

# Microfinance Participation and Domestic Violence in Bangladesh: Results From a Nationally Representative Survey

Journal of Interpersonal Violence

1–18

© The Author(s) 2015

Reprints and permissions:

sagepub.com/journalsPermissions.nav

DOI: 10.1177/0886260515569065

jiv.sagepub.com



Nadine Shaanta Murshid, PhD,<sup>1</sup>  
Ayse Akincgil, PhD,<sup>2</sup> and Allison Zippay, PhD<sup>2</sup>

## Abstract

This article examines domestic violence among women who participate in microfinance in Bangladesh. Secondary analysis of survey data from nationally representative Bangladesh Demographic and Health Survey was used to investigate the association between microfinance participation and domestic violence of 4,163 ever-married women between the ages of 18 and 49 years. Outcome measure is experience of domestic violence as measured by a modified Conflict Tactics Scale (CTS) and predictor variables include microfinance, binary indicator of relatively better economic status, autonomy, decision-making power, and demographic variables. The likelihood of experiencing domestic violence was not found to vary with microfinance participation. However, the interaction effect of microfinance and better economic status was found to be significantly associated with domestic violence (9% increased probability). Experience of domestic violence was negatively associated with older age, higher education of the husband, and autonomy. In Bangladesh, microfinance participation may be associated with a higher probability of experiencing domestic violence for women with relatively better economic status, but not for the poorest of the poor.

<sup>1</sup>University at Buffalo, The State University of New York, Buffalo, USA

<sup>2</sup>Rutgers, The State University of New Jersey, New Brunswick, USA

## Corresponding Author:

Nadine Shaanta Murshid, University at Buffalo, 646 Baldy Hall, Buffalo, NY 12826, USA.

Email: nadinemu@buffalo.edu

**Keywords**

domestic violence, cultural contexts, intervention/treatment, unintended consequences, social policy

Microfinance is a widely accessed anti-poverty tool in Bangladesh that allows poor, non-creditworthy women to access small loans to finance a small business of their own. Given that it is accessed by more than 30 million women across Bangladesh (Lachman, 2011), it is important to understand not only the social and economic impact of such a tool but also the relational impact that it can have on the lives of those who access such a loan. Bangladesh evidences many patriarchal traditions, with high rates of domestic violence, averaging 50% (Chin, 2012; Hadi, 2000; Khandker, 2005; Pitt, Khandker, & Cartwright, 2006; Rahman, Hoque, & Makinoda, 2011; Sambisa, Angeles, Lance, Naved, & Thornton, 2011; Schuler & Islam, 2008). Status inconsistency theory suggests that the higher incomes and female independence that may accompany microfinance participation may threaten or destabilize marital norms, with implications regarding increased violence (Goode, 1971; Hornung, 1977; Yick, 2001). We use a nationally representative data set, the Bangladesh Demographic and Health Survey (BDHS) 2007, to assess whether there is an association between microfinance participation and domestic violence. Given that our work is guided by status inconsistency theory, we also investigate whether there is an interaction effect of microfinance participation and an indicator of relatively better economic status (material assets) on domestic violence.

The intended and unintended effects of microfinance participation in Bangladesh have been debated among researchers and practitioners. Some suggest that there is an intrinsic value to giving poor women an opportunity to earn additional income for the household, and microfinance is widely considered to be a tool that empowers poor women to become autonomous and independent as well as economically mobile (S. Amin, Rai, & Topa, 2003; Garikipati, 2008; Gill & Stewart, 2011; Hunt & Kasynathan, 2001; Jewkes, 2002; Karim, 2011; Mayoux, 2001; Schuler, Hashemi, & Rahman, 1999; Rahman et al., 2011). In Bangladesh, the loans are provided to women, not men; early research found that women were more likely to spend their microfinance generated income on advancing the well-being of their children (Pitt & Khandker, 1998; Pitt et al., 2006). The loans are small, averaging \$100 a year, with typical women-run businesses including tea stalls, vegetable vending, or garment sewing (Goetz & Gupta, 1996; Kabeer, 2005). Some research suggests that microfinance participation and the associated empowerment may have unintended consequences in terms of increased domestic violence

