

**Domestic Violence Against Women: Does Development
Intervention Matter?**

Mahmuda Rahman Khan

Syed Masud Ahmed

Abbas Bhuiya

Mushtaque Chowdhury

March 1998

BRAC-ICDDR, B Joint Research Project

সারসংক্ষেপ

সূচনাঃ বিগত দুই দশক ধরে ক্রমবর্ধমান ভাবে নারীর প্রতি সহিংসতা আন্তর্জাতিক উদ্বেগের বিষয় হিসাবে বিবেচিত হচ্ছে। বর্তমানে সহিংসতা নারীর নিরাপত্তা ও সামাজিক উন্নয়নের ক্ষেত্রে হুমকি স্বরূপ এবং টেকসই উন্নয়নের পথে অন্তরায় হিসাবে গন্য করা হচ্ছে। নারী নির্যাতন আর্থ-সামাজিক অবস্থা, ধর্ম, বর্ণ নির্বিশেষে নিত্যনৈমিত্তিক ঘটনা হয়ে দাঁড়িয়েছে। এই গবেষণাপত্রে নারীর প্রতি স্বামী কর্তৃক নির্যাতনে ঋণ ভিত্তিক উন্নয়ন কর্মসূচির প্রভাব দেখা হয়েছে।

পদ্ধতিঃ ব্র্যাক- আই.সি.ডি.ডি.আর.বি এর যৌথ গবেষণা প্রকল্পের আওতায় গত ১৯৯৫ এর এপ্রিল-আগস্ট মতলবে দৈনন্দিন ভিত্তিতে ১৪টি নির্বাচিত গ্রাম থেকে তথ্য নেওয়া হয়। বিবাহিত ১৫-৫৫ বছর বয়সের ২০৩৮ জন মহিলার সাক্ষাৎকার নেয়া হয়। আর্থ-সামাজিক ও জনমিতি সংক্রান্ত তথ্যের সাথে স্বামী কর্তৃক নারীর প্রতি ৫ রকম সহিংসতার তথ্য সংগ্রহ করা হয়। এই ৫ রকম সহিংসতা হচ্ছেঃ শারীরিক নির্যাতন, ইচ্ছার বিরুদ্ধে টাকা নিয়ে যাওয়া, বাবার বাড়ী যেতে বাধা প্রদান, বাড়ীর বাইরে কাজ করতে বাধা প্রদান ও ইচ্ছার বিরুদ্ধে গহনা/অলংকার নিয়ে যাওয়া। বিশ্লেষণের সার্গে পরে এই ৫ রকম সহিংসতাকে ২ রকম যথাক্রমে শারীরিক ও মানসিক নির্যাতনে ভাগ করা হয়।

ফলাফলঃ বিগত চার মাসে (তথ্য সংগ্রহের সময় থেকে) মোট জনসংখ্যার ৬.৩% শারীরিক ও ৮.৩% মানসিক নির্যাতন ভোগ করেছে বলে জানায়। অসদস্যের তুলনায় ব্র্যাক সদস্যদের মধ্যে শারীরিক-নির্যাতনের অনুপাত বেশি ($p < .05$) শারীরিক-নির্যাতন ভোগকারীদের অধিকাংশই হচ্ছে ৩০ বৎসরের কম বয়সী ($p < .01$) মহিলা, যারা স্কুলে যান নাই ($p < .05$), শুধুমাত্র পুত্র সন্তানের অধিকারী ($p < .05$), ভূমিহীন শ্রমবিক্রয় পরিবারের সদস্য ($p < .05$) এবং যারা বাড়ীর আয়ে অবদান রাখে বলে মনে করা হয় ($p < .05$)। অল্পবয়সী (৩০ বৎসরের নীচে) মহিলা ($p < .05$), রোগে ভুগছে ($p < .05$) এবং যারা অর্থনৈতিক ভাবে পরোমুখাপেক্ষি ($p < .05$) তারা বিশেষ করে মানসিক যন্ত্রনায় বেশি ভোগেন। বহুমাত্রিক বিশ্লেষণে দেখা গেছে যে অসদস্যদের তুলনায় ব্র্যাক সদস্যরা ১.৬ গুণ বেশি এবং ব্র্যাক সদস্য যাদের স্বপ্ন ও ঋণ আছে তারা ২গুণ বেশি শারীরিক নির্যাতন ভোগ করেন। সদস্যদের ক্ষেত্রে যারা প্রশিক্ষণ পেয়েছে তাদের ক্ষেত্রে সহিংসতার সম্ভবনা কমে গেছে।

