Marital Disruption: Determinants and Consequences on the Lives of Women in a Rural Area of Bangladesh

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ABSTRACT

This study, carried out during the second half of 1995, investigated the predisposing factors leading to marital disruption and its consequences on the lives of women in Matlab, a rural area of Bangladesh. Both qualitative and quantitative methods were used. Data were generated from detailed case studies and quantitative surveys of a small number of maritally-disrupted women. Additional data were used from the ongoing demographic surveillance system of ICDDR,B: Centre for Health and Population Research. The findings revealed that divorced and abandoned women and their children were extremely vulnerable, both socially and economically. Various factors that influence marital disruption were identified, the most important ones being: aspects determining the process of marriage, various family problems due to non-fulfillment of demand for dowry, mutual distrust, extramarital relationships, quality of sexual life, education of women, and other behavioural characteristics of individuals. Level of education of the wife showed an inverse relationship with the risk of divorce. Women who did not have livebirths from their first pregnancy had a higher risk of divorce. The effect of pregnancy outcome was dependent on the level of education of women. Illiterate women with unsuccessful pregnancy outcomes were at the highest risk of being divorced, with the lowest risk for women with some education and a livebirth. The findings clearly indicate the need for broad-based social development programmes for women, especially to enhance their education to reduce their vulnerability to marital instability and its consequences.

Key words: Marriage; Divorce; Pregnancy outcomes; Socioeconomic factors; Impact studies; Bangladesh

INTRODUCTION

Marriage is almost universal in Bangladesh. The process of marriage is still traditional, and the bride has very little participation even in choosing her partner. The patriarchal social system compels a woman to move socially and physically from her natal home to that of her husband, which also shifts her dependence to her husband (1-3).

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The most important social status a woman attains after marriage is that of a wife and a mother (4). She is groomed from her childhood to be a 'perfect' wife and daughter-in-law. With little access to education and occupational skills and bonded by social restrictions, she has few opportunities to be economically productive outside the four walls, except to play the role of a dutiful wife and to reproduce her husband's family line (2,5,6). For many, marriage is disrupted voluntarily and for others involuntarily (7). Under either set of circumstances, her social and economic security may suffer in the absence of any institutional support. In a society like Bangladesh, where women in general are constrained, it is likely that most of those who suffer marital disruption are in

a worse condition; their children also suffer from the consequences (8-12). Although knowledge about the factors associated with dissolution of marriage in developed countries is available in the literature (13,14), there is a dearth of knowledge about the determinants and consequences of dissolution of marriage in Bangladesh.

Recently, there has been a growing concern about the need for development interventions to improve the condition of women. It has also been gradually acknowledged that a mere one-shot benefit to a target group of women would, in fact, not solve their multifarious problems (15). A broader understanding of the predisposing factors that lead to such a vulnerable state and the process thereof is needed to design an effective intervention. With this in view, the present paper focuses on marital disruption due to divorce and abandonment, the process thereof, consequences, and predisposing factors, and discusses the potential role of an integrated women-development programme.

MATERIALS AND METHODS

Study site and population

The study area comprised 149 villages in Matlab and Daudkandi thana (sub-district) situated 40-50 km southeast of Dhaka, the capital city of Bangladesh. The study villages, with a population of over 200,000, have been covered by the Health and Demographic Surveillance System (HDSS), formerly known as Demographic Surveillance System (DSS), of ICDDR,B: Centre for Health and Population Research since 1966. The area is a low-lying deltaic plain intersected by the tidal river Gumti and its numerous tributaries. The major modes of transportation within the area are on foot, by boat and, in some cases, by small steamer or launch.

As in most other parts of rural Bangladesh, most people in Matlab are poor. Farming is their dominant occupation, except in a few villages where fishing is the main means of livelihood. Female employment is virtually nil with more than 95% engaged in household work. Nearly half of households are economically in marginal situations, owning less than 50 decimals of land and with household members selling manual labour for more than 100 days a year for survival. Fifty percent of males and 30% of females aged above six years can read and write (16).