as traditional gender roles are challenged (Ahmed, 2003; R. Amin, Becker & Bayes, 1998; Bajracharya & Amin, 2013; Goetz & Gupta, 1996; Hadi, 2000). Others studies indicate that an increase in economic empowerment due to microfinance is associated with reduced domestic violence as it lowers stress from poverty and thereby externalization of stress (Kabeer, 2005). Analysis of samples of microfinance participants and non-participants by Chin (2012) found no reductions in violence associated with microfinance participation. This conflicting evidence is found in a range of quantitative and qualitative studies drawn primarily from non-representative samples, and often particular to certain cities or locales within Bangladesh. In the current study, we use a nationally representative data set, the BDHS 2007, to examine the association between microfinance participation and domestic violence.

## Theoretical Framework

We use status inconsistency theory to explain the way in which participation in microfinance organizations by women in Bangladesh may be associated with domestic violence. Status inconsistency theory suggests that status differentials may 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 (Goode, 1971; Hornung, 1977; Yick, 2001). 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” (Hornung, 1977, p. 624). That behavior, in the context of this study, is domestic violence; it is suggested that the woman who accesses microfinance to become an entrepreneur may experience domestic violence if her husband is threatened by the increase in her economic status. We include in our models additional variables that have been found in some research to be associated with domestic violence (Ahmed, 2003; R. Amin et al., 1998; Bajracharya & Amin, 2013; Goetz & Gupta, 1996; Hadi, 2000) and which may be related to status inconsistency. These include woman’s autonomy, decision-making power within the household, employment outside the home, and the respondent’s and partner’s age and education.

## Method

### Data

We used data from the 2007 BDHS, conducted by the National Institute for Population Research and Training of the Ministry of Health and Family Welfare of Bangladesh. The BDHS 2007 surveyed 10,400 households in

which they interviewed 10,996 ever-married women between the ages of 15 and 49 years. The term *ever-married* indicates that the respondents were married at least once in their lifetime. In this sample, 92.7% of the women were currently married and 7.3% of the women were divorced, separated, or widowed. The survey was designed to produce nationally representative estimates for the indicators for the entire nation, including urban and rural areas, and for each of the six major divisions of Bangladesh.

One woman from each household was selected at random for the domestic violence module to answer an additional set of questions regarding domestic violence perpetrated by her husband. A total of 4,489 women were eligible to respond to the domestic violence module based on whether they spent the night before in that particular house. Some were excluded from the study if privacy could not be ensured for the respondents, if they were not present in the household during the time of the interview, or other reasons. In the current study, we included only currently married women aged 15 to 49 years, who responded to all questions on domestic violence, microfinance participation, decision-making power, autonomy, education, partners' education, age, and partner age, which derived a sample size of 4,163.

### *Outcome Measure: Domestic Violence*

Domestic violence is the dependent variable of interest in this study. In BDHS 2007, domestic violence was measured with a shortened form of the Conflict Tactics Scale (CTS) based on the battery of questions that asked respondents whether they experienced a number of violent acts that constituted physical and sexual violence. A dichotomous variable for domestic violence was created to reflect experience of domestic violence. The Cronbach's alpha of the measure was found to be .79 in the current study.

### *Independent Variables*

*Microfinance participation.* Membership in a microfinance organization was coded as a dichotomous variable; respondents were members of at least one of the four major microfinance organizations: Brac, Grameen Bank, ASA, and Proshika. Some of the respondents were members of two or more microfinance institutions.

*Better economic status/material assets.* The BDHS used a "wealth index" as an indicator of economic status. The BDHS 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). For this study, we refer to these as “material assets,” as an indicator of relatively better economic status. Respondents were divided into two groups based on their scores on the BDHS wealth index such that those who scored 2 or less were categorized as very poor, and those who scored more than 2 were categorized as those with relatively better economic status, as indicated by the possession of material assets.

