

R | E | S | E | A | R | C | H
Monograph Series

The Motivations Behind Giving
and Taking Dowry

Hanne Cecilie Geirbo
Nuzhat Imam

July 2006

Research and Evaluation Division, BRAC



The Motivations Behind Giving and Taking Dowry

Hanne Cecilie Geirbo
Nuzhat Imam

July 2006

BRAC
Research and Evaluation Division
Dhaka, Bangladesh

The Motivations Behind Giving and Taking Dowry

Hanne Cecilie Geirbo

*Visiting Research Fellow, RED, BRAC
hannececilie@gmail.com*

Nuzhat Imam

*Staff Researcher, RED, BRAC
Nuzhat.imam@yahoo.com*

July 2006

Research Monograph Series No. 28

Research and Evaluation Division, BRAC, 75 Mohakhali, Dhaka 1212, Bangladesh
Telephone: (88-02) 9881265, 8824180 (PABX) Fax: (88-02) 8823542
E-mail: research@brac.net, Website: www.bracresearch.org

TABLE OF CONTENTS

Acknowledgements	v
Abstract	vi
Introduction	1
Methods	4
Researching a morally laden practice	4
Place, time and people	4
Positionality	6
How a marriage takes place	8
Finding a spouse	8
The wedding	11
Marriage registration	11
Marriage transactions – which are they and how do they work	13
Demand and dan	13
Mohr	19
Bhoronposhon	20
Financing wedding expenditures	20
The motivations for giving and taking demand	22
Economic motivations	22
Social motivations	25
Moral motivations	26
Security motivations	27
Analysis	29
The gendered distribution of entitlement and risk	29
Local motivations versus the motivations of the government and NGOs	31
Conclusion	34
References	36

ACKNOWLEDGEMENTS

First of all we would like to thank the people of Domar who gave us the information on which this monograph is based on. Shihab bhai, Mamun bhai and Naim bhai used their knowledge about Domar to get us in touch with respondents with different backgrounds and life situations. Thanks to *khala* for feeding us in the field and to Shyam for cycling us in sunshine and rain. Naomi Hossain has provided ideas, feedback and a lot of encouragement. Without her, this monograph would not have existed. Sabina Rashid, Samia Huq and Sajeda Amin have given valuable feedback at different stages in the process. Jessica Skinner and Siobhán McPhee have spent time and effort critiquing the final draft and correcting the language. A big thanks to everyone!

ABSTRACT

Much of what is written about dowry focuses on the harmful aspects. This monograph argues that in order to target dowry as a social problem, we need to know more about why people continue the practice. It gives an overview of the transactions connected to wedding and divorce before it explores the motivations people have for giving and taking dowry. In the end, it is discussed how this rationality meets the rationality of the government and NGOs in the local interpretation and use of legislation and in the use of microcredit. Security is found to be the main motivation for giving dowry. A paid dowry gives a hope that the daughter will be treated well in her in-law's house. Because dowry is connected to *mohr*, it also gives a security in case of divorce. However, a paid dowry does not give women entitlements towards her in-laws, only a hope that they will treat her well. Also, women's entitlement to *mohr* depends on payment of dowry as well as her performance as a wife. Men, on the other hand, are perceived as having unquestioned entitlement to dowry. This imbalance is seen as being connected to a perception of women as being vulnerable to physical and social risk as well as representing a threat to their family and community. In conclusion it is recommended that instead of targeting dowry directly, advocacy efforts would gain from targeting the causes behind the motivations for giving and taking dowry. Reducing the risk factors that make married status and dowry crucial for women is a way to combat the practice. One way to do this is by implementing livelihood programmes for adolescent girls. Apart from this, the prevailing gender ideology has to be challenged systematically among both girls and boys from an early age. The monograph is based on qualitative research in Domar under Nilphamari district in Bangladesh.

INTRODUCTION

Marriage transactions (dowry, *mohr*, *bhoronposhon* and *dan*) are much researched in Bangladesh. Most of the research focused on the harmful sides of dowry. There are numerous evidences that the practice of dowry can have consequences that can be harmful and sometimes lethal for women. However, to focus only on the harmful aspects of dowry inhibits a deeper understanding of the practice. In this paper, we will discuss the motivations people have for continuing the practice. We will give an overview over the transactions that go between the groom's side and the bride's side in connection with the wedding, during the marriage and after a divorce. Then we will discuss the motivations people have for giving and taking dowry. At the end, we will discuss how this rationality meets the rationality of the government and NGOs in local interpretation and use of legislation and in the institution of microcredit.

The change from bridewealth to dowry in Bangladesh

The near-universal practice of dowry is a fairly new phenomenon in Bangladesh. Up to the independence in 1971, bridewealth (*pon*) was the common practice among Bangladeshi Muslims (Rozario 2001:131-135, White 1992:102). Bridewealth refers to marriage transactions that go from the groom's side to the bride's side in connection with the wedding. Elderly people we talked to in Domar confirmed that bridewealth and not dowry was paid when they got married. There are several theories that attempt to explain the transition from bridewealth to dowry in Bangladesh.

"Marriage squeeze"-theories argues that dowry occurs when there are more women than men in the marriage market, and that bridewealth occur when the situation is opposite. Women have to offer a dowry to be able to compete on the marriage market. Even in societies where there is no significant disproportion between men and women, like in Bangladesh, this theory can provide an explanation for the practice of dowry. If people believe that there are more women than men on the marriage market, they will act corresponding to this belief. Social and cultural ideas about men, women and marriage are also significant for creating an imbalance between marriageable men and women. In rural Bangladesh, the socially accepted marriage age for a woman is lower than for a man. As the norm is that a man should marry a woman who is several years younger than him, this creates a tighter marriage market for women than men. Adding to this are ideas about the importance of

marriage for women. Failure to get your daughter married is a source of shame. There are popular beliefs about grave consequences of this failure, among them that parents who die before their daughters are married will burn in their graves until their marriages take place. The urgency to get daughters married does not correspond with the wish to marry off a son, and this gives the parents of a potential groom a benefit in negotiations (Rozario 2004).

Oldenburg (2002) argues that today's practice of dowry in South Asia has to be seen as a product of the policies of the colonial rule. The British created male, individual ownership in land. Males became the dominant legal subjects. Both the masculinization of the economy and the recruitment to the British army made sons more desirable than daughters. Work in the Army or in the bureaucracy was a source of cash and land rewards. Families of grooms with access to such jobs started to demand dowry. Parents of potential brides knew that a good dowry was the way to secure the best groom, and hence contributed to the practice (Oldenburg 2002:3-18).

Siddiqi (2002) takes Oldenburg's socioeconomic analysis of the development of the dowry system as a starting point for a discussion of the current dowry practice in Bangladesh. She points out that the period of escalating dowry violence in India (the 80s and 90s) coincides with a process of economic liberalization, the growth of the middle class and increased consumption. She understands dowry as a:

“tradition [that] has been transformed into a way to escape poverty, augment one's wealth or to acquire the modern conveniences now advertised daily on television” (Siddiqi 2002:2).

The post-independence period in Bangladesh has been a period of increased social differentiation and new possibilities for capital accumulation. She proposes that dowry has become a tool for social mobility within this socioeconomic environment (Siddiqi 2002).

Rozario argues that the shift from bridewealth to dowry has economic reasons, but that it was ideologies of purity and honour that sustained the practice. Traditionally, post harvest processing of rice was women's work, conducted manually in the courtyard. Gradually, technology that minimizes women's role in rice production has been introduced. Because of this, women were increasingly seen as an economic burden rather than productive members of the household. At the same time, the overall economical system became increasingly capitalist, and the system of prestige changed from one based on aristocratic values to one based on accumulation of money. As education and urban employment were largely available to men, parents of grooms started to demand dowry as a reimbursement of their investment in their son (Rozario 2001:141-149).

Rozario also argues that the newly rich used female hypergamy, the marrying of a bride to a groom of equal or higher status, as a way to establish prestige. By giving large dowries and spending large sums in their daughters' weddings, they can display their wealth publicly as well as secure a prestigious groom for their daughter. This practice was mimicked by less affluent groups as a strategy of gentrification (Rozario 2001:145).

