and external barriers that led to other outcomes, which were both positive and negative. For example, every woman in the sample reported that one of their goals in accessing microfinance was to better the chances for their children. Across the board, one of the outcomes of importance was their children's wellbeing, both in the present and in the future. One woman even suggested that her goal was to ensure the future of her female children

as opposed to the boys. *“I work harder for my daughters, not much for my son, because he can do it himself. Educating my girls is important. So that they don’t have to endure the pain I endured in my life.”*

A large majority of the respondents, such as Samina, reported a positive change in the basic standard of living.

Now I don’t only dream, I can provide my family with food on a daily basis. I am not working the streets as a beggar. I am not going crazy trying to fend for my children and myself during bad weather. I can send my children to school; I am not dependent on the income they bring in as beggars. I am able to clothe them. I can live a normal life. Yes, there are barriers, and there are difficulties. But, now I have other difficulties such as my kids not doing homework. Before I didn’t have that luxury.

Questions about whether respondents accessed microfinance as a way to leave abusive relationships were asked. The responses indicated that violence was normalized, and so leaving the abuse did not form a conscious part of their decision-making process. *“I took the loans to fight poverty, nothing else. I didn’t have food to eat. My family was starving. I couldn’t get a job in this economy. I took the loan to feed our starving bodies”,* said Lamia. Farah was more specific:

The violence had nothing to do with me trying to get a loan. I didn’t like getting beaten up, that’s true. But these things happen in marriages. I had bigger problems. By leaving, I would only increase the number of problems in my life. Where would I go? Starting afresh on your own isn’t easy when you’re a pauper.

Summary Remarks: Microfinance Participation and Domestic Violence.

Even when respondents reported that domestic violence occurred prior to them accessing microfinance, none of them spoke about microfinance participation as a way to escape the violence, or, as a reason to access microfinance. Respondents did

not equate the two concepts – they primarily accessed microfinance to mitigate poverty in their lives. However, it appeared as though microfinance participation changed the nature and context of the violence in the lives of the women that I interviewed. As noted earlier, with microfinance participation, the reasons and rationale for abuse changed, but there were no dramatic shifts in any direction. Some of the respondents reported an increase, while others reported a decrease in abuse, but more consistently for some there was an increase in the verbal abuse, and a decrease in physical abuse. Some women were more specific; they suggested that intensity of violence increased but frequency of violence was reduced. For those who reported that domestic violence abated, they primarily meant, it appears, that physical violence did not take place as often. As some of them mentioned, their husbands needled them and made them feel guilty for spending time away from their children, but did not beat them – and that needling and guilt continued as they became entrepreneurs. As Sharifa said, *“He now has more things to guilt me with.”* The notion that these respondents did not view emotional abuse as domestic violence also alluded to the normalization of such behaviors as part of life.

Microfinance Participation and Domestic Violence in the Context of Income

A respondent who belonged in the “no wealth assets” bracket, Mala, discussed how the upcoming Eid festivities put financial pressures on her because she had to buy new clothes, shoes, and accessories for each of her children. Her budget for each child was BDT 5000 (USD 60) – quite a sum of money for most people in Bangladesh, given that almost half of the population lives on \$2 a day (UN,

2010). However, she felt she had to spend that money, as there was a pressure to “compete” with friends and neighbors, to do “*what is best for my children, so that they are not ashamed of themselves, or so that they are not embarrassed in front of other children.*” It is this kind of pressures that, for some, led to stress and eventually a violent manifestation of that stress, Mala’s story suggested.

My husband doesn’t like this competition, but he is not around all day to hear the neighbors talk about how much money they make and what they’re getting their kids for Eid. He just doesn’t understand why I have to give in, and he has even resorted to hitting me because of it. But I am holding my ground. I will take the insults he hurls at me, but I won’t let the neighbors and our friends belittle us. If he wants to have more money, he can earn more.

Other women, who did not have the extra money to entertain such spending, were less likely to speak about peer pressures. Poor women, such as Malika, said:

Maybe we’ll get something small for the children for Eid, but I have no plans yet. I don’t have the money to splurge. I am a little sad, but this is life. It’s the same for many people! My mother mentioned she might send new clothes for my kids. If she does, that is enough.

The differences between those with wealth assets and those without were directly related to multiplicity of the sources of income. Those who reported higher incomes also reported work as a domestic help at someone’s house, or at a garment’s factory, or at schools as maids, or even having multiple businesses with multiple loans. Women with multiple sources of income were about a third of the sample, and reported having the highest income in the sample of thirty women. As such they had more wealth assets including bicycles, televisions, and slum rooms made of mud. These were the women who were working for cash income before accessing microfinance, and started a business to earn additional income. Once they

started their businesses, most of them did not give up their previous jobs completely.

I used to work at the garments factory, and it paid well enough, but I wanted to spend more time at home while earning additional income. So, I acquired a loan that would help me run a tailoring business from my own home. So now, I sew clothes not only part-time at the garments factory but also at home as a tailor.

About three-quarters of the respondents with higher income reported that they experienced increased violence when they accessed microfinance.

I think the violence increased in my case because I was more independent. He liked the additional income but accused me of going out to have fun when I was going to work and that often would result in physical violence.

It was also evident from the interviews that the reasons for which violence was perpetrated against the women were sometimes different based on their experiences with earned income that was associated with their autonomy and independence. For microfinance recipients who had other sources of income, microfinance was an additional resource; they were already independent to some degree even before they became businesswomen. In essence, microfinance participation served to enhance the level of freedom they already had, and perhaps that extra step was beyond the threshold that the husbands accepted, which resulted in perpetration of violence. *“He doesn’t understand why I need to be a businesswoman now. Doesn’t he give me enough? He asks me. Can anyone ever have everything they want? I respond. Those arguments never go well and he ends up hitting me.”* It, as such, appeared as if there was an “optimal” level of freedom, above which women were at risk of being abused. As Shala said:

He used to hit me when I was a worker at a garments factory, but he liked the income I brought in. With microfinance, I bring in additional income, and he likes that too. But now he also hates me, I feel, he thinks I think too much of myself now that I'm a businesswoman. And he hits me because of it.

Others indicated that even though microfinance participation created problems between them and their husbands in the beginning, things smoothed over in the long run when the husbands were made a part of the businesses, and they saw the benefits that microfinance participation brought to their families.

My husband is usually supportive, but when I wanted to access microfinance participation he wanted to know if I was doing it because all my friends were, or because I wanted to spend more time away from home, because we don't really need it to meet basic needs. I tried to explain that it would increase our choices, give us more comfort, but he held on to the idea that money makes people corrupt. Now he is better, understands that the additional income is not a bad idea, but that's because he also runs the business. He was violent in the beginning when I was talking about the loan, but once we started running the business together, it was fine.

On the other hand, those with lower income often had other, more basic level battles to fight: food on the table, clothes to wear, taking care of the children. As such, the sets of problems were often different among women with varying levels of income. When women were poor, the qualitative data suggested, the omnipresent problems were about survival, not gender differences and expectations between partners. As Seema said:

We are too poor to fight with each other, our fight is against poverty. There's nothing to be gained by quarreling with each other, I think we both know that. When you starve, other things are not important. When he snaps at me, I know it's probably because he's hungry, not because he's trying to show me that he is more powerful than I.

Among those who had their basic needs met, there was an understanding of second-order needs, such as being treated with respect. And it was within the

higher-income group that violence was more prevalent, and was perhaps used to maintain and establish power dynamics.

Among those who reported higher income, there were women who experienced violence both before and after they accessed microfinance. Most of them did not associate violence with increased access to finances, even when some suggested that violence perhaps was exacerbated after microfinance participation.

He gets more upset these days because I am away a lot, he accuses me of neglecting the children, not making him his favorite meals and all that. I don't have the time, what can I do. He hits me when he gets upset like that. It's not bad, really. It hurts for a little while and then goes away.

This also indicated that sometimes the “reasons” for which violence was exerted changed after microfinance was accessed. As Asha said, *“Before he used to hit me because I was useless, a burden, another mouth to feed. Now he hits me saying things like, ‘Who do you think you are?’ It’s like neither works for him. Everything makes him mad.”*

The differences between those who reported higher income and lower income were not only in terms of domestic violence, among this sample; those with higher income also tended to be more educated. In turn, it appeared, education provided them with the ability to identify domestic violence as a problem or issue in their own lives, as opposed to those who were not as educated. A high school graduate, Mila, said:

I can see that my husband treats me badly, and I know it is not right. He does not hit me a lot, but he is always angry, he always does things to make me feel bad. That is abuse too, because that affects my wellbeing.

This is in direct contrast with Sharifa, who barely finished second grade, who said, *“He slaps me once in a while, it’s no big deal. These things happen in marriages.”*

Summary Remarks: Microfinance Participation and Domestic Violence, and Income. In the quantitative data analysis it was found that women who scored higher on the wealth index were more likely to report domestic violence. The personal stories elicited from the respondents of the qualitative study shed some light on the context of that relationship among the qualitative sample. Their stories revealed the complex nature of the moderated effect of income and microfinance participation on domestic violence, suggesting that there were not only between group differences, but also within-group differences that were subtle and nuanced, among individuals who had some “wealth assets” and those who did not. In essence, when women earned more money, there appeared to be higher status inconsistency between them and their husbands, and lower status inconsistency between lower income earning women and their husbands. This, in turn, spurred higher levels of violence among women who reported higher income than those who reported low levels of income.

It appeared that among those who had wealth assets, status inconsistency appeared to be more prevalent, as that those who earned a higher income were also better educated, in some cases more than their husbands. On the other hand, education was perhaps a factor in their ability to identify domestic violence as a problem in their own lives. Those who reported higher education discussed how

going to school had opened their eyes to the world outside of their poverty-stricken homes, which perhaps meant that they had a higher level of awareness about themselves and the problems they faced, which allowed some women to recognize domestic violence as a problem, and thus report it as such.