উপসংহারঃ এই গবেষণা প্রারিদ্ধ ও সহিংসতার মধ্যে জোরালো সম্পর্ককে তুলে ধরেছে। যদিও ব্র্যাকের সাথে সম্পৃক্ত হওয়ার প্রাথমিক বছর গুলোতে সহিংসতার প্রাবল্য বেড়ে যায় কিন্তু সদস্যদের দীর্ঘায়িতার সাথে সাথে, বিশেষ করে দুই বছরের পরে, সহিংসতা কমে যাবার একটি প্রবণতা দেখা যায়।

Table of Contents

EXECUTIVE SUMMARY	iii
INTRODUCTION	1
BACKGROUND AND CONCEPTUAL FRAMEWORK.....	4
The BRAC-ICDDR,B Joint Research Project.....	4
Conceptual Framework	5
2. MATERIALS AND METHODS.....	8
2.1 Study area	8
2.2 Data collection	8
2.3 Analysis.....	9
3. RESULTS.....	9
3.1 Background Information of the study women	9
3.2 Prevalence of violence	11
4. DISCUSSION AND CONCLUSION.....	15
REFERENCES.....	20

Abstract

This article explores the effect of development interventions on prevalence of violence against women perpetrated by husband. During April-August 1995, 2038 currently married women aged 15-55 years were interviewed from a panel survey done in Matlab area under BRAC-ICDDR,B joint research Project. In addition to socio-economic and demographic characteristics, information regarding prevalence of violence by husband were collected. Bi-variate analysis reiterated the strong relationship between domestic violence and poverty. Multivariate analysis found BRAC members to be 1.6 times more likely, and members receiving savings and credit inputs 2+ times more likely, to suffer physical violence than non-members. For members who also received training, over time, the prevalence of violence decreased.

Executive Summary

Introduction: Gender based violence against women has increasingly being recognized as a matter of international concern and action for the last two decades. Today, violence is perceived as a threat to women's security, well-being and as an obstacle to sustained development. Domestic violence has become a universal phenomenon and cuts across socio-economic, religion and ethnic borders. This paper explores the effects of a credit based development intervention on violence against women perpetrated by husband.

Methodology: Data is drawn from a panel survey done in 14 randomly selected villages in Matlab area during April-August 1995 under BRAC-ICDDR,B Joint Research Project. A total of 2038 currently married women aged 15-55 years were interviewed. In addition to socio-economic and demographic characteristics, information regarding prevalence of any of the five types of violence (physically hurt, money taken against will, prevented from going to natal home, prevented from working outside home and jewelry taken against will) by husband were collected. For the sake of analysis, these five types of violence were categorized into physical violence and mental abuse.

Findings: In the study population 6.3% reported having suffered from physical violence and 8.3% from mental violence in the last four months. The proportion of physical violence was greater among BRAC members than eligible non-members ($p < .05$). It was more likely to occur among women who were under 30 years of age ($p < .01$), without schooling ($p < .05$), possessed only male children ($p < .05$), came from landless labour selling households ($p < .05$) and were perceived to contribute to household income ($p < .05$). Women under 30 years of age ($p < .001$), suffering ill health ($p < .05$) and perceived to be economic

dependants ($p < .001$) were significantly more likely to suffer mental violence. Multivariate analysis found BRAC members to be 1.6 times more likely, and members receiving savings and credit inputs 2+ times more likely, to suffer physical violence than non-members. For members who also received training, the probability of violence decreased.

Conclusion: The study findings reiterated the strong relationship between domestic violence and poverty. Also, the prevalence of violence though increase in the early years of involvement with BRAC, showed a trend towards declining with the length of membership, usually more than two years.

Introduction

Gender-based violence against women, especially domestic violence perpetrated by intimate partners, has become increasingly recognized as a matter of international concern and action for the last two decades. Today, violence is perceived as a threat to women's security and well being and as an obstacle to sustained development.

No one common, universally agreed definition of violence against women exists in the literature; moreover, the definition has to be broadened from time to time to include different new forms of abuses coming up everyday. An official UN definition of violence against women includes any act *"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 deprivations of liberty, whether occurring in public or private life* (1). Domestic violence is said to happen when " ... violence (is) directed against a female member at home". Women may be subject to domestic violence from an intimate partner like husband or boy-friend or a female member on whom they are dependent e.g., maid servant abuse (2). Among the many forms of domestic violence wife-battering, verbal abuse, dowry-related deaths and acid throwing are some of the most common ones. Psychiatric morbidity like depression, stress-related symptoms, chemical dependency and substance abuse, and suicide are consequences observed in the context of violence in women's lives over time. Evidence is emerging on the direct association between domestic violence and psychiatric morbidity that constitutes an urgent public health concern (3).

