

**Does Dowry Make Life Better for Brides?
A Test of the Bequest Theory of Dowry in Rural Bangladesh.**

Luciana Suran
Population Council
and
Sajeda Amin
Population Council,
One Dag Hammarskjold Plaza, New York, NY 10017, email: lsuran@popcouncil.org;
samin@popcouncil.org

In recent years, dowry levels have skyrocketed to previously unforeseen levels. Among Hindus in North India dowry can amount to several years worth of household income (Deolalikar and Rao 1998). Among Muslims in Bangladesh and Hindus in South India dowry has become commonplace whereas the practice did not exist a generation ago (Amin and Cain 1997). The institution of dowry is a considerable financial burden for the families of brides. It has been widely criticized, socially maligned, and legally banned, yet it persists. Now some recent economic writings have begun to suggest that dowry is a bequest or a pre-mortem inheritance implying it persists because it is "good for the bride." Using panel data from an adolescent study in rural Bangladesh, this paper explores the association between dowry and the prevalence of abuse to test the bequest theory of dowry. We find that married females who paid dowry at marriage have a higher likelihood of reporting domestic violence compared to those who did not pay dowry. In addition, we find that the relation between dowry and abuse is highly level-specific respondents who paid small dowries report much higher levels of abuse than those who paid large dowries. In fact, those who paid very large dowries face similar outcomes in terms of abuse as those who did not pay dowry.

Section 1. Introduction

A growing literature on dowry exists, with a particular emphasis on developing countries. This research is divided into two strands of inquiry, the first dealing with the existence of marriage payments (i.e. dowry or brideprice)¹ themselves and the second dealing with the recent surge in the level of dowry payments in South Asia. The trend of rising dowries, commonly referred to as ‘dowry inflation’, have received much attention, as payments can represent multiple years' worth of a family's income (Rao 1998) and often cause severe destitution of households with daughters of marriageable age (Deolalikar and Rao 1998). In addition, disputes over dowry payments have led to numerous cases of ‘dowry violence’ against brides resulting in injuries and even death.

However, at the same time that dowry has been widely criticized and even legally banned, recent studies suggest that dowry actually benefits the welfare of brides by acting

¹ Dowry (also referred to in the literature as *groomprice*) refers to payments made to the groom and his family by the bride's family while brideprice refers to payments made in the opposite direction.

as a form of pre-mortem inheritance. According to the bequest theory, while sons obtain their inheritance upon the death of the parents, daughters receive their share when they marry. Proponents of the bequest theory argue that by allowing daughters to gain their proper share of the family inheritance, dowries function as a form of parental investment and thus are not detrimental to the bride and her family. In fact, some have suggested that daughters who receive dowry stand to gain from this ‘investment’ (Edlund 2001) by increasing her bargaining power in the marital household (Zhang and Chan 1999) and even lowering the probability of divorce (Esteve-Volart 2003).

At first glance, the bequest theory of dowry does not seem entirely implausible. In *virilocal* societies, that is societies where women move to live in their husband’s/in-law’s household once they are married, dowries are one way in which married women receive their proper share of the family inheritance. The custom of dowry should increase the bride’s standing in her new household by signaling parental support of the bride. Even in non-virilocal societies, inheritance practices that preclude females from fully sharing in their parents’ estate may justify the interpretation of dowry as a bequest. Regardless of entitlements, women who marry out are generally are not able to exercise control over their own property. For example, in most parts of Bangladesh it is common for women to give up control to their brothers in exchange for rights of visitation.

This paper is organized as follows. Section 2 summarizes the existing literature on dowry pertaining to the relationship between marriage payments and brides’ welfare. Section 3 describes the data and study methodology. Section 4 presents our findings of concerning the effect of dowry on the domestic violence, followed by a discussion of the results and concluding remarks in Section 5.

Section 2. Theories of dowry

'Marriage squeeze' and female competition

One of the most commonly cited explanations for the rise of dowry is known as the 'marriage squeeze' argument and was first introduced by Caldwell, Reddy and Caldwell (1983). The authors noted the popular perception among villagers that the appearance of dowry was due to a switch from a surplus of potential husbands to a surplus of potential brides beginning in the early 1970s. The key to understanding this argument is the demographic effects of declining mortality in a population in which men marry women from younger cohorts than their own. As mortality falls, younger cohorts will increase relative to older cohorts, leading to a broadening of the base of the age pyramid and a surplus of marriageable females. Thus, the forces of supply and demand will result in a switch from brideprice to dowry. In addition, mortality reductions can affect marriage market conditions in other, less obvious ways. For example, it has been found that the incidence of widowhood among men in India declined as maternal mortality increased, thus adding to the surplus of marriageable females (Bhat and Halli 1999). Empirical work by Rao (1993a), Bhat and Halli (1999) and Amin and Cain (1998) lent support to the idea that the marriage squeeze was a major factor in the change from brideprice to dowry in India and Bangladesh, respectively. In fact, sex ratios have been found to be positively associated with the increase in real dowry payments (Rao 1993b).