Kishwar also argues that the decrease in the economic role of women is accountable for the dowry practice we find in South Asia today (Kishwar 1999: 23-24). White challenges theories like this by arguing that at the same time as dowry increases, the rate of women in paid labour increases (White 1992:103). Whereas rice husking is no longer an important source for female earning, the garment industry has opened up a new and large arena for female employment. Still, it can be argued that it is not the economic role of women but the social construction of them as dependants that inspires the dowry practice. If there is a social construction of women as dependants, increasing employment opportunities for women can occur parallel with dowry inflation.

Rozario argues that the reason why the dowry practice persists cannot be found in the economy, but has to be sought in the ideologies that connect concepts of purity and honour with women. These ideologies existed in the time of bridewealth also, but a bride's honour and purity was less likely to be contested, as the girls were less exposed to the outside world because formal education and outside employment was less common for girls. With the increase of education and salaried employment for women came increased concerns about their purity, and dowries compensate this. Rozario argues that another implication of the increased concern about purity and honour is that prestigious grooms tend to choose brides who are considerably younger than them, so they will be less likely to have lost their purity. Older women will remain unmarried unless their age and corresponding doubtful purity is compensated for with a big dowry (Rozario 2001:147).

METHODS

Researching a morally laden practice

Marriage transactions, and especially dowry, are practices that are heavily invested with moral assumptions both in media discourse and in scholarly discourse. To understand a social practice, it is necessary to explore the rationality of the practice in question without letting moral biases direct the understanding. Marriage transactions are focus of much advocacy. The Bangladeshi government and NGOs try to reach out to people with the message that dowry is a social evil and that *mohr*¹ should be based given in case of divorce. Media channels do advocacy in form of TV-shows, newspaper articles and editorials. A social phenomenon has to be researched and analysed with the aim of understanding the dynamics. Afterwards moral standards can be applied and advocated. It is important that there are forums where marriage transactions can be discussed without moral assumptions. Questions to be raised are why people choose to take and give dowry, and whether there are aspects of dowry that is seen as positive by the people who practice it. By enabling an open discussion free from moral biases, the understanding of the practice can be enhanced so that the choice of action to be taken in advocacy is better informed.

Dowry is not only a practice with strong moral connotations in the public discourse. It has also acquired an emblematic position in the discourse about women's position in South Asian societies (Kishwar 1999: Ch.1, Oldenburg 2002:7). It is well documented that dowry practices are a source of much suffering for women in South Asia, but there is also a danger of victimization inherent in this view. There is a difference between victimization and acknowledging that there are victims. Victimization is a process where social actors are reduced to passive subjects that are acted upon by others. In this study, we will avoid victimization of women by acknowledging that women also may be active agents that use the practice of dowry to their benefit.

Place, time and people

This paper is based on qualitative research in Domar under Nilphamari district. We chose to limit the research to Muslims because of the differences between the Islamic and the Hindu family laws. The focus is

¹ *Mohr* is a sum of money or other property that according to Islamic law are given by the groom to the bride immediately after the wedding (Rozario 2001: 136).

local marriage transactions and the motivations behind them. We explore local concepts, and will thus use the local terms in order to avoid confusion with practices elsewhere. We will for instance use *demand* instead of *dowry*.

Nilphamari is a district in Rajshahi division. It is one of the poorest districts of Bangladesh. Domar is a *thana*² in Nilphamari. Our fieldwork was conducted in three *paras* close to the town centre and in Domar town. The majority of the respondents came from one of the *paras*³ close to the town centre. The main livelihoods in Domar are agriculture and service. There are few employment opportunities for women. During the last 5 years, there have been two major investments; a cold storage and a milk chilling plant. The improved economy is visible in the commercial centre, where the number of shops and the variety of goods for sale has been steadily increasing. Still, Domar is on the low end of the economic scale in Bangladesh.

We chose to do our fieldwork in Rajshahi division since the practice of dowry is more prevalent here than in other divisions. A survey conducted by BRAC and Population Council in 2004 shows that among married women aged 24 years and below in rural Rajshahi, 82% paid dowry (BRAC and Population Council 2004). We chose Domar because BRAC has done and are doing extensive research there. This gives us access to context data that enhances the understanding of our data. To choose Domar was thus an economic choice, as we could draw on previous and ongoing research in the area. We wanted to concentrate on one community to be able to get a deeper understanding of the motivations behind giving and taking dowry rather than to produce comparative data about dowry practices. As there is considerable variety in dowry practice within the country, our findings will only be valid for Domar (BRAC and Population Council 2004). However, our findings will have relevance outside Domar, as it will present motivations that might be found elsewhere also.

The initial plan was to find families that were in the process of looking for grooms and brides and do case studies. We wanted to follow the processes of searching for a marriage partner, the marriage negotiations and the wedding. This proved to be difficult. There is much secrecy around marriage negotiations, due to the risk that people might sabotage your plans, and the risk that the other party in the negotiations will have so much information about you that your power of negotiation decreases. People were reluctant to disclose information about ongoing searches and negotiations. Getting access to this kind of data requires a long-term fieldwork with successful rapport building and access to arenas for participant observation.

² *Thana* is the lowest administrative unit of the government.

³ *Para* is a village neighbourhood.

As we did not have the opportunity to do a long-term fieldwork, we changed our research plan. The main method we chose was semi-structured interviews. This method allows for exploring the respondents concerns, as well as exploring his or her chain of associations, logic and priorities. By choosing this method we lessened the danger of influencing the data by asking biased questions. We chose respondents with various social and economic positions, to get as wide understanding of the village discourse and practice concerning marriage transactions as possible. Most of the interviews were group interviews. The participants included themselves by joining the interview with the person we had come to see. The groups mostly consisted of relatives and neighbours. An advantage of the group interviews was that people commented on each other's statements. This way we got an understanding of what was commonly agreed upon and what was contested. The group interviews also gave intergenerational data and data about gendered opinions when discussions erupted between the generations or genders. We also got the opportunity to observe social control of information when respondents tried to hide or alter statements given by other respondents. These kinds of conflict data are especially valuable, as it highlights contested areas of a discourse. Areas are contested because they are understood as important.

We undertook 36 semi-structured interviews. Twenty-five are group interviews. Six of the interviews were conducted with villagers with higher education. By higher education we mean started college and above. We have one interview with village elite without higher education, and six interviews with NGO-staff. We also interviewed two *kazis*⁴ and one matchmaker (*ghotok*, locally termed *karoa*). We have two cases of recent marriages where we were able to do interviews with both sets of in-laws. We observed one popular theatre where the theme was marriage transactions. We were also present in two *shalishes*⁵ where marriage transactions were part of the conflict.

Positionality

In qualitative research conducted face to face, data are produced in the interaction between the researcher and the informants. The researcher's positionality; her cultural and ideological background as well as her gender, age and other statuses, influence the data that are produced. This determines what she observes. The positionality of the researcher also influences the interaction with the informants. The informant, who will adjust her responses according to this information, will interpret these signals consciously or unconsciously.

⁴ Marriage registrar

⁵ A shalish is a mechanism of dispute resolution.

We were two researchers on the team. One of us is Bangladeshi with urban background and one is Norwegian with urban background. Both of us were interpreted by the informants as having backgrounds that were vastly different from their own, one of us to a more radical extent than the other. This is likely to have encouraged the informants to explain phenomena and concepts that they would not have felt the need of explaining to researchers with backgrounds more similar to themselves. This difference also enabled us to get answers to questions that would have seemed naive if asked by local researchers. The Bangladeshi researcher conducted the interviews. The interviews were taped and later translated to English.

We were aware that the respondents might mistake our mission as advocacy against dowry. This could influence the data, as people could find it to be in their advantage to say what they think BRAC staff would like them to say. However, in most of the interviews, people admitted without hesitation that they took microcredit to pay dowry, that they got their under aged daughters married, and other practices well known to be in conflict with the agenda of BRAC and other NGOs.

HOW A MARRIAGE TAKES PLACE

There is of course considerable variation in how marriages are organized in Domar. We will discuss the elements that were commonly mentioned in our respondents' narratives.

Finding a spouse

The legal age for marriage in Bangladesh is 18 years for girls and 21 years for boys. Girls from poor families are commonly married off well under 18, sometimes as young as 13 or even younger. Girls from families that are better-off tend to get married later (BRAC/Population Council 2004). To be in college is seen as a legitimate reason for not being married, and those girls can get married in their mid or late twenties. Late twenties is, however, considered to be a very high age for marriage. Marriage age for boys is higher. We did not come across anyone who thought a boy should be married before he is at least 18. There is no upper limit for a man's age at first marriage. However, it seems to be common for men to get married in their twenties.