One half of the study villages have been receiving intensive maternal and child health and family-planning (MCH-FP) services since 1977 from the ICDDR,B, and the other half receive government services only. In 1992, BRAC, a national non-governmental organization, introduced a comprehensive rural development programme in some villages with and without the MCH-FP programme of ICDDR,B. The BRAC programme targeted the poorest of the poor, especially the women. The women in the BRAC villages were organized into small groups of five, and a confederation of small groups in a village, with 20-40 female members, was formed and termed a village organization. The development inputs from BRAC included functional and social awareness education, human rights and legal awareness building, skill development, saving, and collateral-free loans among members. The social awareness programme continued to emphasize the social structure and root causes of poverty, gender relations, family laws, and women's rights issues. In weekly meetings of the members, 17 resolutions were reaffirmed. The resolutions, among others, included: avoidance of early marriage for girls, not to take or give dowry in marriage, and sending children—especially girls—to school. Details of these activities have been reported elsewhere (17-19). By 1996, nearly 5,000 BRAC members had been enrolled in the study area, and most members are now engaged in income-generating activities undertaken with loans from BRAC. In addition to the BRAC development programmes, there have also been activities from government departments, such as the Bangladesh Rural Development Board. These programmes mainly included skill-development training, credit, and food for work (20). Other than BRAC's programme, there had been no social development intervention in the study area with direct bearing on the rights of women.

The ICDDR,B interventions in the area had impacted positively on health, especially of children and increased the contraceptive-use rate in the area. During 1994-1995, the total fertility rates were around 3.0 in the ICDDR,B-served area and around 3.6 in the non-ICDDR,B area. The ratio of divorce to marriage was around 12% during 1994-1996 (21-23).

Data and procedures

Three sets of data were used for this paper. These were obtained from: detailed case studies of maritally-disrupted women, a quantitative survey among a small number of martially-disrupted women, and the ongoing HDSS of ICDDR,B.

The case studies, carried out among 18 maritally-disrupted women in five villages adjacent to the town of Matlab during the first quarter of 1995, documented the consequences of marital disruption on the lives of women and their children, the process of disruption of marriage, and the factors responsible. Detailed findings of these case studies have already been reported elsewhere (9). Based on these experiences, a questionnaire was developed to collect quantitative information on the process of divorce and its predisposing factors, and nature of vulnerability after divorce. For comparison, data were collected from maritally-disrupted and currently-married women, which included 51 divorced, 16 separated, 12 abandoned, and 126 married women aged less than 40 years at the time of the survey. For two maritally-disrupted women, approximately three married women were randomly chosen from the same village. More married cases than divorced were included to enhance the power of comparison as is commonly done in case-control studies (24). The sample of married and maritally-disrupted women thus obtained was homogenous in terms of year of marriage: 14% of married and 12% of maritally-disrupted women had been married during the last five years, and 15% of married and 13% of maritally-disrupted women had been married for between five and ten years. The survey was carried out in seven purposively-selected villages around Matlab town during the second and the third quarter of 1995. Three locally-recruited trained female interviewers collected data.

A list of divorced women in the study villages was obtained from the HDSS records, which are updated through fortnightly house-to-house visits. A list of abandoned and separated women was prepared in consultation with members of the field staff of ICDDR,B and BRAC residing in the villages. The list was further updated by consulting key informants from the villages. As the HDSS maintains records of formal divorces only, abandoned women could not be identified using the HDSS database.

The HDSS data were used for studying the socioeconomic and demographic correlates of divorce. All first marriages that took place among Muslims in the HDSS area during 1980-1987 and who did not migrate out within the first six months of marriage were included in this study. Eighty-five percent of the total inhabitants are Muslims, and the rest are Hindus. Divorce is very rare among Hindus in this society. The couples were linked in a mainframe computer to records of deaths,

out-migration, divorce, and birth to create a longitudinal event history of the couples with date of death and out-migration, date of divorce, and date and result of pregnancy termination. In addition, various sociodemographic information was obtained from other relevant files of the HDSS.

The HDSS data-collection procedures during the study period involved regular fortnightly visits to households to collect information on births, deaths, marriages and divorces, and migration, by a team of 110 female workers. The system involved strict supervision of fieldwork and has been known for generating quality demographic data in a developing-country situation. A detailed description of HDSS is available elsewhere (25-27).

Variables

The small-scale survey included information on socioeconomic characteristics of the families of brides, grooms, and partners at the time of marriage, process of marriage, geographical proximity of households of brides and grooms, biological and physical characteristics of partners, deviant behaviour and religiosity of grooms, quality of family and reproductive life after marriage, process of marital disruption, knowledge of, attitude towards, and participation in development programmes, and the consequences of marital disruption.

The socioeconomic characteristics included education of bride and groom measured by years of schooling completed. Women were asked about the comparative social status of the families of brides and grooms before marriage. Geographical proximity of the parents' houses was assessed by asking whether both families were from the same village, same union (the lower-most administrative unit), same thana, or from outside.