In a related vein, Lindenbaum (1981) suggests that the switch from brideprice to dowry in Bangladesh was not necessarily a result of the pure shortage of men but rather

due to competition for high-quality grooms. As educational and work opportunities increased for men, parents desired their daughters to marry educated men with urban jobs, as such men have higher and more certain incomes which are not subject to climactic cycles and which are paid monthly, and because the wives of such men will be free from the ‘drudgery’ of rural work (Caldwell, Reddy and Caldwell 1983). In other words, in the “female competition” model of marriage payments, dowry acts as a vehicle through which a bride and her family can raise their status by marrying the daughter into a higher-status family, a practice known as hypergamy. Notably, it has been observed that the size of the dowry moves steeply with the desirable qualities of the son-in-law in a way that brideprice did not for daughters (Caldwell, Reddy and Caldwell 1983). Thus, in the female competition model of dowry a more correct term for dowry would be *groomprice*, reflecting the fact that marrying into a wealthier family can “buy” a bride and her family higher social or economic status.

At the same time, however, it should be noted that the qualities of the bride can significantly affect the size of the dowry. In Bangladesh, for example, dowry increases in tandem with age at marriage, placing pressure on parents to marry their daughters early. This may be especially true if the bride suffers from other disadvantages in the marriage market such as lower social status or darker skin tone) (Huq and Amin 2001; Islam and Mahmud 1996).

But while the marriage squeeze can explain the switch from brideprice to dowry, it cannot explain why dowry inflation has persisted despite an equalization of cohort sizes. In fact, demographic projections have pointed to an easing of the marriage squeeze (Bhat and Halli 1999, Amin and Cain 1998), yet high dowry payments have persisted.

Dowry as bequest

The idea that dowry payments function as a pre-mortem inheritance dates back to Goody (1973, p. 17), who postulated that "...dowry is part of a familial or conjugal fund, which passes down from holder to heir, and usually from the parents to the daughter..." One of the earliest empirical studies that lent credence to the bequest theory of dowry was an empirical study of Taiwanese couples in which the authors found that the payment of dowry not only increases the resources of the conjugal household, but also increases a women's bargaining position in her new household, leading to a rise in her welfare as measured by the probability that the husband will participate in household chores (Zhang and Chan 1999).

Not only has the bequest theory been used to argue that the very existence of dowry is beneficial to brides, some have hypothesized that dowry inflation can lead to even greater increases in brides' welfare. For example, Edlund (2001) suggests that rising wealth levels are behind the increases in dowry levels, and since daughters receive their inheritance at marriage due to a gender differential in the timing of bequests, both dowries and inheritances will increase thus leaving the bride better off. In this vein, dowry, rather than a social ill that is detrimental to the lives and families of young women, is viewed as something that can actually help the bride.

Violence

Over the past decade, the issue of domestic violence in developing countries has evolved from relative obscurity to a primary concern among researchers and policy makers who are interested in women's health and status (Koenig et al. 2003). Studies

document that the negative effects of domestic violence extend beyond the immediate victim herself. For example, victims of domestic violence are more likely to experience fetal or infant death (Jejeebhoy 1998b). In addition, wives who are beaten often face a consequent loss of control over household decisions which can divert resources away from children (Rao 1998).

Some of the highest reported levels of domestic violence come from the South Asian region. Due to pronounced gender inequality and dependence of women on men, there is evidence that domestic violence represents an accepted form of behavior in much of the subcontinent (Koenig et al. 2003; Mannan 2002). Thus, domestic violence is often justified as a "man's right" and necessary to control the behavior of the wife (Schuler et al. 1996).

