

WAS THERE A WAY OUT?: NEXUS AMONG DOMESTIC VIOLENCE, STRESSORS, AND RESOURCES DURING COVID-19 AMONG THE URBAN MIDDLE-CLASS FAMILIES IN BANGLADESH

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Abstract

This article examines how different stressors created and aggravated by COVID-19 put urban middle-class families in a situation that leads to domestic violence, particularly in the unavailability of resources to deal with the stressors. A mixed-method approach with an online questionnaire survey, in-depth interviews, and key informant interviews has been applied for a detailed understanding of the experiences of pandemic-induced stressors and the risk of domestic violence. Based on the Exosystem Factor Theory, the findings resonate that the pandemic created several stressors in urban middle-class families, including fear and anxiety, financial insecurity, gender role stress, disturbed interpersonal relationships, and disrupted support systems. This study further demonstrates that these stressors lead to domestic violence, where external and internal resources, such as alternative financial support, personal traits, women's agency, rehabilitation support, and government and community support, do not appear to mediate the stressors.

Keywords: COVID-19, Urban Middle-Class, Lockdown, Domestic Violence, Stressors, Resources

Introduction

Amongst many worst impacts of COVID-19, the increased rate of domestic violence is one. The regional or global nature of the pandemic and the associated fear and

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uncertainties provide a supportive environment that may exacerbate or spark diverse forms of violence (Yasmin, 2016). Moreover, public health measures such as lockdowns, quarantine, travel bans, school closures, and channelling resources towards emergency service provision exposed women and girls to various kinds of unequal conditions and vulnerabilities (O'Donnell *et al.*, 2020; Peterman *et al.*, 2020). The constant homestay by the male partner, along with women's increased burden of household labour and care of children and sick people - that are needed for the sustenance of families, communities and health systems (John *et al.*, 2020) not only put women under extreme work pressure but also increased vulnerability to violence and insecurity. Recent studies in Bangladesh and in the global south have already elicited a breadth of evidence on domestic violence gearing up during this pandemic (Blofield *et al.*, 2021, John *et al.*, 2020; Sifat, 2020; UN Women, 2020). Bangladesh has experienced a nearly 70 percent increase in reported incidents of violence against women and girls in March and April 2020 compared to the same months of the previous year (Human Rights Watch [HRW], 2020). More than 30% of the violence survivors have been exposed to multiple forms of violence, including physical harm, mental torture, economic deprivation, or sexual coercion, for the first time in their life during this pandemic ("Domestic violence: 30% became victims", 2020). Ain o Shalish Kendra [ASK] (2020) reports that 554 women have been subjected to domestic violence of different forms. An almost similar scenario is found in some global south countries, including Nepal, Pakistan, and South Africa (Bhandari *et al.*, 2022; Jan, 2021; Nduna *et al.*, 2021).

Urban middle-class families are one of the worst victims of the impacts of COVID-19 in terms of financial crisis, reverse migration (urban-rural), and job and business loss. The middle-class, which the Asian Development Bank (ADB) defines as those families with a monthly income ranging between \$2 to \$20 per day (Chun, 2010), also possesses some social features such as quality education and aspiration for a higher standard of life (Mujeri, 2021). As per the assumption of ADB, Bangladesh has 37 million people with income that fall into the middle-class category. Apart from income-based indicators, Dhaka's urban middle class is also characterised by limited income, rented apartments (Jahan & Kalam, 2012) and small savings. A large portion of the urban middle-class population in Bangladesh is first-generation educated and working in various local and international private sectors (Islam, 2017), into which COVID-19 hit the worst. While usually, in other natural disasters in Bangladesh, the economically vulnerable and disadvantaged rural people suffer the most, COVID-19 wreaked havoc on the economy and livelihood of the people across all classes. Bangladesh Bank (2021) reports that

the working hours for service sectors decreased by 21.6 percent, respectively, as an impact of COVID-19 and resulted in a 17.6 percent income decline in service sectors in 2020. Most of the incumbents that serve this sector in Bangladesh are from the urban middle-class. There are many social safety net programs designed for the poor and vulnerable people in Bangladesh, as there should be. However, there was no ready safety net for the middle-class or ‘non-poor’, which lost a lot in the pandemic.

Hence it was no less complicated for them than the poorer class to fight the shock induced by COVID-19. Instead, the pandemic has caused many worse impacts on them, including domestic violence against women. However, while there was some sporadic information in the news and media or reports about violence, no particular in-depth study highlighting people’s voices has yet been done. Only a few studies (Ain O Salish Kendra [ASK], 2020; Manusher Jonno Foundation [MJF], 2020; Sifat 2020) attempted to understand the impact of COVID-19 on gender-based violence in Bangladesh. These studies mainly focused on the generic scenario of increased violence rates without charting any in-depth analysis. Moreover, as in any crisis, the poorer section of society is mostly deemed to be affected. The untold suffering of middle-class families and their coping strategies are hardly studied.