Those who reported lower income, and had lower levels of education or no education at all, perhaps did not have the awareness to identify domestic violence as a problem and hence, did not report it. Or perhaps, it is not about reporting at all – the levels were, in fact, lower in this group because status inconsistency was not an issue. Alternately, the stigma and shame associated with domestic violence – despite its cultural prevalence – may have prevented some from admitting to their own experiences of domestic violence. As these different narratives emerged, the exact nature of the relationship appeared murkier, thus making a case for further research to explore the many variations and nuances at play.

Social Networks

In a quest to understand the nuances of help-seeking social networks of microfinance recipients, respondents were asked questions about their social networks prior to accessing microfinance, as well as post microfinance participation. Questions were also aimed at understanding the reverse phenomenon: the role of social networks in accessing microfinance.

The role of social networks in generating the idea of acquiring microfinance appeared to have been an important one, even though some of the respondents could not recall where exactly their idea to participate in microfinance originated.

It appeared, though, that the idea for many emerged organically as the respondents were present in an environment in which microfinance existed, and was very common. As Amena said, *“I thought of the idea on my own, no one told me that I could do that, it was my idea.”* However, when I probed about her neighbors and whether they accessed microfinance as well, she responded in the affirmative. *“Yes, quite a few of my neighbors have small businesses that they started with microfinance”*. This was the case for four of the women.

Most of the women interviewed were quite direct about where the idea of microfinance participation originated; they said that they heard about microfinance from neighbors and friends, or they saw their friends and neighbors successfully acquire loans to start or expand their businesses, that inspired them to do the same.

Many of my friends are microfinance recipients. Their success stories inspired me to try it out on my own. I am not very good with money, I had thought, so I resisted for a long time. But when I saw my friends succeed, I thought, I could do it too.

It also appeared that Granovetter’s concept of “the strength of weak ties” played a role in the process of acquiring microfinance for some; people learned about it from obscure sources as well. As one middle aged woman said, *“My landlord’s friend came over one day and was talking about her business and said we should try it”*. Another said, *“My landlord gave my name to a woman who came looking for people to give loans to, and then she contacted me. She helped me, I guess, to get the loan.”*

Women as Entrepreneurs and their Social Networks. While most of the women accessed microfinance to start a business of their own, many – about a third of the sample – accessed the loans to give to their husbands to start a new business or expand existing ones. Another one-third of the women started the business on their own, but their husbands helped them and they became co-owners. The remaining women managed and ran the new business on their own.

With newly acquired loans, not everyone started a business; instead of investing in a business, some invested in human capital. As Jorina said, *“I sent my son to tailoring school with the loan money.”* That was, however, an investment she made so that she and her son could open a tailoring business, which was still on the anvil. It was an example of how people used their loans in creative ways with a view to making money in the long run. Similarly, Ayesha, a 30 year old mother of two, said that she used the loan to buy her husband a rickshaw so that he did not have to rent one at cut-throat rates. This one time large investment would allow them to save money in the long run, she said.

The most common business that this particular sample of women ran involved retail trading in fruits, vegetables, and fishes, snack shops, and tea stall businesses, many of which were run in partnership with their husbands. As such, some of the women talked about how the frequency of interaction between them and their husbands increased as a result of operating a business together, an important element in the examination of the social networks. In addition, they

talked about how the affective content of the discussions they had with their husbands changed.

Before we used to see each other in the morning, and then at night for dinner. During the day we had minimal interactions. Now, we obviously interact more because we run a business together. We take turns to man the vegetable cart, we divide the work between us, but we still get to see each other more. As a result, what we talk about has changed too. A lot of our conversations are about the work we do and how we should do it and future plans. I think it is more positive. Before we started working together, I think we mostly talked about what he wanted for breakfast and dinner and sometimes about the kids.

This was Samina's version of how the connection between her and her husband evolved with their changed roles. This was echoed by Saleka who said:

We definitely have more things to talk about, more importantly we have discussions, not just idle talk like we used to [before accessing microfinance]. When we first got married we had many discussions but with time, once we got to know each other, there was nothing to talk about. It was all about doing. But now, it's almost like those old days. The discussions are different, but they are more productive. I feel like I am respected and my opinion counts.

The extent to which the social networks of microfinance recipients expanded as a result of microfinance participation seemed to be lower than what I had expected based on the premise that microfinance organizations operate under the group-lending model, which, by design, is supposed to lead to an increase in social networks. However, the qualitative findings, as limited as they were, indicated that delivery systems were very disparate and not all organizations used the group-lending model. As Shaila said, *"I don't know who my group members are. I don't know if I have any."* There were many others like Shaila who indicated that they knew nothing about a group-lending model. This meant that they were either not a part of a group, or they were not aware of it. Either way, the outcome in terms of social networks remains the same: for those who receive microfinance in the absence of a

group-lending model, there was no increase in social networks stemming from that particular system. However, some reported increase in social networks in other ways, as is the case of Lamia.

I have a lot of repeat customers in my business, and in some ways they have become my friends. If I'm not manning the stall on some days, they ask about me, inquire if I'm okay. So I have made new connections in that way.

Shaila said:

I feel that because I am now a businesswoman, with status and money, more people are willing to be friends with me. My neighbors used to be my friends always, but now, people who are even a little further away, in other slum areas, come by to say hello. They ask how the business is going, how I am doing with it and so on. Most of those people are microfinance recipients too. So, basically, there is an increase in social networks in the form of camaraderie that comes from our mutual respect for other microfinance recipients. It's an unwritten understanding that we are all in the same boat and we are in some ways friends.

There were also reports of increased social networks in the form of microfinance officers that the microfinance recipients worked with or came to know through others. *"In terms of knowing more people, there are officers from the organization that we now know. I don't know if or how they can be helpful. But they are there."*

Others had a negative view of microfinance officers who solicited customers and turned up at their houses, looking for repeat customers. *"It feels like a 'trap', because it would keep me in debt for the rest of my life. I already have a loan, I don't need another, nor do I want another."*

Summary Remarks: Social Networks. Within the qualitative sample of 30 women, there were various ways in which social networks increased, either directly

or indirectly as result of microfinance participation. For some, it came with contacts with their lending group, or with the microfinance organization's personnel or staff. For others, being a business owner or working as a vendor and in other capacities increased the numbers and range of people that they met and interacted with. For some, there were no lending groups that contributed to the increased size of social networks; however, they too felt they had more interaction with more people after accessing microfinance.

Help-Seeking Social Networks

Whether help-seeking social networks changed as a result of microfinance participation was difficult to glean from the qualitative portion of the dissertation, even though the context of help-seeking behavior was further elucidated through the stories of the respondents. The quantitative study indicated that there were no differences between those who accessed microfinance and those who did not in terms of their help-seeking social networks. As such, the qualitative interviews indicated that this may have been related to a variety of factors, depending on how the women conceived of and talked about domestic violence in the first place. This was because the discussion of help-seeking social networks – for many – was based on whether or not they sought help when they experienced domestic violence. Most of the women were open about the violence in their lives. *“Yes, of course, my husband hits me once in a while”* was a common response. Some said their husbands used to be abusive towards them but have stopped. *“He used to be abusive when we first got married. Now he has quieted down, and doesn’t bother me anymore.”* A few others

said there had never been any kind of physical violence in their lives. “*No, he never hit me.*” Some of them even giggled while talking to me; it could have been embarrassment, nervousness, or they found it amusing that such a question might be asked.

When asked about help-seeking social networks, some reported not seeking any help, and out of those who reported seeking help for domestic violence, almost everyone sought help either from friends, family, or neighbors; none of them sought formal help through the legal system or law enforcement agencies. In many of these cases, however, the help was not sought directly; it came when neighbors intervened. This was possible because of their proximity to neighbors who intervened when they heard the sounds of beatings or cries for help.

I don't hit him. When he's angry I don't do anything. I don't tell anyone. People, however, can see and hear because the slums are so crowded and each room is divided by cardboard or plastic sheets. Sometimes they intervene, sometimes they don't. I guess it depends on how loud it gets. When they do intervene, he lets me go. I then leave the room.

Among those who did not seek help, there were discussions about how they felt ashamed to talk about the violence in their lives with family members and friends. “*Isn't it shameful? It is, right?*” Shaila counter-questioned me. “*What will they say about my husband if they know he hits me. And what will they think of me? So no, I don't tell anyone. It's my private problem, not for the world to know.*” Others suggested that they did not share with their family because they didn't want to upset them. As Morjina said:

I don't tell anyone, I am ashamed to, especially in front of my group members. What will they think? I can't take care of myself so how can I run a business? So

I don't tell them anything, and I don't ask for help. Even with family members... I don't want to share this sadness. My mother will feel sad, she will worry about me. It's best she thinks I'm doing fine.

The shame of experiencing domestic violence, as voiced by the respondents, was difficult to understand given the seemingly pervasive and normalized nature of the problem— on one hand, they all spoke of experiencing violence, albeit of different kinds, but at the same time they were ashamed or embarrassed to tell others. But not all “others” were equal, women were not ashamed to tell certain individuals; some women reported telling their siblings, some told their friends, some told their colleagues from their workplaces, and some told their neighbors. As can be seen from the quotes that follow:

I am closest to my sister, so I told her about the violence. I did it primarily to get it off my chest, not because she can do anything about it. What can she do, after all? She is poor too, and lives in a slum. She can't invite me to stay with her. But she can make me feel better.

My neighbors, who are also my friends, found out about the violence because they heard me scream in pain. Since then, my husband tries to muffle the sound by placing his hand over my mouth. But because they [my neighbors] already know [about the violence] I go and tell them exactly that. I think once they found out I wasn't ashamed to tell them, because they knew already. It's harder to tell someone who has no idea about the violence.

I once told my father about the violence; he got really angry and threatened to beat him up. But my father is an old man, and there is no point in upsetting him. So I told him it wasn't a big deal, it didn't hurt that much.

With this statement, tears rolled down Shaila's face. For her, it was a moment when she realized that she was in need of help, and then had to lie to help her father deal with it, instead.