*Age difference between the spouses.* The age difference between respondents and their partners was computed by subtracting respondents’ age from partners’ age.

*Educational difference between the spouses.* The educational difference between respondents and their partners was computed by subtracting the number of years of education respondents received from the number of years of education that partners received. For the statistical analyses, the difference was grouped as *no difference*, *husband more educated*, and *wife more educated*.

*Autonomy.* Autonomy was measured by a two-item scale that asked respondents whether they go out alone to access health services and whether they can go out alone to access health services to assess their freedom of movement. For the statistical analyses, the variable was used in its dichotomous form; women were either autonomous or not autonomous.

*Decision-making power.* Respondents were asked about their decision-making patterns to gauge whether they made household decisions regarding large purchases, small purchases, visiting friends and family, and their health on their own, jointly with their husbands, or whether their husbands or someone else made those decisions on their behalf. For the statistical analyses, the variable was used in its dichotomous form; women either had decision-making power or did *not* have decision-making power.

*Employment.* Respondents were asked about their employment status; this variable was dichotomized as employed and unemployed. Participation in microfinance did not count as employment, as microfinance does not entail earning wages from an employer.

In addition, we included several demographic variables that have been theoretically and empirically linked to domestic violence including women’s age and education, and partner education.

## Statistical Analysis

We calculated univariate descriptive statistics of the key independent variables, microfinance participation and relative economic status, the key dependent variable, domestic violence, and the respondents' demographic characteristics to describe the study population (see Table 1.) We then looked at the bivariate associations between the independent variables and domestic violence. Thereafter, we ran a logistic regression to model domestic violence. We created one fully adjusted model to analyze the appropriate binary value for domestic violence. We entered all covariates simultaneously into the multiple regression model. We estimated beta coefficients and marginal effects to assess the strength of the associations. We chose to report marginal effects rather than odds ratios because we included interaction effects in our model. In bivariate and multivariate analyses, we used survey techniques in Stata Version 12.0 (StataCorp LP, College Station, Texas) to account for the complex survey design of BDHS while calculating the standard errors. In all analyses, the significance level was set at  $p < .05$  (two-tailed). 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 (Rahman et al., 2012).

## Results

The sample size, frequency, and population distribution are provided in Table 1 for the full sample (i.e., 4,163 ever-married women). 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.

The univariate analyses indicated that microfinance was accessed by more than a quarter of the total sample. Fifty-eight percent ( $n = 2,624$ , 63%) of the respondents were identified as having better economic status (in the form of material assets) whereas 42% were identified as being the poorer of the poor ( $n = 1,539$ , 36.9%). The age of the respondents ranged from 15 to 49 years. Approximately 58% of the respondents were less than 9 years younger than their husbands (including those respondents who 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 5% had an age difference of more than 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%),

**Table 1.** Characteristics of the Study Sample.

	Sample Size	%	Population Distribution <sup>a</sup>
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
Economic status			
Material assets	2,624	63.0	58.0
No material 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

*(continued)*

**Table 1. (continued)**

	Sample Size	%	Population Distribution <sup>a</sup>
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
Missing <sup>b</sup>	3,370		

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

<sup>a</sup> $n = 4,163$ , percentages are weighted, reflecting nationally representative estimates.

<sup>b</sup>Subsample that have not experienced domestic violence.

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%). About 32% of the respondents were currently employed outside the home (in occupations other than microfinance entrepreneurship;  $n = 1,224$ , 29.4%). Cumulative scores of the autonomy subscales revealed that 69% of the women were identified as autonomous ( $n = 2,859$ , 68.8%), and the cumulative scores of decision-making power revealed that 43.9% had decision-making power within the household ( $n = 1,801$ , 43.5%).

### *Bivariate Associations Between Domestic Violence and Independent Variables*

Eight of the 10 independent variables and covariates were statistically significantly associated with domestic violence (Table 2).