A high quality groom is one that is likely to be able to provide living conditions for his wife and children that is at least as good as what she is used to from her parent's home. In addition to economic ability, a good lineage or family background (*bhalo gharbari/bhalo bongsho*) is sought after for both grooms and brides. A good family background was explained as having good general reputation, no significant history of engaging in conflicts, no serious diseases, no extramarital affairs in the family and no criminals in the family history. Respondents argued that deviant behaviour like having extramarital affairs or stealing was transmitted from generation to generation.

Apart from having a good family background, the ideal bride is sufficiently obedient and skilled to be able to adapt to the new conditions in her husband's home. Beauty is also a quality looked after, and this implies being fair skinned and not too thin. Her health is also evaluated. The desirability of education varies, but literacy is commonly considered as desirable. A matchmaker we talked to described a good bride as someone who has read up to class five. Most of our informants said that in the ideal marriage, the groom has higher education than the bride. If not, the bride might find it hard to accept obedience to the groom. The guardians of a girl will also look for a groom with higher education because they prefer her to marry up in status. We were told that even if

high education is an asset for a groom in the marriage market, it does not have a lot of value if he does not have a job. To be economically solvent is valued higher than the level of education. Ability to provide for a family is the prime factor sought for. The family background and the groom's personality are also evaluated. To be known for being aggressive or involving in many conflicts, are factors that weaken his position in the marriage market.

Two newly married couples

Baby and Shariar had been married for a few days when we met them. Baby is 16-17 years old, and has read up to class 8. She does not go to school anymore. Shariar is 26-27, and is a construction worker. We visited both sets of in-laws. Their houses are of fairly same standard, with tin-roofed bamboo houses around a courtyard. The marriage came about when Baby's parents sent a proposal with the *karoa*. Shariar went to have a look at Baby, and as he liked her, her father, mother and other elderly relatives went to see her. They decided to accept the proposal because Baby is pretty, and her family has a reputation for being good natured people. That her family is of similar status than their family was also a factor contributing to the decision. Negotiations were started, using the *karoa* as a middleman.

Mamun and Rehana had been married for 20 days when we met them. Mamun is 22 years old and works in a garage. Rehana is 16 or 17 years old student of class 9. We visited them in Mamun's parent's house in Domar town. The house has concrete floor and tin-roof, and the newly weds have their own room with a bed, a small table and a showcase with decorations. Mamun, Rehana and a female neighbour were present during the interview. Rehana did not say anything. Later, we went to see Rehana's parents in a *para* outside Domar town. They live with her little brother in a house with mud-floor and tin-roof. Rehana's father has a jewellery shop, which does not bring much profit. Mamun saw Rehana through a friend of him, and sent her a proposal. Mamun's and Rehana's fathers are friends.

Sometimes the guardians of a prospective bride or groom find a potential partner among relatives or friends. Other times the bride's or the groom's family contacts a professional matchmaker (*karoa*) to set up a suitable match. The *karoa* functions as a mediator between the two parties in the negotiations. If a professional *karoa* is not used, there still has to be a mediator between the parties, but it can be a family member or a friend of the family. The potential fathers-in-law do not normally negotiate face to face.

Love-marriage

Self-arranged marriage (Kishwar1999:195) happens increasingly, according to our informants. Young people use the term *love-marriage*,

and older people do not use a specific term but describes it as a marriage where the partners choose themselves. We found both positive and negative views on love-marriage. All considered love-marriages without the parents' consent negative. This is viewed as shameful for the families involved. Some said it is increasingly common that young boys elope and get married before they are matured and able to support a family.

Data from Dhaka slums show that self-arranged marriages are sometimes accepted or even encouraged by parents because a girl who elopes does not need to give a *demand* (Rashid 2005)⁶. We wanted to find out whether this is a trend in Domar also. Some respondents said that there is never or seldom a *demand* in a *love-marriage*. Others said there is sometimes or always *demand*. Our data suggest that this depends on whether the alliance is accepted or not. If the parent does not accept the union after the couple has eloped a *demand* is mostly not given, as the union is considered disgraceful. However, if the parents come to accept the union, we were told that a *demand* is often given to strengthen the marriage and to increase the status of the bride in the in-law's house. We did not find that encouraging a girl to elope is a common strategy to avoid having to pay *demand*. However, one respondent indicated that this happens, saying that parents will only encourage their daughter to elope if they have to. It does not seem likely that a very young girl runs away with a much older man because she is romantically attracted to him. The local meaning of elopement thus seems to be an action that can be either emotionally or economically motivated. This shows that the discourse of *love-marriage* offers possibilities for pragmatic manipulation.

In *love-marriages* where the couple has higher education, *demand* seems to be not common. However, this does not mean that there are no transactions between the families. We will discuss marriage transactions further down.

Amina – eloping to avoid demand

Amina is a 12 years old girl without a father. Her mother is poor, and was not able to raise a demand for her. A few days before we did our second fieldtrip, she eloped and got married to a married man with three children. His wife consented to this to avoid divorce for the sake of her children. Amina's mother agreed because she could not see how else she could get her daughter married when she cannot give a demand.

⁶ Even though a *demand* is not requested at the time of the wedding, the claim may come later, sometimes several years after (Rashid 2005).

The wedding

When conditions for the marriage are settled, the wedding takes place. The ceremonies and feasts that a wedding consists of vary. The actual marriage registration ceremony is called *mohr bandhano* (settling of the *mohr*). After the ceremony there is a reception. This is commonly held in the home of the bride's parents at night. The day after, the groom and the bride go to his home. The reception connected to this is called *boubhat*. It is not obligatory. A few days after the wedding, all the female members of the bride's family, except her mother and paternal aunt, go to bring the bride and the groom back to the bride's home. This is called *aduri*.

Sometimes the bride is not taken to the groom's house after the marriage registration, but stays with her parents for a shorter or longer period. There can be various reasons for this. Sometimes the reason is that the groom will not take the bride to his house until her parents have managed to pay the first instalment of the *demand*. When the groom's family comes to take her to their home, the bride's side often holds a feast. Taking the bride home is called *uthiye neya*.

Marriage registration

Marriage registration is the norm among the people we talked to. What is considered as the proper marriage age differs with social status⁷. A girl should not marry before she has reached maturity; however, what is seen as mature age differs according to social status. Better-off people often connect finished education with marriage age for both boys and girls. For boys, having established a means of livelihood is also a determining factor for suitable marriage age. Poor people say that the ideal marriage age for boys is when they are mature and able to support a family.

A large number of under-aged marriages takes place. The Bangladesh Adolescence Survey 2004 reports that among married females aged 24 years or less in rural Rajshahi, 80% were married before 18 years of age (BRAC and Population Council 2004). It is difficult for the *kazis* to ascertain the age of the couple, since birth registration is not universal. One of the *kazis* told us that even if he knows that the bride is too young, once he has come to the wedding it is difficult to refuse to do the registration because the guests might get violent. That brides are often kept under *pardah*⁸ during the marriage registration also makes it difficult for the *kazi* to avoid under-age marriages.

The son of a licensed *kazi* said that he and his father refuse to register the marriage of girls those are too young. In his view, 11 or 12 years is too young. This indicates that he and his father does not consider

⁷ See Blanchet (1996) for a discussion of age in Bangladeshi society.

⁸ Here meaning seclusion, for example with a curtain.

everyone under 18 years as being 'too young', and that they do register marriages where they know that the girl is under-aged but more than 12 years. Even though they refuse to register a marriage where the bride is under 12, they cannot prevent those weddings to happen, as those they refuse will go to one of the unlicensed *kazis* that operate instead.

MARRIAGE TRANSACTIONS - WHICH ARE THEY AND HOW DO THEY WORK

A marriage in Bangladesh is a formalization of a contract between two parties. It is a social contract based on locally hegemonic norms about married life and the relationship between in-laws. It is a religious contract, where the parties are placed in a religiously sanctioned relationship to each other. As long as the marriage is registered, it is also a juridical contract, with rules concerning reproductive rights, inheritance, maintenance and divorce. In rural Bangladesh, a number of economic transactions are connected to both the formalization of a marriage contract and the ending of it. Some of these are juridical and religiously sanctioned, and some are sanctioned by local norms. Some of these transactions are substantial in relation to the wealth of the parties involved. In this section we will discuss these transactions. We found four major marriage transactions: *demand*, *dan*, *mohr* and *bhoronposhon*.