Given this backdrop, in this paper, we examined gender dimensions of home quarantine during the COVID-19 pandemic with a particular focus on domestic violence in urban middle-class families. The paper’s main objective is to understand why and how this pandemic tends to increase domestic violence in Bangladesh. It specifically focuses on the unfolding experiences of violence of urban middle-class women within households during COVID-19, the stressors that instigate domestic violence, and the resources that help women deal with the stressors and reduce the risk of violence. By analysing primary data, we have exhibited in this article how COVID-19 is a predictor of domestic violence through different factors, which appear as stressors.

Theoretical Framework

This study is based on the “Exosystem Factor Theory,” first applied by Belsky in 1980 in his “ecological integration” to understand the maltreatment of children. Based on his study, Heise (1998) placed this ecological approach in explaining violence against women, arguing that human development and behaviour should be analysed within a “nested set of environmental contexts.” Borrowing Belsky’s idea, Heise presented the factors that relate to violence against women at different

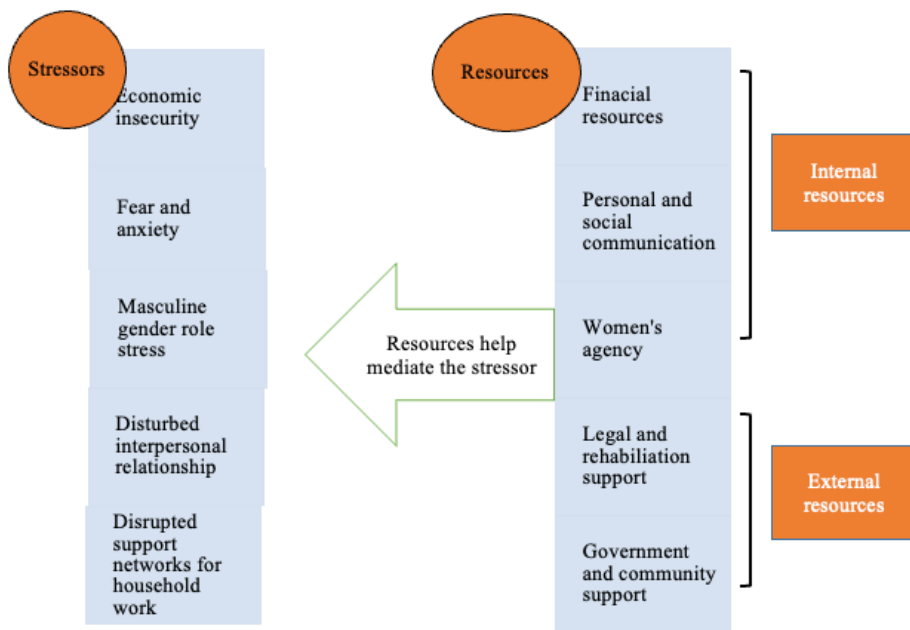
levels of the social ecology in four “concentric circles.” These levels are personal history, microsystem, exosystem, and macrosystem. The findings of this study have been analysed based on the ‘exosystem’, which encompasses the formal and informal institution and social structure that embeds the microsystem—the world of work, neighbourhood, and social network (Heise, 1998). The influence of exosystem can be seen as “byproducts of changes” that happens in more extensive settings in which the affected persons have no much active participation; rather, the person is just the recipient of the consequences (Heise, 1998).

In his study, Heise (1998) identified unemployment, isolation of women and families, and unique peer association as some of the critical exosystem factors that cause violence against women. Such factors can appear as stressors in life. If perceived as harmful, stressors can bring adverse impacts, including domestic violence. The impacts can worsen when the available individual and collective capacities are inadequate to deal with the stressors. (Hyde-Nolan & Juliao, 2012). In this light, this study has identified economic insecurity, fear and anxiety, masculine gender role stress and disturbed interpersonal relationship, and disrupted support networks for household work as the stressors that can ignite the likelihood or actual incidents of domestic violence (Figure1)

Exosystem theory also emphasises the importance of resources in people’s lives (Malley-Morrison & Hines, 2004). Resources help to mediate the stressors created by the crisis. Hobfoll (1989), in his “Conservation of Resources Theory”, identified four types of resources, including object resources, conditions, personal characteristics, and energies. Object resources are resources of physical nature, such as a home, whose value is measured based on the “expense” and “rarity” of the object. Conditions, such as marriage and seniority, are people’s situations that are considered resources based on the extent to which such condition helps mediate stress. Personal characteristics, traits and skills, which appear as stress resistance, are considered essential resources. The resource of personal characteristics can effectively mediate stress where available social and family supports are efficient. The fourth resource, energy, includes time, money, and knowledge. In a broad sense, these four types of resources can be of two categories; material and immaterial. While the resources, which are more personal and social, *e.g.*, personal traits, knowledge, conditions can be typified as immaterial, resources *e.g.*, home, work and money, can be identified as material resources. Resources can also be categorized as external and internal, depending on the source. People must have the scope to gain and conserve the resources to respond to and cope with stress (Ojo *et al.*, 2021). Figure 1 depicts the stressors caused and aggravated by

COVID-19 and the available resources to mitigate them.