Significantly higher rates of domestic violence were found among women who accessed microfinance (28% vs. 23%,  $p = .008$ ), had better economic status (30% versus 20%,  $p < .001$ ), and were aged 15 to 24 years (37% versus 15%,  $p < .001$ ). The bivariate analyses also indicated that women with high educational difference with their husbands were more likely to experience domestic violence ( $p < .01$ ). Education of the respondent was found to be negatively associated with domestic violence, education of the respondents' partners was found to be negatively associated with domestic violence, whereas employment was found to be positively associated with domestic



**Table 2.** Bivariate Associations Between the Domestic Violence and Explanatory Variables.

	Domestic Violence <sup>a</sup>
Microfinance participation	
No	23.2*
Yes	28.0
Economic status	
Material assets	30.5*
No material 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

Note. Test score calculations took the complex sampling design into account.

<sup>a</sup>n = 4,163, percentages are weighted, reflecting nationally representative estimates.

\*p < .05.

**Table 3.** Multivariate Associations Between Domestic Violence and Explanatory Variables.

	B Coefficient	SE	dy/dx
Microfinance	-0.04	0.14	-0.01
Material assets	-0.45*	0.12	-0.08
Microfinance × Material assets	0.47*	0.19	0.09
Respondent age	-0.06*	0.01	-0.01
Age difference	0.00	0.01	0.00
Educational difference	0.05	0.02	0.01
Respondent education			
No education (Ref.)			
Primary	0.06	0.13	0.01
Secondary	0.14	0.24	0.02
Higher	0.16	0.38	0.03
Respondent partner education			
No education (Ref.)			
Primary	-0.33*	0.13	-0.06
Secondary	-0.55*	0.24	-0.09
Higher	-1.04*	0.40	-0.18
Currently employed	0.18	0.10	0.03
Autonomy	0.19*	0.09	0.03
Decision-making power	-0.18	0.09	-0.03

Note. Reported beta-coefficient and margin effects 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.

\* $p < .05$ .

violence. A significantly higher percentage of individuals with no decision-making power reported violence compared with those who had decision-making power (26.9% versus 21.8%,  $p < .01$ ). However, respondents who reported to have autonomy were equally likely to experience domestic violence as respondents who reported not having autonomy.

### *Multivariate Model*

The objective of the multivariate analyses was to identify the principal associates of domestic violence, and in particular to assess whether microfinance was related to domestic violence, controlling for other covariates associated with domestic violence as presented in Table 3. All the variables from the bivariate analyses were retained for the multivariate analyses. The results

indicated that some variables remained significantly associated with domestic violence in these models, whereas others did not. The overall  $F$  was found to be significant,  $F(15, 168) = 14.29, p < .001$ . Goodness of fit was tested using *svylogitgof*, which estimated the  $F$ -adjusted mean. The  $F$ -adjusted test statistic was found to be  $F(9, 174) = 147.687, p < .001$ . Marginal effects were estimated for each variable.

Once covariates were controlled for and the interaction of economic status and microfinance participation accounted for, the significant association we observed in the bivariate results did not hold: those who participated in microfinance and those who did not have statistically equivalent probabilities of experiencing domestic violence (i.e., we did not observe a main effect of microfinance on domestic violence). However, the effect of microfinance on domestic violence was modified by relatively better economic status (as measured by material assets). Among women who had relatively better economic status, the probability of experiencing domestic violence was 0.09 larger for those participating in microfinance, compared with those who did not participate in microfinance. The main effect of better economic status continued to be a significant predictor: The probability of experiencing domestic violence was 0.08 smaller for those who had better economic status, compared with the poorer of the poor, keeping all else equal. It should be noted that this protective effect was eliminated for women participating in microfinance, due to the interaction effect described above.

