

**UST**  
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# **ACTION RESEARCH ON DOWRY**

## **AND EXTREME POVERTY:**

**KHUTAMARA UNION, NILPHAMARI DISTRICT**

**BANGLADESH**

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In partnership with



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## I. EXECUTIVE SUMMARY

*Dowry is considered to be among the leading causes of poverty in Bangladesh, having the potential to push households into a state of destitution. The growing body of research on this topic has however yet to implement any projects capable of significantly curbing this process. The aim of this action research is therefore to identify viable and practical interventions that can support a change in people's preferences and actions in relation to dowry, grounded in the perspective of the community. This endeavour tries to close the gap between the communities' perceptions of dowry and projects that aim to mitigate the practice. The paper specifically focuses on the relationship between dowry and the extreme poor, and the effects that interventions aiming to reduce this practice would have on this particular group.*

*The findings suggest a strong relationship between dowry and the undertows of extreme poverty. The paper also reports that, in the eyes of the community, actions in relation to dowry can be changed through a series of simultaneous activities. Based on these recommendations, this paper suggests three such interventions; i) the formation of anti-dowry ward committees of locally respected individuals to draw awareness to the illegality and harmful consensuses of dowry; ii) increase law enforcement to enforce already existing laws surrounding dowry and; iii) enrolment of young women into income generating activity training. The paper concludes that through these main interventions a considerable change in actions in relation to dowry would occur and furthermore, the effects of this change would be strongly beneficial for the extreme poor.*

# 1. INTRODUCTION

The marriage transaction, commonly known as dowry<sup>1</sup>, is a widespread phenomenon in Bangladesh, which has inevitably attracted much attention from academics and development institutions. The span of research on this topic stretches from the transition between bride-price to dowry around the 1970's, to the continuing and ongoing causes of this practice today. However, the research to date has yielded little concrete evidence to support projects or institutions aiming to mitigate this practice. As a result, dowry is on the rise, and is cited as one of Bangladesh's leading cause of poverty (IFPRI, 2008).

In rural areas of Bangladesh, dowry demands have been found to be several hundred percent larger than average daily income; a considerable strain on already limited resource set. Recent research in this area suggested that dowry payments start in excess of BDT 20,000, while the average daily wage, for men, hovers around BDT 100. As a result, many households are forced to adopt a number of coping strategies to raise this considerable sum.

For many poor households, the sale of assets, such as land, trees, livestock and housing is the only way to raise the required amount. Other studies also suggested that households are increasingly taking loans from friends, family, moneylenders or NGOs to cover this expense. These activities, in combination, are often found to force households into destitution (Davis 2008; Sen and Hulme, 2004). The relationship between dowry and extreme poverty, however, has been so far neglected by the body of research surrounding this topic.

The ongoing causes of dowry in Bangladesh are extensively reported on in the literature. While some theorists point a finger toward the view of women as 'unproductive assets' in society (Nazneen, 2004), others look towards a wide range of causal factors such as level of education, status in the community, family background, skin colour and purity of the bride (Amin and Cain, 1997; Geirbo, 2006).

In the hope of reducing this practice, the government of Bangladesh has introduced a number of laws, such as the Anti-Dowry Prohibition Act of 1980 and the Prevention of Repression against women and Children Act of 2000 which outlaw dowry and severely punished individuals that use violence as a means to collect dowry. Consequently, these laws form the basis of many dowry mitigation strategies run by NGOs in Bangladesh. Through creating awareness about the illegality of this 'social evil', and establishing linkages between victims of dowry and legal services, it's hoped that the practice would wane. Nonetheless, such interventions have often been reported as ineffective at curbing the practice of dowry as they fail take into consideration its holistic and multidimensional nature.

The aim of this action research is therefore to identify viable and practical interventions that can support a change in people's preferences and actions in relation to dowry, grounded in the perspective of the community and thus closing the gap between the perceptions of dowry and projects that aim to mitigate the practice.

To achieve this objective it is first important to construct an accurate picture of marriage practices in communities in order to comprehend the role of dowry, the coping strategies adopted for its provision and how these strategies affect the community, while also identifying the effects of any intervention aiming to change this practice. Then, enquiries with the community into perception of

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<sup>1</sup> Commonly known in the case study communities as *Joutuk*, or *Demand*.

dowry, whether the practice should be ended and if so why and how, will form the basis of a practical intervention modify preferences and behaviour in relation to dowry.

The remainder of the paper is laid out in seven sections. The following section outlines the methods used in this action research. Section 3 gives a brief overview of the demographic and socio-economic background of the case study community of Khutamara Union in Nilphamari District. Section 4 will discuss the practice of marriage in rural Bangladesh, exploring the role and perception of dowry. Section 5 examines the coping strategies for the provision of dowry of both the moderate and extreme poor, while comparing the outcome on the livelihoods of the two groups. Section 6 outlines the relationship between dowry and extreme poverty through the introduction of the cycle of dowry and poverty. Section 7 reviews the communities' responses to whether the practice of dowry needs to be eradicated, and if so why and how. In addition, this section also offers a dowry mitigation strategy based on these responses, outlining its relevance for the extreme poor. Finally section 8 presents concluding remarks and recommendations.

## 2. METHODS

This action research is designed to identify viable and practical interventions that can support a change in people's preferences and actions in relation to dowry. In order to complete this, data was collected through in-depth interviews and focus group discussions (FGDs). Case studies were also recorded to support the findings.

As the research's intended sample population was mainly comprised of the extreme poor, local UST staff members advised as to which was the most vulnerable area out of the three unions which they conduct operations in Nilphamari. Finally, Khutamara union was selected as the working area for this study.

Following this, a social mapping session was facilitated in Madrashapara of Pashim Khutamara with a number of local community members in order to establish our sample population; the group constructed a map of the area, outlining ten villages. The group was then asked to identify 15 extreme poor households' from the map who had paid or, were unable to manage dowry. In addition, the group identified one grandmother, grandfather, local NGO's and other key social actors.

Field visits however illustrated that this process failed to identify any truly extreme poor households.<sup>2</sup> Such findings highlight the pitfalls of social mapping; members of the community may identify households which are close friends or relatives, with the intention that they too would benefit in the chance of a project intervention. Alternatively, it is possible that extreme poor households are predominantly excluded from everyday life, and are thus one step removed from their own community.

To remedy this problem, further consultation was taken from cluster leaders and other village members in order to identify the extreme poor within the community. This process led to ten households being identified.

Following this, in-depth interviews were conducted with each of the ten extreme poor households. In addition, similar interviews were conducted with the grandmother, grandfather and four members of the local community (matchmaker, marriage register, mediator and an imam) as identified via the social mapping session.

Other stakeholders such as local government officials and NGO representatives were purposely selected for in-depth interviews. In total, five local government officials (UNO, police officer, Social Welfare Officer, Women's Affairs Officer and the UP Chairman) and three NGO's (BRAC, PLAN Bangladesh and RDRS) working in Khutamara on dowry were interviewed.

Ten further participants were also purposely selected as case studies in order to examine the relationship between dowry and extreme poverty through details accounts of their life history. As such, four individuals were selected who benefited from BRAC CFPR-TUP programme, where two were, at the time of this study, extreme poor, while the other two were moderate poor, in addition to one extreme poor beggar; one extreme poor who defaulted on NGO loan; one individual who collected dowry money through the mosque; one divorcee; one individual who fell into extreme poverty through the provision of dowry; and one individual who returned to her in-laws house after taking on a productive activity.

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<sup>2</sup> According to shiree guidelines - [www.shiree.org/upload\\_file/ExtremePovertyFINAL.doc](http://www.shiree.org/upload_file/ExtremePovertyFINAL.doc)

Finally, nine FGDs were conducted with members of the local community (a female group, a male group, two groups of local opinion leaders, a local journalist group, a local teachers group, a group of men who took dowry, a group of adolescent boys and a group of adolescent girls). This information is summarized in the table below.

**Table 2.1: Interview and FGD Participants**

Participants	Focus Group Discussions	Individual In-depth Interviews	Case Study
Extreme Poor HH	..	10	10
Community Group	9	6	..
Local Government Officials	..	6	..
Local NGOs	..	3	..
Total	9	25	10

Before data collection commenced, a checklist/questionnaire for every group was created and checked through in-depth interviews and FGD at an independent test site in Tangail District.

Some limitations arose during data collection. In-depth interviews were hard to conduct on an individual basis due to the nature of the rural settings; the presence of outsiders in the community attracted a lot of attention, often producing a large crowd around the interviewee's household. Members of the public frequently offered their own opinions on questions or answers given during the interview, which, despite the best efforts of the facilitator, often turned into group discussions.

It is also important to note that due to the relatively small research area adopted in this study, some findings may not depict an accurate description of the people's preferences, thoughts and actions in relation to dowry across Bangladesh.

### 3. THE CASE STUDY COMMUNITY OF KHUTAMARA UNION, NILPHAMARI

Khutamara Union is located in Jaldhaka Upazila, in Nilphamari district, situated in the north west of Bangladesh, roughly 400 km outside the capital city of Dhaka. This area is a highly vulnerable, suffering two monga<sup>3</sup> periods each year, in addition to seasonal flooding and drought. As a result the region is very poor, and experience vast outflows of migration during these lean periods. According to the Bangladesh Bureau of Statistics (2007) Khutamara union is home to over 7,900 households, out of which over 3000 are classified as poor, with a further 500 extreme poor.



<sup>3</sup> Monga is a Bengali term used to denote the annual period of seasonal hunger; in Khutamara this time is between the months of August thru September and March thru April.