The respondents reported feeling ashamed, embarrassed, or wary of sharing their stories of domestic violence when it came to members of their lending group,

when applicable, as opposed to sharing with friends and family, it seemed. How often did they share the stories of the violence with their lending group members? I had wanted to know. Most of the women said they did not share with them and explained why:

They are my colleagues, professional connections. I don't want them to have a negative view of me so I don't tell them.

They will think how can I run my business if I can't run my personal life according to my own wishes if they found out about the violence. So obviously I don't say a word to them. They are very helpful otherwise. In terms of working together, we do great. Sometimes when I don't have money to make the weekly payments [to the microfinance organization] they help me out, they loan me that money, interest free! I have done that for them too, when they needed it. It is a good set up. We all get along. I don't want to bring in my personal drama into that. That life with microfinance is my other life, my escape. I enjoy that. I don't want to ruin that.

The group members are important because we can help each other when we are in a financial bind. There were times where I could not make payments and the group paid it on my behalf so that they are not ineligible for loans in the future. That is how we help each other. To me, this is the most important kind of help, because I do not have anyone else in my life from whom I can ask for money. For other types of help, such as childcare or just having someone to talk to, I have my sisters and neighbors.

I feel lucky to have a group because not many do. Some of my neighbors borrow from another organization and they do not have groups. I first thought theirs was better, but I have realized the significance of having a faithful group of people whose main interest is to make sure we all make payments on time, which, in the long run, is better for our business. So this system allows us to be better entrepreneurs. It allows us to talk to others in situations similar to ours. For example, when I bought vegetables for sale, I was having a problem with the vegetables rotting early. This kept on happening. When I told my group members about that, they suggested I buy vegetables that don't rot easily, like potatoes, carrots, and cauliflower. It sounds very simple, but I didn't know which vegetables rot quickly and so my business was suffering. I want to keep this kind of a relationship alive. If I started talking about personal things, these meetings would become a gossiping session about my husband and how awful he is. We will forget to be entrepreneurs and focus on the men only. And so, I don't want to tell them that my husband hits me.

They will think less of me if I tell them about the abuses that my husband hurls at me, and the things he hits me with. It is embarrassing. I can't tell them any of that. They know me as a respectable entrepreneur; no need to change that by telling them about these things. There really is no reason for me to do so.

Summary Remarks: Help-Seeking Social Networks. Expanded social networks due to microfinance participation allowed women to access and get help from members of that social network but – among this sample – only for financial needs that arose due to their role as an entrepreneur. Most respondents reported that they felt supported as entrepreneurs to the extent that members of their lending groups often helped each other out when a member found herself in a financial bind. Many reported being in that position of need themselves when they did not have the money to pay back their weekly interest, in which instance, group members pooled money to pay the pending interest on their behalf. However, the respondents were very clear about the nature of the relationships they had with members of their lending group; those relationships were professional relationships, and the women chose to keep their personal and professional lives separate. And perhaps, that is one of the reasons behind the quantitative results that indicated that there were no differences between those who accessed microfinance and those who did not in terms of help-seeking social networks, as well as the fact that not all microfinance recipients have groups.

The quantitative findings also indicated, as noted in the previous chapter, that women who were otherwise employed were more likely to seek help for domestic violence from their social networks. The findings from the qualitative

portion of the dissertation provided some ideas for consideration regarding such associations.

It appeared that most respondents had weak ties with group members or others connected to their loan or business that were professional in nature, and some said they felt the need to present themselves as successful businesswomen. Sharing stories of domestic violence would reveal their vulnerabilities and weaknesses that would negatively color their reputation as entrepreneurs, they feared. It seemed this fear did not exist when they were among colleagues who were of the same status as themselves, and, they were not afraid of loss in status and respect. Thus, the respondents who were employed elsewhere, formed strong personal ties with their colleagues with whom they shared their stories of experiencing violence, as evidenced by this quote from Seema:

I work as a maid at a school. I share stories of my personal life and the hardship I face with other maids who work there. I don't mind sharing with them because they are like me; they are not in competition with me. I don't have to worry about their opinions about my strength, because neither their opinion nor my strength affects the work I do as a maid. This allows me to be good friends with them, not just co-workers.

My friends from the garments factory are very supportive of me and tell me I should leave my abusive husband. I don't really think of that as an option, but it feels good to know that I have friends who will support me if I do ever leave. I found it easier to tell them about the violence because they are not associated with my family in any way. They don't know where I live, how I live, who lives near me. I go to work and I meet them at work. On the other hand, some members of the lending group live in the same slum, and know my husband. It's difficult to tell them [about the violence] because they then will know too much about me, and no one should have too much information that they can use against you.

Microfinance Participation, Autonomy and Decision-Making Power

The ramifications of microfinance participation in terms of autonomy and decision-making power appeared to be mixed. For some it was something like this: increased access to finances increased the status of the women who accessed them. This in turn allowed them more freedom of movement and presence in the community, increased independence, and decision-making power in the household. Many related this in terms of increased stature and respect, as is the case of Sheuli.

I feel that I get more respect from people, that I have more leverage when I want things done a certain way. So, yes, I feel I have higher status than I did. I have an income. I am able to run a business of my own. So people respect me. Trust me. I am better off, I have a standing in society.

It was a similar notion of respect that she talked about her role in the household.

My husband respects me more because I am an income-earning individual. He is proud of me! He tells his friends and family how great a business person I am, and how smart I am. I definitely feel better about myself.

In terms of autonomy and decision-making power, Sheuli felt she had more of both.

I make more decisions in the household now as my husband doesn't try to do everything on his own as he used to. He trusts me to do what is right for our family, our children. I am also able to make decisions and realize them, because I don't depend on him to take me places. I can do most things on my own now. I don't feel scared, I am confident in my own abilities to get things done.

Others faced different ramifications. In Shahana's case, she felt like she was more independent and confident since becoming a tea-stall owner, but she did not have the same kind of support from her husband at all times. Shahana quoted her husband as saying to her, *"You think you are very important now that you run a*

business? Don't forget your poor roots, don't forget what kind of a garbage hole you came from," She still put on a brave face. *"I feel bad, but it doesn't bother me. He will say things; it's his tongue, his business. I am doing what I am doing and I feel great,"* she said with quiet defiance, and a will to live according to her own terms. In terms of autonomy, she felt there had not been much change but she was able to make more decisions about certain things such as purchases for the household because she was economically more independent.

I used to be pretty independent before accessing microfinance. I am a poor woman, I had to go out to get jobs, work anywhere I found something to do, so being independent came with that automatically. My husband couldn't ask me to stay at home. How could he? We didn't have enough money to afford that. In terms of decision-making power, yes, I feel like I can make more decisions on my own now. But that is also because I am able to afford more things. We made joint decisions about purchases a lot more when we were poorer, because we couldn't afford many things. We had to carefully choose what we buy. Now, we are still poor, but not as much. I can buy a sari once in a few months if I want, and I have the ability and economic power to do that now.

The quantitative portion of dissertation suggested that autonomy was associated with domestic violence, while decision-making power was not, and there were no mediation effects of autonomy and decision-making power on the association between microfinance participation and domestic violence. Findings from the qualitative sample suggested that autonomy and decision-making power were important constructs in the discussion of microfinance participation and domestic violence, suggesting consideration of a better conceptualization and measurement of these constructs for the quantitative sample. A more detailed discussion of the two constructs is as follows.

Autonomy. When asked about autonomy, many of the women claimed to feel more independent post microfinance participation, but when it came down to details of what it meant to be autonomous it was not just a “feeling” but an ability to voice their concerns, assert themselves, and make the decisions that they deemed “right” even when opposed by their partners. And that is where many of them felt their husbands had certain rights over them.

Aklima talked about her own definition of autonomy from a human rights perspective.

I think human beings have a right to do what they think is best for themselves. That independence is what autonomy is. I don't mean 'doing whatever I want', that's a childish notion. But I mean, if I think there is something that needs to be done, I should be able to do it. If someone opposes it, I need to understand why. It can't be because that's an order. It has to have a rational basis."

Jahanara agreed with that notion.

I am old enough to understand what is good for me. I run a business on my own. I pay my way through life. No one else, even my husband, can order me around. When I was dependent on him, I accepted it. But I am not dependent on him anymore. He is in my life because I want him there. Not because I need him for financial reasons.

Jahanara, thus, touched upon a very important aspect in the domestic violence literature, as well as the microfinance literature: dependency (Bornstein, 2006; Kalmuss & Straus, 1982). At least in her case, microfinance participation enabled her to feel the dependency she once had, had eroded, to be replaced by confidence and belief in herself.

On the other hand, Suki claimed to feel more independent but like many others, said:

He is my husband. If he wants certain things to go in a particular way, I have to give in. For example, if he thinks we should buy new clothes only once a year, I have to agree with him, even if I don't actually agree. He has the right to do that because he is in charge.

When asked about violence, she said:

If I do something wrong, then yes, he has the right to hit me too. If I don't make food on time, if I don't take care of the family...that is my job. If I don't do it well, he will punish me.

Asma had a similar viewpoint:

I am more independent, of course, but that doesn't mean my husband doesn't have any say in what I do and act. I am still his wife, and that means he has the final say on most things.

The quantitative portion of this dissertation indicated that autonomy was significantly associated with microfinance participation, and the qualitative interviews suggested a mixed, complicated relationship. The qualitative interviews suggested that about one-third of the women got the microfinance loans for their husbands. “*It was my husband's business that we decided to expand,*” said Suki.

“*My husband sent me to get a loan because he won't be eligible. I went, a little afraid that I won't get it, but I got it. We now run a micro business selling snacks,*” said Lamia.

This means that the motivational and internal processes that are associated with accessing a loan is different between someone who accesses the loan for herself and someone who accesses it to give it to her husband to run a business. It appeared that the women who did it for themselves and the women who operated the business with their husbands were more confident of their abilities and their own ideas and plans than women who did it only for their husbands. Shaju said: “*I*

feel great! I am an active participant in this economy. I am able to provide for my family. Had it not been for me, I don't know how we would have run a business".