Domestic violence has become a universal phenomenon and cuts across socioeconomic, religious and ethnic borders. Though patriarchy is blamed for gender-based violence in the third world countries, however, the developed countries also do not lag behind in this respect. In the US battery is the

greatest single cause of injury to women (4). About 50% of all men beat their partners at least three times annually. Population-based surveys suggest that between 21 and 30% of American women will be beaten by a partner at least once in their lives (5). In a survey of issues of concern to women's groups in developing countries, MATCH International (a Canadian NGO) found that violence against women was the most common issue raised (6). In that survey it was found that in the United States, domestic battery causes more injuries to women than car accidents, rapes, and mugging. Reports from France suggest 95% of all victims of violence are women, 51% of these at hands of their own husbands . In Denmark, 25% of women cite violence as the reason for divorce. A three-year study in Austria uncovered a high level of wife abuse, as did official statistics from Poland. UN data in 1989 showed that about ½ of murder victims in the United Kingdom were killed by their husbands, lovers or boyfriends.

More than twice as many women are killed by their husbands or boyfriends as are murdered by strangers (7). A National Crime Victimization Survey by US Department of Justice found that over 2/3rd of violent incidents against women were committed by an intimate (8).

In case of developing countries, traditional patriarchal system where women remain subordinate to men in all realms of life, combines with other cultural, legal and political factors in aggravating the existing situation. Violence against women is widespread in India and takes many forms. Greed for money and tradition has joined to shape a unique form of wife abuse in the Indian subcontinent: dowry death by burning, usually by dousing the woman with kerosene and setting her on fire. The murder is disguised as a "kitchen accident" caused by the bursting of a stove used for cooking (4). No longer a gesture of love and devotion, increasingly dowry is seen as a "get rich quick" scheme by prospective husband and his family. According to India's National

Crimes Bureau, 5623 wives were burned to death over dowry disputes in 1993 (9). Kanhere describes how husbands ill-treat their wives to the point of starvation and death, as a means of getting an opportunity to remarry and collect another dowry (10). She also shows that many cases of suicide by burning among women may in fact be murders-“dowry deaths”.

In Bangladesh, few data exist on domestic violence. In 1993, World bank reported that intentional injury during pregnancy, motivated by dowry disputes or shame over a rape or a pregnancy outside of wedlock, caused 6% of all maternal deaths between 1976 and 1986 (11). In another study, Paltiel found that severe beating, usually by husbands, accounts for 49% of household deaths in Bangladesh (12).

Under the constitution and general laws, women in Bangladesh are entitled to equal rights and status to those of men. However, few women can in practice establish these rights. Lack of access to economic opportunities, education, and decision making power perpetuate women’s subordination to men, and makes them more susceptible to violence. Marriage, an important event in a woman’s life, usually occurs under unequal socioeconomic condition and with age gap of 3-20 years between spouse, inviting marital disharmony in later life. This along with dowry contributes to domestic violence against women (13). It is assumed that opening up economic opportunities for women through access to credit, skill and awareness training may enhance women’s status within households and change their relationship with husband, hence reduce domestic violence. In a case study of 500 married women under 50 years of age from 10 districts of rural Bangladesh, it was found that women’s participation in credit-based development programme reduced physical violence from 40% among eligible non-participants to 19% among participants (14). In another village study collecting data by in-depth interview, it was found that economic advancement does not always ensure reduction in violence. Findings revealed

the existence of mental abuse (e.g., threat of divorce or second marriage whenever there is a problem, insulting the woman's parents, not allowing to visit natal home, preventing from interaction with other males etc) in households enjoying economic affluence. Goetz and Gupta (15) argued that getting involved in credit programme and bringing cash at home may create tension within household and precipitate domestic violence. Similarly, Schuler et al (16) suggest that expanding women's access to economic opportunities and resources does not always make them less vulnerable to domestic violence, at least not right away. Rather, in some cases, credit creates a new arena of hostility and conflict. They concluded that as problem is deeply rooted, much more extensive interventions will be needed to significantly undermine it.

This paper explores the effect of a credit-based development intervention on violence against women perpetrated by husband and its determinants, from a set of cross-sectional data collected in 1995 at Matlab, Bangladesh.

Background and Conceptual Framework

The BRAC-ICDDR,B Joint Research Project

Founded in 1972, BRAC is a large indigenous non-governmental organization involved in rural poverty alleviation. BRAC's Rural Development Programme (RDP) targets the poorest of the poor with special emphasis on improving their health and socioeconomic condition through group formation (village organisation or VO), skill development training and collateral free loan for income generating activities. The eligibility criteria for participation in RDP is that the household possess less than 0.5 acres of land including homestead, and that the household sells manual labor for at least 100 days a year for survival. These households rank among the poorest of the poor. Households that are not eligible for BRAC's RDP are comparatively better off socioeconomically, and include rural elite as well.