Most of the area depends on agriculture to derive an income. Main crops include rice, wheat, jute and potatoes. Men are predominantly the sole income earner for the household, selling their labour at 120 to 150 BDT per day. However, throughout the monga periods, less demand dictates that this rate falls to around 80 BDT. During this time the advance sale of labour is also widely practiced. Other non-agricultural sources of income for men include rickshaw or van pulling, rice husking and shop keeping. Most women in the community act as housewives, employing their time cooking, cleaning and child rearing, in addition to homestead gardening and management of the households' poultry and livestock. A small percentage of women do however derive an income through agricultural activities, earning between 50 to 60 BDT per day. Such differences in wage rates illustrate the large inequality between the status of men and women in this area.

The community in Khutamara makes use of a number of natural resource sets. One major resource commonly used to generate an income is bamboo. During the field visits, it was observed that several bamboo markets were established in the late afternoon/early evenings. Individuals bring canes to the market where they sell them for between 80 and 150 BDT each. Fishing is also an important source of income for many households. Individuals use a number of techniques (mainly netting) to catch both small and medium size fish. This can be exceptionally profitable in times of fish scarcity in the market, such as during seasonal flooding.

The society in Khutamara is a closely integrated community, with individuals often participating, and contributing to, cultural and religious events; though in times of job or food insecurity generosity naturally tends to recede. Some appear to display a weak desire to work: even during peak agricultural planting seasons men are often found spending large portions of their time enjoying social activities in the bazaar, such as gossiping, taking tea and snacks. This could however reflect a trend of underemployment in the region. Women are less socially mobile in the community, spending the majority of their time in close proximity to their place of residence.

A number of NGOs conduct operations in Khutamara Union, extending services such as microfinance, water and sanitation, healthcare, education, economic development and social empowerment. There are four main NGOs in the area, other than UST, which are operationally active; these are BRAC, Grameen, Plan Bangladesh and RDRS.

Three of these NGOs, although not directly combating the issue, have programs aimed at curtailing the practice of dowry. Specifically, BRAC's Human Rights and Legal Services program informs people at a village level about the ill-effects and illegality of dowry, while also offering legal services and support to anyone filing cases against dowry. RDRS engages in similar activities under their LEAGL program, although they are mainly concerned with the issue of dowry related violence. Lastly, PLAN Bangladesh incorporates the issue of dowry in their enabling program which also includes topics such as child marriage and violence against women.

## 4. THE PRACTICE OF MARRIAGE AND THE ROLE OF DOWRY

This section aims to piece together a detailed picture of the marriage practice in rural Bangladesh, while also creating an understanding of the role of dowry in this process. The section will be divided into three further parts. Section 4.1 examines the marriage practice as whole. Section 4.2 goes on to outline, in the communities' perception, what is dowry and its importance in the marriage process. Finally, section 4.3 looks to explain how the practice of marriage and the transfer of dowry have changed over time.

### 4.1 The local marriage practice

Marriage in Bangladesh is the fulfilment of a contract between two parties. The contract has both social and religious content, and if registered with a registry, also becomes a legal document codifying rights to reproduction, inheritance and divorce. The actual marriage practice varies greatly across society, with the main determining factor the financial solvency of the families in question.

The legal age for marriage in Bangladesh is 18 for women and 21 for men; however, the extent to which this law is followed or enforced is limited. Individuals are generally deemed suitable for marriage by society once they have reached maturity, but the point at which they reach this stage, varies greatly depending on the economic and social status of both the individual and family.

Girls are normally considered mature and eligible for marriage after they had completed their education. Although, in Nilphamari, it was found that girls from wealthier families marry later. Girls who are enrolled in college are also found to marry later, as the community views this as an acceptable reason to delay the process. Nonetheless, social and cultural pressures strongly dictate that women marry before they reach 25 years of age.

Men are generally found to marry later than women. The age of maturity for men is based less on educational attainment and more on financial solvency; the groom's education was found to be less important than a stable source of income which could be used to support a family.

Findings from Khutamara union found that it was not uncommon for daughters of extreme poor households to start the marriage process at 12 or 13 years of age.

Such marriages are predominantly arranged by parents for their children through the use of a matchmaker; an individual who searches the community for potential brides or grooms for their clients. Two types of matchmakers were found to be employed by families in Khutamara – a professional or non-professional, where by a non-professional matchmaker is simply a relative, close family friend, neighbour or even community leaders. Regardless of the type adopted, their roles in arranging the marriage are inevitably the same.

The first step of the matchmaker is to establish possible partners for their clients. Once the matchmaker has identified a partner and both parties have agreed, negotiations start between the two families over the amount and type of dowry to be given. Such negotiations also include decisions over the percentage of the dowry that should be paid before the marriage – a practice known as *agomony* – and the time after the ceremony in which the outstanding sum would be collected.

For extreme poor households in Khutamara union, dowry was found to start at 25,000 BDT. However, in the case where the bride was viewed as un-attractive the amount increases significantly.

On the other hand, in cases where the groom was found to suffer from some form of disability, such as blindness, dowry can be less.

After negotiations are complete, and the bridal family has transferred the *agomony* for the purchase of necessary items for the wedding, the ceremony takes place.

Ceremonies vary greatly from household to household depending on social and financial status. Most extreme poor weddings are found to take place in the early evening as most individuals in the community derive an income as day labourers and, as a result of their dire economic situation, are unable to forgo a day's earnings. The marriage starts when the groom is taken to the bridal household where the traditional ceremony is held, followed directly by a large feast. The marriage is also sometimes registered with a marriage register either at the time of or after the ceremony.

Following the feast, the bride and groom make their way to the groom's house. However, as per tradition, the next morning the bride is collected by her female relatives and taken back to her house - this practice is commonly known as *adari*. The bride stays again with her parents for any number of days depending on several factors, although, frequently the cause and length of her stay is dictated by the fact that the groom will not formally accept his bride into his house until receiving the outstanding sum of dowry. Sometime later, the groom inevitably collects his bride and a final celebration occurs, known as *uthiye neya*.

#### **A Local Marriage in Maza Para, Khutamara**

Yeasin Ali organized her daughter's, Alifa's (15), marriage ceremony on the evening of 3<sup>rd</sup> September 2009. Alifa was arranged to get married to Samsul, a 22 years old day labourer from the neighbouring para.

The matchmaker for the wedding was Alifa's brother as he was also a close friend of the groom's household. He arranged the whole process of marriage, while also fixing the amount and nature of dowry to be given. In this case 60,000 BDT was decided as dowry.

On the evening of the marriage electricity was not available, relying solely on moonlight to illuminate the celebrations.

In the evening each wedding party organized a Gaa-e-holud, where they sing songs while decorating the bride and groom's body with holud<sup>1</sup> and Mehdi. The bride is then dressed in a yellow saree and the groom in new *lungi* and *genji* (jersey). For the ceremony, the bride will change once more into a red saree and decorated with gold coloured ornaments.

The bride's family arranged a party Pandle<sup>1</sup> and a gate for the ceremony, constructed adjacent to their house. The structure was decorated in colourful cloths and papers in the spirit of a wedding.

Many people were gathered outside of the bride's house. Most were sitting socializing and enjoying music, while others were preparing the meal that would follow the ceremony. Two types of food were being prepared, a meal for regular guests, while a special meal was being prepared for the grooms family. In total the women were preparing 10 Kg of meat, 40 kg of rice in addition to dal and vegetables.

As the marriage was taking place during the month of Ramadan, the groom's family would come very late at night as to also use this occasion to *sehri*. After the conclusion of the ceremony the groom took the bride back to his house for the evening.

Some two or three days later the bride and groom return to the bride's house, staying there some days. On their final departure the father of the bride gives his son-in-law some gifts, such as a lungi or shirt.

Some days later the wedding house was revisited. The bride's mother was found to be very upset as they had just given 40,000 BDT as dowry. In addition she said that they were left to burden the entire expenses of the wedding gifts, which included two bowls, three glass sets, curry dish set, a frying pan, bucket, a silver gar and 150 BDT cash.

## 4.2 The perceptions of dowry in the eyes of the community

As noted in the above section, dowry is an integral part of the marriage process. As such, it is important that dowry is defined by the community and not through existing perceptions of the practice from the outside world.

Dowry was outlined by each group of respondents as a transfer of cash or goods in kind between the brides' family to the grooms'. Specific items noted as being frequently demanded were cash, motorcycles, clothes, ornaments, televisions and in some cases, land. One respondent explained that dowry is equivalent to the price of a man.

Respondents noted that the negotiation of dowry was the negotiation of the marriage contract between the two parties and without this practice a marriage could not take place.

In addition, several respondents noted that although the tradition of dowry originated from the upper classes of Bangladesh it has found its way down throughout all levels of society. One police officer said:

*"Dowry is a social tradition. This custom now exists in all levels of society; the rich, poor, the educated and illiterate."*

A journalist also commented:

*"Dowry is a social custom; a system which has been inherited into the blood of every human."*

There was also a notable consensus among respondents that dowry was "bad", a "social disease" or a "problem". Many people recapitulated the struggle and destitution that often followed giving dowry in order to marry their daughters.

However, it is also important to draw upon observations in order to validate the responses of dowry as a social problem. Although respondents seemed deeply troubled with giving dowry, the practice of receiving dowry seemed to be met differently. When individuals in interviews or FGDs were asked about their own experiences in taking dowry, responses were more often than not given with a sheepish grin, and a sense of pride and satisfaction. Such actions highlight the ambiguity of dowry in society.

## 4.3 How marriages have changed over time: a focus on dowry

The practice of marriage has changed considerably over the last four decades. The most notable change has been the transition from bride-wealth to dowry in the marriage practice.