Figure 1: Stressors caused by COVID-19 and resources to mediate stressors



Source: Drawn by the authors

In this study, we have explained how, in the absence of inadequate material and immaterial resources, COVID-19 leads to spurring violence through such stressors.

Methodology

We applied a mixed-method research approach using an online questionnaire survey and qualitative interviews for this study. We followed the web-based method of data collection, which recently gained popularity and has been widely used in social science research (Raju & Harinarayana, 2016). Moreover, the “stay home” policy to curb the contagious virus made people, especially the middle-class, spend more time online to stay connected. Hence, online data collection was the most justified option. Data had been collected between May and July 2020.

Questionnaire Survey and Interview

For the questionnaire survey, an online Google form was used. The questionnaire was developed in Bangla, focusing on the household division of labour, the impact

of COVID-19 and the incidence or risk of domestic violence. The questionnaire pilot-tested with 10 persons to check the reliability of the questions and the technical issues of filling it out online. We incorporated a few changes to the initial draft based on a review of their responses and reactions. Social media and email groups known to the authors were used to share the questionnaire. This resulted in 470 responses in Google form in two weeks.

Twelve in-depth interviews (IDIs) with women and four key informant interviews (KIIs) were taken online using zoom to explore the in-depth experiences of respondents on workload, stress, insecurity, and risk of domestic violence. IDI participants was contacted following the last question in the questionnaire, whether they would like to participate in the interview. However, to understand domestic violence in relation to COVID-19, we purposively selected some participants using snowball sampling method. The interviews took 40 to 90 minutes and were recorded with the participants' prior permission and informed consent. The KIIs were conducted with two social scientists, one feminist activist and one psychologist.

As per the ethical requirement of the study, informed consents on the condition of keeping the personal identity anonymous, were taken from all participants. They were also informed about the purpose and nature of the study. In the survey, the respondents filled in the questionnaire by themselves, without giving any of their identification. The interview participants' names used in this paper are not real. In order to maintain strict confidentiality, only the researcher who took the interview and the interview participant, joined the zoom link for the interview. In the case of violent experience, the researchers were careful not to ask any sensitive questions or probe further into any incidence of violence, instead, the researchers only listened to what the participants shared willingly, and they were free to drop out of the study at any time. The researcher also had attention to the mental state of the interview participants during the interview. The recorded interview was transcribed and translated by the third author of this paper and shared only with the first two. No real names were used in transcribed files to keep the identity anonymous.

The Participants

The people who fall into the middle-class category are not homogenous but have a wide range of income differences, occupational diversity, aspirations, and lifestyles (Mujeri, 2021). However, the study participants and their families have a limited income, small savings, and live mostly in rented apartments, the

usual characteristics of middle class households mentioned before. Most of the participants are first-generation migrants (from rural areas) to Dhaka and live in a nuclear family setting. One important criterion for participating in this study was being married and living in a family during the COVID-19 pandemic. Almost 50% of the respondents were 40 to 50 years old, and 26.8% were 30 to 40 years of age. Around 50% of respondents had two children, 39.6% had one child, and 8.9% had three children. The mean number of family members of the respondents was 4.5. Most of the participants in the IDIs were in the age range of 27-45 years. While most had the highest degrees from the university, only two had studied up to 12th grade. About ten IDI respondents were first-generation migrants to Dhaka, and two were born and brought up in this city. Four respondents were homemakers, others mostly worked in private companies, except three, who taught in schools and colleges, and two worked in government offices.

Data Analysis

The auto-generated summary statistics and graphs from the Google Forms web application (<https://docs.google.com/forms>) were used to substantiate quantitative data analysis. For qualitative analysis, we translated the data from Bangla to English and coded them based on themes that appeared necessary. The theoretical framework and objective of the study were the guiding principles for the analysis of the interview data. In the end, themes and subthemes were revisited by giving another thorough reading of coded data to check if they have been put in the theme that best represents it, and whether the coded extracts of data in each theme appear to form a coherent pattern. Before discussing the findings, we have presented a brief overview of the global and Bangladesh domestic violence scenario during COVID-19.