Others had similar feelings. As Neelu said:

I run a business on my own and I feel the best thing about that is that I don't have to ask anyone else for money, even my husband. I use my head to run my business. I am doing well. I hope to prosper one day. I am working towards it.

Women who accessed microfinance but gave it away to their husbands, it was found, were more dependent on the husbands than the women who opened a new business on her own or jointly with her husband. As one respondent, Saira, said, *"No I don't think I would be able to run the business without my husband. He runs the business. I help. Without him, I won't be able to."* Saira, like others, took the loan at her husband's insistence, and was dependent on her husband for his help in running the business with his business acuity. This high level of dependence was not only in comparison to those who were businesswomen themselves, but also in comparison to what they had been prior to accessing the loan. This was because the women were tied to the partnership in the sense they were still the ones who had to worry about paying back the loan, even though their husbands ran the businesses, which increased their dependency on the husbands. As Hanah said:

I feel I am more dependent on him because the loan is in my name but he runs the business. If he leaves me now, I would be in debt, and he would have a business that is already operating.

"If I don't support the business and his role in it I will be the one in trouble with the loan in my name," said Dalia, worried that she did not do enough for the business.

There were others who engaged in the business that their husbands ran without feeling dependent. An example would be that of Himi, who cooked and cleaned for a food stall, which was manned by her husband.

We have different roles, he does the man-things and I do the cooking and cleaning. On our own, we would both have trouble running the place. But together, we do fine. I don't feel like it's his or it's mine. It's ours.

In those types of partnerships, the husband and the wife were engaged in the business together and each of them played an important role in the business. That, it appeared, was something that allowed them to have “a good marriage” as well, as they worked together to meet their goals. As Banu said:

We get along well as we run the business, we have more positive interactions, we are tackling poverty in our lives together, and I think it strengthens our marriage, because we now not only have a common goal, but a common goal towards which we're both working.

The women, however, understood “good marriage” as a concept as opposed to reality, in many different ways. Some viewed it as a marriage free of conflict, some viewed it as having “an understanding partnership”, some conceptualized it as a relationship of love, and some as a convenient partnership. This perhaps stemmed from how the union between the respondent and her husband took place, in terms of whether it was a “love marriage” or an “arranged marriage”. As such, the differences between “love marriage” and “arranged marriage” emerged in terms of respondents’ long term expectations from the relationship. As Laila said:

My marriage was arranged, and perhaps that is why my expectations from the marriage was different from what it would have been had it been a love marriage. I didn't expect a lot of emotional expression of love, but a practical arrangement that worked for us both. Eventually we grew fond of each other, perhaps even fell in love, but that was not the basis of our relationship. But

because of that, when the practical arrangement did not work, and we didn't meet each others' expectations, fights ensued, and we didn't have the emotional connection to override that.

Perhaps signs of their sense of independence, or lack thereof, can be gauged from their acceptance of being in a marriage that was arranged by their families, even when sometimes they really did not want to get married. As Saira said:

I was 17 when my parents married me off to an older man. I didn't want to get married! I wanted to go to school, hang out with my friends, not cook and clean for someone else!

And perhaps microfinance participation has not changed that, but it has changed the language in which they speak of themselves, at the very least, because almost unanimously the women, including Saira, claimed that they were independent.

Decision-Making Power. Decision-making power in the household, as a construct, held many meanings for different women, and “what is the ‘optimal’ level of power?” was a question that arose through the interviews. Shama talked about how it was essential for her and her husband to engage in discussions about the important decisions they had to make for themselves and their family, but how smaller things perhaps did not require the same amount of attention. In her words:

I feel it is necessary to talk about the important things and come to a decision together. For example, if I want to move house, I cannot decide for all of us, we have to sit and talk about why we have to move, where we can go, what our options are. If the decision is about what I should wear, that's my decision alone. I don't think it was any different before [I accessed microfinance]. We would always make decisions about major things together. What might be different now is that I have more information so I am able to contribute better to conversations about finances and the business. Before I didn't know well enough so I didn't contribute as much.

On that same note Aklima said, *“I don’t know if I want to make all the decisions in the household. That means if anything goes wrong it’s my fault! I think it’s better to make joint decisions with my husband.”*

Asma, on the hand, represented some of those who believed that decisions should be made based on core-competencies of each individual.

I think I am better able to make decisions in some areas, and my husband knows other things better, so I believe it is about utilizing our competencies and doing what we are good at. I know more about food and cooking, for example, so he shouldn’t have to decide what’s for dinner. Similarly, he is better at fixing things, so if the roof is leaking, he is in a better position to fix it.

It appeared as though some of the decision-making processes occurred organically as individuals did what they were better at. But things changed when there were big decisions to be made.

When my husband decided to buy a TV we were all very excited, the kids, the neighbors. Everyone. But then I realized that it would come at a cost. And I wanted to discuss that more thoroughly. He didn’t understand at first, the decision was made already as far as he was concerned. But then I kept trying till we talked about it and talked about where the money would come from, because it was more than what we had in savings, and how many corners we would have to cut and finally, if it was worth it. We finally got the TV, but a few months later, after saving up some more money.

Some of the women who had more decision-making power were also the ones who appeared, during the interview, to be more assertive in their body language and speech: they exuded confidence, were well articulated, direct in their communication, had good posture, made eye contact, and they seemed more sure of themselves. It was difficult to assess whether the assertiveness emanated from the confidence that came from being a businesswoman, but, perhaps, it was sometimes the case. *“Now I can show anger because I have brought the loans. Before I used to*

stay quiet when he got angry or upset, now I can speak up." But no matter what the degree of decision-making power the women purported to have, it appeared that almost everyone had moments in which they were able to stand their ground when they found it absolutely necessary to do so. One such example of a conflicted relationship where the woman stood her ground is of Amena, whose daughter needed medical attention. She chose to keep her in a hospital as opposed to using traditional practices, including the use of witchdoctors and hacks that her husband wanted to use.

I am currently staying with my daughter in the hospital. It's been four days and he didn't go even once. My daughter has to be in the hospital because she needs oxygen and is hooked up to an oxygen tank. So, when I came home to take a break he hit me because he got mad. He asked why I didn't bring her back. She needs oxygen, if I bring her home what will happen to her? But he wants to try alternative medicines, "phokir diye chikitsha." I said it's not his work; it's a doctor's work. So I did not bring her back, and I won't until she gets better.

It appeared that some women had complete control of decisions in the household. *"My husband is away all day, I make all decisions in the house. He makes decisions outside the house. But in my household, I decide what happens".* Most of these women reported that it was not a change from before, but that they had about the same amount of decision-making power before accessing microfinance. *"I have always had the same level of control in the running of my household. This was always my household."*

However, most of the respondents reported that they had joint decision-making power.

I make most of the decisions in conjunction with my husband. We are poor. We have to make choices that work for everyone, him, the children, and myself. So, obviously we need to discuss and come up with a decision together.

When asked whether there were any changes after microfinance participation, this sample of women responded that they had more to contribute to discussions they had with their husbands because they had acquired new skills and understandings that they could make use of.

I am able to discuss more things in a way that I could not before. I have more street knowledge. I know more people. I am able to talk about more things. I am also able to logically talk about things, not just emotions. So that has changed and I think that facilitates the joint decision-making process.

Only some of the women reported limited decision-making power even though they were often consulted or informed of the decisions that were being made. *“My husband makes most of the decisions, at home, at work, everywhere. He is the husband, he can do that. He sometimes asks for my opinions. But the final say is his.”*

Summary Remarks: Autonomy and Decision-Making Power. As can be deciphered from the descriptions provided thus far, the constructs were found to be interrelated in complex and often different ways. There were four main ways in which the variables were inter-linked, outlined in the table below (Table 6.1).

Table 6.1

Interplay between Microfinance Participation, Autonomy, Decision-Making Power, and Domestic Violence

<p>Microfinance participation → no change in autonomy and decision-making power → increased violence for high income groups → increased networks → no help-seeking</p> <p><i>This is the relationship that was found in the quantitative section of the dissertation. The context of this relationship emerged in the qualitative interviews.</i></p>
<p>Microfinance participation → no change in autonomy and decision-making power → changes in type of violence and context of violence → increase in intensity but decrease in frequency of violence → increased networks → no help-seeking</p>
<p>Access to microfinance participation → increased autonomy and decision-making power → increased domestic violence → at the same time, increased social networks → increased help-seeking</p>
<p>Microfinance participation → increased levels of autonomy and decision-making power → reduced intensity of physical violence and increased emotional violence → increased networks → increased help-seeking</p>

Emerging Theme: Poverty

An overarching theme that emerged from the qualitative interviews was that of poverty. What was the most striking was perhaps the intensity of that poverty. It became increasingly clear, as the interviews moved along, that it was poverty that was the driving force in the lives of these women who participated in microfinance and lived in the cramped slums. The women I interviewed were not fighting against gender imbalances, or status inconsistency — they were fighting for limited

resources and trying to meet very basic needs. The interviews revealed how hard they worked to make ends meet in the best way they could, how they strategized to maximize the amassment of resources and allocated them optimally for their current use and for use in the future by their children. While the constructs under study – autonomy, decision-making power, domestic violence, and help-seeking social networks – were important elements in the lives of the women I interviewed, the most important priorities to them were constructs related to poverty: the food on the table, shelter, nutrition of their children, their schooling options, investing in their children’s future. It was amidst this fight against poverty that the other issues such as domestic violence emerged, I found, but all that was secondary to their primary concern of acquiring resources. A selection of the quotes related to poverty are presented here, showing the intensity of the poverty in the lives of these women, as well as indicating what I found their priorities to be.

“It’s very important for me to educate my children, send them to school, because that is what will reap benefits in the future,” said Amena, a mother of a boy and a girl, who was adamant that education was the way forward for their children to rise up the social ladder, find jobs that were better than what she and her husband had. She concluded with:

Maybe they will be able to find an office job, and wear nice clothes. We have to have goals to meet them, and I have big ambitions for my children, and I will do what I can to help them live a better life than we did.