Estimated rates of domestic violence in Bangladesh range from 20 to 50 percent, depending on the reference period specified (i.e. lifetime or past year). Studies concerned with estimating the percentage of wives in Bangladesh who have ever experienced abuse report that around 40 to 50 percent of women have been physically assaulted by their husbands (Bhuiya et al. 2003; Koenig et al. 2003; Mannan 2002; Schuler et al. 1996; UNFPA 2000). On the other hand, when asked about abuse in the past year, about 20 percent of Bangladeshi females report domestic violence (Schuler et al. 1996).

Recent studies suggest a link between domestic violence and dowry demands. Wife abuse is higher when a husband and/or his family believe dowry payments are inadequate (Banerjee 1999; Bloch and Rao 2002). Such evidence on 'dowry violence' stands in stark contrast to the bequest theory of dowry. If dowry does functions as an investment given by altruistic parents in the form of a pre-mortem inheritance, one would

expect brides who pay dowry to face a lower likelihood of experiencing domestic violence. Moreover, the welfare of brides who pay dowry should increase as dowry levels rise if the bequest theory is an accurate portrayal of dowry payments.

Section 3. Data and Method

The sample

The study uses longitudinal panel data obtained from three districts in rural Bangladesh. The villages were studied in conjunction with a project on transitions to adulthood to analyze livelihood intervention programs on adolescents. Respondents were initially interviewed in 2001 and a follow-up interview was conducted two years later. The initially survey targeted 6,000 girls and boys between the ages of 13 and 22. In order to evaluate the effect of the programs, both respondents living in villages where the programs were implemented ('intervention' villages) as well as those living in 'control' villages in which the programs were unavailable were interviewed

Our dataset is unique in that respondents who migrated out of the villages were tracked down by the interviewers rather than taken out of the study. The study was able to track down all but three percent of the respondents who were contacted. This low attrition rate is of critical importance in a study of marriage payments given that the majority of migrants moved due to marriage.

Sampling weights were used in all analyses to account for over-sampling of younger respondents and respondents from villages in which the adolescent livelihoods programs were to be implemented. In addition, we restricted the sample to include only currently married women (N=1,278).

Measurement

The dependent variable is a dummy that indicates whether or not a respondent experienced a physical beating in the previous 12 months. We also have information on who performed the beating. Given that the sample was limited to only currently married females, the large majority (94 percent) were assaulted by their husband.

All dowry amounts were deflated using the price of rice in the respondent's district for her year of marriage. Since rice is the major crop in rural Bangladesh, the price of rice has been found to be an appropriate price deflator (Khan and Hossain 1989). In addition, unlike many studies on dowry that calculate dowry payments by netting brides' family assets and husbands' family assets, our data contains information on not only the amount of dowry paid at marriage, but also additional dowry payments made after the marriage. These "post-marriage" dowry payments have never been empirically examined in the previous literature on dowry.

Section 4. Results

Table 1 contains information on the background characteristics of the study population of 1,278 married female respondents between the ages of 15 and 24. Overall, approximately 20 percent of respondents reported experiencing a beating in the past year. Three-quarters of all respondents paid a dowry at marriage with a mean payment of 9870 Bangladeshi taka². The large standard deviation reflects the great variation in dowry payments, as they range from 500 to 160,000 taka. The mean age at marriage is 15.2 years and the mean length of marriage is about five years. 72.4 percent of respondents have living children and the number of children ranges from one to four. Almost sixty

Tk. 59=US\$1. in 2001

percent of respondents were using contraception when the survey was conducted and 18 percent reported ever experiencing a sexually transmitted infection. Three-quarters of respondents reported enrollment in school at some period during their lives with a mean amount of schooling of 4.8 years. 41 percent of respondents reported ever working for pay³. In addition, one in five respondents have reported taking a loan, the majority (90 percent) from NGOs that conduct microcredit activities in the study area.

Table 1. Demographic and personal characteristics of the study population of 1,278 married females between the ages of 15 and 24.

	Mean	Std. Dev.
% experienced beating in past yr.	20.6	
% paid dowry	74.8	
Amount of dowry (all resps.)	9870	15763
Age at marriage	15.2	2.24
Current age (years)	20	2.8
% ever enrolled in school	76.1	
Mean years schooling	4.82	3.77
Husband's schooling		
Below primary	52.3	
Primary	17.4	
Secondary	16.3	
Matric/SSC+	14.0	
% with children	72.4	
Number of children	1.13	0.92
Current contraceptive use	59.6	

³ The percentage of respondents who reported ever having worked for pay increased substantially between the baseline and midline rounds of data collection. We believe this is due in part to changing awareness of women's contribution to household income and in part due to a substantial rise in backyard poultry farming to earn cash that is a common activity among young women in the study area. Thus, women who may have received compensation for household activities such as selling eggs may have been more likely to equate such work with paid labor.