Results

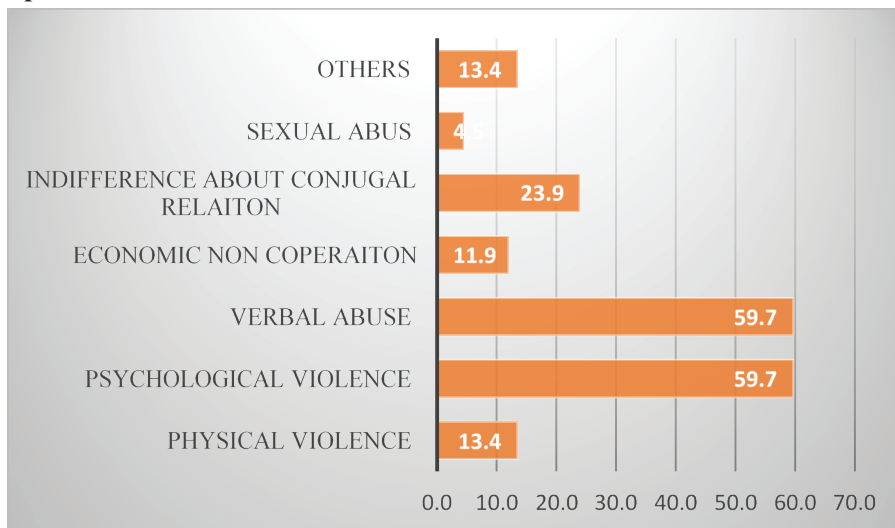
We have presented the findings of this study in three sections. Firstly, we briefly described the experiences and risks of violence among the respondents. Then, we analysed the stressors and their settings created or aggravated by COVID-19 and triggered violence. Finally, we discussed the external and internal resources the respondents used to assuage the stress.

Domestic Violence During COVID-19 Pandemic: Experiences of Urban Middle-Class Women

The risks and experiences of domestic violence are illustrated in the negative behaviour of partners and members in many families. The questionnaire survey results that around 17% noticed changes in the behaviour of their partners or family members, which they deemed deleterious. Among such behaviour, the most common was losing respect and care for the family members, including partners (41%), followed by not spending time with family even when staying at home (27.7%), and lack of cooperation in household work and family matters (13.3%). As reported by the respondents, the other negative behaviours include economic non-cooperation and decision-making. Such negative behaviours, in some cases, became worst by turning into violent acts toward women. Around 13% of the respondents reported they had experienced violent behaviour towards them by their partners during the lockdown. Such experiences include, among others, verbal abuse and psychological violence (Figure 2). About 59.7% of the respondents, who experienced violence, became the victims of verbal abuse and emotional violence. Qualitative data also reciprocates that participants of this study experienced insults and humiliation, verbal threats and hurts, and intimidation. Apart from this, physical violence, economic non-cooperation, and lack of sincerity about conjugal relationships are the other deleterious behaviours that women went through during lockdown days (Figure 2). Moreover, 4.5% of the respondents reported having experienced sexual violence,

In this study, although the rate of physical and sexual violence is lower than that of verbal abuse and psychological violence, it is still alarming as it almost corresponds with the large-scale national data (MJF, 2020). The crucial notch was that such violence had been further triggered by COVID-19, as discussed in the later section.

Figure 2: Types of violence/abuse by percentage of survey participants who experienced those.



Source: Survey Data (2020)

The study participants also identified the reasons of such behaviour of their partners. As revealed from the quantitative data, mental stress caused by COVID-19 (58.3%), its preventive measures including longer days of staying at home (48%) are the two primary reasons behind such behaviour. For some families (27%), financial insecurity is the primary cause that instigates harmful behaviour and violence. Although poverty and economic vulnerability appear to be the significant cause of domestic violence (Sanawar *et al.*, 2019), mainly among the poorer families of the country, the middle-class experienced these causes during COVID-19. However, some respondents (18%) reported that the violence they experienced was nothing new, neither was it prompted by COVID-19; instead, it was a continuation of what they experienced even during regular times.

These findings prove the increase of the risks and actual incidents of domestic violence among the respondents, which resembles the national and south global pattern of increased rate of violence during COVID-19, as discussed before. When the pandemic kicked off leading to the initiation of stay-home orders, expectations were that gender roles might experience a potential shift to make it more egalitarian. This study, on the contrary, suggests that families experiencing domestic violence saw an increase in both the frequency and intensity of violence during mandatory social isolation and home confinement.

In the following section, we will explore the stressors elicited by COVID-19 and led to domestic violence.

Stressors Triggering Violence During COVID-19 Pandemic

Stressor 1: Economic Shock

Like many people in the world, participants in this study were highly impacted by the financial insecurity induced by COVID-19. Among the urban middle-class families of Dhaka, financial insecurity was caused by salary cut, business loss or job loss (both in the formal private sector and informal un/semiskilled jobs) as an impact of the COVID-19 pandemic. This insecurity worked as one of the main stressors in many ways; firstly, it suppressed the economic capacity of families to maintain the usual standard of living. Secondly, the breadwinner of the family (usually the husband) felt stressed for not being able to provide food for the family or school fees for the children.