Before the widespread adoption of the practice of dowry in Bangladesh, the custom of bride-wealth was an equally important aspect of marriage, whereby the grooms' family would send various gifts to the brides' family, including clothing, jewellery and ornaments. The transfer of money in this practice was however reportedly rare.

The exact date and reasoning behind this transformation are largely unknown in the community and is the cause of much speculation amongst academics. Many respondents believe the switch took place after the liberation war of 1971, however, older respondents interviewed, such as the grandmother, grandfather and matchmaker reported the practice of dowry in Bangladesh started as early as the late 1960's.

Respondents also outlined changes in the practice of dowry itself; in the early 1970's, dowry amounts were reported as small, amounting to a few thousand taka, or items such as a bicycle. In addition, families who were unable to provide the total amount of dowry demanded were often not forced to provide the outstanding sum. Since that time however the amount of dowry has dramatically increased. A local teacher noted:

*“Before 1981, dowry practice was not as popular as today. That time bride’s father gives bicycle, ornament, suit (set of clothes), or money as a gift.”*

Today, respondents noted that on average 40,000 BDT is required to arrange a marriage – even for an extremely poor household.

Our respondents were asked to identify the reasons they thought dowry demands had increased. A number of reasons were provided.

Firstly, the local men’s group stated that dowry has increased over time as the number of eligible brides has also increased, thus there has been increased competition between women themselves to get married which in turn increased the amount of dowry offered. Such a statement infers that the increase was supply-side motivated.

However, this group also outlined that dowry has also increased as it represents a mark of social status in the community; if a groom demands and receives a large amount of dowry then he is perceived as an important figure in society. As men compete with each other for top ranking positions in their social circles, dowry is continuously increased. This would therefore suggest that the increase in dowry is in fact demand-side motivated.

Others male respondents however perceive the increase of dowry solely as a symptom of greed; a further explanation suggesting dowry inflation is demand driven.

However, the most common justification for the increase in dowry, among other respondents, was an observation of a sharp increase in the cost of everyday living; so dowry has increased to match the ever increasing cost of a basket of necessary goods. One extreme poor respondent said:

*“Before 30 years ago amount dowry was very low, but now the amount is very high - more than double, as the price of necessary objects is now much higher!”*

An adolescent boy also commented:

*“Dowry depends on price hikes. In 2005, the price of 1 bigha agricultural land was 80000 Taka, but in 2009, it’s increased up to 2.5 Lak Taka. So, if someone wishes to buy land with the dowry money, he has to take more amount than before.”*

Unfortunately for many poor households, dowry has worked its way into the centre of the marriage process in rural Bangladesh, and amounts demanded appear to be continually on the rise. The apparent reasons for the ever increasing dowry demands seem to be demand driven, an important factor to consider in any attempt to mitigate the process.

## 5. COPING STRATEGIES FOR THE PROVISION OF DOWRY: THE CASE OF THE POOR AND EXTREME POOR

Although a substantial proportion of literature has addressed how poor rural families raise dowry in Bangladesh, little work has been conducted on how the extreme poor gather such vast sums of money. This section aims to outline the coping strategies for the provision of dowry for both the moderate and extreme poor, with greater emphasis on the latter.

Section 5.1 will briefly look at how moderate poor households manage dowry. Following this, Section 5.2 will take an in-depth look into the coping strategies of extreme poor households to manage dowry. Finally, Section 5.3 will examine the difference and contrasting effects of each strategy on the respected households.

### 5.1 What are the coping strategies for the provision of dowry amongst the moderate poor?

#### Taking Loans:

The most common way of raising dowry amongst the moderate poor was found to be through taking loans from various NGOs and microfinance institutions that saturated the community. Respondents stated that it is not unusual for moderate poor households to take more than one loan at the same time in order to raise the enormous sum of dowry demanded. In addition, some respondents mentioned that moderate poor households also take loans from wealthier individuals in the community with interest.

#### **Azifa takes loans from both multiple NGOs and private individuals to raise her daughter's dowry**

Azifa Begum is the mother of two, living in west Khutamara village. Over the last few years she has taken out loans from several different organizations and individuals to pay her daughters dowry.

The marriage of Azifa's first daughter required a dowry payment of 70,000 BDT. However, at the time of the wedding, she was only able to provide 2,000 BDT in cash, with a promise to pay the rest later. Sadly, after two years Azifa was still unable to manage this considerable sum and the daughter was given a *talak* or divorce.

In 2004, Azifa's second daughter was married, with a promise to give 50,000 BDT in dowry. At the marriage ceremony 5,000 BDT was transferred in cash to the groom's family, against a promise to pay the remainder later. In an effort to source the money as a result of increasing pressure from her daughter's husband, Azifa took a 10,000 BDT loan from Grameen Bank, which she immediately handed over. Sadly, later that year Azifa's husband passed away, and opportunities to generate dowry eroded further. Mounting pressure from her daughter's in-laws forced Azifa to take a number of other loans from Grameen, ASA and six more private individuals with interest.

As a result Azifa is now heavily indebted with no means of generating repayments.

#### Sale of Assets:

If loans are unable to cover the entire cost of dowry, moderate poor households normally move on to sell their assets to raise the outstanding balance. Respondents reported this as a very common practice; people start first by selling cows, goats and poultry. Following that, households move onto the sale of their productive assets such as rickshaws, vans and land. Finally households are left with no other choice but to part with their homestead in order to finance dowry. It is important to note

that a similar story is also found to be true when households are unable to service their loans through any other means.

#### **A life exhausted by dowry: the story of Josna Begum**

Josna Begum, a wife and mother of five children, lives in West Khutamara. Her family was considered moderate poor, as they are by no means wealthy, but benefit from a number of decimals agricultural and homestead land, which provided the family enough produce to meet daily needs, while also allowing some modest savings.

These happy times were however short lived as the prospect of the provision of dowry for Josna's eldest daughters marriage was soon approaching. Within a short period of time a groom had been arranged and the dowry was set at 25,000 BDT.

This was a huge amount of money for Josna. Initially, she managed to raise 12,000 BDT through selling the few decimals of the family's farm land. Following this she also sold their rickshaw van for a further 3,000 BDT. However, the sale of assets was not enough to cover the total amount of dowry demanded, so Josna sought a loan from Grameen Bank to cover the outstanding amount.

The loss of the van and their cultivatable land meant that Josna's family had no productive assets in order to derive an income. The dowry had completely broken them; they defaulted on the payment of their loans and struggled with the purchase of day to day necessities. With no work and little food, the family passes their lives in misery.

According the UP Chairman, Mr. Samsul Ahmed, *"Such a story is true not only of Josna's family, many other families also became exhausted in this way from dowry."*

#### Marriage Party:

In addition, moderate poor were found to occasionally arrange a sort of programme or marriage party to collect money from the community. This coping strategy is however is not common in this class of society and mainly adopted by households straddling the edge of moderate and extreme poor. The main reason behind this is that the practice is largely dependent on the participation and goodwill of the community who are generally more charitable and supportive towards those who are worse off.

## **5.2 What are the coping strategies for the provision of dowry amongst the extreme poor?**

#### Asset sale:

Like the moderate poor, one of the first steps that extreme poor households adopt to raise dowry is through the sale of assets. This, however, is largely ineffective at raising the vast some of money required as by definition such households have few or no land, livestock or poultry. As such, many households are instead forced to adopt a number of other coping mechanisms for the provision of dowry.

#### Chanda and haat-collection:

The main strategy employed by extreme poor, as outlined by both themselves and other respondents, is through begging or collecting *chanda*, whereby people go hut to hut utilising their social networks to collect money for a particular charitable purpose.

In addition, people conduct a *haat collection*, whereby members of extreme poor households go from shop to shop in the bazaar during the days of *haat* begging for money to contribute their daughter's dowry. Extreme poor households also collect certain food items from vendors, such as rice, onions and chillies, in place of money, which are used during the wedding celebrations. In addition, extreme poor households also seek financial assistance from wealthy and influential individuals in society, most notably members and the chairman of the Union Parishad.

**Hasina describes a *chanda* or *haat* collection**

*"The practice happens in many different ways. Normally, when any extreme poor person needs to raise money for dowry, they sit in a place beside the road in the village and beg passersby, taking chanda, from the well-off households; sometimes they even use miking. In addition, people also go door-to-door begging from huts and shops. People help these extreme poor individuals according to their ability, however, not such a huge amount of dowry is often collected by haat collection - normally only 600 or 700 Taka."*

**Informal Loans:**

Another main strategy for extreme poor to raise dowry is through taking loans. Although as most extreme poor households are passed over by NGOs, they are left with little other choice but to turn to informal money lenders, known as *mohajon*, who charge high and sometime unmanageable rates of interest. Respondents outlined that rates of interest can be placed anywhere from 15% to 100%.

**Jobed takes a high-interest loan from a *mohajon* to pay dowry**

According to Md. Faridul Julfiker, Deputy Area coordinator of Plan Bangladesh, *"As no organization provides loans to the poorest for dowry, they are bound to take loans from money lenders"*. Jobed Ali from Ghonpara in Khutamara union is a victim of such a practice.

About 10 to 12 years ago Jobed contracted a loan to pay for the dowry for his daughter's marriage. However, to this date he has been unable to pay back the loan due exceptionally high rates of interest. Jobed finds himself trapped in a situation of extreme poverty as all the income he makes, besides the little he uses for his basic subsistence, is put towards repaying the loan. Because of this Jobed is under a great amount of stress, which in turn has started to take a toll on his health.

Furthermore, extreme poor household, who benefit from good social networks, such as family and friends with access to financial services from NGOs, were found to source finance from them.

**Engaging children in income generating activity:**

In addition, some extreme poor families often opt to remove their children from school and engage them in some form of income generating activity. Often parents send their children to become maid servants in relatively well-off homes in the local area, while more recently many more young women are being sent to Dhaka and its surrounding areas to work in the garments industry.