STI incidence	17.9
% ever worked for pay	40.9
Loan use history (%)	22.3
N	1278

To evaluate the effect of dowry payments on the likelihood that a married female reported experiencing physical abuse after controlling for a number of confounding factors, we fit a series of nested logistic regression models that adjust for demographic covariates. The impact of each covariate set was evaluated using the likelihood ratio test. The first set of variables includes geographic indicators in the form of district dummy variables as well as a dummy variable for the type of village (i.e. intervention or control). The second model included variables such as education, natal family wealth, and age at marriage to control for bride characteristics. Likewise, the next model adds variables to control for groom characteristics. The fourth model adds the main variables of interest. A dummy variable is added to indicate whether the respondent paid dowry at marriage. In addition, as we have information concerning whether dowry was paid *after* marriage, a second dummy variable was added indicate whether such a ‘post-marriage’ dowry payment took place. A cross-product of the two dowry variables was also included to determine the presence of an interaction between these two variables. Lastly, the final model adds post-marriage household variables such as contraceptive use and presence of children in the household to obtain a more complete set of determinants of domestic violence.

Results of the multivariate logistic regression model predicting the likelihood that a respondents reported experiencing abuse in the past year are presented in Table 2.

Table 2. Nested multivariate logistic regression results of various predictor variables on the incidence of domestic violence in the form of beating in the past year.

Variable	Variable description	Model 1	Model 2	Model 3	Model 4	Model 5
		OR	OR	OR	OR	OR
<i>Geographical indicators</i>						
District	categorical					
Chapainawabganj (base)		1.00	1.00	1.00	1.00	1.00
Chittagong		2.20*	3.54*	3.77*	3.60*	3.51*
Sherpur		1.78*	1.76*	1.79*	1.68**	1.89*
Village type	binary (0 if control, 1 if intervention)	1.24	1.57	1.58***	1.54***	1.44
<i>Resp. background</i>						
Years of schooling	continuous		0.91*	0.92*	0.92*	0.96
Wealth ranking of natal family	categorical					
1 (poorest)			1.00	1.00	1.00	1.00
2			0.70**	0.69***	0.69***	0.67**
3			0.39*	0.39*	0.39*	0.40*
4 (wealthiest)			0.23*	0.24*	0.24*	0.28*
Father alive?	binary		0.83	0.78	0.75	0.81
Mother alive?	binary		1.01	1.01	1.01	1.01
Work for pay	binary		1.73*	1.69*	1.69*	1.49*
Age at mge	continuous		0.99	0.99	0.99	1.05
<i>Husb. background</i>						
Husb. Education	categorical					
below primary (base)				1.00	1.00	1.00
Primary				1.11	1.11	1.26
secondary				0.49**	0.49**	0.46**
matric/SSC+				0.9	0.97	0.92
Wealth ranking of husband's family	categorical					

1 (poorest)			1.00	1.00	1.00	
2			1.28	1.27	1.18	
3			1.42	1.47	1.36	
4 (wealthiest)			1.19	1.21	0.94	
<i>Dowry</i>						
Paid dowry	binary			1.54**	1.55*	
Paid post-mge. dowry	binary			7.25*	6.62*	
Dowry*Post-dowry	interaction			0.22**	0.27***	
<i>Post-marriage household variables</i>						
Years of marriage	continuous				1.06	
Current contraceptive use	binary				0.64	
Has children	binary				1.39	
contra*children	binary				2.54	
STI	binary				1.03**	
Loan use	binary				1.83*	
<i>Diff. in model χ^2 for additional covariates</i>			113.01	11.72	14.67	44.24
<i>P value for additional covariates</i>			0.0000	0.0686	0.0021	0.0000

Note: *** denotes statistical significance at the 0.10 level, ** at the 0.05 level, and * at the 0.01 level.

a) Geography

Compared to respondents from Chapainawabganj district, respondents from Sherpur and Chittagong were more likely to report having experienced abuse in the past year, with odds ratios of 3.51 and 1.89, respectively. The lower odds of experiencing domestic violence in Chapainawabganj may be related to the less conservative nature of this district. Several studies show that Chapainawabganj and other districts that are located on the border of West Bengal are more receptive to changing roles for women

(Amin, Basu and Stephenson 2002). Furthermore, the significance of the district variables even after controlling for other factors such as wealth and age suggest that community-level effects play important roles in the prevalence of domestic violence in rural Bangladesh (as discussed by Koenig et al. 2003).