The biological and physical characteristics of spouses included skin complexion of the wife, physical structure, and comparative height of spouses. The husband's deviant behaviour included such habits as gambling and addiction. Exposure to cultural life by the husband was assessed by asking about the habit of watching theatre and drama. Religiosity was assessed by regularity in performing prayers.

The issues on the process of marriage included investigation of each other's family before marriage, initiator of marriage proposal, seeing each other before marriage, and consent to marriage by bride and groom. The indicators on the process of marriage also included topics,

such as the amount of dowry, registration of marriage, and amount of mohorana/kabin (contract money) for the marriage.

The indicators of the quality of family life included level of acceptance of respondent by father- and mother-in-law and husband, frequency of scolding by in-laws and husband, and frequency of physical abuse by husband. This also included information on place of stay during sickness of the respondent: had she been sent to her parents' house? The quality of sexual life was assessed by the partners' response to each other's sexual desire, opinions about sexual satisfaction, and experience of any physical discomfort during sexual intercourse. The process of divorce included data on conflict of the respondent with her in-laws and husband with reasons for such conflicts and how long after marriage such conflicts began.

The consequences of marital disruption were assessed by living arrangements after marital disruption, source of family support, family maintenance support from husband, and other problems faced by the respondents.

The study of correlates of divorce included outcome of the first pregnancy, education of woman, age of husband and wife, and age difference between spouses at the time of marriage. Pregnancy outcome was categorized into: (a) livebirths and (b) miscarriage/abortion and stillbirth. Education of women was measured by years of schooling completed in secular schools. Years of schooling were categorized into three groups: no schooling, 1-5 year(s), and 6 or more years. Age of wife at the time of marriage was divided into four categories: less than 16 years, 16-17 years, 18-19 years, and 20 years or more. Age of husband at the time of marriage was similarly categorized into: less than 20 years, 20-24 years, 25-29 years, and 30 years or more. Age difference at the time of marriage was categorized into: wife younger than husband by 4 years, wife younger by 5-9 years, and wife younger by 10 or more years. A small number of husbands were reported to be slightly younger than their wives; they have been included in the first category of age difference, as couples may not have even been aware of it resulting in no attitudinal changes. For multivariate analysis, the categorized independent variables were coded, following the deviation/effect coding scheme (28).

Methods of analysis

Data obtained from in-depth interviews were summarized to highlight the process of divorce, nature of problems faced by women after divorce, and coping strategies adopted in facing the disaster.

A stepwise proportional hazard analysis was carried out to examine the relationship between the risk of divorce and the independent variables. An examination of the impact of the education of women in modifying the effect of demographic factors was made by including two-way interaction terms in the model. For ease of interpretation, a new variable created by combining two variables having statistically significant interaction was included in the model. Detailed illustration on the use of proportional hazard analysis in studying dissolution of marriage can be found elsewhere (14).

RESULTS

Process of marriage

It was revealed from the case studies that the marriages of maritally-disrupted women were arranged hurriedly, bypassing the usual practice of getting to know the antecedents of the groom and his family before the marriage. The demand for dowry by the groom or his family had been the dominating factor in deciding a marriage. Guardians asked for less information about the groom if less or no dowry was involved. In most cases, the bride was not or barely consulted in the process of making decisions about the marriage.

The survey data support the findings as presented in Table 1. Collection of information by both the groom's and bride's side about each other was more common among the currently-married cases than among the divorced and abandoned women (71% vs 46%). A similar pattern was also observed in the case of seeing the bride and groom by the guardians of partners before deciding about the marriage, a usual practice in the process of marriage in Bangladesh (Table 1). The proportion of marriages in which the guardians of both the parties had seen the marriage partners was larger (81.7%) among the currently-married cases than among the divorced and abandoned cases (63.3%).

With regard to the consent of the bride and groom to the marriage, the proportion of marriages in which there was no consent of the bride was twice as high among the abandoned and divorced cases compared to that among the currently-married cases. This implied that marriages in which the bride had consented were twice as likely not to end in divorce or abandonment than those which occurred without the consent of the bride.

Marriages in which the groom was informed by his guardian about the marriage without specifically asking his approval had a lower chance of experiencing divorce or abandonment. However, marriages that were decided by grooms alone were twice as likely to end in divorce or abandonment (Table 1).

The registration of marriage with the government marriage registrar did not show any relationship with the outcome of marriages. The proportion of currently-mar-

Education of father of bride and groom and that of bride and groom did not show any statistically significant relationship with marital disruption. However, the proportion of women without any education was always higher among the maritally-disrupted women.