### **Mahafuzar sends his daughters to work**

Mahafuzar is the father to five daughters. He has no cultivatable land of his own, deriving an income as a day labourer. This however hardly generates enough income to meet the basic needs of his family, let alone the provision of dowry.

The marriage of his first daughter demanded 6,000 BDT as dowry. Mahafuzar was however only able to give half of the amount which he received as a gift from his mother. The two parties agreed that the outstanding sum could be paid within one year of the ceremony, although in reality it would take closer to four.

With the marriage of his second daughter approaching, Mahafuzar decided to send her away to become a maid servant at the house of a local businessman, with the hope that she herself would raise money towards her dowry. This attempt was however unsuccessful at generating any significant contribution and his daughter returned home after one year.

Mahafuzar thought the best option would therefore be to continue with her marriage. A partner was soon identified and the dowry was set at 17,000 BDT, to be paid in full within a year of marriage. Mahafuzar had no chance of raising this amount himself, so chose to send his third daughter to work as a maid servant in Dhaka. Within the first year she sent home 1,500 BDT followed by a further 2,000 BDT the next. Nonetheless, even with this contribution Mahafuzar has been unable to repay the outstanding dowry and is often burdened with the return of his second daughter for this reason.

### Marriage party:

Finally, extreme poor households arrange a sort of program or a party for the whole community, organising various forms of entertainment and food in an attempt to raise dowry. Extreme poor households make and distribute invitations for this event throughout the community. In turn, they manage goods, food and entertainment for the evening from suppliers on a limited budget or a promise to pay. Attendants of the party are then expected to provide a gift to the host – in most cases is money. If the organising household manages to spend less money on the evenings events then they receive as gifts, they stand to generate considerable sum of money. Such parties are renowned in the community as a profitable activity; however, they also carry a large amount of risk.

### **Extreme poor wedding party**

Hasna Begum struggles with poverty on a daily basis, so when she needed to raise money for her daughter's dowry she looked decided to through a wedding party.

At first Hasna talked with her relatives about how to organize the party. According to their suggestions Hasna arranged a wedding party for 150 people, and with the help of three of her relatives they went about collecting the necessary items needed for the evening's festivities. In addition, invitations were printed and distributed by Hasna's husband.

To raise the money to purchase goods for the party Hasna engaged in a *haat* collection, in addition, a relative gave a cow, while others gave small cash donations. With this financial support they were able to buy 100 Kg of rice, a few kilograms of meat and a variety of vegetables. They hoped that this would be sufficient to feed the 150 expected guests.

On the day of the party preparations started very early in the morning, lasting throughout the day, simply due to the amount of food to be cooked. Guests then arrived on schedule to partake in the feast before the wedding ceremony. After the meal, guests provided Hasna and her family with gifts or money according to their financial situation. On average guests would donate 150 to 200 BDT.

After the party Hasna calculated that she had received 15,000 BDT as gifts. As she only spent 12,000 BDT Hasna was able to make 3,000 BDT profit to give against her daughters dowry. Luckily for Hasna the community was feeling generous and the weather was on her side, as if these two key elements turn against you the margin for loss greatly increases.

### 5.3 How do these coping strategies affect these two groups differently?

This section will compare and contrast how the various coping strategies as adopted by moderate and extreme poor households affect their livelihood differently.

**Table 5.3.1: Coping Strategies for Dowry Provision in Poor and Extreme Poor Households**

Indicators	Extreme Poor	Poor
Party	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Asset Sale	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Begging or Collections	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
NGO Loan	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Informal Loan	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Moderate poor households can be greatly affected through their coping strategies adopted for the provision of dowry. As households are forced to sell their assets, such as land, vans and rickshaws, to either pay dowry or repay loans, they lose valuable sources of income which are normally used to support their family. Such losses translate directly into a determination of their livelihood.

Such transformation means moderate poor households have no choice but to adopt a number of other coping strategies in order to survive, in turn worsening their situation. These include taking further loans from NGOs and money lenders, forcing households into a chronic indebtedness, with selling their labour or in some cases begging as the only ways of deriving an income.

In addition, children are often found to bear a large brunt of this transformation, as findings suggest that households often pull their children out of educational institutions to engage them in whatever productive activities available in order to raise additional income for the household. One respondent noted:

*“They stopped their child’s education and engaged their son in work for extra income, as a result their child did not get the opportunity for education.”*

Furthermore, the loss or decrease in household income has a direct effect on consumption patterns; as a result moderate poor households are forced to both reduce the quantity and the quality of their meals.

Finally, as mentioned above, in extreme cases moderate poor families are forced to part with their homestead, leaving them no choice but to sleep in the open or under the shelter of other people’s homes. As the UP chairman said:

*“They become shelter-less, migrate from their village to other districts to sell their labour, they are living a most horrible life, their health condition is worsen and they are suffering from different disease.”*

The extreme poor on the other hand are not as hard hit by dowry as in reality they are in a worse case to begin. As extreme poor have few or no assets to lose, the transformation in their livelihood before and after the provision of dowry is relatively un-affected. One extreme poor respondent noted:

*“Actually we do not face that much more pressure because most of the time we raise dowry money from others.”*

Withstanding this, extreme poor households do not go totally without harm when raising dowry. Findings suggested that extreme poor households were also found to reduce both the quantity and quality of their food intake. This has serious affects on household health, especially for young children who are vulnerable to stunting. Informal loans also trap households in poverty as all income generated goes into paying ever-increasing debt. In addition, little doubt surrounds the fact that time and efforts employed raising dowry could have been used for a more productive and sustainable cause.

In sum, as by their position in society, moderate poor households have more to lose through the provision of dowry than the extreme poor. The community does not offer support to individuals connected with NGOs, who benefit from productive assets and a good home. As such, moderate poor are forced to raise dowry entirely by themselves, in turn forcing a large percentage of them into destitution and a state of extreme poverty. The extreme poor households on the other hand, do benefit from the support of the community; as their daily situation is dire and dowry is widely recognized as essential and integral part of the marriage process, people are generous to the cause.

It is however important to note that the end position of the two groups, is in some cases, very similar. This transition from moderate poverty into extreme poverty as a result of the provision of dowry shall be the focus of the following chapter.

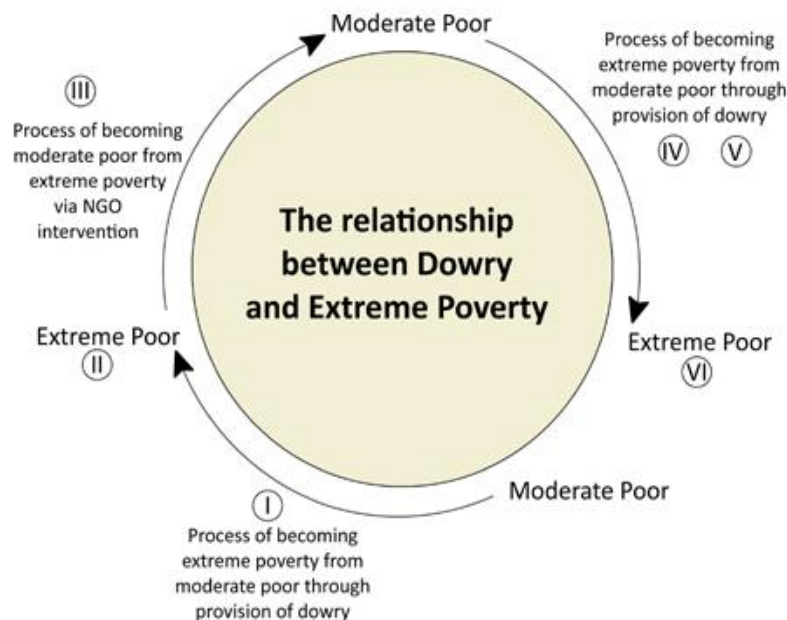
## 6. THE RELATIONSHIP BETWEEN DOWRY AND EXTREME POVERTY

As presented in the preceding sections, dowry and the coping strategies adopted for its provision have the potential to drive people down to a state of extreme poverty. However, recently a number of NGOs working in Khutamara union have been directly targeting extreme poor households with the intention of graduating them out of poverty. Further research at the community level uncovered that these two factors, dowry and livelihood assistance, in combination enter households into a sort-of cycle whereby they fall into and graduate out of extreme poverty.

The remainder of this section thus aims to construct an analytical model outlining the cycle of how moderate poor can fall into extreme poverty through the provision of dowry, to then make the transition back to moderate poverty through NGO intervention, only to be pushed back into a state of extreme poverty as a result of the provision of dowry.

### 6.1 The cycle of dowry and extreme poverty

The diagram below illustrates the cycle of dowry and extreme poverty. Each numeral (from I to VI) represents a case study presented subsequently in this section.



The entry point into the cycle is at a moderate poor level. As presented in section 5.1, coping strategies adopted by the moderate poor for the provision of dowry often results in destitution; as the moderate poor cannot rest upon the support of the community, they are forced to sell off assets and seek other financial opportunities from multiple NGOs and informal money lenders. Such actions have been often been found to force households to a level of extreme poverty. The case of Mahfuzer and his family illustrate this.

### **I: The story of Mahfuzer: The transition between moderate to extreme poor**

Mahfuzer was a farmer in Khutamara Union of Nilphamari District. At the time of his marriage in 1976, he had eight and a half decimals of cultivatable land and a further three decimals of homestead land. In addition, he leased eight bigha<sup>1</sup> of cultivatable land from his neighbour to be utilized in share cropping. With the income generated from these activities, Mahfuzer was able to manage his family well.