Demand and dan

Demand is what the groom's side requests of cash and kind from the bride's side. Our informants distinguish this from *dan*. Some define *dan* as the non-cash part of transactions from the bride's side to the groom's side and some define it as gifts given willingly by the bride's side. In practice, this distinction is often blurred, as it is not always clear what is requested and what is given voluntarily. This is especially the case among better-off people. Informants with higher education distinguished their form of wedding transactions from poor people's marriage transactions, saying that what they gave was an expression of love for the bride or a social obligation to the groom's family, not something requested by the groom's side. A male Masters student said it this way:

The problem of *demand* is very acute among the lower and lower middle-income group of people. They bargain the price of the bride openly. But among us it is not a claim, it is a social obligation.

Among the better-off, claims of cash and kind can be avoided by mentioning what is intended given before the groom's side gets the opportunity to ask for anything, or by the groom's side indirectly making clear what they want as gifts.

A female college teacher told us about her family's practice:

In our family we tell the groom's side that we will give our daughter whatever she needs before they ask for anything.

Everybody we asked knew that *demand* is illegal. We were told that *demand* was negotiated much more overtly before it became illegal. It is likely that knowledge of the law and its consequences makes people want to be less open about claims of *demand*. Redefining *demand* as *dan* is a way of doing this. Assets that are commonly requested are motorcycles, bicycles, televisions and furniture.

Negotiating a demand

Among the poor, the *dan* and *demand* are mostly agreed upon in detail before the wedding takes place. The fathers of the potential bride or groom do not normally negotiate directly. If a *karoa* is used in the matchmaking, he or she does the negotiation. A relative or friend can also be used. One woman gave this example of a common process of negotiation:

When bargaining the *demand* the *karoa* first asks for say Tk. 30,000. Then the bride's family tells that they can pay Tk.20,000. Then the *karoa* tries to negotiate it in say Tk.23,000. He tries to convince the groom's family by saying that the girl and her family is good enough so the amount can be lowered a bit.

The local community, the *samaj*, also has a role in *demand* negotiations, especially if the bride is poor. The *samaj* knows the financial situation of the family and can convince the groom's side to take less *demand*.

Factors that determine demand

The perceived quality of the groom and the bride

The *demand* depends first and foremost on the perceived quality of the groom. As he is the one requesting wealth to be transferred to him, it is his qualities that are the focus. However, the quality of the bride can also be a significant factor. If she is perceived as being of high quality compared to the groom, he might be willing to reduce his *demand* to marry her. If she is perceived as being of low quality compared to him, he might be willing to marry her in exchange for a higher *demand*. A female college teacher told that in her family they usually pay two or three lakh taka in *demand*. However, for one of her relatives, they had paid ten lakh because she is dark skinned and the groom has a good government job.

Quality of the groom - one of the factors leading to Rehana's early marriage

The dream of Rehana's parents was that she would become a doctor, at least to pass HSC (Higher Secondary Certificate), but Mamun's proposal was so good that they decided to get her married even though she is still in class nine. Mamun failed his SSC (Secondary School Certificate) examination, but is hardworking and earns well, and his family's house is of a better standard than her parents' house. His parents have promised to let Rehana do her SSC examination, and she now studies at home with a private tutor so her duties as a wife will not be hampered.

Education and employment of the bride

A certain level of education is considered a desirable attribute of a bride. A girl who can read, write and count has skills that will make her better able to fulfil obligations as wife and mother. A girl who has enough education to take skilled employment, for instance as a teacher, will have income earning ability. However, because the norm is that a girl should marry up in status, the guardians of a girl will try to find a husband who has the same level of education or higher. With the level of the groom's education, the *demand* increases. Therefore it can be expensive to marry off a well-educated girl. One woman suggested that the ideal level of education for a girl is grade six or seven. She argued that this is a functional level of education, but not one that calls for a groom with a very high *demand*.

A mother of a sixteen year old girl, who has finished her SSC examination, balanced the gains of more education against the increase of *demand* needed to be paid:

If I give more education to my daughter, I have to give more *demand* at her marriage, as in that case I have to find a groom with a salaried job (*chakri*). An educated girl would never agree to marry a van driver or a day labourer. He has to be a businessman or have a salaried job. But to get a groom like this one must pay a very high *demand*.

Among the higher educated respondents, some held the view that a bride with skilled employment will get married with less *demand*. We asked a male teacher in a government primary school whether this is the case. He answered:

A service-holder bride is herself considered as a *demand*. She is a source of income for the whole life.

He then added:

Even though they don't give any *demand*, their parents have to give some gifts to them as a gesture of love.

This man claims that a girl's income earning capabilities influences the *demand*, but he also says that a material transaction from the parents of the bride has to take place in any case. If not, both her natal and affinal relatives might harass her. Other respondents with higher education, both male and female, said that brides with higher education normally have to give *demand*, or *dan* of high value.

Alliances

We came across one case where it was openly stated that one of the motivations of the groom's family was alliance making. This is the case of Rehana and Mamun, one of the couples we introduced earlier.

Alliance building as a motivation for reducing demand

Rehana married up in economic status. Her parents offered Mamun Tk. 100,000 as demand, but he didn't want to take it. Instead, he asked for money to cover wedding expenses. Rehana's parents gave Tk. 40,000. When we asked them how they could get their daughter so well married without demand, they said that it was because the groom's side was very eager to make the match. Mamun's family is Bihari. In addition to Rehana's beauty, building an alliance with a Bengali family was a motivation for taking less money from her parents.

Who gives what and when?

Demand is commonly given in instalments. A part of it is given before or during the marriage registration. If there is an *uthiye neya* – ceremony another instalment is given then. It is common that the groom's father receives the first instalment. There are witnesses from both sides present at this transaction. The remaining instalments are usually given to the groom, often in presence of his father.

The norm is that *demand* should be agreed upon before the wedding. However, it happens that claims of *demand* come after the wedding too, both when a *demand* was agreed upon before the wedding and in marriages formalized without *demand*. When *demand* is claimed after the wedding, there is no formal negotiation, as it is before the wedding takes place. The bride's family is thus more vulnerable, as they have already given their daughter and have no socially sanctioned institution of negotiation.

The bride's side usually buys the groom's wedding outfit. This consists of clothes, like a shirt and pants, *pajama-panjabi*, or *lungi*, and sometimes also jewellery or a watch. The groom's side usually buys the wedding clothes, the jewellery and the make up of the bride. However, in a wedding without *demand*, it is common practice that the bride's side buys the wedding outfit of both the bride and the groom, including the jewellery. Several of the poor respondents said that bridal costumes and jewellery usually cost Tk. 3,000 and groom's costumes and ornaments usually cost Tk. 1,000.

The bride's side commonly pays the transport cost of the groom's side to travel to the home of the bride for the *mohr bandhano*. The cost will vary from a small sum for rickshaws to a considerable sum if the groom's party live far away. The bride's family receives gifts from the wedding guests during the *mohr bandhano*. The bride's family keeps gifts of money, and household utensils are given with the bride to her new home.

The groom's side covers *boubhat*. *Boubhat* is not compulsory, and are often not held to save money. Another expense that was mentioned a few times, was the need to build an extra room for the new couple to stay.

In the *aduri*, the bride's side and the groom's side exchange gifts of food.

If an *uthiye neya* – ceremony is held, the bride's side covers the expenses, which are clothes for the bride and the groom and food for the guests. If the marriage registration ceremony is big, the *uthiye neya* is often small, and vice versa.

The *kazi* has to be paid a fee for the registration. One of the *kazis* we talked to said that the fee is 10% of the sum registered as *mohr*. The minimum fee is Tk. 50 and the maximum fee is Tk. 5000. This is sometimes paid by the bride's side, sometimes by the groom's side and sometimes split.

The side that used the *karoa*, bears the cost. The *karoa* we interviewed said that there is no fixed fee, but that he is given a small amount of money and gifts like a *lungi* or a *panjabi-pajama* or food. He or she and their family are invited to all the feasts of the wedding.