We observed a main effect of respondents' age: The probability of experiencing domestic violence was 0.01 smaller for those who were older as compared with those who were younger, keeping all else equal. Meanwhile, we did not observe a main effect of age difference between the respondent and her spouse on experiencing domestic violence. We observed a main effect of partners' education: The probability of experiencing domestic violence was 0.06 smaller for those whose partners had primary education when compared with women with husbands who had no formal education; the probability of experiencing domestic violence was 0.09 smaller for those whose partners had secondary education than those whose husbands had no education; and the probability of experiencing domestic violence was 1.04 smaller for those whose husbands had higher education, as compared with those whose husbands had no education. However, women's education and educational difference between spouses had no main effect on experiencing domestic violence. At the same time, women who were employed in addition to participating in microfinance had statistically equivalent probabilities of experiencing domestic violence as those who were not employed. Similarly, those who had decision-making power had statistically equivalent probabilities of experiencing domestic violence as those who did not have decision-making

power. Meanwhile, autonomy had a marginal effect of 0.03: The probability of experiencing domestic violence was 0.03 higher for women who were autonomous as compared with women who were not autonomous.

## Discussion

We found that accessing microfinance increased the odds of experiencing domestic violence but only for those with relatively better economic status. We did not observe an effect of microfinance participation on domestic violence for the poorer of the poor. The observation indicating the interaction effect between microfinance participation and better economic status calls for further studies to examine why women entrepreneurs with more material assets (such as bicycles and household sanitation facilities, not income earning assets) are more likely to experience domestic violence.

This finding contributes to the knowledge base on microfinance participation and domestic violence, and suggests hypotheses for future research. As noted, conflicting reports from extant research indicate that microfinance participation in Bangladesh is variously associated with increases, decreases, or no differences in reports of domestic violence among recipients; these studies draw primarily on non-representative samples using both quantitative and qualitative methods (Ahmed, 2003; R. Amin et al., 1998; Bajracharya & Amin, 2013; Bates, Schuler, Islam, & Islam, 2004; Goetz & Gupta, 1996; Hashemi, Schuler, & Riley, 1996; Hunt & Kasynathan, 2001; Karim, 2011; Pitt et al., 2006; Schuler, Hashemi, & Badal, 1998; Schuler, Hashemi, Riley, & Akhter, 1996). In contrast, we use a nationally representative database to find a significant relationship between microfinance participation and domestic violence, but only for the group of women who own relatively more material assets among this sample of women living in poverty. Drawing on the framework of status inconsistency theory, future research—including qualitative, in-depth studies—might examine whether a woman's ability to acquire material assets with proceeds from her self-owned microfinance business is perceived by husbands as a threat to traditional male breadwinner roles. Such material possessions might represent a more publicly visible display of the woman's success, and the tensions inherent within a *process* of economic mobility. Among the poorest of the poor, such status differentials may not be as obvious given the absence of material assets.

Other variables that we hypothesized to be associated with status inconsistency and domestic violence among microfinance recipients—including decision-making power and autonomy—were not significantly related. Future research could further explore the meaning and measurement of these constructs (as discussed in “Limitations” section below) with regard to

microfinance participation. Our findings also indicate a main effect in the overall sample in which domestic violence is lower among women with relatively better economic status, and higher among women who are younger, and whose partners have little education. Previous studies conducted in Bangladesh reported mixed evidence regarding relationships between socio-economic status and domestic violence, with some indicating positive and others negative relationships (Ahmad, Riaz, Barata, & Stewart, 2004; Bates et al., 2004; Koenig, Ahmed, Hossain, & Mozumder, 2003; Naved & Persson, 2010). Our findings regarding age are consistent with previous studies indicating that younger women are more vulnerable to domestic violence (S. Amin, 1998; Kabeer, 2005). Unlike previous studies (Bates et al., 2004; Koenig et al., 2003; Naved & Persson, 2005), we did not find a relationship between educational levels of women and domestic violence; but our analyses did find that reports of domestic violence were lower among husbands with *any* level of education. This is in contrast to the literature indicating that men's education is associated with perpetration of domestic violence for only *certain* levels of education (Koenig et al., 2003; Naved & Persson, 2005), and suggests that future research could examine whether husbands' education diminishes the influence of conventional patriarchal gender roles. These nationally representative findings help to build our understanding of which women may be particular targets of abuse, and where and how education and preventive efforts may be focused.