The International Centre for Diarrhoeal Disease Research, Bangladesh (ICDDR, B) has been operating a Demographic Surveillance System (DSS) in Matlab thana since the early 1960s. In half of the DSS area, ICDDR,B delivers a comprehensive Maternal, Child Health and Family Planning (MCH-FP) services through Community Health Workers (CHWs), backed by four mid-wives based in sub-centres. A research collaboration between BRAC and ICDDR,B was established at Matlab to examine prospectively the relationship between socioeconomic development and health and well-being of the rural poor since 1992 when BRAC moved to Matlab (17). Data were collected on socioeconomic, demographic and different aspects of women's lives in 1995 to explore the effects of socioeconomic and health interventions.

Conceptual Framework

It is hypothesized that with the initiation of credit an increase in violence may occur due to increased tension resulting from cash flow in the household. However, with the passage of time, as the household benefits from credit-based income-generating activities, the incidence of this violence is expected to decrease over time and is a function of duration of membership.

The following figure graphically presents the conceptual framework based upon the hypothesis: The three boxes in the middle column represents successively the inputs provided by the RDP, the process occurring in-between and the outcome with available indicators in the corresponding boxes on the right side. After being involved with BRAC's RDP as a VO member, the poor women start savings and within six weeks receive credit for income-generating activities; after few months, they starts receiving different types of training. Through these inputs a process starts at household i.e., women become mediator of cash/credit flow at home which may change the status of women within household; at the same time, women may start spending more time on income

generating activities which may interfere with her pre-determined household responsibilities. This process ultimately may result in incidence of violence at home in the short time. On the left-hand side, the sociodemographic background variables that could influence the whole spectrum, are shown.

The different indicators used to explore these input variables are: membership-- its duration, types (basic members with savings only, active members with savings+credit, very active members with savings+credit+training) and eligibility.

Indicators like the size of loan, perception of household head about women's contribution to household income and time spent in income generating activities are used to see the processes. Outcome is measured by reported incidence of violence either physical or mental. The demographic variables considered are: age, years of schooling, number of living children, occupation and health status of women and the household level variables are: years of schooling of household head, land size, household size and occupation of household head.

Conceptual Framework

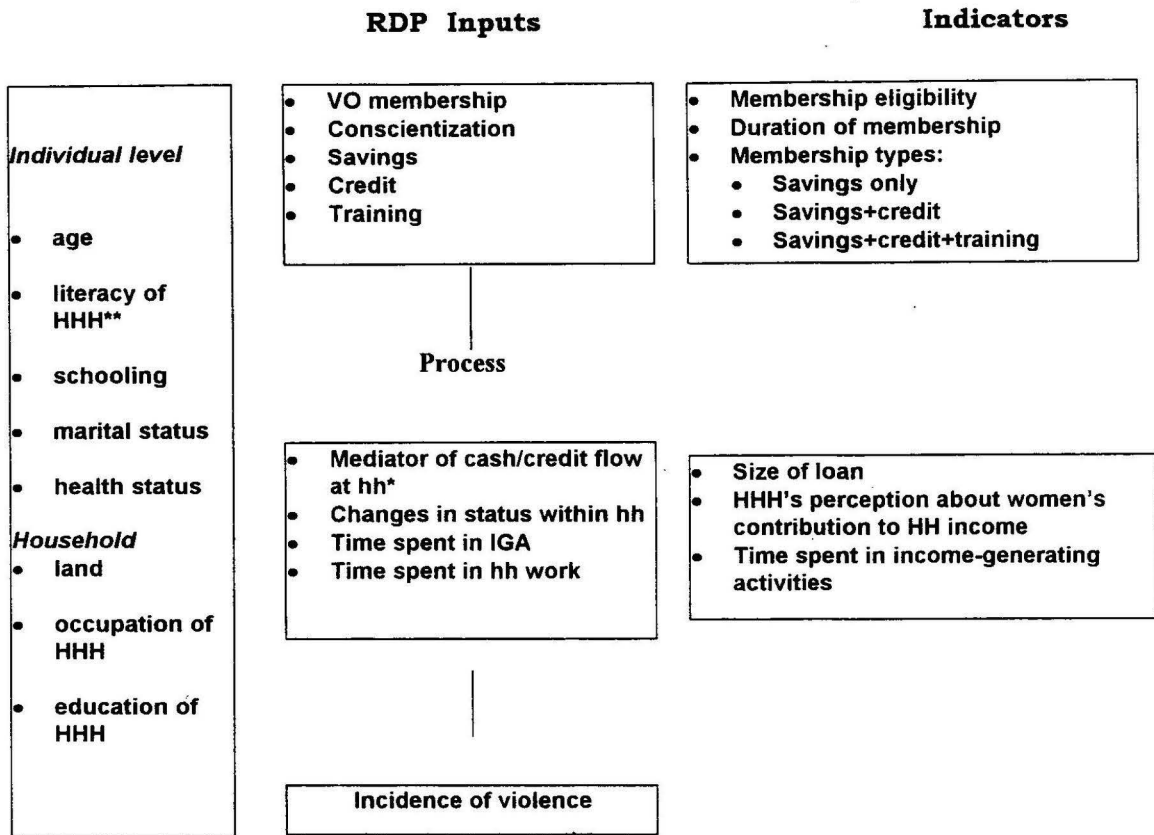


Fig: Conceptual framework relating BRAC-RDP interventions to incidence of violence against women within household

