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Men's response to their wives' participation in microfinance: perpetration and justification of intimate partner violence in Bangladesh



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ABSTRACT

Objective: The present study adds to extant literature on the association between microfinance participation and intimate partner violence (IPV) by assessing a national sample of men married to microfinance participants. The key objective was to assess whether there was a positive association between wives' microfinance participation and men's perpetration and justification of IPV in urban areas of Bangladesh.

Study design: This study is based on a population-based secondary data analysis.

Methods: In this cross-sectional study, data from a national sample of men from the 2007 Bangladesh Demographic and Health Survey were analysed using logistic regression analyses. IPV perpetration was measured using a modified Conflict Tactics Scale and justification of IPV was measured based on 'justification of wife beating' statements with which men agreed or disagreed.

Results: Men married to microfinance participants were not significantly different from men married to non-participants of microfinance in terms of IPV perpetration in both urban and rural areas. However, the interaction effect of wives' microfinance participation and urban living on men's justification of IPV revealed a significant and positive beta coefficient. Specifically, wives' participation in microfinance was positively associated with men's justification of IPV in urban areas ($\beta=0.51$, P<0.05).

Conclusion: Microfinance organizations in urban areas should bundle microfinancial services with IPV screening and intervention geared toward men and women.

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Introduction

The United Nations' Sustainable Development Goals highlight the need to address poverty (Goal 1) and gender equality (Goal 5). Developing countries have developed financial programs, including microfinance, to empower women to address these goals that have spilt over from the Millennium Development Goals.^{1–6} However, some research has shown that women's access to financial resources, especially in the context of poverty, increases their odds of experiencing intimate partner violence (IPV), thus compromising the potential empowering effects of such programs.^{7–9} That financial resources may

have such destabilizing effects for women is particularly alarming since individuals from low-income communities report high prevalence of IPV to begin with. ^{10,11} This has been seen among low-income women accessing welfare in the USA as well as women accessing microfinance, a financial antipoverty tool, in Bangladesh, which is the focus of the current study. ^{12,13}

To date, studies using various methodologies and samples of women have indicated that the incidence of IPV may increase as a women's status increases when they participate in resource-earning activities such as microfinance. 14,15 This is because men who subscribe to patriarchal notions of being sole income earners of the household and gendered division of labour are seemingly threatened when women, particularly those who had traditionally been homemakers, become entrepreneurs. 14,16 Others suggest that it is only in urban areas 17 or among samples that report owning wealth assets9 that IPV is higher, while others suggest that women are empowered by microfinance which allow them to assert themselves in the household, including the power to resist violence perpetrated against them. 18,19 Still others suggest that microfinance participation and IPV are not significantly associated. 20,21 As indicated by these studies, women's experience of IPV in the context of microfinance has been examined throughout the last decade and a half using reports from women, revealing mixed results.

This reveals the need to examine whether the association between microfinance participation and IPV hold when men's reports of their wives' participation in microfinance and their perpetration of IPV and justification of IPV are examined. Assessing whether men married to microfinance participants are more likely to either justify or perpetrate IPV is needed from men's perspective, given that policy and practice need to address ways in which men can be made part of anti-violence/women's empowerment movements, particularly in low-income communities in both urban and rural areas.

Urban areas are markedly different from rural areas, particularly for low-income groups, in terms of social networks, space, sanitation and hygiene, and social status. Urban living is anonymous and stripped of any social status that individuals may have had in their rural homes, limited to congested slum areas where entire families live in single huts, often in disputed land with limited sources of drinking water and sanitation, including toilets, while many are squatters.²²⁻²⁴ Many urban dwellers are economic migrants from rural areas, which means they do not have friends or family as sources of help, such as childcare, which is available in rural areas. These are also a mobile population, subject to evictions and threats from gangs and overlords. 25,26 The difference in the two types of living is bound to make differences in the quality of personal relationships, including marital relationships, as urban life is more likely to be stressful, economically unstable, and socially isolating.²⁷ This makes it important to assess whether men married to microfinance participants in urban areas report different levels of IPV justification and perpetration, compared to men married to microfinance participants in rural areas. 17,28

Thus, the current study aims to assess whether men married to microfinance participants in Bangladesh are more likely to 1) justify IPV and 2) perpetrate IPV against their wives. This study also examines whether these associations are more likely in urban vs rural areas. Additionally, the study assesses the association between the two dependent variables, to provide an understanding of the relationship between justification of IPV and its perpetration. Studies indicate that men are likely to report lower social desirability bias when interviewed by men; this study uses such a sample to ensure data accuracy as much as possible. ²⁹ This study also uses the most recent publicly available data on perpetration of IPV by men in Bangladesh.

Methods

The present study utilized the 2007 Bangladesh Demographic and Health Survey (BDHS) to test the hypotheses that 1) men married to microfinance participants are more likely to perpetrate IPV and 2) men married to microfinance participants are more likely to justify IPV in urban areas, controlling for other factors that are known to bear on IPV and IPV justification by men, including age, education, employment, wealth assets, and exposure to media. ^{29–31}

Data

The Demographic and Health Surveys are conducted in more than 90 countries across the world in which data are collected on demographic and health indicators, as the name suggests, from ever-married women aged between 15 and 54 years, and ever-married men aged between 15 and 54 years. A stratified, two-stage sampling strategy was utilized to arrive at a sample of 361 primary sampling units derived from the 2001 Bangladesh census. Further details on the national dataset can be found on the 2007 BDHS Report. 32

The present study is a secondary analysis of data collected from men in the Couples Survey from the nationally representative Bangladesh Demographic and Health Survey from 2007 in which 10,996 households were surveyed. Men were surveyed in 30% of the households as part of the BDHS, revealing a sample of 3336 men married to women in the sample. Data from the 3336 men were analysed in the present study.

Outcome measures

The following measures from the BDHS 2007 were utilized for the purposes of the present study.

IPV perpetration

IPV perpetration was measured using a modified Conflict Tactics Scale (CTS) created by DHS.³² The scale items retained by the BDHS were as follows: pushing, shaking, or throwing an object; slapping; pulling hair or twisting an arm; punching or hitting with a fist or something harmful; kicking or dragging; choking or burning; threatening or attacking with a knife or gun; and forced to have sexual intercourse even when she did not want to. Respondents were asked if they ever felt the need to use any of these violent acts against their wives for any reason. This variable was constructed as a dichotomous variable such that respondents who responded 'yes' to any of the

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