Data from the questionnaire survey reveals that 30% of the respondents fell into economic insecurity caused mainly by job cuts or business loss. About 70% of the participants who experienced financial crisis either spent from savings or cut the cost of living and family expenditures sharply. Some respondents with fewer resources and limited ways to bypass this worry of economic insecurity resolved into family violence, which can take many forms, as discussed in section 3.1. This is reflected in the narrative of a homemaker woman in IDI:

He (Naila's husband) suddenly gets furious and misbehaves with me. It is mainly because his business is suffering badly during the lockdown. As a result, we are experiencing acute financial problems. My husband is facing problems in running household expenses. Whenever his business is a little down or he suffers from mental stress, he starts misbehaving with my nine-year-old daughter and me. (IDI, Naila, age 29)

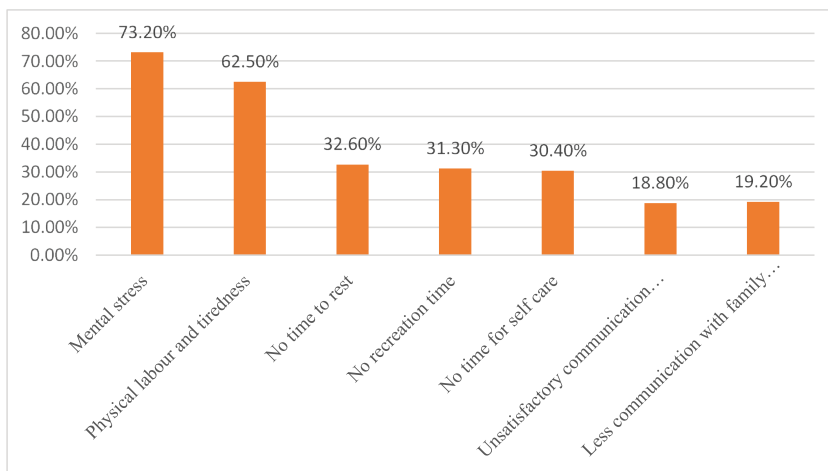
The above statement represents how the family's male breadwinner's economic loss led him to violent behaviour against his wife and children. Naila's husband, according to her, tended to be violent towards her and their daughter whenever he went through an economic crisis. During COVID time, it seemed worse as the problematic situation, no one knew when it would be over. Like the typical rising global middle-class (Mujeri, 2019) the Dhaka urban middle-class also strive to maintain the standard of life by sending children to good school, buying consumer durables, and spending some leisurely outing with friends and families. Not being able to do that during COVID-19 due to the financial crisis, their class status is

shattered. Although the middle-class is supposed to weather economic shocks without falling back into poverty (Mujeri, 2019), many participants had been attacked by the COVID-19 economic shock before reaching that discretionary income. Hence, they had trouble managing the financial shock.

Stressor 2: Fear and Anxiety

The fear and anxiety of being infected with COVID-19 and its associated stigma and discrimination (Dey *et al.*, 2022; Shammi *et al.*, 2020) worked as stressors in such situation. Their fears involved being infected by the virus and a specific type of uncertainty about the future fuelled by the constant home stay without a proper social life. It created considerable mental stress on that person and his/her family members. Figure 3 suggests multiplicities of anxieties and fear people went through.

Figure 3: Fear and anxiety the respondents go through during lockdown



Source: Survey Data (2020)

Among the respondents (N=224), 73.2% reported having suffered from mental stress, followed by physical stress and tiredness (62.5%), and no rest situation (32.6%). From the following quote from Bangladesh Trauma Council psychologist in KII, the extent of such fear and stress is apparent:

Amid the lockdown, the number of calls increased, especially during April, 2020. It is mainly because of fear and panic. Many male businessmen called during this time suffering from work related

insecurities and financial crises. Because of this, some of them were suffering from high pressure. On the other hand, some callers travelled back to their villages or hometown amid high risk of COVID-19. Later, they suffered from the fear of getting infected as they travelled in overcrowded vehicles to return to their village or hometown. During the whole month of April, the callers had mental problems due to the fear of getting infected. People are feeling unsecured about their and their children's future. (KII, psychologist)

Stress and anxiety can also be stemmed from distance relationships, as revealed in the KII with the psychologist:

Recently, we have dealt with a case where the wife, Johora, got stuck in her paternal house. She could not return to her husband's residence because of the lockdown. As a result, the husband is facing problems with managing household work. Now the husband has ordered the wife to return to his home in whichever way possible. On the other hand, the wife is suffering from various insecurities. While calling her husband, she often finds his line busy. Then she starts feeling like he is involved somewhere else. She feels unsecured maybe because she knows that her husband has a nature of adultery. They go through the problem of misunderstanding. In long-distance relationships, wives suffer from insecurities also because men have specific physical needs that they may try to satisfy in other ways. (KII, psychologist)

From the above two quotes, some key points can be noted: (a) Fear and anxiety emanate from financial crisis and fear of infection, which may lead to physical and mental health conditions. The IDI data also suggests that some women who took extreme care of COVID-19 patients at home went through mental stress that ended up having heated arguments and disturbing relationships among family members. (b) Men's traditional gender role is challenged during crises, which men may not like. The example of Johora seems to be a case in point as she was forced to return from her paternal house amidst a strict lockdown situation. (c) Suspicious and fearful spousal relationships became more critical in case partners stayed in two places. In any of such situation, domestic violence may tend to increase. The KII from a psychologist attested that people calling for support and help to deal with increased "anxiety issues, insomnia, depression, melancholy, boredom, monotony" had alarmingly increased.