Sadly, Mahfuzer's father died, leaving him to take care of his younger sister. Additionally, at this time his neighbours decided to end the lease on his land, preferring to cultivate it themselves. Within a short time of these events Mahfuzer's wife gave birth to their first child, a baby girl. Life became somewhat more challenging for Mahfuzer, as the family expanded while their endowments reduced. Nevertheless, the family managed to cope reasonably well. This was to however change upon the marriage of Mahfuzer's sister.

A year later Mahfuzer's sister was arranged to be married, with a dowry of 3,300 BDT. To raise the money Mahfuzer sold four and a half decimals of his cultivatable land. In addition, he was able to source a loan from an informal lender to cover the costs of the wedding ceremony.

However, this amount proved too difficult to manage. Mahfuzer could not cultivate enough food on his remaining four decimals of land to meet the needs of his family while also pay back his loan. Mahfuzer had no choice but to sell the rest of his land to clear his debt, and adopt day labour to derive an income. As Mahfuzer's family continued to grow to five children, their lack of productive assets and dependency on day labour as the sole source of income they slipped into extreme poverty. Life is now hard for Mahfuzer as he struggles from day to day, worrying if he can put enough food on the table for his family.

Extreme poor households, like Mahfuzer, are mainly overlooked by traditional NGOs as their situation dictates that they focus on immediate needs and postpone ambitions and plans for the future. As such, services and products offered to this group of people are usually snatched up for immediate consumption as opposed to future investment. As a result long term relationships between these entities have often met rocky and unsustainable endings.

As a result, the extreme poor are largely left to their own devices to scrape together a modest livelihood. Notwithstanding this, extreme poor households can turn to the support of the community in times of hardship, and the provision of dowry is viewed as an acceptable time to seek assistance from others, be it directly or indirectly.

As mentioned in Section 5.2, the extreme poor employ a number of techniques to raise dowry. Although some assets may be sold, the majority is funded through donations. As such their livelihood status, although without question relentlessly grim, only deteriorates marginally for the worse.

### **II: Argina: a description of extreme poor household within the community**

Argina lives with her husband and two daughters in Khutamara Union. The family has no land of their own, living on an area belonging to another family. Their house is a poorly constructed two room structure (one room of 3x4 feet, and another of 3x5 feet), pieced together with mud and bamboo. They have no kitchen, forcing them to cook inside in poor weather, source water from another house and use an open pit toilet.

Unfortunately, Argina's husband suffers from some physical disabilities, drastically limiting his income generating potential. As a result, most of his time is consumed by begging in order to meet daily needs. On a good day, he is able to beg 1 ½ Kg of rice, of which he will then sell 1 Kg to buy vegetables, salt, chilli's and onions. Argina also contributes to the family income when occasionally she finds work as a maid servant in others people's homes, where she accepts food for payment. However this does not occur often and the family is forced to go two or three days without a proper meal.

A short while ago Argina and her husband arranged their eldest daughter's marriage, agreeing on 6,000 BDT as dowry. Although the amount of dowry is considerably less than what is normally demanded, as it is the groom's second marriage, it is nevertheless still a considerable amount. Argina and her husband have been raising the dowry through a *haat collection* in the bazaar, going from shop to shop, begging money or food, slowly raising the outstanding balance.

More recently the plight of the extreme poor has been at the forefront of the efforts of several NGOs in Bangladesh. This group of society, the extreme poor, once unrecognised to the development organizations is now the recipient of several asset transfer and rights based programs. Their aim is to graduate the extreme poor out of poverty. In the working area of Khutamara union, extreme poor households have benefited from BRAC's Challenging the Frontiers of Extreme Poverty (CFPR) Targeting Ultra Poor programme (TUP).

Such programmes directly target extreme poor individuals, male and female, providing assets and skills training in order to connect individuals with income generating opportunities. In this way individuals have a chance to better their position in society as well as become eligible, both in their own eyes, as well as those of NGO agencies to partake in mainstream development activities. In the case of BRAC in Khutamara union, individuals who have graduated from TUP are then connected with financial services, such as micro loans, while also benefiting from the other forms of training associated with BRAC's micro finance program.

Such programs are largely successful at graduating their beneficiaries out of extreme poverty, placing them at a moderate poor level. In addition, the beneficiaries also undergo a transformation in the eyes of the community. As noted above, a household classified as extreme poor by the community benefits from their support in times of hardship. However, as individuals are connected with NGOs their status quickly changes to a situation where such a relationship is no longer applicable.

These once extreme poor households are now more capable to cope by themselves and thus community members are no longer willing to offer their support. In addition, a certain degree of jealousy tends to widen the gap between these groups as individuals become upset that they were not selected themselves as beneficiaries.

As a result, beneficiaries start to adopt a different set of daily coping mechanisms, both through their newly established capabilities and as dictated through their recently acquired status in the community. Such a transformation in coping strategies is also true for the provision of dowry as we can see in the case study of Shombaru below.

### **III: Shombaru becomes extreme poor through BRAC CFPR-TUP**

When Shombaru got married he worked with his father as a tube well maker. However, as his family started to grow, he struggled to raise enough income to support their daily needs.

A short while later Shombaru was selected for BRAC's TUP program and was given two cows and some training on how to take care of them. Shombaru later sold one of his cows, as it had fallen sick, using the money to rebuild his house. Upon graduating from the TUP program, Shombaru received a loan from BRAC of which he used most of the money to repay other loans he had, while the rest he invested into his children's education.

Shombaru stated that his social status was now higher than before. People in his community gave him respect due to his economic situation and his commitment to continue his children's education against all odds. Now, people often seek out advice from him on how to better their own life.

Shombaru can now spend his time in tea stalls gossiping with others, which he enjoys very much as before he was unable to do this. Shombaru says that he especially likes paying his bill, because for a long time when he was poorer, he was not able to do so.

When Shombaru was extremely poor, his main concern was how to improve his economic condition. However, now as moderate poor he is happy, thinking only about how to manage certain shocks, such as marriage. Shombaru says that as he has no land to sell so he will manage dowry by *"...getting loans from different NGOs like ASA and BRAC, selling my cows, reduce my daily cost, and finding his son a paid job."*

As seen in the case above newly established moderate poor households start to think about what coping strategies are available to them in order to raise dowry. Like Shombaru, many seek to adopt coping strategies similar to those of other moderate poor households, such as the sale of assets, taking loans from NGOs and reducing expenditure. However, as their position as moderate poor is often newly acquired, their footing in this class is relatively unstable, and as these individuals start to change their behaviour, they frequently slide back down the ladder to a situation of extreme poverty. Such was true in the case of Safia below.

#### **IV: Safia: From extreme poor to moderate poor to extreme poor**

At the beginning of her marriage, Safia and her husband were very poor. Her husband, the sole earner, was a day labourer who was not able to get work every day. Often the young couple went hungry as they could not manage enough food. A short while later, Safia's husband sent her back to her father's house as he was unable to manage this burden. However after having a child she returned to her husband's house.

Some years later, Safia was selected for BRAC's TUP program, where she received two cows as part of their asset transfer program to raise beneficiaries out of extreme poverty. Within one year of starting the program her eldest daughter was planned to be married, with a dowry of 14,000 BDT. To raise this, Safia was forced to sell her very small amount of homestead land surrounding her house, in addition to one of the cows she received from BRAC.

However, as Safia's economic condition was not stable and this coping strategy left her household with practically nothing to survive on. In the hard times following the wedding, Safia was forced to sell her remaining cow, leaving them with no productive assets at all.

The family now struggles to get by; Safia often goes back to her father's house with her children as they cannot manage enough food themselves. Making the situation worse, the second eldest daughter was also married off against a dowry of 32,000 BDT – of which she was not able to give any at the time of the ceremony. The family's status is once again at the extreme poor level.

Safia and her family lead a very difficult life. After becoming involved with BRAC they have lost the support of her neighbours and relatives. People tell her to borrow from NGOs as she has a relation with them and not to beg money from them anymore. As such, Safia passes her days in misery.

It is also important to note that at this stage in the cycle is another entry point for households who are and have only been moderate poor. These households also frequently fall into extreme poverty through the provision of dowry in the same manner. This transition is very similar to the first stage in the cycle outlined above as in the case of Mahfuzer; however the addition of a moderate poor household at this stage is used to illustrate the distinction between moderate poor households who have benefited from asset transfer programs and those who have not.

### **V: Ozifa: The fall from moderate poor to extreme poor through the provision of dowry**

Ozifa Begum (45) is a widow in west Khutamara village. She has two daughters and two sons, of which all but one son are married. However, none of them help their mother financially. As such, she struggles to get by in her daily life.

Ozifa's house is poorly constructed out of old sheets of tin, on half a decimal of homestead land. She struggles to make an income; sometimes she is able to work as a maid servant in houses in exchange for food. As a result of the lack of income earning opportunities, Ozifa finds herself in a considerable amount of debt. She owes 35,500 BDT to private individuals and NGOs from whom she took loans to pay the dowry of her first daughter marriage. In addition, she still owes 25,000 BDT dowry for her second daughter's marriage.

Ozifa's situation was not always so bad. Before her husband had worked as a lead labourer at a brickfield and earned a daily income as well as a percentage of the other labourer's salaries. This was enough for the family to get by reasonably well and although this labour was only for six months a year, Ozifa and her husband were moderate poor. This allowed them to take loans from Grameen Bank, which they were able to manage and pay the instalments with relative ease.

In 2000 it was decided that Ozifa's eldest daughter would get married and a dowry of 70,000 BDT was agreed. This was a huge amount for the family, and they were only able to provide a small amount of cash at the wedding, promising to pay the rest later. However, as Ozifa and her husband were not able to generate the total amount, the daughter was eventually divorced.