It is a norm that the parents of the bride send gifts of clothes and food to the couple for *Eid*. This goes on for one year or more, depending on financial ability and distance. Another expenditure mentioned, is the costs of feeding the couple properly and giving them gifts when they go to visit the bride's parents.

The balance of the wedding transactions

In general, both the bride's side and the groom's side spend sums that are large in relation to their income on a wedding. This is true for both the low and the high end of the economy scale in the village. However, the groom's side commonly uses the *demand* to cover their expenses. As the *demand* is mostly given in instalments, the groom's family sometimes have to spend more money than they were given in the first instalment on the wedding expenses. Still, the bride's family usually covers all or most of the expenses at the time of the wedding, in addition to continue giving *demand* in instalments over a shorter or longer period.

Baby and Shariar - the balance after the wedding

For Baby's wedding, her parents gave three *lungis*, one set of shirt and pants and one set of *pajama-panjabi* and two vests to the groom. The cost of the clothes was Tk. 2,500. The expenses for the wedding reception were Tk. 23,500. The demand is Tk. 38,000, some of it in the form of a TV and bicycle. Tk. 23,000 including a TV was given at the time of the marriage registration. Altogether, the expenses of the bride's side were Tk. 57,000. The groom's side said that they spend Tk. 22,000 on the wedding, of which Tk. 5,000 were spent on jewellery for the bride, Tk. 3,000 for bridal costumes and the rest on the *boubhat*. Tk. 30,500 were spent on the ceremony and the feasts, lasting goods like clothes and jewellery not included. If we were given the right sums, the total sum of money spent on the wedding, including the first instalment of the demand were Tk. 59,000, out of which the bride's side gave Tk. 57,000 and the groom's side Tk. 2,000. We see that the balance after the wedding is clearly in favour of the groom's side.

Wedding expenses before and now

We do not have comparative data that show the change of wedding expenses over time. When we asked elderly people about their *demand*, the oldest had given or received *pon* at their wedding and the younger had given less *demand* than what is common today. However, unless this is adjusted with inflation, it cannot be said to what extent the *demand* has gone up or not.

We were told that expenditures connected to the wedding celebrations have risen. Before you could serve simpler food, and the guests could be entertained sitting on the ground. Now there has to be tables and chairs. If a family fails to live up to the expected standard, the in-laws might use this against the bride later, telling her that her father does not know how to entertain guests properly.

Mohr

Mohr (also called *mohorana* and *denmohor*) is a sum of money or property that according to Islamic law are given by the groom to the bride immediately after the wedding. According to Islamic law, it is the property of the bride, and functions as a safety net if her husband divorces her. In Bangladesh, the amount of *mohr* is registered in the wedding document (*Kabin nama*), but it is not common to give the *mohr* on the wedding registration. It is a common practice in Domar as well as elsewhere in the country that the bride is asked on the wedding night to forgive the groom for not giving the *mohr* (Rozario 2001:136-137).

When we asked how *mohr* is decided, some said it is the double and some said it is the triple of the *demand*. When asked what is given back after divorce, some people said that the *demand* is given back, and some people said that half the *mohr* is given. It hardly happens that the whole *mohr* is given. We were told that this only happens if the wife goes to court, and in that case, she will often end up spending more money than she will get back as *mohr*.

When asked why *mohr* is not given after divorce, the common answer was that it is beyond the capacity of the husband to pay it. We followed this question up by asking why the *mohr* is set so high in the first place, when it is obvious that the groom will not be able to pay in case of a divorce. We were then told that the *mohr* is set so high to secure the marriage. The husband will think twice before he divorces his wife when the *mohr* is high. However, the same people said that the amount of *mohr* commonly given back is never the amount fixed in the *Kabin nama*. Instead, it is the amount that was given as *demand*. In reality, it is the amount of *demand* given that the husband calculates when deciding whether to divorce or not.

Demand is a transaction connected to inauguration of a marriage contract, and it goes from the bride's side to the groom's side. *Mohr* is in practice a transaction going from the husband to the wife after a divorce. This suggests that *demand* is the right of the husband and *mohr* is the right of the wife. However, when we look closer, we see that *mohr* is not understood as an absolute right; it is dependent on what is given to the groom. This is reflected in the answer a woman gave when we asked why the wife is not given the full *mohr* after a divorce:

Mohr doesn't have any value. The husband will say: "Why should I give you the money? Did your father give it to me?"

A woman is only seen as being entitled to *mohr* if she does not initiate the divorce and only if she is acknowledged as being without responsibility for the factors that led to the divorce. The general view is that if the

husband divorces the wife without this being due to any fault of the wife, the husband has to give her the sum equivalent to the *demand* back. Most of the respondents said that when the husband initiates divorce due to faults of the wife, she will not be given anything. Faults of the wife can be adultery as well as lack of obedience and lack of housekeeping skills. If no children are born, we were told that the proper conduct is to ask her permission to take a second wife instead of divorcing her.

If the wife initiates the divorce, she does not have the right to *mohr* according to the local norms, as she is the one who wants to break up the marriage. This is also the case when she wants divorce because of abuse. We see that whereas *demand* is seen as the entitlement of the groom, the entitlement to *mohr* is being dependant upon whether he has received his entitlement; a *demand* and a dutiful wife.

Bhoronposhon

Bhoronposhon is money that a man gives his ex-wife to cover her living expenses three months after a divorce. If the wife has to stay with her natal family during the marriage, her husband is supposed to pay *bhoronposhon* to his father-in-law to cover his expenses for her stay. *Bhoronposhon* is decided at the *mohr bandhano*. After a divorce, *bhoronposhon* is claimed together with *mohr*.

Financing wedding expenditures

Moinul, owner of a tea stall, told us that he will need at least Tk. 25,000 for his daughters *demand*. His strategy is to sell two trees he has for Tk. 10,000 and ask local elite for financial help. He estimates that most of them will give between Tk. 50 and Tk. 100, and the rest will give Tk. 200-300. He hopes to be able to collect Tk. 5,000 this way. For Moinul, asking for financial assistance is a part of detailed calculations before the wedding comes up. It is a planned strategy, not a last resort. This suggests that asking elites for financial assistance is a common and accepted way of raising money for wedding expenses.

In both weddings with and without *demand*, the bride's side generally have the largest expenditures. As the expenses usually are large compared to the family's income, to raise funds for a wedding is a source of great stress for most people.

In households with surplus, wedding expenditures can be met with savings. However, only large surplus households will be able to save up a sufficient amount. Even these households will have difficulties saving enough for a *demand* because their daughters need to pay correspondingly large *demands* to get suitable husbands. Working more is a commonly mentioned strategy, but many households already exploits

their working capacity fully, or they have problems finding enough work. For some, internal labour migration is a solution. One of our respondents covered his daughter's *demand* partly by working as a rickshaw puller in Dhaka, where fares are higher. Selling livestock, agricultural products and sometimes land are other common strategies. Borrowing money is one of the most common strategies. We were told by most of our respondents that microcredit is commonly used to cover *demand*. Sometimes one part of the loan is used for business and another is used for *demand*. In other cases, the whole loan is used for wedding expenditures. If the microcredit officer comes to check how the loan was used, a neighbour's cow or rickshaw van is sometimes shown.

Village elites are perceived to have responsibilities for helping poor families to raise a *demand*. Research conducted in Domar among ultra poor women in 2004/2005 shows that they commonly maintain relations with one or more elites in order to be able to ask them for help in crises such as a daughter's marriage (Huda, Rahman and Guirguis 2005). When this strategy fails to bring enough money, begging in the market may be an option. We were told that every market day there are several people begging for *demand*.

People we talked to said that to use a *demand* for a son to cover a *demand* for a daughter is not a desirable strategy, but it does happen.

THE MOTIVATIONS FOR GIVING AND TAKING DEMAND

To get a daughter married is costly. Well-off people will have to spend their savings or sell off their productive capital. Poor people establish debts with high interest rates that can bring them into a vicious circle of dependency. Most people have both sons and daughters, and will at different times in their life find themselves on both the giving and the taking side. Most people will experience the pleasure of receiving a *demand*, but they are also likely to experience the stress, hard work and dependency involved in raising a *demand*. Why do people take and give *demand*? What are their motivations?