Family problems

The case studies also revealed some patterns of the contexts in which the disruption of marriages took place. The contexts were: second marriage by husband, failure

Table 1. Distribution of currently-married and maritally-disrupted cases by indicators relating to process of marriage

Indicator	Married cases (n=126) (%)	Disrupted cases (n=79) (%)	Statistical significance (married vs disrupted)
Antecedents			
Collected by both sides	70.6	45.6	p=0.000
Collected by one side	29.4	54.4	
Seeing of partners			
Guardians of both sides had seen	81.7	63.3	p=0.012
Guardians of one side had seen	10.3	19.0	
None had seen	8.0	17.7	
Consent of bride in marriage			
Yes	78.4	62.4	p=0.020
No	12.0	25.3	
No reply	9.6	12.7	
Consent of groom in marriage			
Asked/informed	60.4	35.5	p=0.000
Groom himself decided	23.8	50.6	
Not known	15.8	13.9	
Registration of marriage			
Yes	70.9	67.1	p=0.700
No	29.1	32.9	
Cash given to groom			
Yes	51.6	41.8	p=0.22
No	48.4	68.2	
Materials given to groom			
Yes	50.8	31.6	p=0.010
No	49.2	68.4	

ried and abandoned or divorced cases was similar in the two groups. The relationship between cash given to the groom for the marriage and the chance of divorce or abandonment was not statistically significant. However, gift in kind was significantly related. The proportion of marriages where materials were given to the groom was higher among the currently-married cases than among the divorced and abandoned cases. The similarity between the economic condition of the families of brides and grooms did not show any statistically significant relationship with marital stability (Table 2).

to produce children, non-fulfillment of claim for dowries, and physical abuse by husband and in-laws, creating an environment in which the wife's side requested a divorce. There were incidences of sexual advances to the wife by family members other than her husband, and these eventually led to divorce. In some cases, the husband created an unfavourable environment, compelling his wife or her guardian to seek a divorce. In most cases, husbands directly initiated divorce. Abandonment was a matter of male's whim or power without any accountability to anybody.

The survey also identified several important factors in relation to disruption of marriage. The important factors included distrust that husband had about wife, extra-marital relationship of husband, claim for dowry and other problems between the families of wife and husband. It was observed that the problems that were exclusively between husband and wife were not always responsible for the disruption of marriage. In most cases, external factors played a role. The proportion of marriages with distrust that husband had about wife with influence from other family members was eight times greater among the disrupted cases than among the currently-married ones. A similar relationship between extramarital affairs of the husband and disruption of marriage was also observed. The claim for dowry by grooms or their families also played a statistically significant role in the disruption of marriage. Disputes between the families of the groom and bride due to factors other than dowry also played a significant role in marital stability. The results are presented in Table 3.

Table 2. Distribution of currently-married and maritally-disrupted cases by socioeconomic characteristics

Socioeconomic characteristics	Married cases (n=126) (%)	Disrupted cases (n=79) (%)	Statistical significance (married vs disrupted)
Comparative social and economic status of parents' family			
Groom's natal home was better	50.0	41.3	p=0.500
Bride's natal home was better	31.7	36.0	
Both were equal	18.3	22.7	
Education of groom's father			
None	60.6	74.1	p=0.050
Some	39.4	25.9	
Education of bride's father			
None	48.0	55.1	p=0.330
Some	52.0	44.9	
Education of bride			
None	60.3	68.4	p=0.310
Some	39.7	31.6	
Education of groom			
None	42.1	44.9	p=0.860
Some	57.9	55.1	

Table 3. Distribution of currently-married and maritally-disrupted cases by factors relating to family problems

Factor	Married cases (n=126) (%)	Disrupted cases (n=79) (%)	Statistical significance (married vs disrupted)
Problem with husband			
Yes	60.3	68.4	p=0.31
No	39.7	31.6	
Distrust of husband on wife			
Yes	2.4	17.7	p=0.000
No	97.6	82.3	
Extramarital relationship of husband			
Yes	5.6	43.0	p=0.000
No	94.4	57.0	
Problem with dowry			
Yes	19.8	35.4	p=0.02
No	80.2	64.6	
Problems between families of bride and groom			
Yes	10.3	43.2	p=0.000
No	89.7	56.8	

Biological and behavioural factors

Among the biological factors, neither the complexion of the wife nor her height relative to that of her husband was statistically significantly related to breakdown of marriage. However, the religious practices of the respondents or their husbands and gambling and addiction of husbands to substances showed a statistically significant relationship with disruption of marriage. Gambling and addiction of husbands to substances increased the chance of breakdown of marriage, whereas religiosity reduced the

chance of breakdown of marriage. The above results, based on the survey, are presented in Table 4.