### Limitations

Because we use cross-sectional data, we do not meet the criteria for establishing causality in that we cannot establish the direction of the relationship with certainty. Using longitudinal data would have mitigated this problem to an extent. In addition, the operationalization of the variables is limited by the data set. For example, measuring autonomy with a two-part question about whether women do and can go to a health center by themselves or with a child is parsimonious and does not encompass "autonomy" in a completely meaningful way, but acts as a proxy of autonomy. Similarly, decision-making power is operationalized by four questions, leaving out other aspects of decision making, such as the following: Who decides where the children will go to school if at all, who decides where to spend money, who decides what to do during leisure, to name a few. However, the dependent variable, domestic violence, is measured by a valid scale, the CTS, which reports a good Cronbach's alpha. In addition, all survey data have some level of respondent bias 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”.

These limitations are mitigated by strong external validity as the study uses nationally representative data, thus making the findings generalizable to the population.

## **Implications and Conclusion**

Microfinance programs serve more than 30 million women living in poverty in Bangladesh and its utilization in this and other countries is rising; its potential ripple effects on social and economic health and well-being are far-reaching. Acknowledgment of the relationships between microfinance participation, asset accumulation, and family dynamics is embedded in the structure and philosophy of the program in which loans are only extended to women because of expectations that they are more likely than men to invest their additional income in ways that advance their children’s health and well-being (Pitt & Khandker, 1998). The program in Bangladesh is situated in a culture in which patriarchal norms dominate, and rates of physical and emotional abuse against women are very high. Microfinance program goals address not only economic advancement but also improving the status and empowerment of women.

Loan officers and personnel associated with microfinance programs have direct access to millions of women living in poverty in Bangladesh. Their awareness of potential social as well as economic effects of microfinance participation can potentially be woven into the types of education and information that are a part of their interactions and exchanges with loan recipients. Policy makers and 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, particularly for those women who may be accumulating visible material assets. It is critical that providers recognize and acknowledge the pervasiveness of domestic violence in the context of the lives of microfinance recipients—and non-recipients—and consider how their formal and informal contacts with women might be a force for support and social change. Our findings for the overall sample might suggest that in the long term, improved socioeconomic status among women is a protective factor with regard to domestic abuse; there is a need to understand why exactly this does not hold for those who participate in microfinance. Future research can continue to examine the ways in which microfinance participation and the process of economic mobility are associated with positive and negative changes in social relations, marital relations, gender relations, and empowerment.

## Acknowledgments

We are grateful to Macro International for providing us with the data set. We also acknowledge all of the individuals and institutions in Bangladesh involved in the implementation of the 2007 Bangladesh Demographic Health Survey (BDHS).

## Declaration of Conflicting Interests

The author(s) declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

## Funding

The author(s) received no financial support for the research, authorship, and/or publication of this article.

## References

- Ahmad, F., Riaz, S., Barata, P., & Stewart, D. E. (2004). Patriarchal beliefs and perceptions of abuse among South Asian immigrant women. *Violence Against Women, 10*(3), 262-282.
- Ahmed, F. E. (2003). *Low-income progressive men: Microcredit, gender empowerment, and the redefinition of manhood in rural Bangladesh* (Doctoral dissertation). Ann Arbor, MI: The Heller School for Social Policy and Management, Brandeis University.
- Amin, R., Becker, S., & Bayes, A. (1998). NGO-promoted microcredit programs and women's empowerment in rural Bangladesh: Quantitative and qualitative evidence. *The Journal of Developing Areas, 32*(2), 221-236.
- Amin, S. (1998). Family structure and change in rural Bangladesh. *Population Studies, 52*, 201-213.
- Amin, S., Rai, A. S., & Topa, G. (2003). Does microcredit reach the poor and vulnerable? Evidence from Northern Bangladesh. *Journal of Development Economics, 70*, 59-82.
- Bajracharya, A., & Amin, S. (2013). Microcredit and domestic violence in Bangladesh: An exploration of selection bias influences. *Demography, 50*, 1819-1843.
- Bates, L. M., Schuler, S. R., Islam, F., & Islam, M. K. (2004). Socioeconomic factors and processes associated with domestic violence in rural Bangladesh. *International Family Planning Perspectives, 30*, 190-199.
- Chin, Y. M. (2012). Credit program participation and decline in violence: Does self-selection matter? *World Development, 40*, 1690-1699.
- Garikipati, S. (2008). The impact of lending to women on household vulnerability and women's empowerment: Evidence from India. *World Development, 36*, 2620-2642.
- Gill, R., & Stewart, D. E. (2011). Relevance of gender-sensitive policies and general health indicators to compare the status of South Asian women's health. *Women's Health Issues, 21*, 12-18.