Stressor 3: Masculine Gender Role Stress

The field investigation revealed that Masculine Gender Role Stress (MGRS) experience of distress in a situation an individual appraises as a “threat to his masculine identity” (Baugher & Gazmararian, 2015). The stress, fear and anxiety put urban middle-class men under two types of stress. First, many of them had difficulties earning and also required them to alter gender roles due to increased household work pressure. This made men feel their masculinity threatened, especially when the other family members expressed disappointment in their failure to provide for the family. Men socialized into traditional gender roles tend to hide vulnerability and stress (Khan *et al.*, 2020) and bypass it through their violent behaviour. This has been demonstrated in the case of Naila, as mentioned in the previous section.

Second, stay home policy delimited men’s outside entertainment opportunities, which eventually might result in their increased and uncontrollable sexual desire. The qualitative data in this study reveal that MGRS led to aggravating different forms of violence, particularly sexual violence. The KI, a feminist activist, expressed a similar opinion stating:

Entertainment opportunities for men have been squeezed due to the lockdown. Men usually go out on the streets, in groups/clubs, local tea stalls to pass their leisure time and derive entertainment. Now they cannot do so. As a result, the husband’s sexual demand from the wife has increased and sometimes ends up forcing the wife. Women take the pressure of satisfying husbands’ sexual needs. Failure to do so by the wife may result in sexual violence (KII, Feminist activist).

The stereotype of masculinity, where men are expected to be outgoing and breadwinners, was shattered during the lockdown. Stress occurs when men who value rigid adherence to traditional gender roles “judge themselves unable to cope with the imperatives of the male role or when a situation is viewed as requiring ‘unmanly’ or feminine behaviour” (Eisler & Skidmore, 1987, pp.125).

Stressor 4: Disturbed Interpersonal Relationship

COVID-19 and stay home measures exacerbated traditional differences and opened up unresolved issues, increasing sensitivity to deficiencies and minor flaws in marital relationships. The interpersonal relationships got disturbed. In acute cases, in the absence of awareness and lack of marital life skills to resolve conflict and anger management, domestic violence was exacerbated. Especially

in families with emotional divorce, the violent situation intensified. Troubled interpersonal relationships, if not always exhibited in violent behaviour, took the form of frustration and silently enduring violent situations among women. It is reflected in the following quote of a woman who usually fought and argued against her husband's unruly behaviour and bore physical torture. However, during the lockdown, her position was as follows:

There was a time when I used to argue with him (her husband). I used to disagree with him if I did not like any of his behaviours. Now, I do not do it anymore. Instead, I choose to remain silent for my mental peace. I am tired of arguments; I am tired of fights. My husband keeps telling me whatever he feels like. Sometimes it is tough to endure his painful words. However, no matter what, I avoid arguing with him. Now, I have made my peace with it. [...] Sometimes, he also tries to hit me. In that case, my son intervenes to stop him. (IDI, Shamma, age 44).

Spending a few hours every day at the workplace Shamma, a university lecturer, gets a space to escape the severe conjugal disturbance for a while. However, the above quote reflects that stay home measure has narrowed that opportunity and put her into a situation of frustration and helpless tolerance. She built a self-resilience within herself to cope with the situation and to make sure it would not impact her son.

Stressor 5: Disrupted Support Network for Household Work

Unlike poorer families, urban Dhaka middle-class families are highly dependent on the help of household maids for chores and care work. The restrictions on the maids entering the house during COVID-19 made the workload heavier, as reported by most participants. The two quotes below reflect the lack of support in household chores during the lockdown for the study participants.

The additional burden of household work creates physical stress, as I sometimes feel a little tired. [...] When I work too hard, I feel unwell. I mean, I suffer from some health impacts. Apart from it, household work hardly creates any mental stress for me. Mainly because I do not think much about these things. There is no alternative; at the end of the day, it is me who will have to accomplish them (Panna, 34)

Amid the lockdown, my husband has tended to become more non-cooperative towards me. He thinks I have much time in hand as I do not need to go to the office. His attitude is like why I should find it

challenging to perform household work when I am staying at home for 24/7. [...]. He believes only I am entitled to do everything; it is only my job to cook food, to do laundry or tidy up the home as I do not need to go outside the home (Shamma, 44)

As the families also had to do work/school from home, it created a vast, unequal distribution of work burden in many cases. In such a situation, squeezing time of personal space and resting hampered physical and mental health, resulting in heated debates and tension and, in many cases, ending in violent behaviour, especially in already toxic relationships.