While reminiscing about darker days of the past, Mala recounted the gritty details and found strength from her will to not go back to those times. In her words:

There were days on which I had nothing to eat, and I portioned out spoonfuls of rice to my children. I sewed together scrap pieces of cloth to make make-shift clothes for them. I, myself, wore tattered clothes. Those days are now in the past, but remembering those days makes me work harder. And I work hard, because it's paying off, and the business is doing well. It's worst when you work hard and yet it doesn't pay off. So, I am lucky. Each day is a struggle, but I am happy. We have food to eat, we have clothes on our backs, and we have the money to rent a place to live in. What more can I really want?

Mita's account of the acute poverty in her own life was just as gritty.

I used to beg on the streets. The streets were often unkind, and I was often treated badly by other beggars because they didn't want competition, and even by people we begged from. There was no dignity there. Things are better now with the new business, even if it is a little slow. I still have to worry about making ends meet. I still wonder what will happen next month. But I'm not begging anymore. That is a start.

Shaila had it somewhat easier, it would seem, but not on an absolute scale. It appeared so in contrast to Mita's story, because Shaila at least had a job in the past that she recounted.

I used to work at a garments factory. Those are long hours, and the pay was good enough to make ends meet. But I didn't have time for the family, especially my children. Now I sell vegetables and the income is usually good, but it depends on the season. When prices are high, it's hard to sell. So the income is not stable. I have to save money when I make a little more, for a rainy day. So each day, I account for expenses and save as much as I can. And when I face losses, I use up the savings. It's a tiring process and I wish we had more money. But I am able to make sure my children are being fed, they're going to school. That investment and hard work is worth it.

These stories of hope and expectations, of harsh realities and rude awakenings only made these women appear stronger and more resilient than one would imagine when they talked about other things, such as the violence in their lives. It appeared that they fought so hard against poverty and that fight was such a difficult fight, that "a little violence" as Mala put it, did not faze them, or uproot their sense of selves in a way that one would expect. Instead, they brushed it away,

because they had bigger battles to fight. Their sense of hardship was about poverty, primarily, and then came all other forms of hardship. As Amena said:

So he hits me once in a while, thinks it will put me in my place. I let him think so. I understand he is frustrated at times, and I am an easy target. He takes it out on me. He isn't trying to subjugate me. If you ask him, he will say he is not trying to subjugate me, he will say he just got angry and hit me. I don't really think about what it means, I can't care because I don't have the time and energy to think about all that. I still have to do what I do, and I still have to earn money, my money, and provide for the children and myself. Such little things in life can't bog me down. There is more to life than how my husband is treating me.

Summary Remarks: Poverty. In conclusion, the overarching problem that the respondents had was that of poverty, and problems related to poverty: malnutrition, inadequate housing, lack of education, and poor living standards. This problem was so intense that it overrode other problems that respondents faced, namely domestic violence; not because it did not exist, but because it was an issue that they could afford to overlook, and in doing so, they normalized the problem in their lives.

Final Thoughts

While poverty was the most pervasive problem articulated by the respondents, the qualitative interviews revealed that women faced many obstacles that were deeply embedded in cultural concepts of gender and masculine behavior. When we discussed questions about autonomy and decision-making power during the interviews, the concept of *husbands seeking obedience* emerged. When talking about domestic violence, one could see that violence was often used as a means of *control*. Throughout the interviews, there were examples of the *lack of respect for*

women in the role of wife who could be beaten and punished as appropriate, much like a child. On the other hand, violence was withheld when the same women bore children, as there is *respect for mothers*. The pervasive and normalized nature of the problem was characterized by *hitting as an accepted expression of anger*, as seen among many of the respondents. Further studies are needed to examine the *why* of these concepts, as a way to understand where these deep-rooted mores come from and how they can be addressed to create a more egalitarian society,

Chapter 7: Discussion

Summary of key findings

Microfinance is an anti-poverty tool accessed by almost 30 million women across Bangladesh; these are women who were traditionally homemakers and earners of non-cash income. Few studies have examined the context and correlations of this sudden access to income with individual level factors such as domestic violence and help-seeking social networks. Most of the studies that explore these associations are based on data collected in the 1990s and are, therefore, too dated to inform current policies or current problems. The rate of increase in the number of women who access microfinance has only heightened the importance of understanding related experiences.

This dissertation sought to: examine differences between recipients and non-recipients of microfinance in Bangladesh in terms of domestic violence, help-seeking social networks, autonomy, and decision-making power; examine whether

autonomy and decision-making power mediate the relationship between microfinance participation and domestic violence, and microfinance participation and help-seeking social networks of women who experience domestic violence; and to examine the context of microfinance participation, family dynamics, autonomy, decision-making, and help-seeking from the perspectives of participants .

Multivariate analyses using the full sample of 4,163 ever-married women living in poverty suggested that microfinance participation was significantly associated with domestic violence only for those who reported higher wealth assets. That is, there was an interaction effect between microfinance participation and wealth assets. The findings also identified that women who were younger, more autonomous, and/or whose husbands were less educated experienced significantly more domestic violence. In addition, women who had lower decision-making power experienced more domestic violence, but this association was found to be marginal. Furthermore, it was found that age difference was not significantly associated with domestic violence, while educational difference and employment were positively, but marginally, associated with domestic violence.

Lastly, a separate set of multivariate analyses using the sub-sample of 805 women who answered positively to the domestic violence questions allowed for the examination of the help-seeking social networks of women who experienced domestic violence. These analyses determined that microfinance participation was not associated with help-seeking social networks. Employment was the only variable found to be significantly associated with help-seeking social networks.

The qualitative data collected from microfinance participation recipients in a densely populated slum area in Dhaka revealed that multiple contradictory constructs co-existed with regards to microfinance participation, domestic violence, autonomy, decision-making power, and help seeking within the overarching context of extreme poverty and patriarchal norms. Violence was pervasive and embedded in cultural norms; no respondents sought legal or institutional help, and informal supports were limited. There existed complicated contradictions: a high prevalence of domestic violence that seemed normalized, on one hand, as evidenced by the way respondents discounted the problem; and shame and embarrassment on the other, as evidenced by statements like, *“What will she think if she found out about my husband beating me? I can’t tell her!”* when asked about whether they sought help from members from the lending group to which they belonged. The way they framed the reasons for which domestic violence occurred also lend support to the discounting process; it seemed that they internalized the problem of domestic violence and made it their own, as evidenced by statements such as: *“He beats me only when I do something wrong.”* This internalization process allowed them to discount the problem because they viewed it as their own fault, it seemed.

Assessing the antecedents of domestic violence among this sample was challenging because different women reported violence experienced during various times during their relationships with their husbands, thus making comparisons difficult. However, when asked about domestic violence experienced after accessing microfinance, many of the respondents noted that the extent, rationale, and type of violence in their lives changed. As women in this sample accessed microfinance,

their status often increased, not only in comparison with their husbands, but their families, and the community at large. This was associated with a variety of reactions and status assessments; domestic violence variously increased, decreased, or stayed the same.

The qualitative data also generated hypotheses about help-seeking social networks of women who experienced domestic violence, suggesting that an increase in social networks by itself did not mean that women would access help from the social networks that were affiliated with their microfinance participation. It appeared that women were less likely to seek help from other microfinance recipients, but sought help from others who were in their network, such as their friends, family and co-workers from other places of employment. The reasons for not accessing help from microfinance acquaintances included shame and stigma, and fear of losing respect and status.

Contributions to the Literature

These findings contributed to the extant literature on this topic, and suggested several areas for future research, with implications for policy and practice. This dissertation, which is the first study to identify the moderation effect of wealth assets and microfinance participation on domestic violence, joined Bates and colleagues' (2004) study using data from 2001-2002, Naved and Persson's (2005) study using data from 2000-2001, and Rahman's (1999) study using data from 1994-1995, as the only empirical studies that found a positive association between microfinance participation and domestic violence in Bangladesh. This

dissertation departed from these studies in that it found a positive relationship only within a particular subgroup, namely, individuals with higher wealth assets. Further research could explore whether this association indicates that microfinance participation increases the recipient's occupational status in the household, thus creating imbalance in the traditional gender power equation. The qualitative findings suggested that this might be the case for some recipients.

According to status inconsistency theory, status differentials lead to dysfunctional behavior when an individual who expects to have higher status in a relationship is threatened by the increase in status of another (Brandon, 1965; Geschwender, 1968; Goffman, 1957; Hartman, 1974; Jackson, 1962; Lenski, 1954; Meile & Haese, 1969; Stryker & Macke 1978). Thus, in such a household, where a woman's overall status increases due to increased occupational status as compared to her husband's status, dysfunctional behavior may take the form of domestic violence, as suggested by Horning, McCullough and Sugimoto (1981). As per the applications of social network theory in this dissertation, the ties between the recipient of microfinance and her husband is likely to change as a result of microfinance participation; specifically, status inconsistency shifts the nature of the tie between the husband and the wife by first threatening the husband's status, and then again, when he uses violence to stabilize the inconsistency which would "put her in her place" as some of the women in the qualitative interviews suggested. For others, the increase in status seemingly garners additional respect, reducing incidences of violence.

The quantitative analyses suggested that status differential stemming from age was not related to domestic violence in any clear pattern. This was perhaps because almost all of the women in the sample were younger than their husbands, and for this reason the husbands did not feel threatened by the status of women, rather they enjoyed higher status due to age, almost universally. However, this is contrary to research suggesting that when husbands are much older than wives, domestic violence is used as a tool of reprimand and to punish wives for being disobedient (Kabeer, 2001; Amin, 2002). Interestingly, however, age was negatively associated with domestic violence in the quantitative sample, suggesting that younger women were more likely to experience violence than older women, which is more in line with Kabeer and Amin's research. This was also reflected in the qualitative sample, where older women reported experiencing violence when they were younger, saying that as they became mothers and then mother-in-laws, the respect they were given increased, and violence perpetrated against them declined, as suggested by status inconsistency theory. This finding aligns with Amin's (2002) finding that violence declines with women's age as they garner more respect from the family.