Quality of sexual life

Table 5 presents the distribution of currently-married and martially-disrupted women by various indicators of quality of sexual life. The table shows that 88% of the currently-married women responded positively most of the time to the desire of their husbands for sexual intercourse. This proportion was 74% among the maritally-disrupted women. On the other hand, 67% of the currently-

Table 4. Distribution of currently-married and maritally-disrupted cases by biological and behavioural factors of bride and groom

Factor	Married cases (n=126) (%)	Disrupted cases (n=79) (%)	Statistical significance (married vs disrupted)
Complexion of bride			
Fair	41.3	36.7	p=0.61
Not fair	58.7	63.3	
Comparative height of bride and groom			
Either similar or wife taller	24.8	16.5	p=0.23
Wife shorter	75.2	83.5	
Groom's habit of gambling			
Yes	8.8	29.1	p=0.000
No	91.2	70.9	
Substance (marijuana, locally-made wine) abuse			
Yes	11.9	29.9	p=0.000
No	88.1	70.1	
Religious practices of bride			
Regular	50.0	29.1	p=0.005
Not regular	50.0	70.9	
Religious practices of groom			
Regular	31.0	12.7	p=0.005
Not regular	69.0	87.3	

Table 5. Distribution of currently-married and maritally-disrupted women by quality of sexual life

Indicator	Married cases (n=126) (%)	Disrupted cases (n=79) (%)	Statistical significance (married vs disrupted)
Response of wife to sexual desire of husband			
Positive most of the time	88.0	74.0	p=0.019
Not positive most of the time	12.0	26.0	
No. of respondents*	125	73	
Response of husband to sexual desire of wife			
Positive most of the time	57.5	50.0	p=0.433
Not positive most of the time	42.5	50.0	
No. of respondents*	40	14	
Sexual satisfaction of wife with husband			
Most of the time satisfied	89.3	85.5	p=0.601
Most of the time not satisfied	10.7	14.5	
No. of respondents	126	62	
*Among those who expressed sexual desire			

married women and 77% of the currently-divorced and abandoned women reportedly never expressed their sexual desire to their husbands. In the case of those who did, 58% of the husbands of currently-married women and 50% of the husbands of martially-disrupted women responded positively most of the time. Satisfaction of wives in their sexual life with their husbands did not show any significant statistical relationship with disruption of marriage.

The case studies revealed that, after disruption of marriage, most women returned to their natal homes and became dependent on their parents. Of them, some lived with their parents, and others lived separately with the help of their parents.

The most common problem they faced after disruption of marriage was their financial inability to support themselves and their children as they did not have any regular source of income. Some also felt constrained as single women to take any initiatives for their betterment under the prevailing social conditions. As single women, they lacked a male guardian, which turned out to be an important constraint. Maritally-disrupted women with grown-up daughters felt insecure as they faced undue pressure from some members of society to arrange an early marriage for their daughters and to restrict their movement in the village. Even if they wanted to arrange a marriage for their daughters, it was not so easy as it required dowry.

The respondents in the case studies did not see much prospect of their remarriage due to the general reluctance of men to marry a divorced or abandoned woman. Moreover, the demand for dowry was much higher for such women. The prospect of remarriage is more bleak among the abandoned because it cannot take place without a legal divorce.

Be it a divorce or an abandonment, the due maintenance support from the husband was universally absent. The women were almost always deprived of their due right in deciding about their marriage. Their voice was also unheard about the oppression they had gone through within their marriage. Claims for support by women after their broken marriage was an exception rather than the rule. There was no effective social and institutional support to help the women get their due share from a broken marriage. Some divorces were processed through shalish (social court) but the question of paying back mohorana/kabin (contract money) never arose. There

were shalishes when a husband wanted to remarry but a mere statement from him that he was ready to provide for all his wives gave him the required social sanction. Thus, remarriage was socially allowed, although it caused divorce.

Risk of divorce

Life-table analysis of marriage and divorce revealed that 87% of marriages survived to the end of the ninth year. The change in the cumulative survival curve was somewhat steeper during the first four years of marriage than it was afterward. The hazard rates of marriage dissolution also showed a similar pattern with an exception after eight years when the hazard rate was somewhat higher than that in the preceding two years.

Correlates of divorce

The results of hazard analysis of correlates of risk of divorce with main and interaction effects are presented in Table 6. Among the variables included in hazard analysis, results of the first pregnancy, education of women, age at marriage of women, and age difference between the spouses had a statistically significant relationship with risk of divorce (Table 6). Age of husband at the time of marriage did not show any statistically significant relationship with risk of divorce.