Economic motivations

Economic motivations for taking demand

To take *demand* is to get investments in a son reimbursed. This is a common argument among our respondents. Parents have spent money, sometimes a large sum relative to their income, on raising their son to be capable of looking after a family. We were told that since secondary education is free for girls, parents have more expenses educating boys.

Also when he is not educated, the parents have had to spend a large sum raising him. This investment benefits the bride, and should therefore be reimbursed by her parents. It has often taken substantial investments to raise a boy to a high quality groom, and the *demand* is calculated according to his quality. One of Baby's in-laws has two sons aged 18 and 20 years who are about to finish secondary school (SSC):

Since my sons are about to complete their schooling, I am already planning to start searching brides for them, as I don't have the ability to bear the cost of their education any more. I expect to get a good amount of *demand*, around Tk. 50,000 for each. The government is telling us to send our children to school but neither is it providing free education to my sons nor giving them any job. Now tell me how the government can tell us to not to take *demand*?

Parents are perceived as entitled to take *demand* for their son because they have had expenses for his upbringing, and husbands are perceived as being entitled to *demand* because they will have expenses for the wife. When she is married, a girl will belong to her husband's family, and they

will be responsible for her. Having to feed the bride all her life was a reason given for taking *demand*. Some said that a bride with a job or an education that can give her a job can pay less *demand*, as she will be able to earn. Some said that this does not reduce the *demand*, as she will have to marry a man that matches her status, and he will take a higher *demand*.

One man justified taking *demand* with men's difficulties compared to women in accessing government resources:

If men are given enough value, like free education and jobs, they won't have to depend on *demand*. Now they are left with no other option but to take *demand*.

Another economic reason given for taking *demand* is that the groom's side has expenses for the wedding, and this should be covered by the *demand*. We saw above that even though the groom's side can have large expenses connected to the wedding, the bride's side also have that. Moreover, the feast that the bride's side is responsible for is an obligatory feast, whereas the *boubhat* can be avoided. Still, there is a notion that the groom's side, but not the bride's side, is entitled to have their expenses covered by *demand*.

Demand is also seen as capital to invest in a means of livelihood for the groom. This can be setting up a business, buying a rickshaw van, or it can be paying a *ghoosh* (informal and unofficial payment to access a service or a good) to get a government job. We were told that to get a job as a primary school teacher you have to pay between Tk. 80,000 and Tk. 100,000.

Lastly, poverty is a motivation for taking *demand*. The practice of *demand* is a means of accessing an amount of money and goods that are large compared to income, and this is in itself a strong motivation for poor people.

Economic motivations for giving demand

As *demand* is a transaction going from the bride's side to the groom's side, there are obvious economic motivations behind taking *demand*. That there are economic motivations behind giving *demand* is not obvious, but exist nevertheless. Several poor respondents said that in marriages without *demand*, the bride's side often ends up paying more than they would if they had given *demand*. If they do not give *demand*, they have to buy outfits for both bride and groom, including jewellery for the bride. If they give *demand*, they only need to buy clothes for the groom, which is cheaper than what is needed for the bride. This will however only hold true up to a certain level of *demand*. To use Baby and

Shariar's wedding as an example, Baby's family spent Tk. 2,500 buying clothes for the groom, and Shariar's family spent Tk. 5,000 on clothes and jewellery for the bride. Altogether, expenses for clothes and jewellery were Tk. 7,500, less than what is commonly paid as *demand* even among very poor people (calculated from TUP repeat survey 2005). We were told that the groom's family will expect more expensive *dan* when no *demand* is paid. Because of this, it can be cheaper to give *demand*.

It might also be that the assumption that a wedding without *demand* ends up being more expensive is connected to a related motivation, that giving *demand* gives the bride's family more control over the expenses. If *demand* is given, the sum is negotiated beforehand, and it is less socially accepted for the groom's side to ask for further contributions to the wedding celebrations.

Even though control over expenses and avoiding claims in the future is a motivation for giving *demand*, it does not guarantee that the in-laws do not ask for money or gifts in the future. This is however less socially accepted than asking for a contribution when *demand* is not given. In the next paragraph, we will see how Mahmud's strategy relies on this norm.

Economic motivations for not taking demand

The economic motivations for taking *demand* are many and often strong. However one man had economic motivations not to take it. Mahmud, a college educated young man, argued this way:

I don't want a *demand*, because if I get Tk. 200,000, I would have to spend Tk. 80,000 for buying a motorbike, Tk. 50,000 for the bride's jewellery and the rest of the money will have to be spent in the wedding feast. So it won't be any good for me to take *demand*. But if I don't take any *demand*, I don't have to give jewellery to the bride, and I don't need to arrange a big feast. Moreover, if I face any hardship in the future, or if I want to set up a business, I would be able to ask my in-laws to give me some money as loan. It is more profitable and also more respectful.

Mahmud sees himself as entitled to some sort of economic transaction from his future in-laws. He prefers to ask for a loan later instead of claiming a *demand* because he thinks that a *demand* has to be spend on consume in contrast to a loan that can be used productively. That Mahmud still expects some goods to be transferred from the bride's family at the wedding points to the notion discussed above that giving *demand* gives more control over future expenses than not giving.

There are of course abundant economic motivations not to give *demand*. Balanced with social, moral and security-based motivations, the decision is still mostly to pay *demand* rather than not.

Social motivations

Social motivations for taking demand

One motivation for claiming a large *demand* is this being a statement about one's status. The higher perceived quality of the groom, the higher *demand* the bride's parents are willing to pay. Getting a large *demand* can be a strategy of gentrification, as the *demand* becomes a sign that legitimizes a claim to a certain position on the social ladder.

We were told that there is competition involved in the claims for *demand*. If a man's peers get a large *demand*, he will also claim it in order to show that his status is no less. Not taking *demand* is often met with suspicion. It suggests that there is something wrong with the groom that makes him unable to claim a *demand*. Avoiding rumours about having a hidden major fault is a motivation for taking *demand*.

Not taking *demand* can also be met with direct social sanctions. One of Baby's relatives told a story about a college-educated relative that had refused to take *demand*. "*Now he cannot get out of his house for shame*", she said. The neighbours criticize him for refusing to take *demand* after his father has spend a lot of money on his education.

Social motivations for giving demand

The prime social incentive for giving *demand* is to get a daughter married, and get her married properly. Female hypergamy is the norm. Women should marry men with equal or higher social status. This norm is a strong incentive for giving as high *demand* as the family can manage. One man said that usually, neither the groom nor the bride wants a marriage without *demand*. A girl can get a husband without *demand* only if the husband is below the status that she deserves. In that case she won't be happy with the match. If a man marries someone without *demand* he won't be happy either, as he will feel that he does not get what is his right. He also said that giving *demand* makes it possible for less attractive girls to get married. This would not have been easy without this system, he argued. Other people present did not agree with him, and said that God has matched everyone in pairs, even the less attractive.

Giving a large *demand* is a display of economic ability. We asked whether paying a large *demand* and giving costly *dan* will increase the social status of the bride's natal family. Nobody said that there is a connection. They said that the only gains the bride's family gets from paying a high *demand* and giving costly gifts, is that the bride will live happily in her in-laws home. However, we cannot rule out that the natal family increases social status by this.

Shame, on the other hand, is connected to the natal family's ability to give *demand*. Rehana's mother said they could have been labelled unsocial if they hadn't given anything to the groom's side:

If we didn't even give money for the wedding expenses, I think they still would have married my daughter, as they were so interested. But they might have said that we are unsocial, that we don't know the social norms, and that we don't know how to be great.

The shame of giving *demand* and *dan* of little value, does not only apply to the bride's family, but also to the bride herself. A female relative or neighbour of Baby phrased it this way:

When a bride comes with large dowry she doesn't have to lift a finger but still gets fed. But if she brings very little we mock her saying "what have you brought from your father's home?"

Social motivations for not taking and not giving demand

A college-educated young man said that someone who starts riding a motorbike right after his wedding will be ridiculed for having taken *demand*. His friends said that to openly negotiate *demand* is something the poor people do. Well-off people hide their negotiation. Some do not request cash, but indicate what they would like to receive as gifts. This suggests that not taking *demand* is a possible strategy of gentrification for those who already have a relatively high socioeconomic position. By not taking *demand*, a man can claim a position as someone with modern views. Not taking *demand* can also underline his status as a wealthy man, as it suggests that he is so wealthy that he does not need *demand*. However, according to our educated and well-off respondents, *demand* is common among this group, and it is often several lakhs. Not taking *demand* seems thus not to be a common strategy for gentrification. The case of the college-educated man who was shamed by the community for not taking *demand*, also suggests that this strategy of gentrification is risky. Likewise, refusing to give *demand* is a possible strategy of gentrification, but not one that seems to be common in Domar at the moment.