Compared to respondents from control villages, the odds of reporting domestic violence are 1.44 times as large for respondents in intervention villages, which may be related to the intervention programs' focus on gender relations. However, in the full model this variable is not statistically significant at the 0.10 level.

b) Respondent characteristics

Variables concerning respondent (bride) characteristics were added in Model 2. As expected, respondents' education, measured in terms of years of schooling decreases the likelihood that a respondent reported wife-abuse. In the full model, the odds of having been beaten in the past year are reduced by a factor of about 0.96 for every unit increase in years of schooling. However, the effect of schooling is not significant in the final model, suggesting that, after controlling for other factors, the odds of experiencing domestic violence does not discriminate with respect to levels of education. As for wealth, compared to those respondents in the poorest quartile, wealthier respondents are less likely to report violence, and this effect is more prominent the wealthier the respondent. This finding suggests that the status of a bride matters significantly concerning her treatment in the marital home.

Dummy variables concerning whether or not the respondent's mother and father were alive at the time of the survey were included. One might expect that brides may

experience a decreased likelihood of domestic violence if the brides' parents, especially the father, are alive. We found that respondents whose fathers are alive are less likely to report abuse (OR=0.81) compared to those whose fathers were dead at the time of the survey. On the other hand, with an odds ratio of 1.01, respondents with alive mothers are neither more or less likely to report abuse. However, neither of the findings is statistically significant at the 0.10 level.

Respondents were also asked if they had ever worked for pay. It should be noted that "working for pay" refers to either intra- (i.e. animal husbandry) or extra-household (i.e. garment factory) labor. As shown in Table 2, the odds of reporting domestic violence are 1.49 times as large for respondents with paid labor experience as they are for those without such experience and is statistically significant at the 0.01 level. However, it should be noted that as Jejeebhoy (1998) points out, the lack of an inverse relationship between wage work and wife-beating may result from female wage work being poverty-induced.

Lastly, age at marriage does not affect the likelihood of domestic violence in the model. While this might seem surprising at first, this finding is most likely attributable to the inclusion of natal family wealth in the model. Given that dowries and age at marriage are positively related, wealthier families are, *ceteris paribus*, more able to delay marriage compared to poorer families.

c) Husband characteristics.

Variables concerning groom characteristics, such as wealth and educational background, were added to Model 3 to control for any effects they might have on the

likelihood that a women reported experiencing domestic violence. Compared to respondents whose husbands have less than a primary education, the likelihood of reporting a beating decreases as the husband's education increases, but this is true only for secondary educational levels (OR=0.46), suggesting diminishing returns to male education in preventing domestic violence.

Intriguingly, the data do not show a statistically significant relationship between the wealth of the groom's family and the likelihood that a respondent reported domestic violence. This finding suggests that characteristics of the bride are more important than those of the groom in predicting wife-abuse. In other words, a bride's background seems to figure more prominently in how she is treated by her in-laws as compared to the groom's background.

d) Dowry variables

Two variables concerning dowry payments were included in Model 3. The first is a dummy variable that equals 1 if the respondent paid dowry at marriage and 0 otherwise. The second dummy variable equals 1 if the respondent paid dowry *after* marriage and 0 otherwise. If the bequest theory is valid, that is, respondents who pay dowry are more likely to be treated well by the groom and his family, one would expect the odds ratios for these variables to be less than one. However, the data show that the opposite is the case. Compared to those respondents who did not pay dowry as part of marriage negotiations, respondents who paid dowry are more likely to have been beaten in the past year (OR= 1.55) and this finding is statistically significant at the 0.01 level. Even more significant is the finding that, compared to those respondents who did not make dowry payments after marriage, respondents who made such post-marriage payments exhibit

much higher odds of reporting domestic violence (OR=6.62), and this result is statistically significant at the 0.01 level. At first glance, such post-marriage payments may not seem to be a significant factor in the well-being of brides, but recent research has emphasized that payments demanded *after* marriage and dowry negotiations have been settled are of growing importance in the marriage market (Bloch and Rao 2002).