This leads to a related implication: status differential stemming from education was only marginally associated with domestic violence in the nationally representative sample, perhaps suggesting that if women were more educated they were marginally more likely to report domestic violence than those who were less educated than their husbands. In this sample, approximately 30% of the women were more educated than their husbands; in the qualitative sample, only about five

women were more educated than their husbands. These five women, however, did not think that their higher education created any dysfunction, perhaps because they were only slightly more educated than their partners. Theorists such as Jaffe and colleagues (2006) suggest that when there is educational difference or inconsistency between spouses, it is usually the wives who are less educated than their husband, and that is culturally normative. However, they suggest that there has been an increasing trend of women marrying men who are less educated than they are, providing support to researchers who suggest that psychological stress and tension occur between couples where there is status differential in terms of education. It has been suggested that when husbands are less educated than wives (Vernon & Buffler, 1988), dysfunctional behavior, such as domestic violence, may increase (Horning, 1977).

The quantitative results indicated that there were marginally higher odds of experiencing domestic violence when women were employed, as found in the nationally representative sample of 4,163 women. The qualitative interviews suggested that this varied by the nature and context of the employment; some of the respondents asserted that employment often kept them outside their homes long enough to keep domestic violence at bay because they did not have time for petty squabbles that may lead to violent arguments. Others claimed that their husbands sometimes objected to them being away from their families all day, and that created tension that often had violent outcomes. Status inconsistency theory suggests that this may stem from status differentials that occur when women earn higher income than their husbands, or more than they did prior to gainful employment (Becker,

1981; Cherlin 1979; Cutright 1971; Jalovaara, 2003). Corroborating some of the stories of the qualitative study respondents, Liu and Vikat (2007), suggest that marital disruption or dysfunction occurs because the traditional division of labor is disrupted when women are employed outside the house.

The quantitative findings also indicated that women who were more autonomous were significantly more likely to experience domestic violence. The qualitative findings suggested that this might have been because autonomy was a manifestation of the status inconsistency that occurred as a result of microfinance participation. Or, in other words, women were more autonomous because of the increase in status that came with microfinance participation as compared with that of her husband, and that inconsistency was at the root of violence perpetrated against her. In terms of the quantitative portion of the dissertation, this is one of the few studies that treat autonomy as an independent variable, instead of combining it with other variables to constitute empowerment. Extant literature has conflicting evidence on empowerment and domestic violence, suggesting that empowerment may lead to increased violence if it means the woman is more assertive, but decreased violence if it means that the status of the woman in the household increases as a result of accessing microfinance (Banu et al., 2001; Hashemi et al., 1996; Rahman et al., 2009; Schuler et al., 1999; Zaman 1998). None of these studies addressed the role of autonomy independently.

In the quantitative portion of the dissertation, it was found that women with lower decision-making power in the household were marginally more likely to

experience domestic violence, as shown in the quantitative sample. The qualitative findings provided a mixed response because most women reported having decision-making power in the household; many of them reported having joint decision-making power, while a few of them reported complete decision-making power, and even fewer women reported not having any decision-making power at all. Status inconsistency theory suggests that decision-making power depends on the amount of actual or perceived value of the resources an individual brings to the household (Goode, 1971). Such resources take the form of income or material goods that can bring about positive changes in the household, such as, the decision to purchase a television set. As such, the theory would suggest that a person with lower decision-making power, that is, a person who brings in low or no amount of resources, would experience more domestic violence than someone with higher decision-making power. As some of the respondents in the qualitative study said, *"When I had no income, I was seen as worthless, my opinions were worthless, and I was beaten for being an extra mouth to feed."* However, no conclusive statements can be suggested about the relationship between decision-making power and domestic violence, and the theoretical understanding is neither confirmed nor rejected. When seen in the context of microfinance participation, the theory would suggest that status inconsistency exacerbates domestic violence on one hand, and increase in income would allow women to have higher decision-making power, which may lessen domestic violence. The question then remains: is domestic violence a function of both status inconsistency and decision-making power that works in opposite directions? Future studies are needed to examine this contradiction.

In this dissertation, husbands' education was an important factor in terms of domestic violence; in the nationally representative sample, it was found that men with lower education were significantly more likely to perpetrate domestic violence. The qualitative interviews revealed similar findings; women with husbands who had no education seemed to have more intensely violent interactions with their husbands that were physical and sexual in nature. On the other hand, those whose husbands were more educated also perpetrated domestic violence, but theirs were more often verbal and occasionally physical. This is in support of the extant literature that shows that men's education is associated with perpetration of domestic violence for low levels of education, as education diminishes the influence of conventional patriarchal gender roles (Koenig et al., 2003; Naved & Persson, 2005).

Women who accessed microfinance did not report that they had increased help-seeking social networks in the quantitative portion of the dissertation. The qualitative data suggested that even though there was an increase in network contacts due to microfinance participation - via the lending group (when applicable), microfinance administrators and personnel, and increased encounters with individuals with whom they interact when they conduct business (such as people from whom they buy raw materials, regular customers, and other vendors nearby) - there was no increase in help-seeking, particularly from the lending group. The qualitative interviews revealed three somewhat contradictory reasons for this: 1) the shame associated with domestic violence prevented them from speaking about it, and relatedly, they kept quiet in an effort to protect their family's honor;

and, 2) the women did not want to share “stories of weakness” with fellow microfinance participation recipients because they felt the need to keep up the appearance of being strong entrepreneurial women who had their lives under control, and 3) domestic violence was normalized enough that they did not seek help for it, but accepted it as “fate”, “bad luck”, or, their own “fault”. As one of the respondents of the qualitative study explained, the group-lending model worked as a professional support system where they helped each other financially, lending money to people who needed money to pay their weekly interests to the microfinance organization, for example. However, they did not share personal and emotional stories with women from the lending group to protect their professional relationships, it appeared. Social network theory suggests that people construct relationships with other people that provide a framework in which resources for solving life’s problems can be developed, and that these network ties provide varied types of support (Mitchell, 1986). With microfinance participation, that framework might have come in the form of the instrumental supports, rather than as relationships in which they could discuss more intimate issues such as domestic violence. At the same time, many women also referred to violence in terms that indicated it was an embedded, normalized aspect of married life.

The quantitative analyses revealed that employed women reported higher help-seeking social networks than those who were not employed. The most important study in the literature that lends support to this particular finding is that of Dalal (2011), who uses a nationally representative dataset from a sample in India, showing that women who are gainfully employed are more likely to seek help for

domestic violence. Based on social network theory, I had expected that microfinance participation would increase the social networks of participants in the form of fellow group members as well as the personnel that the individuals work with. I further assumed that a wider social network would allow individuals to access help in the form of instrumental or emotional support, as a result of stronger ties between the microfinance recipient and her larger social network. This did not hold true for microfinance recipients, but did for those employed in other sectors. Employed women, as such, perhaps sought help from colleagues and contacts made through their jobs, while microfinance participants appeared not to seek help from members of the lending group or other microfinance personnel.

This line of reasoning suggested another inference from this dissertation: there were differences between individuals who worked as entrepreneurs using microfinance participation and individuals who worked elsewhere as salaried workers (such as garments factory, or domestic help). As seen in the full sample results, microfinance participation was not directly associated with domestic violence, while employment was only marginally associated. In the sub-sample of individuals who experienced domestic violence, employment was significantly associated with help-seeking social networks, while microfinance participation was not. The qualitative data suggested that in case of women who were employed elsewhere, the networks may have been larger, and the ties may have been stronger, and more personal, which made it more likely that the recipient sought help from them when they faced problems that were more personal in nature, such as domestic violence. The qualitative findings further suggested that these differences

may have stemmed from differences in status associated with being an entrepreneur as opposed to a salaried worker, and the type of social networks that each type of work gave rise to. Specifically, women who accessed microfinance were business owners, which gave them a higher status than women who were employed as a salaried employee, such as someone who worked as a maid or in a factory. The achieved occupational status gained through microfinance participation was a “prized possession” that women tried to maintain; as such they refrained from telling group members about the violence they experienced as it may have had the potential to lower their status in their eyes. Among other types of workers, the issue of status was less important it seems, perhaps because the status differential between them and other workers was very little. Because the work they did was the same, they worked more like a collective group than individual businesswomen competing with each other, as opposed to workers who were, perhaps, less likely to compete. This is the first study to identify possible differences between the two types of income sources in terms of domestic violence and help-seeking social networks. At the end of the dissertation, as such, I question whether status differential is at the root of the differences between women’s microfinance participation and employment, and propose that future research examines this hypothesis using quasi-experimental research methods.

Limitations

This mixed-methods dissertation went beyond establishing associations using a nationally representative dataset; it generated new hypotheses based on the

qualitative findings. Conclusive statements about the exact nature of the relationship between microfinance participation, domestic violence, and help-seeking social networks of those who experience domestic violence, cannot be made, however, due to limitations in the study. As such, the findings need to be regarded in light of those limitations.

Limitations of quantitative component. The limitations of the quantitative portion of the study are presented below:

Non-experimental study design/Cross-sectional study design.

This dissertation study was limited by its cross-sectional design, which made it difficult to estimate the direction of the relationship between variables, thus making causal inference impossible. Cook and Campbell (1979) argue that this is not a true design labeling it “separate samples”, and posits that there are many internal validity threats that are inherent to this design type. The major threat to internal validity is selection such that the samples may be different on variables other than the one under investigation, in this case, microfinance participation.

Random assignment.

Because microfinance participation recipients and non-recipients had not been randomly assigned to each group, it cannot be said that group differences occurred by chance; nor is there a basis for estimating the likelihood of group equivalence, suggesting that the groups were most likely to not be equivalent. This means that all the comparisons that were made between microfinance participation recipients and non-recipients may have been picking up other differences that

cannot be controlled for because random assignment was not used (Trochim, 2001). In this study, microfinance participation occurred endogenously in the quantitative model, because women self-selected into treatment and control groups (i.e., groups that access and do not access microfinance participation).