Risk of divorce was influenced by the first pregnancy outcome. It was revealed that women whose first pregnancy resulted in an abortion or a miscarriage or a stillbirth were subsequently twice as likely to experience a divorce compared to those who had a livebirth.

Education of women had a negative relationship with risk of divorce. Women with no education experienced the highest risk of divorce, and those with more than five years of schooling had the lowest risk. In a relative sense, odds of divorce were 2.6 times more among women without any schooling than those who had six or more years of schooling.

Age differences between the spouses was curvilinearly related with risk of divorce. The lowest risk of divorce was experienced by women younger than their husbands by 5-9 years, followed by women younger by less than 5 years. The highest risk was experienced by women 10 or more years younger than their husbands. In a relative sense, odds of divorce were 15% and 49% higher among women who were younger than their husbands by 4 and 10 or more years respectively than those who were 5-9 years younger.

In relation to age at marriage of women, those who married before 16 years of age had the highest risk of divorce. The lowest risk was observed among women who married at the age of 16-17 years. Age at marriage of the husband did not show any statistically significant relationship with risk of divorce.

The above relationships between risk of divorce and age at marriage and age difference between the spouses were found not to be modified by the level of education of the women. However, risk of divorce associated with unsuccessful pregnancy outcome was dependent on level of education of wives or vice-versa. The highest risk was observed among women without any schooling and who had had an unsuccessful pregnancy outcome. This group was followed by women with no schooling and who had had a livebirth, women with some schooling with a miscarriage/abortion and stillbirth, and women with some schooling and a livebirth. The odds of divorce among women with no education and a miscarriage/abortion/stillbirth were 4.2 times more than those who had had some schooling and a livebirth (Table 6).

The figure presents predicted risk of divorce based on the logistic regression model (Table 6) by education of women and outcome of the first pregnancy. The figure clearly shows that marriage of literate women with a livebirth during the first pregnancy has the highest survival probability. Marriage of illiterate women with a non-livebirth in their first pregnancy has the lowest survival prospect, meaning that they have the highest probability of divorce.

DISCUSSION

The results of the study clearly indicate that divorced and abandoned women and their children are extremely vulnerable, both socially and economically, in rural

Table 6. Results of hazard analysis of correlates of divorce

| Independent variable	No. of women	Model I		Model II	
		β_S	Odds ratio	β_S	Odds ratio
Result of first pregnancy		χ^2=58.05***		-	-
Livebirth	7,376	-.34	RC		
Miscarriage/abortion and stillbirth	975	.34	1.97		
Education of women (years)		χ^2=61.71***		-	-
0	6,066	0.54	2.59		
1-5	1,605	-0.13	1.32		
6+	680	-0.41	RC		
Age difference at marriage (years)		χ^2=21.03***		χ^2=20.77***	
Wife younger than husband by 4 years	2,425	-0.04	1.15	-0.04	1.15
Wife younger than husband by 5-9 years	3,966	-0.18	RC	-0.18	RC
Wife younger than husband by 10 years or more	1,960	0.22	1.49	0.22	1.49
Age of wife at the time of marriage (years)		χ^2=8.24*		χ^2=8.53*	
<16	1,169	0.18	1.34	0.18	1.34
16-17	2,922	-0.11	RC	-0.11	RC
18-19	2,636	-0.01	1.11	-0.01	1.11
20+	1,624	-0.06	1.05	-0.06	1.05
Education of women and result of first pregnancy		-		χ^2=113.96***	
No education and miscarriage/abortion/stillbirth				0.61	4.18
No education and livebirth				0.19	2.75
Some education and miscarriage/abortion/stillbirth				0.02	2.32
Some education and livebirth				-0.82	RC
Model χ^2, 7 df		155.41***		χ^2=113.96***	
*p<0.05; **p<0.01; ***p<0.001; RC=Reference category					

Bangladesh. The factors associated with divorce varied from the process of marriage to the quality of sexual life and other individual characteristics. After disruption of marriage, in most cases, they had to return to their natal home and become dependent on members of their natal family. The due share of women from broken marriage, such as contract money and maintenance support for themselves and their children, could hardly be realized

it is understandable that the development of a deeper mutual understanding may take a long time, if it gets a chance at all. So, it is quite expected that the divorce rate is the highest during the first few years of marriage.