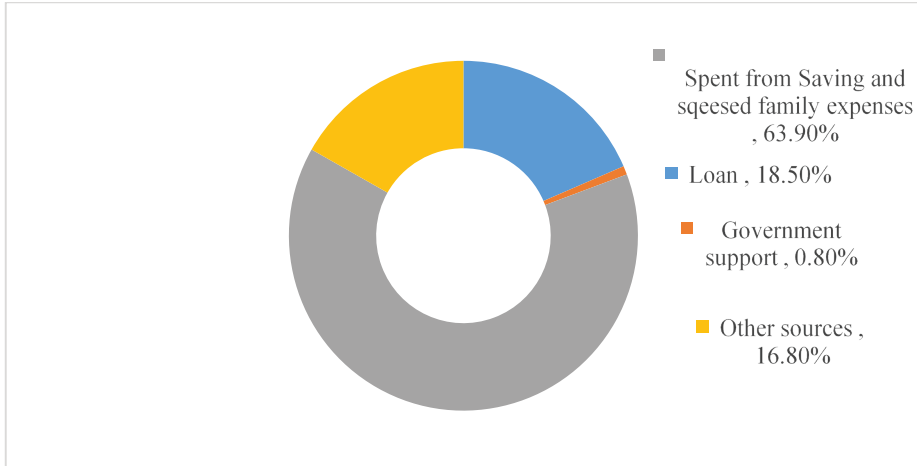
From the findings of this section, we can build an association between COVID-19 pandemic and different stressors that some urban middle-class families in Dhaka went through. These stressors are linked with one another and hurt women in terms of types and intensity of violence. As Exosystem Factor Theory suggests, whether these stressors lead to violence will depend on the resources an individual/family has at their disposal. In the following section, we will discuss how the resources could help families deal with the stressors and lessen the risk of domestic violence.

Resources to Deal with the Stressors

Based on the resource typology discussed in this theoretical framework, the resources that could help mediate stressors can be internal and external. Both categories identified material and nonmaterial resources as effective in dealing with stressors. In this study, internal resources include alternative income, adequate savings, the scope of personal and social communication, and women's agency. The external resources include legal support, counselling and rehabilitation support, financial support from the community or government, and adequate scope and space for social gatherings.

Internal Resources

Means of managing financial crisis: Few participants in this study reported having adequate means of alternative sufficient financial support nor enough savings to meet the family expenses of Dhaka life such as house rent, school fees, rising daily expenses, etc. The study findings (Figure 4) indicate majority (63.90%) of the respondents have grossly cut down their family expenses to address the economic shortfall or to have borrowed money from others. A significant portion of the respondents (18.5) also had to rely on a loan to meet their regular expenses.

Figure 4: Alternative ways to address crises

Source: Survey Data (2020)

However, although families took these measures to deal with the stressors created by COVID-19, it not necessarily eased their situation. Measures such as loans could bring a further crisis of loan burden and inadequate nutrition for the children and family members. It was confirmed by the research participants in the IDI that they might still need to keep cutting the family expenses to bear the loan burden.

Scope of personal and social communication: While COVID-19 restricted the exposure to communicating with people physically, it widened the scope of online and telephone communication. This worked as an internal resource for the families to share their worries and concerns about COVID-19 and helped to build resilience among themselves. Almost 96% of the survey respondents said they kept communicating with their families and friends online and through the telephone. However, more than 50% spent less than an hour of the day for this purpose. Despite spending only a tiny fraction of time on virtual/telephone communication, the interview participants revealed that it helped them reduce their worries. Sometimes, they also received helpful advice from friends and families on health and interpersonal relationships. One IDI respondent mentioned:

I communicated with some of my relatives with whom I usually do not communicate. It felt good to revive those relationships. However, you know what; only sometimes such communications are exemplary. Relationships, at times, can get worse due to some unnecessary interference. (IDI, Jhuma, age 30)

Overall, the impression gathered from the survey and interview manifests that the increased scope of online and telephone communication helped women nurture interpersonal relationships within and outside families. However, the internal resources may not suffice to build resilience to fight the stressors, especially when the other stressors, including financial insecurity, fear, and anxiety, worsen.

Women's agency through personal traits: Some respondents deal with their stressors, especially with gender role stress and interpersonal relationships with their traits. In this case, personal traits can be translated into women's agency - "their ability to define and enact their life choices" (Qutteina *et al.*, 2019). Women's practice of tolerance and ignorance of the harmful behaviour of their partner or focusing only on their own work helps them to deal with the stressor. As mentioned in the previous section, IDI participant University teacher Shamma expressed such inner personal strength of tolerance and ignorance to her husband's adverse behaviour aggravated by COVID-19 and focus on her work. One of the possible reasons she developed such belief is that she has economic independence, and access to information and knowledge. As Ungar (2012) argues, the available opportunities can only be helpful with accounting for the individual-level strengths and challenges. As most of the women participants had tertiary education and some earned income, they were supposed to have better access to information and knowledge, and network to nurture the personal traits to bypass and fight domestic violence.

External Resources

Legal and rehabilitation support: The legal and rehabilitation support provided to violence survived women, became restricted during the lockdown. On the other hand, the support and information service and counselling through telephone and internet increased due to restrained human mobility. This study found from the KII with a psychologist that phone calls in National Trauma Council had increased during the first lockdown since March 2020, where an increasing number of both men and women sought advice to address the lockdown-instigated financial and relational crisis. However, phone service was not adequate for the people in crisis. Especially the women who experienced physical and sexual violence, hardly had any option to seek legal or rehabilitation-related help as the physical movement was health-wise unsafe and restricted.