Measures.

The measures of autonomy and decision-making power were limited in important ways. The measure for autonomy was an unvalidated two-part question about accessing health care, which was too parsimonious for the measure to have good internal consistency. Similarly, decision-making power was operationalized by four questions, leaving out aspects of decision-making, such as who decides where the children will go to school, who decides where to spend money, who decides what to do during leisure, to name a few. Future studies would benefit from validating these scales or creating new ones with enhanced psychometric properties.

Type I Error.

The high sample size of the BDHS 2007 gave the quantitative study high power, but also increased the chances of Type I error, that is the error of a false positive. One way of correcting for Type I and Type II error is by using reliable and valid measures. The measures of the quantitative study had been piloted before the start of the data collection process, according to Demographic and Health Survey researchers, which allowed for the measures to be fine-tuned according to the feedback that was received. This reduced the chances of Type I error, but given that

some of the measures such as autonomy and decision-making power had reliability and validity issues as discussed above, it cannot be ascertained to what extent Type I error had been addressed.

Variation in program implementation.

Even though microfinance was implemented using the group-lending model across the board, there were perhaps differences in the way that microfinance was administered, as suggested by the qualitative findings of this dissertation. This variation in program implementation was likely to have introduced the problem of over or under estimating the effect of microfinance participation on domestic violence and help-seeking social networks in the nationally representative study.

Variation among recipients of microfinance participation.

Because microfinance recipients identified in the quantitative study access microfinance from four different organizations, they were not homogenous, as they would be if they were to be selected from one organization. This was because respondents meet different sets of criteria set by different organizations, which by design, made them heterogeneous. These differences between recipients of microfinance were not accounted for, because it was not known what they were. The ones that were known (the demographic variables) were included as control variables.

Reporting.

The survey data had respondent biases inherent to all survey data that involves either underreporting or over-reporting of problems such as domestic

violence. Underreporting is likely when respondents feel that they will be judged, and Bangladesh is a country where people are high on “shame” and “stigma,” even though high prevalence rates suggest that domestic violence is normative (Ho, 1990).

Limitations of the qualitative component of the dissertation. Purposeful sampling from one locale, using a known sponsor approach, was used to facilitate entry into the field, and to allow for time-efficient data collection. This made the findings non-generalizable to the population. In addition, there might be sampling bias that may lead to systematic bias in the study, given the recruitment procedures from a known sponsor employed at a local school. However, the intention of the qualitative portion of the study was not to generate generalizable findings, but to explore some of the possible underlying context and considerations for the associations found in the quantitative segment of the study. The qualitative findings reflected the context and experiences of the 30 women interviewed in one extreme poverty locale in Dhaka; they illuminate issues and questions raised by the findings from the quantitative portion of the study, but do not represent that sample.

The researcher’s own biases, values, and pre-conceived notions may have influenced the collection and interpretation of qualitative data. An understanding of one’s own biases using reflexivity and self-analysis is one way of addressing this issue. Thus, I employed self-reflection to consider differences in class, education, worldview and experiences, and similarities with regard to nationality and gender,

to sharpen awareness of how my lens might influence my approach to the study; to reflect on the importance of a neutral stance; and to listen attentively to the voices of respondents within the context of their experiences.

Another limitation was that the interviews for the study were conducted and recorded in the Bengali language, and the transcripts were translated into English. As with any translation, some of the nuance of the original language may not have been fully captured. The original Bengali transcripts are available for checks and comparisons.

Another limitation was regarding the possibility of social desirability response bias that may have occurred when respondents were asked sensitive questions, such as queries about domestic violence. Factors such as shame, embarrassment, an unwillingness to share private information about themselves, or perceived status differences between respondents and the interviewers, may have led respondents to hide or minimize their problems. I was attentive to this possibility and reworded questions or reintroduced them as stronger rapport was established. Sometimes direct questioning – rather than a more open-ended question – solicited more direct and lengthy responses.

Implications for Future Research

A number of implications for research flow from the discussion and central findings of this dissertation. With a few exceptions, the literature does not specify the precise mechanisms through which microfinance participation is theorized to affect domestic violence and help-seeking social networks of those who experience

domestic violence. As a result, there are many possible explanations for the observed effects of microfinance participation on domestic violence. Some of the more promising explanations might be examined through future studies, including experimental designs.

A central finding of this dissertation was that microfinance participation was associated with domestic violence among ever-married women living in poverty who reported to have more wealth assets. Additional research is needed to determine if women with more wealth are more likely to report domestic violence and why; or if there are elements of their situation – including status issues - that make them more likely to experience violence.

Future studies should also explore the information gleaned from the qualitative findings that – in practice though not always in their official stated procedures - there are many different interagency variations in both delivery and administration of microfinance. The differences that were discussed in this dissertation were not a function of observed characteristics of those who accessed and utilized microfinance; these disparities were identified when respondents relayed different and divergent stories about their experiences with microfinance participation. Specifically, future research might examine the characteristics that differentiate between borrowers who access microfinance *on their own accord*, and borrowers who access microfinance when *they are approached by microfinance organizations that deliver the unsolicited service to them*. Further, studies should examine whether these characteristics – and the possible differences in self-

initiative - play a role in outcomes such as domestic violence, and help-seeking social networks.

A topic meriting further study is the degree to which autonomy and decision-making power are associated with domestic violence, both in the absence and presence of microfinance, in an experimental study. This would allow for an exploration of the effect of autonomy and decision-making power in two different settings, which would then allow for a deeper understanding of the potential role that they play in domestic relationships.

There is also a need for more robust measures that encompass a richer meaning of autonomy, instead of restricting the definition of autonomy to “freedom of movement”, and a more complex measure of decision-making power that goes beyond a limited number of situations in which decisions can be made. As such, researchers would do well to develop autonomy and decision-making power scales with reliable and valid psychometric properties.

Future studies could also uncover site and time specific policy effects of microfinance participation. Grouping people as recipients and non-recipients of microfinance may mask inter-agency and inter-site variation, which, in turn, may mask the presence of other factors that affect outcome variables. For example, there are variations between the way Grameen Bank and ASA, two leading organizations, deliver microfinance, and grouping them together results in the loss of their distinctive characteristics that may be important in terms of its effect of outcome

variables. To account for time-based changes in the effect of microfinance participation, analysis of panel data would be useful.

Scholars interested in organizational change and client needs might seek to document the rate of refusal of microfinance among non-borrowers as well as borrowers, to better understand how participation is perceived by poor women in terms of its positive and negative potential. By studying individuals who refuse to access microfinance it can be further determined how people who qualify for microfinance view it, as opposed to examining only those who self-select into the group of microfinance recipients. This is particularly important in the current political climate of Bangladesh, where the government is questioning whether microfinance participation alleviates poverty or merely increases debt (The Daily Star, 2013).

In addition, future studies are needed to explore with more depth the core issues of the pervasiveness of domestic violence, the context of why so few women seek help for domestic violence, and the types of public education, policy, and program efforts that might be initiated in response.

Implications for Practice

This research has several implications for enhancing practice with regard to microfinance participation, anti-poverty efforts, social and economic development, and for furthering an understanding of underlying social problems of domestic violence and related inequities and injustices. As such, one way that the utility of

research and scholarship can be gauged is by assessing the extent to which it suggests a logical plan for mediating human distress.

With that perspective in mind, I offer a number of implications for practice. The recommendations, which reflect the central conclusions and findings of this dissertation, are anchored by two theories: status inconsistency theory and social network theory.

- Providers of microfinance in Bangladesh should be aware of its potential effects on status inconsistency, and the tensions that might result between the spousal dyad in which the wife accesses microfinance.
- The theoretical framework of the study suggests the importance of what Granovetter (1979) terms “weak ties”; in this dissertation there is the suggestion that the connections associated with microfinance staff and administrators, i.e. “weak ties”, might be used for professional and instrumental purposes, rather than emotional support. Most microfinance organizations work in a system where they have an officer conducting bi-weekly meetings. Using this existing framework, organizations can use the study findings to further explore the power of such instrumental ties in providing professional education and connections in a variety of areas, including information regarding legal protections and institutional resources available for individuals experiencing domestic violence.
- The findings suggesting that microfinance recipients who report domestic violence seldom access personal help-seeking social networks also points to

the need for institutionalized support systems that can be accessed by women who experience violence. Clearly, this is an issue that would involve a dramatic shift in the ways that this social issue is conceptualized and addressed societally, and within service systems. This might take forms such as counseling centers, special units in hospitals, special units at law enforcement agencies, and shelters. These findings also suggest that there is a dire need for awareness campaigns that encourage women to speak up about domestic violence, and do away with the “stigma” of domestic violence by taking a stance against it.

- Currently, microfinance policy primarily targets women and restricts men from the market of microfinance. The qualitative data suggested, however, that a sizeable proportion of women give those loans to their husbands or jointly operate businesses. Sometimes these joint ventures appear to encourage more status-equalizing partnerships. The findings suggest exploration of a program component that might provide joint disbursement of finances. Further research would need to investigate whether such changes would entail more male control of the household, or in fact enhance mutual initiatives and status consistency.

Final Reflections

The increasing rate of microfinance utilization for alleviation of poverty make the topic of this dissertation one of importance for policy makers and providers involved in the development and assessment of microfinance programs.

The personal ramifications of a program used by 30 million women – including possible consequences of status inconsistency and social network utilization – need to be recognized and explored; this dissertation is a step towards that exploration.

The findings of this dissertation are important because they highlight the complexity of the key constructs as a way to provide a more complete and contextual understanding of the social problem under study: domestic violence in the context of microfinance participation, and the possible association between microfinance participation and help-seeking social networks.

Domestic violence is a nuanced problem in Bangladesh; on one hand it is normalized, and highly prevalent, and on the other, there is stigma and shame associated with it. It is further complicated by the co-occurrence of other factors: primarily poverty, high levels of income inequality, gender inequality, patriarchal structure of family and society, and the importance of status. This complicates the understanding of domestic violence as temporal precedence becomes difficult to establish.