Oftentimes a husband, in conjunction with his family, will demand that the bride's family come up with more dowry, in the form of cash or goods such as a motorbike and will harm the bride if the demands are not met. In fact, of the 117 respondents who paid dowry after marriage, *over half* of them reported experiencing domestic violence in the past year. This finding concurs with recent studies suggesting that dowry has evolved into a form of 'institutionalized extortion' in which violence or threats of further violence are used to extort money or property from the bride's relatives, sometimes in excess of what was promised at the time the marriage was negotiated (Schuler et al. 1996, p. 1733).

Lastly the interaction between "at marriage" and "post-marriage" dowry payments (OR=0.27), is statistically significant at the 0.10 level. The interpretation of the odds ratio for this variable is that the impact of post-marriage dowry depends partly on whether dowry was paid at marriage—if dowry was paid at marriage, the impact of a post-marriage payment is much smaller than if a pre-marriage dowry was *not* paid. In other words those respondents who did not pay dowry at marriage were more likely to have made a dowry payment after marriage *and* were more likely to report abuse.

In addition, it should be noted that the model including variables related to dowry payments differs significantly ($P < 0.01$) from the previous model, improving the model's explanatory power.

e) Post-marriage household characteristics

Variables concerning the wife's welfare after marriage were also included for completeness. Years of marriage was included as a continuous variable to determine any relationship between time spent in the marital household and the likelihood that a respondent experienced domestic violence in the past year. With an odds ratio of 1.06, the likelihood that a respondent reports abuse increases by a factor of 0.06 for each additional year of marriage, although this is not statistically significant at the 0.10 level. It should be noted that our results pertain only to young women (maximum age of 24 years) and thus are likely to differ from results of women representing a broader age range. In addition, little agreement exists as to the effect of years of marriage on the incidence of domestic violence. Several studies have reported a decreasing risk of violence with the increasing age of the wife (Schuler et al. 1996) whereas others have found no association (Jejeebhoy and Cook 1997).

Variables concerning current contraceptive use and the presence of children in the household were also added, as well as an interaction between the two variables. Women who were using contraception at the time the survey was conducted were less likely to report domestic violence by a factor of 0.64, although this finding is not statistically significant. Not surprisingly, respondents with living children are more likely to report abuse (OR=1.39). This finding is most likely due to the increased stress level that may accompany the presence of children in a household.

Variables concerning the incidence of STI infection and loan use were also included as studies have shown these factors to play important roles in the well-being of

married females. The issue of loan use is of particular importance as microcredit organizations have undergone a period of increased exposure in rural Bangladesh and organizations such as the Grameen Bank have made a concerted effort in targeting females. Respondents who reported having suffered from a sexually transmitted infection were more likely to report abuse (OR=1.03) and is statistically significant at the 0.05 level. This finding concurs with a recent study linking men's sexual fears and inadequacies to increased violence against women (Verma and Collumbien 2003). Loan use is found to have a strong positive association with the likelihood of reporting domestic violence, and is significant at the 0.01 level. However, this result should be interpreted with caution, as previous studies suggest a high degree of self-selection in microcredit participation (Steele, Amin and Naved 2001). Numerous studies have attempted to ascertain the effect of microcredit participation on wife-abuse, yet no agreement exists on the effect of microcredit participation and domestic violence. While some have found that loan use leads to a decreased incidence of wife-beating (Schuler et al. 1996), others have found that participation in microcredit activities actually increases domestic violence (Rahman 1999).

Violence and the level of dowry

We have seen that, overall, dowry-payers exhibit an increased likelihood of reporting domestic violence. But dowry payments vary considerably; in our dataset dowry payments range from 500 taka to 160,000 taka. Combining all levels of dowry payments might hide important differences in outcomes experienced by brides according to the level of dowry. In other words, if the incidence of dowry affects the likelihood of

experiencing domestic violence, it may also be true that the *level* of dowry plays an important role as well.

Figure 1a contains the predicted probabilities of reporting violence according to level of dowry paid at marriage for each of the three districts for both dowry-payers and non-dowry-payers. Rather than using the adjusted dowry amount, we calculated quartiles for each district to account for differences in wealth levels among the districts.

Figure 1a. Predicted probability of experiencing domestic violence in the past year, by district and quartile ranking of dowry paid at marriage.