Four years later it was the youngest daughter turn to get married, and this time a dowry of 50,000 BDT was agreed. Once again only a small amount was given in cash at the time of the ceremony with a promise to pay the rest in due course. After a short while, the new in-laws started putting pressure on Ozifa's daughter to collect the remaining dowry. Faced with the prospect of another daughter's divorce, Ozifa took another loan from Grameen bank using a false name and transferred it to the groom's house immediately.

Ozifa's husband became ill and died in 2005. This however did not deter her youngest daughter's husband from pressuring her for the remaining dowry. Ozifa sought another loan from an NGO but she failed. So again she took a further 10,000 BDT using someone else's name. In addition she borrowed money from local money lenders in a desperate attempt to pay off the outstanding dowry. Now she is in a situation of chronic indebtedness, with no source of income and no assets to sell. Ozifa's shame and fear of people coming to collect money forces her to spend much of her time in hiding. She lives a life of misery.

As mentioned above it is important to note the considerable difference between an individual or household that has fallen from moderate poverty into extreme poverty for the first time, such as Ozifa; and someone who has graduated out of extreme poverty to moderate poverty only to then fall back to extreme poverty, like Safia or soon to be Shombau.

Someone considered moderate poor who then becomes extreme poor because of dowry payments, establishes a status close to that of Argina presented in the second case study. On the other hand, someone who manages to improve their life and move out of extreme poverty, with the help of an NGO, and then falls back into extreme poverty encounters more unfavourable terms. In this case, the community still sees the individual as someone is still perceived to be in receipt of help from NGOs. community, the latter case group is still connected with the services and support of an NGO. As a result, this once again group of extreme poor find themselves in a situation worse than before, as this time they do not have the benefit of the support of the community, and in times of hardship are left very much to their own devices.



#### **VI: Mahfuzer's journey from moderate poverty to extreme poor to moderate poor back to extreme poor**

Mahfuzer (from Box I), has passed through all the steps outlined in the above model of dowry and extreme poverty. He fell from moderate poverty to extreme poverty, only to be raised back to the level of moderate poverty through the assistance of BRAC and their TUP program. However, upon the provision of dowry Mahfuzer has once again fallen into extreme poverty.

Mahfuzer arranged marriage for all of his daughters; he was able to provide dowry for his first daughters' marriage, but still owes 5,000 BDT and 3,000 BDT for the other two. His daughters now face domestic abuse in their new households and frequently ask their father *"Why would you agree to pay this money if you did not have it?"*

Mahfuzer says, *"Earlier when I had no assets I took support from my neighbours for dowry payments, but now they don't support me as I got cows and took a loan from BRAC."* He also mentioned how his status in the eyes of the community had changed, *"The members of the village government said, why we will help you? You should rather sell your cow and take a loan to pay to dowry, don't come to us again"*. Such comments represent the loss of support of the whole community.

Mahfuzer now works in a brickfield for 6 months a year for 150 BDT per day. For the other 6 months a year Mahfuzer takes up some agriculture day labour. In total, Mahfuzer's yearly earnings amount to roughly 31,000 BDT. As he is the sole earner in the family, this is equivalent to 17 BDT per person per day.

At the time of interview Mahfuzer had no work, and has recently taken an informal loan from his neighbour of 1,000 BDT, against an interest rate of 100 BDT per month. He used the money to pay 800 BDT from his BRAC loan and used the other 200 BDT for consumption purposes. Mahfuzer still has 1,200 BDT outstanding from his BRAC loan, but is unable to manage this as he has no work at this time. Mahfuzer says *"Now I am unable to repay the informal loan, so I use to go to the money lender and ask them whether there is any work to do against money"*.

Consequently, life is very hard for Mahfuzer and his family; they struggle at the level of extreme poor however they no longer have the crucial support of their neighbours or community members.

## 7. IDENTIFICATION OF INTERVENTIONS TO SUPPORT CHANGE IN PREFERENCES AND ACTIONS IN RELATION TO DOWRY AND THEIR RELEVANCE FOR THE EXTREME POOR

This section aims to identify a viable intervention that can support change in people's preferences and actions in relation to dowry, grounded in the perception of community members.

In order to establish this it is first important to outline the underpinning causes of dowry in the community; these are presented in section 7.1. Secondly, enquires into if the practice of dowry needs to be ended in the community and why are presented in Section 7.2. Section 7.3 then goes on to outline dowry mitigation strategies based on the causes stated by the community. From these three sections it is then possible to construct a viable intervention which can support a change in people's preferences and actions in relation to dowry; this is presented in section 7.4. Finally, Section 7.5 outlines why such an approach is not only relevant, but crucially important to better the livelihoods of the extreme poor.

### 7.1 What are the ongoing causes of dowry?

This section aims to outline both the supply and demand-side motivations as outlined by respondents in Khutamara Union that continue to drive the practice of dowry in.

#### Supply-side Motivations:

Respondents outlined two main supply-side motivations as the main causes behind dowry; tradition and the need to increase in social and economic status.

Respondents stated that the practice of dowry has become a deep-rooted tradition in society. Older members of the community noted that traditionally dowry was given to ensure the respect and happiness of their daughter in her new home. Through the provision of dowry, a bride benefits from improved bargaining power in her relationship with both her husband and in-laws. As such, women have some say in decisions relating to reproductive choices, work and mobility.

*"If we give dowry, our daughter will be given value or affection by members of the in-law's house."* Extreme poor respondent

Furthermore, the last few decades have seen a movement towards a society-wide acceptance of dowry. Such a transition has led to the practice becoming engrained into the heart of the marriage process. In turn this custom has become fortified in tradition, holding equal importance to the act itself.

*"Without dowry, no one will marry a girl".* Female FGD respondent

Respondents also noted that dowry was offered as a means to increase the social standing of the bride and her family. As suggested above in Section 4.2, dowry is equal to the price of a man, as it directly reflects his wealth and status in the community. Men who benefit from salaried employment and can offer their wives freedom from the burden of cumbersome manual labour are in high demand. In this sense dowry is offered as a means to connect oneself to a higher class; many households are willing to offer large amounts of dowry simply to invest not only in their daughter's future, but also their own.

### Demand-side Motivations:

Respondents from the community outlined five demand-side motivations for continuation the practice of dowry.

The most common motivation was the view held of women as 'unproductive' assets. The community strongly believed that after marriage women were not able to contribute to the running of the household, and thus become a burden to the man. Even in cases where women were engaged in productive activities, their income is generally less than that of the man and therefore has little impact on the overall perception. As such, dowry is demanded as a means to offset the upcoming costs of having to provide for the wife.

In relation to this and the overall lack of employment opportunities in the community, dowry is demanded as a source of capital to invest into income generating activity. Such investments allow men to offset their dependence on volatile wage labour, and instead engage in a stable and sufficient means to provide for their family.

*"The groom's side pressure for dowry arises because there is scarcity of employment opportunity. If they take dowry they can then invest in a productive activity."*

Another motivation stated as a main cause behind the practice of dowry was the recuperation of wedding expenses. As the grooms' family is responsible for much of the wedding preparations, including the provision of clothes for both wedding parties, including ornaments and jewellery for the bride as well as decorations and food for the ceremony itself, dowry is demanded to offset this significant expense.

*"A marriage ceremony costs a lot – clothes, cosmetics, ornaments, clothes for parents, sisters and sister-in-laws, decorating house, in addition to feasting both families. Traditionally grooms expense these cost through dowry."* A local Journalist

Some respondents outlined that dowry was demanded as there are more young girls in the community ready for marriage than there are young boys. As such, dowry is demanded to balance the supply and demand between brides and grooms in the marriage market. Such responses reflect the demographic structure of Bangladesh and traditions of marriage. Bangladesh's pyramid shaped population structure entails increasingly larger numbers of younger generations than older ones. When this is combined with tradition that men marry later than women in society, a surplus of brides emerges. Dowry thus compensates for this imbalance.

*"Nowadays, girls are more in number than before. When we were young, girls were not visible outside. To marry you had to find a girl and then had to pay bride-wealth, because at that time we did not have enough options to marry. But, nowadays, Allah is sending more girls to earth. So girls are everywhere, and there is no crisis of girls. So it is easy to find a girl to marry, and this is why they have to pay dowry".*  
Grandfather

Dowry was also noted to be taken in order to fulfil a desire to mimic the life style of upper-classes. Such explanations not only curtail the practice itself, but also the manner in which people lead their lives. One adolescent girl comments:

*"Nowadays the boys from poor families follow the modern style just like the rich. They want to show their masculinity by wearing modern shirts, using mobiles, and having wrist watches. But when they cannot afford these things, they take dowry in order to fulfil their wish to be modern and important to their friends and the community. Often they spend the first instalment of dowry payment to make a very*

*attractive marriage event, using microbus, audio with loud speaker, wearing costly clothes and arranging feast.”*

Finally, respondents outlined that poverty was a main determining cause as a motivation for taking dowry. As people face harsh realities they frequently seek an easy root out of poverty. Such large amounts of money transferred through dowry are viewed by many as a window of opportunity for many to better their livelihood.

Factors Effecting Dowry:

In addition to the motivation for dowry stated above, it is important to note factors that were stated that determine the amount of dowry to be paid.

The majority of the respondents noted that various characteristics of the bride affect the total amount of dowry demanded. These factors included level of education attainment, age, purity and attractiveness.

*“If girls are shorter and dark skinned, parents have to pay large amounts of dowry.”*

Extreme Poor Respondent

On the other hand, as noted above, the amount of dowry demanded also reflects the status of the groom in society; men of higher status, who benefit from good jobs and families, demand more. Conversely, if the groom suffers from a physical disability or has been engaged in marriage before, dowry is found to be considerably less.