- Goetz, A. M., & Gupta, R. S. (1996). Who takes the credit? Gender, power, and control over loan use in rural credit programs in Bangladesh. *World Development*, 24, 45-63.
- Goode, W. J. (1971). Force and violence in the family. *Journal of Marriage and Family*, 33, 624-636.
- Hadi, A. (2000). Prevalence and correlates of the risk of marital sexual violence in Bangladesh. *Journal of Interpersonal Violence*, 15, 787-805.
- Hashemi, S. M., Schuler, S. R., & Riley, A. P. (1996). Rural credit programs and women's empowerment in Bangladesh. *World Development*, 24, 635-653.
- Hornung, C. A. (1977). Social status, status inconsistency, and psychological stress. *American Sociological Review*, 42, 623-638.
- Hunt, J., & Kasynathan, N. (2001). Pathways to empowerment? Reflections on microfinance and transformation in gender relations in South Asia. *Gender & Development*, 9(1), 42-52.
- Jewkes, R. (2002). Intimate partner violence: Causes and prevention. *The Lancet*, 359, 1423-1429.
- Kabeer, N. (2005). Is microfinance a "magic bullet" for women's empowerment? Analysis of findings from South Asia. *Economic & Political Weekly*, 40, 4709-4718.
- Karim, L. (2011). *Microfinance and its discontents: Women in debt in Bangladesh*. Minneapolis: University of Minnesota Press.
- Khandker, S. R. (2005). Microfinance and poverty: Evidence using panel data from Bangladesh. *The World Bank Economic Review*, 19, 263-286.
- Koenig, M. A., Ahmed, S., Hossain, M. B., & Mozumder, A. K. A. (2003). Women's status and domestic violence in rural Bangladesh: individual-and community-level effects. *Demography*, 40(2), 269-288.
- Lachman, P. (2011). *Microfinance in Bangladesh* (Fordham Political Review). Retrieved from <http://fordhampoliticalreview.org/microfinance-in-bangladesh/> on 01/24/2015.
- Mayoux, L. (2001). Tackling the down side: Social capital, women's empowerment and micro-finance in Cameroon. *Development and change*, 32(3), 435-464.
- Naved, R. T., & Persson, L. Å. (2005). Factors associated with spousal physical violence against women in Bangladesh. *Studies in family planning*, 36(4), 289-300.
- Naved, R. T., & Persson, L. A. (2010). Dowry and spousal physical violence against women in Bangladesh. *Journal of family issues*, 31(6), 830-856.
- Pitt, M. M., & Khandker, S. R. (1998). The impact of group-based credit programs on poor households in Bangladesh: Does the gender of participants matter? *Journal of Political Economy*, 106, 958-996.
- Pitt, M. M., Khandker, S. R., & Cartwright, J. (2006). Empowering women with micro finance: Evidence from Bangladesh. *Economic Development and Cultural Change*, 54, 791-831.
- Rahman, M., Hoque, M., & Makinoda, S. (2011). Intimate partner violence against women: Is women empowerment a reducing factor? A study from a national Bangladeshi sample. *Journal of Family Violence*, 26, 411-420.