The findings are also important because they show that women that live in deep poverty, like the ones in the qualitative research sample, may not view domestic violence as an egregious problem as it pales in comparison to their poverty related struggles, nor do they talk about it as a source of problems or conflict in their lives, unless they are asked about it directly. It does not emerge from the data organically, as one would expect, thus informing future researchers the need to probe them to find out about domestic violence. This is also important for

microfinance officers to know if they are to provide them with resources to deal with domestic violence, as these women are not likely to seek help themselves. As suggested by the qualitative interviews, varying factors may contribute to their lack of efforts to seek help: 1) many are not aware that domestic violence is a crime, 2) many are not aware of the types of help they can get other than informal help, 3) informal help often accompanies snide remarks and judgment calls that they want to avoid, 4) getting help from some groups of people, such as group members of the lending model, entail the fear of lower perceived status, 5) lack of information about formal supports and the legal system, 6) the fear of the legal system and fear of their husbands being taken away, and 7) financial and emotional dependency on the husband. In many cases, it appeared, they wanted help that would stop the violence in their lives, but not in a way that would necessitate the husband's departure or divorce.

These findings contribute to the knowledge base regarding the relational context of microfinance participation, and domestic violence and help-seeking social networks, while providing researchers and practitioners with a theoretical framework through which these social issues can be viewed. At the same time, the findings generate new hypotheses, while providing a basis for a more systematic probing of the linkages found in the study.

Poverty rates for Bangladesh have improved over the last decade (Sen, 2010), but the face of poverty remains grim. As the qualitative interviews reveal, people still live in unhygienic, unsanitary conditions, without proper lavatories,

cooped up in cramped tents; meeting minimum food and nutrition standards is still a struggle; sending children to school is still about a decision, not a right; it is about whether they need to employ the children for money to be earned in the present versus educating them so that they can earn more in the future. Amidst such abject poverty, microfinance is but one response. However, this one response may have myriad effects and needs further examination, not just in terms of economic effects, but ways in which microfinance participation is associated with positive and negative changes in social relations, marital relations, status, gender relations, and empowerment.

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Appendices

I. Literature Review Search Terms

Databases	Search Terms					
	<i>Microfinance</i>	<i>+Bangladesh</i>	<i>+Violence</i>	<i>+Domestic violence</i>	<i>+Intimate partner violence</i>	<i>+ Help seeking</i>
Web of Science	575	111	9	3	15	0
Econ Lit	1,159	98	9	4	1	0
PubMed	63	6	0			
Social Sciences Full Text	368	60	7	2	2	0
Women's Studies International	118	6	13	8	9	0

ii. Consent Form

We would like to invite you to participate in a research project entitled, 'Examining Microfinance Participation' that we are conducting. We are asking you to participate because you currently are a member of a microfinance organization. The goal of this research project is understand your experiences with microfinance participation. We will be asking forty microfinance participation recipients to participate in this project.

Participation in this project will include the following. You will be asked to discuss your experiences as a microfinance recipient as well as your personal relationships. It will take approximately two hours to complete the interview. The information obtained will be used for research purposes only.

Risks:

The main risk associated with participation in this study is that some of the questions on the questionnaires or scales may be sensitive (domestic violence). Any risk appears minimal, because the questions and forms have been used many times with other respondents in similar settings without adverse consequences, and because you will be doing these with a trained interviewer. If any questions are upsetting to you, you may ask to speak with the principal investigator.

This research is confidential. Confidential means that the research records will include some information about you (your educational background; your

experiences in your field placement). In addition, this information will be stored in such a manner that some linkage between your identity and the response in the research exists.

The research team and the Institutional Review Board (a committee that reviews research studies in order to protect research participants) at Rutgers University are the only parties that will be allowed to see the data, except as required by law. If a report of this study is published, or the results are presented at a professional conference, only group results will be stated. All study data will be kept for 4 years, until June 2014.

Benefits:

We cannot guarantee any benefits to you from this research, although it may be helpful for you to think about and discuss issues, problems, and strengths pertaining to your involvement with a microfinance organization. We believe that this project will benefit you, other recipients of microfinance, policy makers in microfinance, and the scientific community.

Compensation:

Participation in this research project does not entail any monetary compensation. This is normative to studies conducted in Bangladesh.

Important Information:

Your participation in this research project is voluntary. You may refuse to participate or you may withdraw from the research at any time without consequence. Even if you start the study, you may change your mind at any time and stop participation. Such decisions will have no consequence for you.

All of the information that we obtain from you is strictly confidential. All records will be identified by code number only, and the records will be kept in a locked file cabinet. No individuals will be identified to anyone other than research project staff. Any materials produced from this research (e.g., reports; research articles) will not identify any individuals.

If you have any questions regarding your rights or treatment as a participant in this research study, you may consult with the following:

Rutgers University Institutional Review Board for the Protection of Human
Subjects

Office of Research and Sponsored Programs;
3 Rutgers Plaza
New Brunswick, NJ 08901-8559
Tel: 732-932-0150 ext. 2104
Email: humansubjects@orsp.rutgers.edu

If you have any questions about this research, you may call Nadine Shaanta Murshid at 617-955-5353 or email her at shaanta.murshid@gmail.com. Her address

is 536 George Street, School of Social Work, Rutgers University, New Brunswick, NJ,
08901.

I have read this consent form, and I have had the opportunity to discuss it
and ask questions of staff. I acknowledge receiving a copy of it, and I voluntarily
agree to participate in this research project.

Name of Participant

Signature of Participant

Date

Printed name and signature of person obtaining consent

Date

Nadine S Murshid, Principal Investigator

Date

iii. Questionnaire for Qualitative Interviews

Microfinance participation in Bangladesh: Questionnaire

Name of respondent:

Phone Number:

Address:

Microfinance participation (check for why richer people report less dv)

I will begin by asking you about microfinance participation.

1. What is the business that you run using microfinance loans?
2. Why did you access microfinance loans?
3. Where did you get the idea of the accessing microfinance?
4. How did to access it – how did you go to their office and with whom? What did you tell them?

Autonomy

The next sets of questions are about autonomy.

1. Do you think of yourself as an autonomous, independent woman?
2. Think about your relationship with your husband and your dependency on him. How has microfinance participation affected the way you think about dependency on your husband?

Decision-making Power

The next set of questions are about your decision-making power.

1. Who makes the **major** decisions in your family? Give examples. (probe: purchases, moving, where to live)
2. What financial household decisions do you make?
3. What financial household decisions does your husband make?

Domestic Violence

I will now ask your relationship with your husband

1. Listed below are behaviors that many women report have been used by their intimate partners or former partners. Please indicate whether it has happened in your relationship with your partner or former partner in the last 12 months. (Yes or No)

-He hit you

- He attacked you verbally

-He forced sexual relations with you

2. Discuss the time period during which your husband hit you. Tell us why, and what happened.

Social Networks

1. Tell us about what you do when a violent act takes place in your household.
2. Do you seek help from anyone when your husband abuses you?
3. What kind of help do you seek?
4. Who do you seek help from?
5. What kind of help do you usually get?

iv. Institutional Review Board Approval

RUTGERS UNIVERSITY
Office of Research and Sponsored Programs
ASB III, 3 Rutgers Plaza, Cook Campus
New Brunswick, NJ 08901

October 18, 2011

P.I. Name: Murshid
Protocol #: 12-090R

Nadine Shaanta Murshid
School of Social Work
536 George Street
College Ave Campus

Dear Nadine Murshid:

(Initial / Amendment / Continuation / Continuation w/ Amendment)

Protocol Title: "Examining the Linkages Between Microfinance and Domestic Violence, Autonomy, and Help-Seeking Social Networks in Bangladesh"

This is to advise you that the above-referenced study has been presented to the Institutional Review Board for the Protection of Human Subjects in Research, and the following action was taken subject to the conditions and explanations provided below:

Approval Date:	10/5/2011	Expiration Date:	10/4/2012
Expedited Category:	Full Board Review	Approved # of Subject(s):	40

This approval is based on the assumption that the materials you submitted to the Office of Research and Sponsored Programs (ORSP) contain a complete and accurate description of the ways in which human subjects are involved in your research. The following conditions apply:

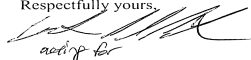
- **This Approval**-The research will be conducted according to the most recent version of the protocol that was submitted. **This approval is valid ONLY for the dates listed above;**
- **Reporting**-ORSP must be immediately informed of any injuries to subjects that occur and/or problems that arise, in the course of your research;
- **Modifications**-Any proposed changes MUST be submitted to the IRB as an amendment for review and approval prior to implementation;
- **Consent Form(s)**-Each person who signs a consent document will be given a copy of that document, if you are using such documents in your research. The Principal Investigator must retain all signed documents for at least three years after the conclusion of the research;
- **Continuing Review**-You should receive a courtesy e-mail renewal notice for a Request for Continuing Review before the expiration of this project's approval. However, it is your responsibility to ensure that an application for continuing review has been submitted to the IRB for review and approval prior to the expiration date to extend the approval period;

Additional Notes: - Approval
- This protocol involves greater than minimal risk to subjects

Failure to comply with these conditions will result in withdrawal of this approval.

Please note that the IRB has the authority to observe, or have a third party observe, the consent process or the research itself. The Federal-wide Assurance (FWA) number for the Rutgers University IRB is FWA00003913; this number may be requested on funding applications or by collaborators.

Respectfully yours,



Sheryl Goldberg
Director of Office of Research and Sponsored Programs
gibelt@grants.rutgers.edu

cc: Allison Zippay



v. BDHS 2007 Questionnaire

The questionnaire is available at:

[http://www.measuredhs.com/pubs/pdf/FR207/FR207\[April-10-2009\].pdf](http://www.measuredhs.com/pubs/pdf/FR207/FR207[April-10-2009].pdf)