*HH: Household; **HHH: Household Head

2. Materials and Methods

2.1 Study area

The data comes from Matlab thana located in Chandpur district, 55 km of south east of Dhaka. Matlab is a delta area and is intersected by numerous canals and branches of two major rivers, the Meghna and Gumti. Agriculture is the principal productive activity. About 85% of the population is Muslim and the rest is mainly Hindu. A medium scale embankment on the banks of the river Meghna and Dhanagada was constructed for flood control, drainage and irrigation. The embankment also serves as a mean of communication in the mainly riverine area.

The study was conducted in 14 villages, randomly chosen from 60 BRAC-ICDDR,B study villages in Matlab DSS area.18). A total of 2038 currently married women aged 15-55 years were interviewed. Of these, 445 were BRAC members and 1593 were eligible non-members. Ninety-one non-member women from BRAC member households were considered as eligible non-members.

2.2 Data collection

Two sets of pre-tested structured questionnaire were administered. The one on demographic and socioeconomic characteristics was administered to the household head and/or spouse while the other one which included information on different aspects of women's lives including domestic violence was administered to the respondent. This questionnaire on violence addressed five types of violence, which were: i) physical abuse ii) money taken against will iii) prevented from going to natal home iv) prevented from working outside and v) jewelry taken against will. The women were asked whether any of the five types of violence happened between herself and her husband in the past four months

(from the time of interview). The categories ii-v are related to mental torture of various degrees and grouped as mental violence while the first category, as it relates to direct physical assault of various degrees, as physical violence.

2.3 Analysis

Analysis was done in two stages: first, bivariate analysis was done to explore the different factors influencing occurrence of physical and mental violence in the study population. Next, a Logistic regression was run to identify the predictors of physical violence (coded physical violence=1, mental/no violence=0) in two models. Eleven sociodemographic variables were added stepwise for the first model: membership status, age, years of schooling of the respondent, no of children, occupation of the respondent, years of schooling of household head, household size, own land, occupation of the household head, health status of the respondent and women's contribution to household income. Most of these variables were found to be significant in bivariate analysis. Moreover, for predicting the effects of BRAC's development input on physical violence, membership type was included in model II instead of membership status. Here membership is categorised into BRAC-eligible non-members (=0) and BRAC members (=1) and, membership type into eligible non-members (=0), members with only savings (=1); members with savings + credit (=2); and, members with savings + credit + training (=3).

3. Results

3.1 Background Information of the study women

Table 1 shows the demographic and socioeconomic characteristics of study women according to BRAC membership status of the households. BRAC members are found to be significantly older compared to the eligible non-members ($p < .01$). They also have significantly more living children, own more land and come from households where the head has received more years of schooling ($p < .001$).

Table. 1 Socioeconomic and demographic characteristics of the study population, Matlab, 1995

	BRAC members (n=445)	BRAC-eligible non-members (n=1593)	All (N=2038)	t-test
Mean Age of respondents	35 (\pm 8.2)	33 (\pm 9.8)	33 (\pm 9.6)	P<.01
Mean years of schooling	1.14 (\pm 2.2)	1.15 (\pm 2.2)	1.15 (\pm 2.2)	NS
Mean no. of children	3.6 (\pm 2.2)	3.2 (\pm 2.3)	3.3 (\pm 2.3)	P<.001
Mean years of schooling of household head	2.16 (\pm 3.2)	1.6 (\pm 2.8)	1.7 (\pm 2.9)	P<.001
Mean own land	36.0 (\pm 81.8)	21.4 (\pm 39.6)	24.6 (\pm 52.2)	P<.001
Mean household size	5.5 (\pm 1.7)	5.3 (\pm 1.9)	5.4 (\pm 1.9)	NS

3.2 Prevalence of violence

In the study population, 6.3% reported having suffered from physical violence and 8.3% mental violence in the last four months (Table 2). The prevalence of physical violence is significantly greater among BRAC members than eligible non-members ($p<.05$). No significant differences were seen in the prevalence of mental abuse.