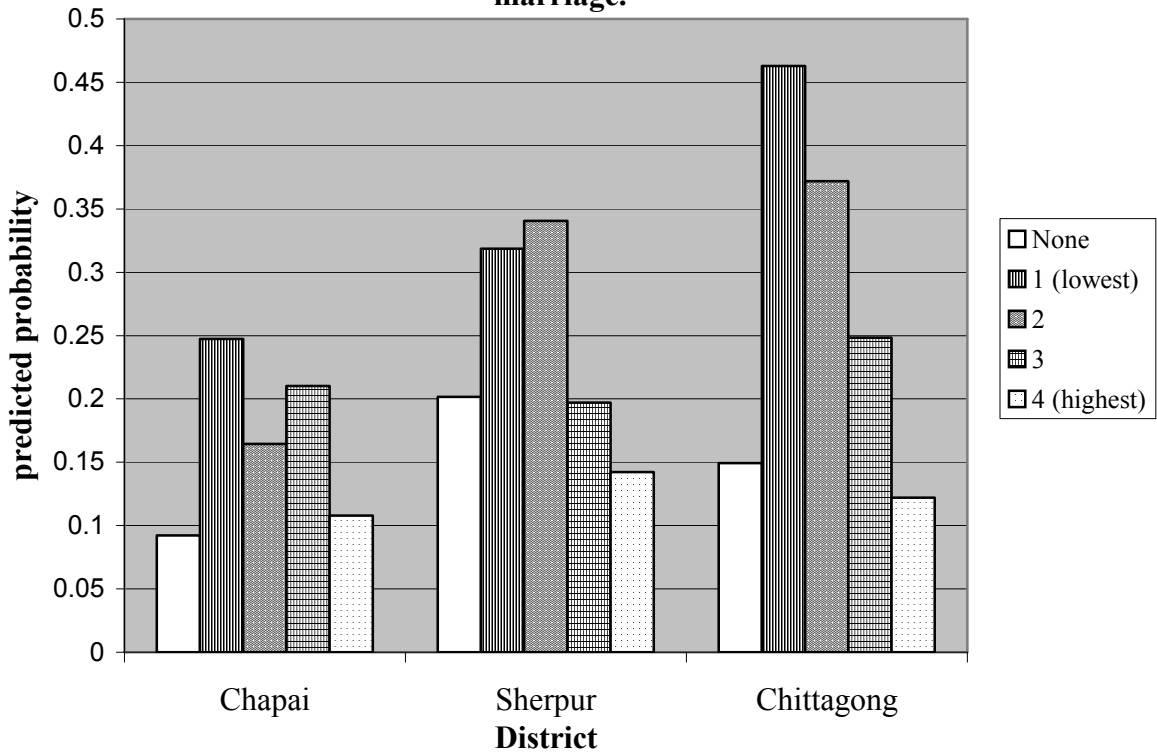
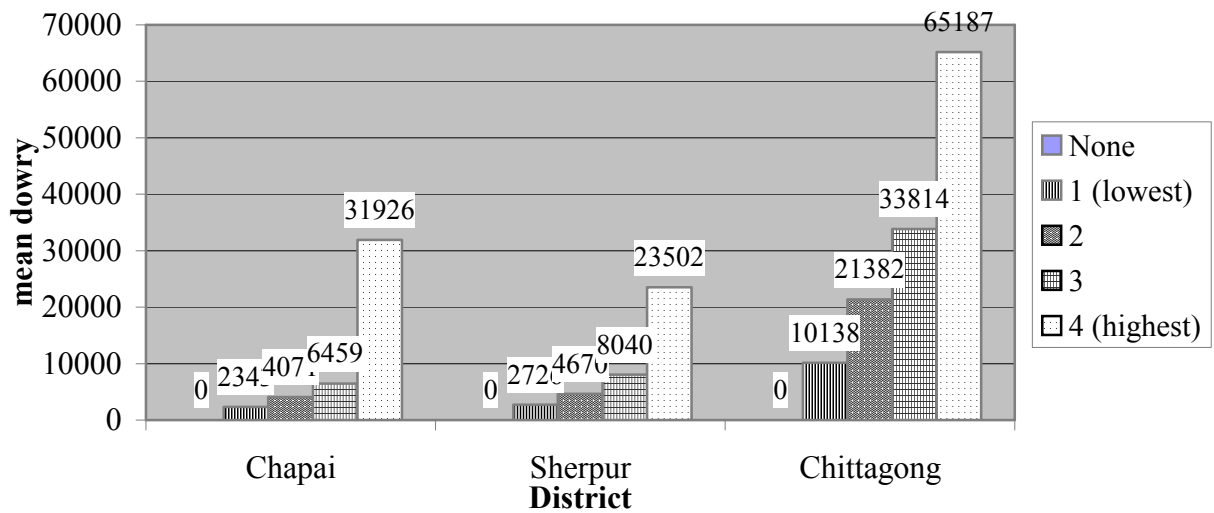


Figure 1b. Mean dowry amount paid by respondents who paid dowry at marriage by district and quartile.