Moral motivations

Moral motivations for not taking and giving demand

Moral motivations for not taking and giving *demand* were often expressed. *Demand* was often termed an immoral practice because it is wrong to take somebody else's hard earned money. Some argued that it is against Islamic law to take and give *demand*. Most of the people

expressing moral motivation for not taking *demand* had taken *demand* anyway, or planned to do so, because economic and social motivations weighed more. However, we also found moral motivations for taking and giving *demand*.

Moral motivations for taking and giving demand

To give something to the groom's side is seen as a social obligation. The bride's father ought to show his love to her by giving something for her to bring to her new home. It is the conditions around the transactions that are seen as morally ambiguous. Faziton, a poor widow, said that a father gives *demand* to ensure his daughter's happiness, and as long as he can afford it, it is a good practice. Faziton sees moral evil in the practice of *demand*, but what she sees as evil is the extortion of money from poor people, and abuse of the bride for this purpose. The transaction in itself she sees as a good practice.

Grooms are perceived as entitled to *demand*. This is reflected in the norm that the bride's family should not ask how the *demand* is spent. It is not the bride's family's business, as the money belongs to the groom and his family. We were also often told that a girl should not expect to get special treatment because her father has paid *demand* to her in-laws. This also reflects that *demand* is something the groom is entitled to.

A woman is perceived as entitled to a husband, and that requires *demand*, unless she marries someone far below her economic and social status. However, this does not mean that she is perceived as entitled to *demand*, as it is her in-laws who decide if they want her to bring a *demand*.

Security motivations

Security motivations for giving demand

Giving *demand* is widely seen as a security measure for the daughter. As we saw above, the right to *mohr* is seen as depending on the *demand* given. If no *demand* was given, the right to *mohr* in case of divorce is not acknowledged by most of our respondents. Moreover, the size of *demand* determines the amount of *mohr* she is seen as entitled to. A strong motivation behind giving *demand* is thus to make sure that the daughter will get some money if her husband divorces her.

Giving *demand* is not only seen as a security measure in case the marriage fails, it is also seen as a measure to avoid divorce. The rationality is that a man who knows that he has to give money to his wife if he divorces her will think twice before he does this.

As one woman formulated it:

If *demand* is given in a marriage, the husband doesn't dare to tell the wife to leave, because then she will say: "Ok, I am leaving, but first give me back what my father has given to you." But when *demand* is not given, a husband can leave his wife anytime. If there were no *demand*, then every man would have married one woman after another.

Sanctions when demand is not given

Baby's brother got married two years ago, and has a daughter. The demand was Tk. 31,000. Tk. 17,000 was given at the time of the wedding, and the rest will be given in instalments. This year the wife's father gave Tk. 1,500. We asked what will happen if he doesn't give the rest of the demand. Baby's brother said that in that case he will send his wife back to her father. A woman added that if this happens, "the father will pay, even if he has to sell his clothes". Then we asked what they will do if the father cannot pay the money because of a crisis? The husband did not reply, but a young, unmarried girl laughingly said that "then she will be abused".

This is a motivation for giving *demand*, and also for giving as large *demand* as possible. If we see the norm of paying back the *demand* after a divorce in connection with the norm that a woman who leaves her marriage willingly does not have the right to *mohr*, we see that it is a likely strategy for a man who wants a divorce to force his wife to be the one initiating it by making her living conditions unbearable. Then he will get a divorce and will not have to pay compensation.

A common notion is that fathers give *demand* to ensure a happy married life for the daughter. If a daughter brings a large *demand*, her parents hope that she will be well treated in her in-laws house. They hope she will get her needs provided for, be loved and respected. The *demand* is expected to have this effect only if it is paid in full. If it is not paid in accordance with the schedule negotiated, the daughter is in danger of being abused.

We found the daughter's security to be the strongest motivation behind giving *demand*. Why are women seen to be in such dire need of security that their parents are willing to pay vast sums of money in relation to their income without even having a guarantee that this will buy her security? The explanation to this has to be sought in the gendered distribution of entitlement and risk.

ANALYSIS

The gendered distribution of entitlement and risk

As we have seen, the general view is that men have unquestioned entitlement to *demand*, whereas a paid *demand* does not give women entitlements towards her in-laws, only a hope that they will treat her well. Women are entitled to *mohr*, but only on the condition that *demand* is paid and that she has fulfilled her obligations as a wife. A man's parents are entitled to reimbursement of expenses for his upbringing in the form of *demand*. Parents of daughters are not seen as being entitled to the same, even though it will be her in-laws that will enjoy her skills and virtues after she is married. We asked an elderly man why this is so. He answered:

A girl is considered as a curse in this country. Unless she is given *demand*, nobody would marry her. How would she live if nobody marries her?

This answer points to a central aspect of how girls and women are perceived; as being at risk. They are seen as being vulnerable to not only physical risk, but also social risk. Marriage is the ultimate security for a woman. There are no socially accepted statutes for women outside marriage. A married woman risks losing her livelihood if her husband divorces her. She also loses her auspicious status. Even though she is abused in her marriage, being unmarried poses physical and social risks that are so great that an abusive marriage is often preferred. An unmarried girl's chance of getting a husband of quality is spoiled if she becomes the victim of rape or is seduced. It can even spoil her chances of getting married at all.

Women are also subject to social risks to a great extent. Before marriage, a girl can easily obtain *durnam*, bad reputation. This happens if she does something those conflicts with the norms for girls' behaviour. It can also happen if a girl is not married when she has become adult in the eyes of the local community. Then people in the community can set out rumours that the girl has a relationship with a boy, that she has been rejected by a potential groom, or that there is something wrong with her that prevents her from being married. Being a victim of *durnam* makes it very difficult to get a good match.

Risk as one of the factors leading to the decision about Rehana's early marriage

Rehana is newly wed at the age of 16 or 17 years. Rehana's parents said that they didn't want to get her married that early. That Mamun is a high quality groom and that his parents promised to let her continue her studies was two of the factors in favour of accepting the proposal. Another factor was Rehanas' parents' perception that she is vulnerable to risk. Her mother said that Rehana's beauty made her a likely target for bad people, hinting at the risk of her daughter being sexually abused or involving in a pre-marital affair. If she got married early, this risk would be eliminated.

There is also a metaphysical risk factor inherent in a daughter. We were told that it is a *farz* (compulsory religious duty) to get a daughter married when she reaches maturity. However, this was not mentioned among well-off and educated people, who tended to get their daughters married far above what is seen as mature age among the poor. Respondents told us that money mitigates the risk of *durnam*. Wealth gives people the ability to control others so that they will not dare to inflict *durnam*.

A woman is not only vulnerable to social risk; she also represents a social risk for her family and community⁹. A mature unmarried girl is considered a shame for the whole neighbourhood. We did not get further explanations to why it is so, but we suggest two reasons. One reason might be that to marry off a girl is seen as a responsibility for the whole community when the parents fail in doing this. A mature unmarried girl becomes a sign of negligence of community responsibility, and is thus a source of shame for the neighbourhood. Another plausible reason has to do with the connection between a woman's conduct and the honour of her community (Rozario 2001:104). The risk that an unmarried, mature girl might engage in a relationship with a man may be seen as a threat to the honour of the whole neighbourhood. We asked several people whether there are any unmarried girls above their marriage age in the village. Everybody said that there are no such girls. It might be that they didn't know of any such person, but it may also be that they would not admit it because it is shameful.

⁹ We experienced this ourselves when we wanted to go to a popular theatre after dark. Our male companion said that we could not go, because it would be dangerous for us to go on a rickshaw van in the dark. It turned out after a long conversation that the danger was not physical but social, and the problem wasn't harm done to us, but harm done to our organization. If non-local female BRAC staff were seen with men on a rickshaw van after dark, this could harm BRAC's reputation. We have not, as the local female BRAC staff, established relations of classificatory kinship with the male BRAC staff. This would make our transportation sexually dubious. We were seen as posing a threat to the reputation of our organization, the same way as a village girl is a potential danger to the honour of her community.