Table 2. Prevalence of different types of violence among the study women during past 4 months by BRAC Membership status, Matlab 1995 (%)

	BRAC Member (n)	BRAC-eligible non-Member (n)	All (n)	Remarks
Physical violence	8.8 (39)	5.6 (90)	6.3 (129)	P<.05
Mental violence*	7.9 (35)	8.5 (135)	8.3 (170)	ns
No violence	83.4 (371)	85.9 (1368)	85.3 (1739)	ns
N	445	1593	2038	

** money taken against will, prevented from going to natal home, prevented from working outside, jewelry taken against will*

To explore the demographic and socioeconomic correlates of physical and mental violence a bi-variate analysis is performed (Table 3). Women who are significantly more likely to suffer physical violence are <30 years of age ($p<.01$), without schooling ($p<.05$), possess only male children ($p<.05$), come from landless labour selling households ($p<.05$) and are perceived to contribute to household income ($p<.01$). Women under 30 years of age ($p<.001$), suffering ill health ($p<.05$) and those perceived to be economic dependents ($p<.001$) are significantly more likely to suffer mental violence.

Next, we examined whether the prevalence of physical violence among BRAC members varies according to the length of membership, or type of inputs received. When testing the association between duration of membership and occurrence of violence, it appears that physical violence initially increases in the first two years, then decreases in the third year although this trend is not significant. When testing the association between type of membership and occurrence of violence, it appears that women who have savings and credit are significantly more vulnerable to physical violence ($P<.001$); although, this goes down when women receive credit along with training (Table 4).

Table.3 Sociodemographic characteristics of study women by types of violence during past 4 months, Matlab 1995 (%)

	No. of respondents	Physical Violence	Mental Violence
<u>Age</u>			
<30	829	8.1	11.3
30+	1209	5.1	6.3
χ^2 significance		P<.01	P<.001
<u>Yrs. Of Schooling</u>			
No schooling	1535	7.2	8.1
1-5	389	4.1	9.3
6+	114	2.6	8.8
χ^2 Significance		P<.05	ns
<u>No. Children</u>			
No Child	117	3.4	8.5
All Boys	297	9.4	6.7
All Girls	287	7.7	9.4
Mixed	1277	5.7	8.5
χ^2 Significance		P<.05	ns
<u>Occupation</u>			
Housework	1973	6.4	8.5
Labour	36	2.8	2.8
Skilled Service	29	6.9	3.4
χ^2 Significance		ns	ns
<u>Health Status</u>			
Good	1221	5.9	7.3
Bad	817	7.0	9.9
χ^2 Significance		ns	P<.05
<u>Household Size</u>			
1-4	670	7.6	9.3
5+	1368	5.7	7.9
χ^2 Significance		ns	ns
<u>Own Land</u>			
No Land	185	11.9	8.1
1-49 dec	1601	5.9	8.7
50-149 dec	204	4.9	5.9
150+ dec	34	5.9	8.8
χ^2 Significance		P<.05	ns
<u>Yrs. of schooling of household head</u>			
No schooling	1401	6.9	8.0
1-5	408	5.4	8.3
6+	229	4.4	10.5
χ^2 Significance		ns	ns
<u>Occupation of household head</u>			
Farming	282	4.6	8.2
Wage Labour	822	8.6	8.2
Service	638	4.9	9.4
Housework/Unemployed	296	4.7	6.8
χ^2 Significance		P<.05	ns
<u>Contribution to household income</u>			
Yes	945	7.9	3.3
No	1093	4.9	12.7
χ^2 Significance		P<.01	P<.001

Table: 4 Occurrence of physical violence during last four months among BRAC members by length and type of membership

Length of Membership	Physical Violence	Mental Violence	Total (n)
< 1 year	10.3	10.3	78
1-2 years	11.2	10.3	107
2+ years	7.3	6.2	260
<i>χ² Significance</i>		NS	
Type of Membership			
Eligible non-member	5.6	8.5	1595
Passive member (Only savings)	5.4	3.6	56
Active member (Savings +credit)	11.2	8.6	268
Very active member (Savings+credit+training)	3.4	8.4	119
<i>χ² Significance</i>		P<.001	

In logistic regression, two model were tested. In model I, the predictors of physical violence were those identified significant in the bi-variate analysis, with the exception that in the final model the no. of children was not included. All the predictors which were significant in model I were also found to be significant in model II; however, their level of significance is a little lower in model II. In case of the effect of BRAC development inputs on prevalence of physical violence, model II found it to be more than two times greater in case of BRAC members with savings and credit compare to eligible non-members, and also other types of members.