Table 7.1.1 Matrix of the reasons behind dowry

Groups Reasons	Extreme Poor	Grand Parents	Men's Group	Women's Group	Adolescent Boys Group	Adolescent Girls Group	Journalist	Gov. Officials	Opinion Leaders	NGOs
Tradition	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Increase in Social Status	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Women as unproductive	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					<input checked="" type="checkbox"/>	
Invest into IGA				<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Wedding Costs	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
More women than men		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>						
Mimicking of upper classes					<input checked="" type="checkbox"/>					
Poverty										<input checked="" type="checkbox"/>
Increase Cost of Living						<input checked="" type="checkbox"/>				
Attractiveness	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Education		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						<input checked="" type="checkbox"/>	

## 7.2 If and why should people’s perceptions and actions in relation to dowry be changed?

The large majority of respondents interviewed showed a strong interest in ending the practice of dowry in their community. Each group recognized dowry as a form of social evil, which had many detrimental effects on society.

Most respondent believed that it was possible to end the practice of dowry in their community. However, some did believe that it was impossible to stop, as for example preferences in relation to female physical attributes could not be changed. In addition, some parents were wary of ending dowry as they saw it as the only means to get their daughter married; an essential step to release pressure from some families’ already dire economic situation. Other respondents raised questions over the reality of the possibility to change a tradition so deep-rooted in the community, in addition to the ability to effectively increase law enforcement and monitoring against dowry.

However, it is important to note that the latter group of respondents, those who did not want to change preferences in relation to dowry, were a small percentage of the population interviewed. The table below presents a breakdown of if the practice of dowry needs to be stopped, and the possibility to do so.

**Table 7.2.1 Does dowry need to be stopped?**

Type of Participant	No. of Participants	Need to Stop	No Need to Stop	Possible to Stop	Not Possible to Stop
Extreme Poor Households	20	20	0	18	02
Community Opinion Leader	5	5	0	..	..
FGD with community people	85	85	0	81	4
NGO	3	3	0	..	..
Govt. Official	5	5	0	..	..

The remainder of this section will outline the main reasons why the community believe it is important to change people’s preferences and actions in relation to dowry.

Through the mitigation of dowry, respondents strongly believed that all households would achieve an improved economic situation, especially those who are extreme poor. By ending the practice of dowry individuals would be able to invest money in productive assets or activities. Such investments would in turn help lift themselves out of poverty.

In addition, if free from the burden of dowry, households stated that they would be better suited to deal with other exogenous shocks such as crop failure and health issues, reducing their overall vulnerability and their chance of slipping deeper into poverty.

*“If dowry is stopped, we could self-develop, investing this dowry amount instead into our own economic wellbeing.”* Extreme poor respondent

Respondents outlined that if the practice of dowry was ended, households would be less likely to fall into chronic indebtedness; as families take loans from friends, relatives and NGOs to give as dowry, they are unable to invest the money into productive activities. As such, many individuals are forced

to take on further loans of larger amounts to repay their outstanding debts, while also funding their immediate consumption needs.

This cycle of indebtedness was outlined as especially relevant for the extreme poor as often loans from informal money lenders can trap them in a life of poverty; as accumulating interest on their debt is frequently greater than their repayments.

It was also deemed essential to end dowry in order to eliminate the practice of engaging children in income generating activities. As a result, parents would have fewer motivations to remove their child from school before the completion of their studies.

*“Many parents can ruin their children’s education just to collect dowry money, as they have to deploy them to earn money. So, if dowry is stopped, younger children’s education will not have to be stopped.” Matchmaker*

Ending the practice of dowry was said to be important in order to increase the social standing of the extreme poor. If individuals could avoid situations where they are forced to beg door-to-door, their status in the community and sense of self worth would no doubt increase.

*“If dowry is stopped we will not be inferior through collecting money from our neighbours or community people, and people will then value our words and also honour us.” Extreme Poor Respondent*

Ending dowry in the community was also stated as essential in order to reduce the stress and anxiety associated with this practice. Families endure a lot of pressure not only for the provision of dowry, but also from the community; if a daughter remains unmarried for ‘too long’, the community will often outcast the family from society. This is a difficult situation to bear as dependence on community networks is a coping mechanism for the extreme poor, especially in times of economic hardship. These prospects generate vast amounts of tension within families which is often much of the cause of violence against women. Through the removal of dowry, these situations would hopefully no longer occur.

*“If you don’t have to give dowry, then there will be no poor fathers. Happiness will exist in every household and women will be free from domestic violence.” A respondent from FGD with Men’s Group*

Table 7.2.1 Matrix on why the practice of dowry should be ended in the community

Why	Groups Extreme Poor	Grand Parents	Men's Group	Women's Group	Adolescent Boys Group	Adolescent Girls Group	Journalist	Gov Official	Opinion Leaders	NGO
Increase in Livelihood Opportunities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>					<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Increase Nutritional Status		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Help End Chronic Indebtedness				<input checked="" type="checkbox"/>						
Stop Engaging Children in IGAs				<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>				
Positive Benefits for Child Edu.									<input checked="" type="checkbox"/>	
Achieve Increase in Social Status of Bride	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Reduction in Stress and Anxiety	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Reduction in Violence against Women									<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>



### 7.3 How can the communities' preferences and actions in relation to dowry be changed?

Respondents outlined a number of ways they thought would change the communities' perception and actions in relation to dowry. The remainder of this section will review their main responses.

Primarily, all groups emphasized the need to raise awareness in the community about the evil that is dowry and the ill-effects it causes society. Respondents stated that awareness building was an activity that needed to be connected throughout all levels of society, encompassing the extreme poor, poor, middle class, local elite and religious figureheads. Such a campaign would help to mitigate dowry through raising awareness about the dire consequences it has on impoverished families, while also drawing attention to its illegality and punishment.

Simultaneously, the community suggested that increase in law enforcement against the practice of dowry was necessary. Although people may be aware that the practice of dowry is illegal, no actions are taken to stop it. If the law is enforced, then people would have no choice but to give up the practice or suffer the legal consequences.

*"The practice of dowry can be stopped by government law."* Matchmaker,

*"Strong law and its implementation should be introduced to stop dowry."*  
Grandfather

Respondents noted that due to the relatively weak reach of law enforcement and their inability to effectively monitor society's activities in relation to dowry, a local committee should be established in the community. This group should include all types of people (married, unmarried, older, poor, non-poor and opinion leaders), using their understanding and influence of society to monitor weddings, making sure that dowry is not taken. In weddings where dowry is found to be present, committees will try and motivate concerned parties not to proceed, or inform local authorities to take legal actions.

*"The committee would always observe marriages in the community. When they find any dealings of dowry, they should inform UP chairman. Then the chairman can sit with the parents and motivate them not to take or give dowry. If it doesn't work they should call for police."*

Beyond awareness building and increased law enforcement the community outlined the need to address the view of women as unproductive assets. As such, some respondents suggested that programs or projects should aim to increase the educational attainment of girls, while also providing some form of skills training. As a result, after the completion of their education, girls would be more able to take up productive earning activities, thus changing the perception of women as non-productive assets. As a result dowry would not have to be arranged in order for a marriage to take place.

Some respondents thought that such interventions should go further, connecting young women with specific income generating activities, either through the distribution of assets or access to financial services. Respondents suggested that such programs would be conducted on a promise-not-to-give-dowry. To ensure this, a list of participants would then be circulated through the community, along with the terms and conditions of the program.

*"For poor household girls should be provided IGA training. They don't have to provide assets but should be linked with micro-finance, so that they can buy assets and use their training to earn money. But for extreme poor girls training and assets*

*should both be provided. If the girls can earn money, boys will marry without dowry because the girl is dowry.” An adolescent boy respondent*

*“Girls should be trained. If she gets IGA training she will be self dependent as well as honoured, afterwards she wouldn’t have to pay dowry.” Extreme Poor Respondent*

*“In society, dark girls have to pay dowry or to secure dowry payment many husbands left their wives to in-laws house. So if these girls can get the opportunity of IGA training then the result would be different.” Extreme Poor Respondent*

Some respondents also suggested that a degree of support should be offered to young men in the form of training and connection to finance. Such assistance would replace the need to take dowry to invest into productive activities, as they would already have a means to support their family.

Capping the cost of marriage ceremonies was also outlined as a potential way to change people’s actions in relation to dowry. If the money spent on ceremonies were somehow regulated, less dowry would be demanded to offset this cost.

*“The marriage cost should be limited for each class, like the extreme poor it would be 5000 Taka. In the marriage ceremony the bride side would spend money for groom’s clothes and a party for a few people. Besides this, the grooms’ side should bear all other cost. This type of contract has to be popular through motivation with the help of UP chairmen and members.” Adolescent boy respondent*

The local men’s group suggested that an NGO would be an ideal candidate to lead such an initiative against dowry, and that their connections at a macro, meso and micro level would be beneficial to mobilize all relevant stakeholders.

Table 7.3.1 Matrix on ways to end the practice of dowry at the community level

Groups Suggestions	Extreme Poor	Grand Parents	Men's Group	Women's Group	Adolescent Boys Group	Adolescent Girls Group	Journalis t	Gov Officials	Opinion Leaders	NGOs
Awareness Raising	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Increase in Law Enforcement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Increase Education/Skill of Girls	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Connect Girls with IGA				<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Increase Skills of Boys/ Young Men			<input checked="" type="checkbox"/>					<input checked="" type="checkbox"/>		
Reduce Wedding Expenses					<input checked="" type="checkbox"/>					
Formation of Dowry Committee		<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>

## 7.4 Practical interventions to support a change in people's preferences and actions in relation to dowry

This section aims to suggest a viable dowry mitigation strategy constructed from the combination of responses and observations from Khutamara Union in Nilphamari district. In this respect it is hoped that through such an intervention there can be a change in people's preferences and actions in relation to dowry.