Government and community support: The government of Bangladesh has provided stimulus package and support in various forms, including a moratorium on loan

payments during a pandemic, a stimulus package for export-oriented industries, and health insurance for people working in the emergency sector like health and banking. The government also disbursed BDT 1.27 billion to 255,000 for poor and impoverished people each having received BDT 5000. None of this package has anything for the people who had a decent income from the private formal sector or business but lost their job or dropped their income during COVID-19. Even if there was any, due to the social and cultural construction of middle-class (Reeves, 2018), Bangladesh middle-class people could hardly ignore the societal expectation of not seeking economic support from neighbours or groups working to provide support (Islam, 2021). In the social media-based community campaign during the peak time of COVID-19, we observed specific appeals to provide help in private to people who were not expected to be included in the government support scheme and to seek help publicly. Many of them had to move their children to a low-cost school, cut the luxury cost, and sometimes send families to villages. Figure 4 suggests that only a negligible portion of the survey participants (0.8%) received financial help from the government.

As mentioned in the previous section, according to Exosystem Factor Theory, stressors result in violence against women only in a particular context (Malley-Morrison & Hines, 2004). In this study, such a particular context was the absence or inadequacy of internal and external resources, in which stressors cannot be positively bypassed but lead to toxic interpersonal relationships and risk and actual incidents of domestic violence. COVID-19 served as a predictor of domestic violence, as stressors and needs for alternative resources stemmed from this pandemic.

Discussion and Concluding Remarks

Based on the Exosystem Factor Theory, we explored how urban middle-class families might fall into the risk and actual incidence of domestic violence through different stressors created and aggravated by COVID-19 and its associated preventive measures. This study has identified four critical exosystem factors (stressors); economic insecurity, fear and anxiety of COVID attack, masculine gender role stress and disturbed interpersonal relationship, and interrupted support network for housework. These factors emerged from a broader change in the social and economic changes caused by COVID-19. They impinged on the micro factors—the immediate context in which the abuse takes place—the family and other intimate relationships (Heise, 1998).

The respondents observed significant changes in their regular life courses during the lockdown. It not only made people stay at home but also disrupted interpersonal relationships and increased work burden, including continuous supervision of stay-at-home children, households, health and hygiene. In addition, economic crisis and increasing stress and fear of being infected by COVID-19 have put many families at risk of increased violence. Some study participants experienced their partners' negative behaviour in the form of actual incidence of domestic sexual and psychological violence, and adverse behaviours risking women to domestic violence.

The stressors originated from the preventive measures against the pandemic and brought significant changes in the urban middle-class lifestyle of both men and women. They had to cut off family expenses and rearrange the household mechanism by revising usual gender roles and in-house and outside activities by taking extra workloads. Eventually, these stressors appeared to be harmful to some families. Exosystem Factor Theory suggests that if any stressor appears harmful, it may lead to domestic violence, especially in cases where families lack adequate resources to deal with the stressors.

Although COVID-19 wedged families of all classes, the magnitude of the stress and resources to manage the stress vary across the class. This study discussed the internal and external resources families utilized to deal with the stressors. All the urban middle-class families are not well equipped with alternative sources of support and resources due to sociocultural barriers. The expectation of society from the urban middle-class can broadly define these barriers. Eventually, they remained at a higher risk of falling into family tension and increased violence. In such a situation, in the absence of external material resources, women drew on internal resources, including their intrinsic agency, social and family support, and communication to deal with the stressors.

On the one hand, COVID-19, by increasing opportunities for online and telephone communication, augmented the opportunity of strengthening family relations and revising interpersonal behaviour; on the other hand, it increased the risk of exploring the latent conflict issues within the family and spurs violence. However, whether a family would take the chance to exploit this opportunity or fall trapped in the risk depends on how the alternative resources worked for the families.

Although it is known that any disaster or pandemic augments the risk of violence against women, understanding the impact of COVID-19 in the light of Exosystem

Factor Theory helps us to cognize the mechanism of occurrence of violence during and following COVID-19. At the same time, it helps us understand the alternative resources and support that could save urban middle-class women from violence and stop perpetrators from causing violence. Support from external sources, such as the government's and communities' economic support, increased legal and rehabilitation support in case of gender-based violence, and widely covered awareness campaigns along with the COVID-19 prevention measures campaign, could help families in this regard. Similarly, from the internal resources, the family itself took measures to strengthen its members' resilience and develop a sense of respect towards each other and everyone's role and relations to fight the stressors. Covid-19 set an example for us about how a crisis poses multiple impacts on people across classes on gender relations. The pandemic is almost over now, thanks to the invention of vaccine and worldwide awareness among people. However, the impact of such a pandemic on all classes of people must be taken into account for policy measures so families can overcome the crisis with dignity and without any more incidents of gender-based violence.

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