Table 5: Logistic regression analysis of factors predicting occurrence of physical violence among study women, Matlab 1995

	Model I			Model II		
	Wald	Estimate	Odds Ratio	Wald	Estimate	Odds Ratio
<i>Membership Status</i>	5.06					
Eligible non-member		0.00	1.00			
BRAC member		0.47	1.60*			
<i>Age (years)</i>	10.92			10.34		
<30		0.00	1.00		0.00	1.00
30+		-0.62	0.54***		-0.61	0.54**
<i>Women's Years of Schooling</i>	6.52			6.03		
No Schooling		0.00	1.00		0.00	1.00
1-5 years		-0.55	0.57		-0.51	0.60
6+		-1.07	0.34		-1.09	0.33
<i>Own Land</i>	8.64			8.34		
No Land		0.00	1.00		0.00	1.00
1-49 decimal		-0.75	0.47**		-0.73	0.48**
50+ decimal		-0.73	0.48		-0.75	0.47
<i>Occupation of household head</i>	7.34			6.47		
Non- labour selling		0.00	1.00		0.00	1.00
Labour selling		0.51	1.67**		0.48	1.62*
<i>Contribution to household Income</i>	5.14			5.72		
Yes		0.00	1.00		0.00	1.00
No		-0.43	0.65*		-0.46	0.63*
<i>Membership Type</i>				13.93		
Eligible non-member					0.00	1.00
Only savings					-0.09	0.91
Saving + Credit					0.78	2.19**
Saving + credit + Training					-0.47	0.62
-2log likelihood		913.05			904.96	
Model improvement		46.83***			54.92***	

NB. *p<.05; **p<.01; ***p<.001

4. Discussion and Conclusion

In Bangladesh violence, especially violence against women within marriage, is not new. Patriarchy, systematic discrimination against women since birth, patrilocal marriage system in Bangladesh where bride moves to the in-law's household away from natal home and, unequal power relations make them vulnerable to such incidences. In this study, data on violence were collected

through structured interviews. There seems a bit under reporting which is plausible because without sensibly long-term good rapport-building with the respondents, women would not like to show up their subordinate position to an outsider as it is a question of their prestige.

Both bi-variate analysis and logistical regression show that young women under 30 yrs are more likely to be victims of physical violence which corroborates findings from another study in BRAC (14). When a young woman enters into marital household leaving the security of natal home, she is thrust into unknown social realm and is in vulnerable position. The expectations of in-laws, especially mother-in-law, and husband are still unknown and errors in failure to comply with results in violence. It is surprising to note that no relationship was found between schooling and violence in the multivariate analysis. However, in the bivariate analysis years of schooling of both women and their household head were found to be inversely associated with prevalence of violence.

The study findings reiterated the strong relationship between violence and poverty. Women from households owning some land are significantly less likely to suffer physical violence than those from landless households. Occupation of the household head tells a similar story. Women from non-labour-selling households are significantly less likely to suffer physical violence than those from labour-selling households. On the other hand, women who contribute to household income are significantly more likely to suffer physical violence. This finding further supports the view that violence is provoked by changes in power relations. The change in women's economic roles within the household is initially met with resistance /resentment and in extreme cases, with physical violence.

This study illuminates us about the dynamics of BRAC membership on the

incidence of violence within the household. BRAC members are 1.6 times more likely to suffer physical violence than non-members. Type of membership indicates that members receiving savings and credit inputs are 2+ times more likely to be victims of violence. For members who also receive training, rates are somewhat less. However, the women who receive training are a bit different from the average BRAC member. A study found that 83% of the trainees were above the age of 40 years and that they are more likely to be from VO management committee and leaders of small groups within the VO (19). Also, it probably may be that BRAC members report violence more due to the fact that they are more socially aware and comfortable in revealing private details of their marital life compared to non-members. The evidence of a trend of change in violence incidence with duration of membership, however, indicates that this may not be a serious problem.

The last interesting observation from this study concerns the evidence, albeit insignificant, that violence decreases over time. Proportion of women suffering violence is high during the first years of membership, and declines slightly among those who have been members for more than two years. Quite a few explanations may be put forward to address this observation. It may be that women are better able to negotiate conflict and avoid violent situations with greater confidence, knowledge and information gained through awareness raising interventions of RDP in the form of VO meetings, group interactions and peer support. Or it may be that the husbands become habituated to the economic role of women and initial resentment gives way to acceptance and even appreciation(?). Also, the greater visibility of women in public domain, and changing social norms about their status in society may make it less possible to get away with violence without incurring social scorn. The latter is supported by Hussain et al in a nationwide Impact Assessment Survey of BRAC-RDP where the authors found that after being involved with BRAC for 4 years, women has become independent and they can move freely; household violence

has now reduced and husbands do not dare to be too violent (20).

The probability of getting skill development training increases with duration of membership. Membership in a credit group gives women enough opportunity to learn many things, access to knowledge and information that also help women gain power and autonomy. Training through skill and awareness raising accelerates this process. Violence could also be preventable through educational strategies as findings from this and other studies show that education level of spouse is an important inhibitory factor for violence. But more attention should be given to the elimination of gender biases in the educational curriculum.