Among the most proximate determinants of disruption of marriage, some were related to individual characteristics of the husband and wife and some to the

Fig. Survival of marriage by education of woman and pregnancy outcome
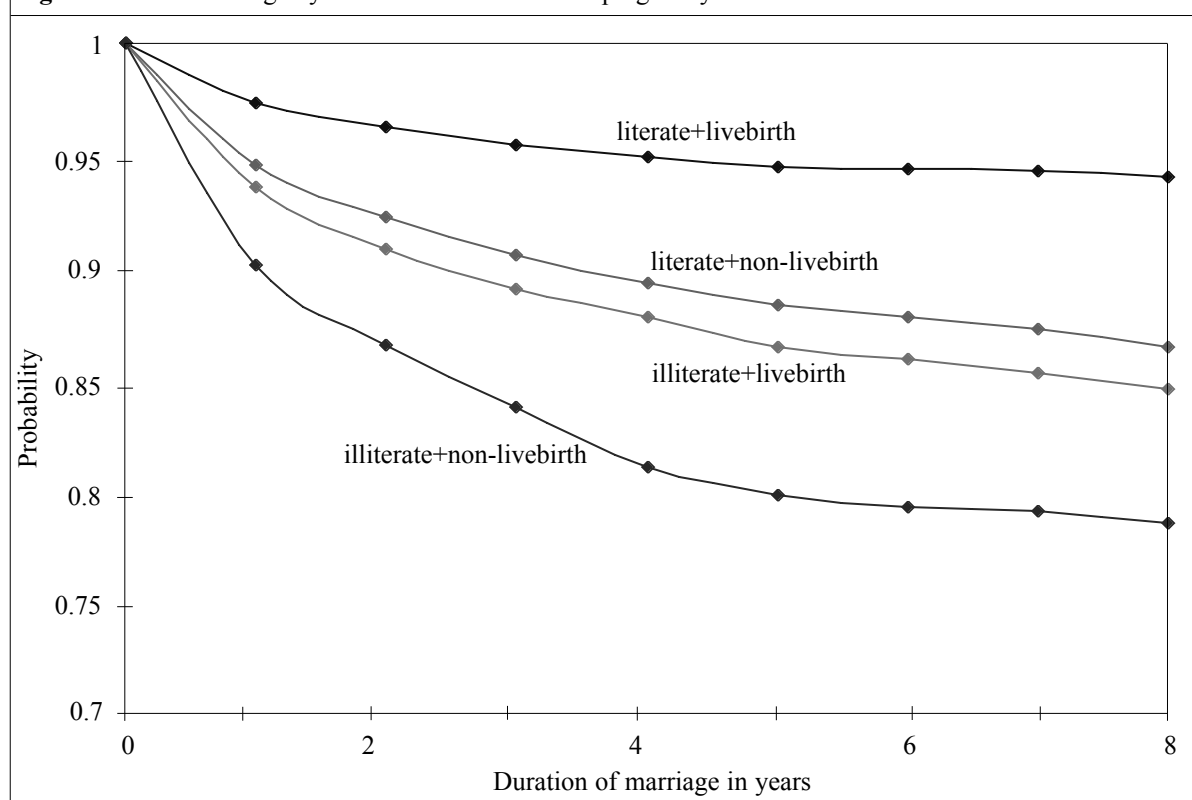
in the absence of any effective institutional support. Both women and their children are looked down upon by members of the community. Quite often women were divorced or abandoned for reasons beyond their control.

Theoretically speaking, the stability of a marital relationship should depend on the quality of the relationship between the spouses, which may be determined by their compatibility and level of understanding. As guardians arrange most marriages in rural Bangladesh, development of a relationship and understanding between the spouses is a post-marriage matter. In a living environment where the wife joins the husband in his family with other in-laws, husband and wife get hardly any time together without interference from other family members. Thus,

households of husband and wife. Some, on the other, are the outcome of the overall position of women in society. Factors, such as the habit of gambling and substance abuse by the husband, may symbolize inadequate attention to family life and may also cause abuse to other family members, especially to wives. It is not unlikely that the in-laws in a joint family will blame the wife for not being able to prevent her husband from gambling. Both gambling and addiction may also lead to pressure on the wife to bring money from her natal home to maintain the bad habits of her husband. Such demands can be continuous, are bound to remain unfulfilled, and can create a strained relationship between husband and wife and their families. This can eventually lead to divorce or abandonment. A husband's extramarital

affair is also something that results in negligence of the wife and affects their relationship. This may also result in a second marriage, putting the first marriage in jeopardy of ending in divorce.