Local motivations versus the motivations of the government and NGOs

We have seen above that *demand* is an ambiguous practice. Even though it is a great source of stress, there are also motivations for both giving and taking *demand*. The government and the NGOs view the practice of *demand* as a social evil. This discourse and the local discourse meet in local level governmental and non-governmental bureaucracy.

All our respondents know that *demand* is illegal. We were told several stories about women who sued men for taking *demand*. However, in none of the stories was the act of taking *demand* the motivation behind the lawsuit. What motivated the plaintiff was either to threaten her husband so he did not go through with a divorce, or to threaten an ex-husband to enter informal arbitration with her so she could get the same amount as her father had paid as *demand* back as *mohr*. In the local discourse, the practice of *demand* is seen as both oppressive and un-Islamic as well as a security system for women. Divorce is on the other hand seen as overall negative. The term *kelenkar* (a local dialect of *kelenkari* meaning social embarrassment) was often used for divorce. This term reflects that divorce is seen as shameful. *Demand* is not commonly seen as shameful, even though negative aspects of the practice were acknowledged. In some of the stories about women who had filed dowry lawsuits, this act was motivated by an attempt to avoid the shame associated with divorce. In others, dowry lawsuits were used not to combat the practice but quite on the contrary to force the ex-husband into behaving in accordance with the norms of the *demand* system, by giving his ex-wife back what she sees as her right, namely the *demand* her father paid for her.

In the stories about dowry lawsuits, we see how the intentions behind the legislature is not reflected in the way the actors relate to them. Instead they interpret the laws within their local rationality and use them for their own agenda. Microcredit is another institution where the intentions of the bureaucracy do not fully correspond with the intentions of the users.

The use of microcredit to cover demand

Tariq works as a rickshaw puller in Dhaka. He got his daughter married a few years ago. She was 14 at the time. We asked him how he raised the money for the *demand*:

- I took loans from different NGOs. I also took loans from my relatives and neighbours. I had some savings too. To pay back the loans, I had to take loans from other NGOs again. I also have to spend a major part of my earning for this purpose.

-
- Did the NGOs ask you about how you were going to spend the money?
 - Yes, they asked and I said I was going to buy a cow.
 - Did they come to see it?
 - No, they remain happy as long as the instalments are given on time.

The NGO-staff are representatives of a system where microcredit is not supposed to be spent on *demand*. However, they work in a context where this use is seen as functional. They have close contact with the local life, and see the desperation of not being able to raise a *demand* to get a daughter married. Perhaps they also see *demand* as having gainful aspects as well as negative. Microcredit workers have to deal with these conflicting rationalities in their work.

In some cases a part of the loan is used for a productive purpose and the rest for *demand*. In other cases, the loan is used solely for *demand*. We were told that it is no problem to use the whole loan for *demand*. NGO-staff either do not come to check what the loan was used for, or they are shown a cow or a rickshaw van belonging to the neighbour and told that this is what the loan was invested in. We were also told that the NGO-staff are often aware that the loan is used for *demand*, but that they choose to look away. We wanted to investigate this further, and asked microcredit staff from BRAC, ASA, Grameen Bank and TMSS if they were aware that microcredit is used to cover *demand*. Some of them said that they have never heard of this. Most of them said that they knew it happened, but that the borrowers concealed it from the NGO-staff. The NGO-staff are never aware that the loan is going to be used for *demand* when it is given. These statements are contrary to the villagers', who said that the NGO-staff often knew this would happen, but choose to overlook.

One of the microcredit staff said that if they in retrospect found out that someone had used microcredit to pay *demand*, they did not do anything about it:

Once the money is transferred to them, we can not take account of how they are spending each and every *paisa*. We don't try to do that, it is not possible. And as long as we get the instalments we should be happy, shouldn't we?

Our interviews with villagers show that it is very common to use microcredit to cover wedding expenses like *demand*. At the same time, interviews with microcredit staff suggest that this is not a major concern among them. But microcredit is meant to be used productively, and to admit that loans are used for this is to admit that this criterion is not always fulfilled in their area. It is likely that the respondents may have

been reluctant to admit this. It may be that microcredit and *demand* is discussed internally among local staff. If this is the case, they may have developed their own local procedures for how to deal with this issue. If the use of microcredit for *demand* is denied or trivialized, microcredit staff will have to find their individual ways of dealing with this issue. If the use of microcredit for *demand* is not discussed, and if no common guideline for how to act in cases where microcredit is known or suspected to be used to pay *demand* is established, the bureaucracy is vulnerable to malpractices like random treatment of cases and corruption.

CONCLUSION

The practice of *demand* is the cause of much stress and dependency in Domar. However, there are also strong motivations for both giving and taking *demand*. Instead of targeting *demand* directly, advocacy efforts would gain from targeting the causes of the motivations of *demand*.

It is important to promote awareness of the rights and duties connected to marriage and divorce. However, we have seen that knowledge of the laws is no guarantee for them to be interpreted and used the way they were intended to. Promoting awareness of the laws regarding marriage and divorce might not have much effect on the practice of *demand*.

The strongest motivation we found for giving *demand* was concern for the daughter's security in her married life and in case of divorce. This is linked to the perception of women as being inherently connected to risk. Reducing the risk factors that make married status and *demand* crucial for women is a way to combat the practice. One way to do this is by implementing livelihood programmes for adolescent girls. If a girl and her parents are confident that she will be able to support herself in case of a divorce, *demand* will lose its importance as a security measure. Livelihood programmes will also create self-esteem so that girls will start questioning their roles as burdens for their parents and in-laws.

Employed women in the local community can function as role-models that shows that women can successfully support themselves as well as family members. Female NGO-staff are potential role-models because their works bring them in close contact with the local community. However, we met NGO-staff that considered their female colleagues to be unsuitable marriage partners because of the nature of their work. This attitude is also documented elsewhere (Goetz 2001: 142-143). This needs to be challenged internally in order for NGOs to successfully approach the security-motivations behind the practice of *demand*.

Men and their parents are widely seen as entitled to *demand*. This notion is just one aspect of an ideology where men and women are understood as unequally entitled. This has to be challenged systematically among both girls and boys from an early age. Schools are of primary importance here.

The rationality of the practice of *demand* conflicts with the rationality of the government and NGOs at the local level. Dowry is illegal, and many

NGOs have dowry-eradication as one of their basic tenets. However, the practice of dowry is not likely to end very soon. This should be reflected in the local level routines of NGOs. It is important to allow discussions and develop guidelines for how to deal with individual cases to prevent arbitrariness and bribery. It is possible to do this within a framework where dowry eradication is the long-term goal.

REFERENCES

- Blanchet T. Lost innocence, stolen childhoods. Dhaka: University Press Limited, 1996.
- BRAC/Population Council. Bangladesh adolescent survey 2004. Dhaka: 2004.
- Goetz AM. Women development workers - implementing rural credit programmes in Bangladesh. Dhaka: The University Press Limited, 2001.
- Huda K, Rahman S, Guirguis C. Building social capital for the ultra poor: challenges and achievements. Dhaka and Ottawa: BRAC and Aga Khan Foundation Canada, 2005. 22p. (CFPR-TUP working paper series no. 6)
- Kishwar M. Off the beaten track - rethinking gender justice for Indian women. New Delhi: Oxford University Press, 2002.
- Oldenburg VT. Dowry murder - the imperial origins of a cultural crime. New Delhi: Oxford University Press, 2002.
- Rabbani M, Prakash VA, Sulaiman M. Impact assessment of CFPR/TUP: a descriptive analysis based on 2002-2005 panel data. Dhaka and Ottawa: BRAC and Aga Khan Foundation Canada, 2006. 31p. (CFPR-TUP working paper series no. 12)
- Rashid SF. Worried lives: poverty, gender and reproductive health of married adolescent women living in an urban slums in Bangladesh. Canberra: The Australian National University: 2005 (Unpublished PhD thesis).
- Rozario S. Purity and communal boundaries: women and social change in a Banglaeshi village. Dhaka: The University Press Limited, 2001.
- Siddiqi DM. Dowry: ancient custom or modern malaise? Dhaka: *The Daily Star*, 19 February 2002.
- White S. Arguing with the crocodile: class and gender hierarchies in a Bangladeshi village. Dhaka: University Press Limited, 1992.