- Rahman, M., Poudel, K. C., Yasuoka, J., Otsuka, K., Yoshikawa, K., & Jimba, M. (2012). Maternal exposure to intimate partner violence and the risk of undernutrition among children younger than 5 years in Bangladesh. *American Journal of Public Health, 102*, 1336-1345.
- Sambisa, W., Angeles, G., Lance, P. M., Naved, R. T., & Thornton, J. (2011). Prevalence and correlates of physical spousal violence against women in slum and nonslum areas of urban Bangladesh. *Journal of Interpersonal Violence, 26*, 2592-2618.
- Schuler, S. R., Hashemi, S. M., & Badal, S. H. (1998). Men's violence against women in rural Bangladesh: Undermined or exacerbated by microcredit programmes? *Development in Practice, 8*, 148-157.
- Schuler, S. R., Hashemi, S. M., & Riley, A. P. (1997). The influence of women's changing roles and status in Bangladesh's fertility transition: Evidence from a study of credit programs and contraceptive use. *World Development, 25*, 563-575.
- Schuler, S. R., Hashemi, S. M., Riley, A. P., & Akhter, S. (1996). Credit programs, patriarchy, and men's violence against women in rural Bangladesh. *Social Science & Medicine, 43*, 1729-1742.
- Schuler, S. R., & Islam, F. (2008). Women's acceptance of intimate partner violence within marriage in rural Bangladesh. *Studies in Family Planning, 39*, 49-58.
- Straus, M. A. (1979). Measuring intrafamily conflict and violence: The conflict tactics (CT) scales. *Journal of Marriage and the Family, 75*-88.
- Yick, A. G. (2001). Feminist theory and status inconsistency theory: Application to domestic violence in Chinese Immigrant families. *Violence Against Women, 7*, 545-562.

## Author Biographies

**Nadine Shaanta Murshid** (PhD, Rutgers University) is an assistant professor at the School of Social Work, State University of New York at Buffalo. Her research explores broad based poverty tools such as microfinance and its consequences on individual level indicators such as domestic violence as moderated by factors such as income, and mediated by autonomy and decision-making power. Other research examines genocide and trauma in Bangladesh from the aspect of intergenerational transmission of trauma and forgiveness among groups of Bangladeshis.

**Ayse Akincigil** (PhD, economics, Rutgers University, 2004) is an associate professor at the Rutgers School of Social Work and the Institute for Health, Health Care Policy, and Aging Research. She received her PhD in economics in 2004 and has been an affiliate of the Institute for Health, Health Care Policy, and Aging Research in various capacities since 1998. Her research addresses the problems that lead to inadequate access to health care as well as inferior care quality for traditionally vulnerable populations, including the elderly and individuals with mental illness. She has more than 15 years of experience in developing utilization, performance, and quality measures; analyzing health care systems, with the objective to inform policy; and creating

incentives to improve health care quality and access. She focuses on the conditions that have the largest burden of disease and societal costs, such as depression, tobacco addiction, heart attack, and HIV/AIDS. She is experienced in working with large administrative data from Medicare, Medicaid, commercial health plans, and national longitudinal surveys.

**Allison Zippay** (PhD, University of California, Berkeley), is the director of the PhD program and a professor at the Rutgers University School of Social Work. Her research areas encompass community planning and community practice, and the ways in which place and social connections affect life prospects, including economic opportunity and social service utilization, for various subgroups of the poor. She received funding from the National Institute of Mental Health to examine the ways in which communities and service agencies plan and locate psychiatric housing. This research identified “geographies of opportunity” that promote social and community inclusion, and factors associated with community opposition to special needs housing. Other research examines resource mobilization and employment among low-income groups. She has served as an associate dean for curriculum, and was a participant in the Management Development Program at the Harvard University Institute for Higher Education. She teaches graduate courses in the areas of policy and management. She is a recipient of the Rutgers University Susman Award for Excellence in Teaching.