Distrust of husband on his wife, which was found to affect the stability of marriage, may be of a varied nature. This may include distrust with household resources and also fidelity. Quite often this is instigated by other family members, over which the wife has hardly any control. The above factors, especially fidelity, may be less common among men and women who adhere more to religious practices than those who do not. Thus, there is a lower proportion of men and women in the maritally-disrupted group who comply with religious practices.

Marital stability can also be a function of the ability of the wife to fulfill the expectations of her husband or other household members. Production of children can be one such expectation. Thus, the wife may be held solely responsible for not being able to produce a live-birth, and this may result in divorce. In fact, the relationship of poor pregnancy outcome with divorce may also be circular. The poor quality of family life may also induce poor pregnancy outcome, which can, in turn, cause divorce. In the above context, a review of the process of marriage, family life, and divorce in the study area can be of help. Marriage in rural Bangladesh is almost always arranged by parents and/or guardians. The groom's party always has the upper hand in the negotiation of dowry and the bride price (kabin/mohorana). The bride comes to a new environment and has to struggle to adjust to it. The other members in the household tend to shift the burden of work on to her and wait to evaluate her performance and to make judgements as to her suitability as an in-law. Quite often the workload, accompanied by a lack of support and authority, becomes physically and emotionally unbearable, resulting in her failure to fulfill the expectations of her husband and/or in-laws. At this point, a conflict starts and, for some, it is the beginning of the process of divorce. It is most likely that the crisis continues and becomes intense, involving extreme psychological pressure and physical violence towards her as time progresses (29). In the meantime, if she becomes pregnant, it can interfere with her physical capacity to perform household work, resulting in more assaults and eventually ending her pregnancy in a miscarriage, abortion, or stillbirth. At times, this may also be termed her gross failure to

produce a child and may accelerate the process of divorce. Thus, poor pregnancy outcome and the quality of family life can work circularly and synergistically to cause a divorce.

Whatever the reason for disruption of marriage, it is true that, in most cases, the consequences are undesirable. Although this paper throws some light on the situation, the concern remains how one can reduce the chance of disruption of marriage and minimize its consequences. A stable marriage in a country like Bangladesh is an outcome of fulfillment of expectations and compatibility between the partners and their families. The wife is indeed in a most difficult position, and she is the one to make everybody happy. Thus, her ability to manoeuvre the situation is of prime importance. A natural question is: what can equip her to avoid divorce, or in case it happens, how can she cope afterwards?

In this scenario, the physical and psychological maturity of the wife can play an important role. Physical maturity can help her cope with the biological demand of her husband, enable her to have a successful pregnancy, and cope with the heavy load of household work. It is likely that the older the wife at the time of marriage, the more likely she is to be physically ready to shoulder the responsibility to fulfill expectations. Thus, the higher the age at marriage, the lower the risk of divorce.

Chronological age in most cases also leads to greater psychological maturity of the wife. However, exposure to education can contribute to increasing her capacity to manoeuvre the marriage situation in her favour. Education also helps a wife to hold a better status within the family. Educated women are also likely to be better nourished and biologically superior to uneducated ones (30). Thus, it is expected that the chances of divorce among educated women are lower than among uneducated ones. It is also likely that education can help a woman fight for her due claim from marriage after divorce and, in some cases, can also help her find an occupation for making a living.

It should be mentioned that the case-study findings used in this paper were based on reporting from women only; as a result, the men's perspectives on the causes of divorce and other relevant issues around divorce are missing in this paper. Childlessness of couples and sex composition of living children are associated with marital stability in India (31); these may also be important

in the context of Bangladesh. However, these were not examined in this study. A future study on marital instability should look into these factors.

In conclusion, the fact that women are now participating in the development programmes available in the study area (especially of BRAC) is likely to bring about a positive impact in reducing the vulnerability of economically-disadvantaged women due to marital disruption. Development programmes such as BRAC's can help women on at least two accounts in the context of marital disruption. In general, it can raise the status of women in society and ensure their role in marriage decisions. Income generated through their participation in the development programmes can make them an asset to the family rather than a burden. In any eventuality, the income-generating programme can also ensure a reasonable income for her maintenance. Legal education of BRAC can also equip them to claim their due share from a broken marriage. It is unclear how far the resolutions against dowry will reduce its prevalence. Even BRAC-member women, while informally discussing the use of their savings from BRAC-assisted projects, mentioned that one of the possible uses would be dowry for their son-in-law. Development interventions like that of BRAC have explicit goals to empower women and to reduce their vulnerability; nevertheless, it would be of interest to examine the impact of socio-economic and development programmes in reducing the vulnerability of women to divorce and its aftermath.

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