Respondents paying either no dowry or very high levels of dowry exhibit the lowest probabilities of domestic violence. This is true for all three districts: the predicted probability of experiencing domestic violence for the no-dowry category is 0.09 in Chapainawabganj, 0.20 in Sherpur, and 0.15 in Chittagong. Among those respondents in the highest quartile, the predicted probabilities are 0.11 in Chapainawabganj, 0.14 in Sherpur, and 0.12 in Chittagong. In all three districts, respondents who paid dowry amounts in the lowest three quartiles exhibit much higher predicted probabilities of domestic violence. Specifically, the predicted probability of violence increases drastically when comparing respondents who did not pay dowry at marriage with those who paid a dowry amount in the lowest quartile.

If dowries indeed exist as means of extortion, one would expect higher rates of domestic violence among those respondents who paid dowry after the marriage took place. Dowry amounts are traditionally negotiated prior to the marriage ceremony; thus, any dowry payments made after marriage can be interpreted as signs of extraction. Our findings concur with Bloch and Rao (2002), who point out that "dowry violence" does not just refer to disputes directly related to payments made at the time of the wedding, but also to additional payments that are demanded after the marriage has taken place. Among those respondents in our dataset who did not pay dowry at marriage, only 9.4 percent reported making a post-marriage dowry payment—this figure climbs to 26.8 percent among those who paid dowry at marriage.

Figure 1b shows the mean dowry amount paid by respondents in each quartile by district. The low probabilities of domestic violence for respondents who did not pay

dowry and respondents who paid extremely high dowries are all the more striking when one considers the wide range of dowry payments in each district.

Section 5. Discussion & Conclusion

Perhaps the most obvious objection to the bequest theory of dowry is the finding that the coming of dowry has been “widely deplored and no one suggests that its practice is spiritually or socially uplifting” (Caldwell, Reddy and Caldwell 1983). But a more meaningful criticism of the bequest theory is its ignorance of the social processes of dowry payments as well as changes in dowry payments that have occurred over the past thirty years. For example, the assumption of the bequest theory that the bride retains control over the dowry is questionable. Dowry is not transferred to the bride, nor does a daughter gain control over the dowry in a way that a son gains control over land on the partition of his father's estate. In fact, even the groom's control over the dowry is likely to be subordinate to that of his parents so long as the latter are alive (Sharma 1980). This agrees with findings that having in-laws who are dissatisfied with the dowry amount increases the likelihood of being beaten by nearly four times (Verma and Columbian 2003). In addition, it has also been found that women who exercised some control over their dowries are significantly less likely to suffer beating and intimidation compared with other women (Bloch and Rao 2002; Jejeebhoy 1998a), suggesting that brides' control over dowry is an important factor determining their treatment in the marital home.

Furthermore, changes in the physical nature of dowry payments themselves have made it more difficult for brides to retain control over dowry. While dowry was

previously characterized by physical objects in the form of household goods, today cash is a larger component of the marriage payment (Amin and Cain 1997). Some (Sandanshiv and Mathew, 1995) have suggested that the conversion to cash is at least partly to blame for the transformation of dowry into a lever for extorting money and goods from the bride's family. A compounding factor is the fact that dowry is not a one-time payment, but is open-ended in nature (Tambiah 1973, p. 92), making the bride and her family more susceptible to additional dowry demands.

What do our findings imply for the bequest theory of dowry? The increased likelihood of wife-abuse for women who pay dowry, especially among those who pay relatively small amounts, indicates a potential for dowry to leave the bride worse off in terms of welfare.

Lindenbaum (1981) even suggests that the very interpretation of dowry as a pre-mortem bequest may potentially leave the bride worse off if trouble arises in her marriage. For example, a bride who becomes widowed or divorced might not receive help from her brothers if they interpret her dowry as a kind of inheritance, since this present generosity is based on the understanding that she forgoes her legal rights to the family estate. Thus, not only can dowry potentially leave brides worse off, even the mere *interpretation* of dowry as an inheritance can negatively effect the lives of married females. Given that dowry inflation is a relatively recent phenomenon still in the early stages of being understood and imbued with meaning, there are risks to giving the justification of dowry a positive spin by suggesting it is a form of inheritance.

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