From the perspective of the community, an NGO should take point on the below mentioned activities.

- i) **The first step of the process is to form a series of ward committees of locally respected figures to raise awareness about the illegality and consequences of dowry, motivating the community to end the practice.**

In Khutamara union, each mosque has what is called a *jamat*, which consists of different types of community elites, such as the imam, UP members, mediators, teachers, village doctors, land lords, retired official, so on and so forth. Each of these members plays an important role in the community, and without their support any project would be seriously hampered. As such, a committee which is constructed of members from different *jamat* groups from Khutamara union would be strongly effective to motivate the greater community against the practice of dowry.

After the establishment of each ward committee, the NGO would organise workshops pushing down the reasons why is important to end the practice of dowry. The committee would also publicly announce the laws in relation to dowry and the consequences for those who still adopt this tradition in the hope to ebb the practice.

To achieve this, ward committees would organise court yard meetings, in conjunction with the supporting NGO and representatives from local government and law enforcement agencies, to openly discuss the issue of dowry in the community. In addition, local imam committee members will remind the community every Friday at *jumma* the messages against dowry in the Quran.

- ii) **The second step is to increase law enforcement in relation to already existing laws against dowry.**

1NGOs should seek consultations with local government officials about the aims of their project and express the necessity of their support; increased law enforcement in relation to punishment connected with already existing dowry laws is an essential step to increase the strength and legitimacy of the local ward committees. Without this threat of action against people who take dowry, some may continue the practice.

- iii) **The third step is to instigate IGA training for selected adolescent girls in order to reduce the perception of them as unproductive assets in the eyes of the community and potential grooms'.**

The lead NGO would select a trade deemed suitable for the specific working area. In addition, the trade would also be one that is easily disseminated to other people in the household so all members can contribute, for example the production of candles. In this respect, when the girl is married, her family will continue to practice this trade, while the girl can also teach her in-laws in the same manner.

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The NGO should provide the start up costs of the business in cash or by supplying the specified raw materials. The NGO should also seek to establish some form of savings account for the girl.

Furthermore, the NGO should also provide IGA training, without financial or physical input support to young men. As such, grooms' would transition into a state of financially liquidity and therefore not demand dowry to invest into a business to support their new family. The NGO could also explore and arrange linkages with government youth employment training centres under the same notion.

A number of conditions shall also be applied to the above. The local ward committees against dowry will act as a matchmaker between girls from extreme poor households and potential grooms'. The committee will give preferential selection to young males for training who express the desire to get married to the young girls in the program without taking dowry. Such promises made by participants shall be disseminated throughout the community in order monitor the individuals through the use of social capital.

In addition, local ward committees should encourage the community to drastically cut the size and elegance of marriage ceremonies. As such, dowry would no longer be taken to offset this huge cost of the wedding ceremony its self.

This whole process will be monitored and mediated by the local ward committees against dowry. Such monitoring will continue to take place after the marriage ceremony, ensuring the bride is not suppressed or abused by her in-laws later. If the committee should find any such malpractice, they shall report it to the necessary authorities and consequential steps shall be taken. This is important as it removes the burden from the bride to report such misbehaviour to law enforcement agencies against the threat of further abuse.

In addition, it is important that ward committees, in connection with local government officials, seek to establish inter-UP monitoring to ensure that individuals cannot continue to take dowry by marrying outside the intervention area.

Along this theme, it is important that such interventions operate deep and wide enough throughout society that they avoid simply having the effect of raising the total amount of dowry transferred. For example, if you connect young women with an IGA, you are directly increasing her ability to give larger amounts of dowry. If you then recall the supply-side motivation for giving dowry as to bettering ones social status, you enter into a situation whereby young girls or their parents are now able to arrange a marriage to a individual from a higher class outside of the intervention area.

However, through this holistic approach of awareness raising, increased enforcement of laws and skills training, and the realisation of supply-side motivations, it is hoped that several key causes of dowry, as outlined by the community, will be addressed, thus halting the reasons for the continued participation of this marriage exchange.

### **7.5 The relevance of such interventions for extreme poor households**

Although as outlined in Section 5.3 the provision of dowry is not as detrimental to the lives of the extreme poor as it is to the moderate poor, it still has considerable and noteworthy consequences. This section will present why the mitigation of dowry is important, if not essential, for extreme poor households.

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It was found that as many extreme poor households collect the majority of dowry through begging in the community. This practice has several negative effects on the individuals in question. As outlined by respondents in the above section, begging within your community is demoralizing and the cause of much stress to the individual. In addition, the amount of time needed to raise huge sums of dowry through begging is considerable. As such, by removing dowry from the scenario, extreme poor individuals could employ their time seeking more productive activities, while also avoiding the humiliation of being demoralized.

Extreme poor households were also often found to forgo consumption of meals in an effort to save money to raise dowry. This however can have dire consequences for households and especially their children who desperately need important nutrients to sustain proper and full growth. By mitigating dowry extreme poor households would have one less reason to forgo consumption, in turn helping families meet their required daily food intake.

Furthermore, although extreme poor often suffer from not possessing any assets, the sale of those they do can make a bad situation worse. The sale of a small piece of homestead land, for example, used to cultivate vegetables could be like a changing blow to a family, as now they are entirely food insufficient. The household is now entirely dependent upon purchasing food to survive; something difficult to manage without a stable source of income.

Also, through the mitigation of dowry, some motivation to remove young children from school is released. As we saw in section 5, many extreme poor households pull their children from school to engage them in an income earning activity. If dowry were removed, children would stand a better chance to complete their education. In turn, children would be better suited to take up relatively more skilled employment opportunities later on in life, which in turn could help them lift themselves out of poverty. Additionally, child marriages will also be reduced, as other findings surrounding dowry suggested that families often marry their daughters early in order to avoid paying large sums of dowry.

Finally, as outlined in section 6, dowry is a risk factor that has the potential to push extreme poor beneficiaries, back into extreme poverty. This case was illustrated through the presence of BRAC's TUP programme. As such, by removing dowry from the equation, a significant risk factor of any such project is avoided.

In sum, through the mitigation of the practice of dowry, the livelihood options of the extreme poor would dramatically increase. In addition, this group would also benefit from increased access to a number of rights and freedoms, such as a childhood, an education and a sense of self-worth, which previously they could not enjoy as a result of dowry.

## 8. CONCLUSION AND RECOMMENDATIONS

The research established that dowry was a practice that is deep-rooted in society, becoming engrained in tradition in a relatively short period of time. Certain respondents strongly felt that without dowry it was impossible to arrange a marriage.

Coping strategies adopted by moderate and extreme poor households for the provision of dowry were found to have long-lasting effects on their livelihood options. The sale of assets and acquisition of multiple loans from NGOs and private individual's possess the capability to drive moderate poor households into a state of extreme poverty. Extreme poor households also suffer; although as they often possess few assets to begin with they instead employ coping strategies that directly limit consumption passed their already inadequate state.

The research also uncovered that these different sets of coping mechanisms adopted by moderate and extreme poor, in combination with the increase intervention of NGOs targeting the latter group, create a sort of cycle whereby individuals fall into and graduate out of extreme poverty.

As an extreme poor beneficiary receives assistance from an NGO, they benefit from an increased financial position, as well as a higher status in society as perceived in the eyes of the community. As such, these households are forced to adopt coping strategies which are commonly accepted to the class they exist in society. This is also true for the provision of dowry.

As extreme poor beneficiaries are raised to moderate poverty, they can no longer raise dowry through *chanda*, *haat collections* or other forms of begging. Instead they must adopt those strategies similar to the moderate poor around them. This entails selling their newly acquired assets while also taking out considerable loans from NGOs. Such actions have the potential to push the newly established moderate poor back into the depths of extreme poverty.

This cycle illustrates the relationship between dowry and extreme poverty, but it also highlights the importance to change people's preferences and actions in relation to this practice. Without such actions, projects aiming to better the lives of the extreme poor will be likely to fail.

Due to the ill-natured consequences that dowry has on both individuals and for society, the community was strongly in favour of ending the practice. They believed that by doing so it would increase the livelihood and wellbeing of all households, but hold particularly strong benefits for the extreme poor.

In order to attain such results the community suggested three steps to be taken; awareness raising through the formation of local ward committees; increased law enforcement and; the connection of young women with skills training and particular income-generating activities.

Through the adoption of such intervention both the supply and demand-side motivations behind dowry are addressed. This is important in recognition of dowry's multidimensionality, something that has been largely ignored by other interventions aiming to curb the practice.

These steps however need the support of a strong NGO. Their role of uniting, mobilising and monitoring the community is essential, while also co-ordinating and disseminating knowledge and information to higher level stakeholders, such as government officials.

Such an intervention to change people's actions in relation to dowry would be especially beneficially for the extreme poor; by realising them from the burden of dowry, they benefit directly through an increase in livelihood and wellbeing, while also indirectly benefiting through the connection to a number of other freedoms that are consumed by the practice.

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The mitigation of this practice also considerably reduces a risk factor that has been found to greatly affect the long term sustainability of programs that directly target the extreme poor, aiming to lift them to a moderate poor level, such as BRAC's CFPR TUP programme.

However, withstanding these findings it is important to note that community responses and attitudes be met with some caution. As NGOs saturate Khutamara union people have learnt how to give the right answers to the right questions in order to increase the chance of an intervention. Such an argument can be simply proven through cases of individuals taking loans from multiple NGOs, despite these institutions best efforts to regulate this.

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