Violence by intimate male partner has long term consequences for the physical and psychological well-being of women (21). Each recurrence of violence compounds previous health problems and this can only be reversed by stopping further incidence of violence. Early identification of abuse and effective community-based interventions are required to prevent the occurrence of such incidences.

This study raised opportunities for in-depth investigation on the dynamics and management of credit entering into the household, role of skill training on incidence of violence and how these interact in the context of micro-credit.

Acknowledgments

This study was done under the auspices of the BRAC-ICDDR,B Joint Research Project, Matlab, Bangladesh. The project has been supported by the Aga Khan Foundation, Ford Foundation, and the USAID. The BRAC and ICDDR,B are supported by countries and agencies which share their concern for the health and development problems of developing countries.

The authors are also grateful to the staff of Matlab RDP area office and the people of the study villages including Village Organization members for their all out cooperation at various stages of the study. Finally the authors would like thank Samir Nath, Senior Staff Statistician, RED for his kind help in statistical analysis

References

1. Heise LL, Pitanguy J, Germain A. Violence Against Women: The Hidden Health Burden. World Bank, Washington DC: World Bank; 1994. World Bank Discussion Paper No.:255.
2. Bhuiyan R. Aspects of Violence Against Women. Dhaka, Bnagladesh: Institute of Democratic Rights; 1992.
3. Fischbasch RL, Herbert B. Domestic violence and mental health: correlates and conundrums within and across cultures. Soc Sci Med 1997;45(8):1161-76.
4. Heise L. Violence against women: the missing agenda. In: Koblinski M, Timyan J, Gay J, editors. Women's Health: A Global Perspective. Boulder, Colorado: Westview Press; 1993. p. 171-95.
5. Koss MP. The women's mental health research agenda: violence against women. American Psychologist 1990;45:374-80.
6. Carrilo R Battered dreams. Gender violence and development. POPULI, Nov 1992;19(5):7-9.
7. Kellerman AL, JA Mercy. Men, women and murder: gender-specific differences in rates of fatal violence and victimization. Journal of Trauma 1992;33:1-5.
8. Bachman R. Violence against women: A National Crime Victimization Survey Report. Bureau of Justice Statistics, US Department of Justice; 1994 Jan.

9. Gerwertz K. Bride burning conference set: seeks to address true dimensions of growing problem. Harvard University Gazette 1995;(September 5)
10. Kanhere SG. Violence against women is also a health problem. In: Blair PW, editor. Health needs of the world's poor women. Washington D.C: Equity Policy Center; 1981. p. 12-4.
11. World Bank. World Development Report 1993: Investing in health. World Bank, New York: Oxford University Press; 1993.
12. Paltiel FL. Women and mental health: a post-Nairobi perspective. World Health Statistics Quarterly 1987;40:233-66.
13. Jahan R. Hidden Danger: women and Family Violence in Bangladesh. Dhaka, Bangladesh: Women for Women; 1994.
14. Hadi AH. Household Violence against women in rural Bangladesh. Dhaka, Bangladesh:Research and Evaluation Division, BRAC; 1997. Watch Report No.27.
15. Goetz AM, Gupta RS. Who Takes Credit? Gender, Power and Control Over Loan Use In Rural Credit Programme in Bangladesh. World Development 1996; 24(1):45-63.
16. Schuler S, Hashemi SM, Riley AP, Akhter S. Credit programs, patriarchy and men's violence against women in rural Bangladesh. Soc Sci Med 1996;43(12):1729-42.
17. Bhuiya A, Chowdhury M. The impact of social and economic development

programme on health and well-being: a BRAC-ICDDR,B collaborative project in Matlab. Working Paper No.1. Dhaka: BRAC-ICDDR,B Joint Research Project, 1995.

18. Ahmed SM, Mohsin M, Bhuiya A, Chowdhury AMR, Rana AKMM. Baseline Survey Matlab, 1992: Final Report, 1994. Dhaka: BRAC-ICDDR,B Joint Research Project, 1994.
19. Sharmin Mahbub, Manzurul Mannan, Shariar R Khan, Masud Rana. Capacity development through training: the case of BRAC village organizations. In: Studies on the inputs of BRAC in Matlab: sanitary latrines, training, monthly meetings, legal awareness and credit. Working Paper No.15. Dhaka: BRAC-ICDDR,B Joint Research Project, 1996.
20. Hussain M et al. Poverty alleviation and Empowerment: An Impact Assessment Study of BRAC's Rural Development Program (IAS-II). Dhaka, Bangladesh: Research and Evaluation Division, BRAC; 1998.
21. Sutherland C, Bybee D, Sullivan C. The long-term effects of beating on women's health. *Women's health: Research on gender, behaviour and policy* 1998;4(1):41-70.