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SOURCES AND USES OF DOWRY MONEY: A STUDY OF A RURAL COMMUNITY

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Abstract : Dowry itself a social curse has widely been expanded in the rural society of Bangladesh. It is the most significant cause of violation of women rights. In dealing with dowry, it is imperative to take into account the diverse sources and uses of dowry money. How dowry money is collected by the bride party and how this money is used by the groom party are important to know about the motives as well as needs behind taking dowry. Therefore, present study attempts to investigate and analyze the sources of dowry money and the sectors in which the money is used. The collected data demonstrates that the dowry money, in most cases, is used in nonproductive sectors.

Introduction

The bulk of the total population of Bangladesh lives in the rural areas and about half of them are women. But these large numbers of the population are the most suppressed and oppressed section of the society. The traditional social system, patriarchy, economic backwardness, illiteracy, illness etc. have made them most disadvantaged section of the society. Serious inequalities are maintained in the society because conditions of marriage, divorce, inheritance of the property, guardianship, and so on. Domestic violence is the most common form of violence faced by the rural women in their everyday lives. Dowry[1], rape, acid-throwing, fatwa, trafficking, wife-beating, low wage, social and political exclusion etc. are some common forms of violence against the rural women. Among these, dowry is the most common and largely expanded social disease in Bangladesh. It is a common form of violence against women as well as a serious violation of human rights. It is a criminal power which leads to exploit, discriminate and dominate women by men both inside and outside of the family. As the victims of dowry system, they cannot live as human beings rather they are tortured in various ways both in the family as well as the society. In dealing with dowry, it is imperative to take into account its diverse sources and uses of dowry money. Dowries are exchanged in various forms and the amount of dowry is varied from family to family. How dowry money is collected by the bride parties - is a

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big question to investigate. When the dowry money has to pay and how this money is used - are also important to know about the motives as well as needs behind taking dowry. Therefore, the present study has dealt with the following questions: what are the sources of dowry money? When the money has to pay? In what purposes is the dowry money used by the grooms?

Methodology

Data for this study have been collected mainly from the primary source. As the research area of the study, two typical villages have been selected: Hazipur under Shaturia Thana in Manikganj district and Bashna under Dhamrai Thana in Dhaka district. 450 cases of marriage of the selected villages chosen randomly have been studied separately through a questionnaire made for this purpose. Bride and bridegroom, their family members and other knowledgeable persons have been interviewed through the questionnaire. By nature, it is a structured questionnaire with both open-ended and close-ended questions. Some contingency questions have also been made in order for as investigation of the subject matter. In addition, in some cases, observation and in-depth discussion methods have also partially been followed in this study. The collected data have been presented in tables and figures.

Sources of Dowry Money

The agreement between the families of the bride and groom over an acceptable dowry may be done through a mediator, or directly, between the two families.[2] The Dowry Prohibition Act, 1980, Act no. xxxv of 1980 clearly mentions in its section 4, æIf any person after the commencement of this Act, demands, directly or indirectly, from the parents or guardian of a bride or bridegroom, as the case may be, any dowry, he shall be punishable with imprisonment which may extend to [five years and shall no be less than one year, or with fine or with both].”[3] Again, Section 5 of the Dowry Prohibition Act, 1980 states that any agreement for the giving or taking of dowry shall be void.[4] Despite the existence of this prohibition law, dowry system is going on and almost all grooms of the rural society more or less take dowry.

The amount of dowry money depends mainly on families’ economic conditions of both parties. So, how dowry money is collected by the bride families also depends on the economic conditions of the bride families. Our study reveals that dowries have been exchanged in 263 marriage cases out of a total 450 cases. It has been found in our study area (see Figure-1.1) that in 77 (29%) out of 263 marriage cases the bride fathers have collected the dowry money by selling or mortgaging land. Table-1.1 shows that 38 out of 77 marriages, where bride’s family annual income is 10,001-20,000 taka and this income groups collect dowry money by selling or mortgaging their land. Again, 20,001-30,000 taka income group have also collected dowry money by selling their land/mortgage their land. Even at least in 5 marriage cases out of 16 where the father's family income is below 10,000 taka have also collected the dowry money by selling the land/mortgaging the land.

Figure1.1: Sources of Dowry Money (in %)
(Source: Field Data)

We have found at least in 58 cases (22%) where brides' fathers have collected the money by taking loans. Most of the fathers have taken the loans from mohajan(rural money lender) or local leaders or NGOs. We have also found some brides' fathers who have taken loans from Grameen Bank and Proshika for their daughter marriages.

Sometimes bride's families collect the dowry money by selling their personal properties. Usually the poor families collect the money in this way. It has been found in our research area that in 21 cases (8%) out of 263 have collected the money by selling their domestic animals, rice or paddy, tree and ornaments of the bride's mothers. Among those 21 cases, it is found that 20 families belong to 30,000 taka income groups.

Many fathers and mothers collect money from their family saving. It is because they are badly conscious about their daughter's marriage and marriage expenditure and dowry. They take early preparation by saving the money for their daughter's marriage. We have found 95 (36%) marriage cases in our study area where the bride's families have collected the dowry money from the family income and savings. Out of 95, 71 belong to below 30,001 taka family income group.

Jamshed Miah is a seasonal day-laborer of Hazipur. He works in other's land. He has contracted marriage of his daughter with another day laborer. He has sold his only resource, a cow, for paying dowry money to his son-in-law. Jotsna has got married with Munna. Her father has arranged her marriage in exchange of taka 30,000 and a 3 vori gold. Josna's father is a farmer and he has only 0.5 acre land, two cows and some trees. At his daughter's marriage, he sold two buffalos and some trees and has taken loan taka 30,000. He has taken the loan with a high rate of interest. Now he is trying to pay off the loan by selling his arable land. According to his own version, æI am a very poor farmer. I run my family from hand to mouth. I have a small piece of agricultural land, and no other resources. I had only two cows, but I sold those for 12,000 taka in October 2004 on the eve of my daughter's marriage. I have a little boy and three girls. If my boy were adult then he could have helped me by working and earning. I have taken a loan of 30,000 taka from one of my relatives. Now, I have to sell my land to pay off the loan and then I will take shelter in my maternal grandfather's abandoned home."

Jayanti Sutradhar has got married with Jadov Sutradhar. Jadov is a laborer. Jayanti's father died some years ago. Her only brother Harilal Sutradhar is also a laborer. But he has to pay taka 1 lakh to the groom in his sister's marriage. Harilal saved only taka 20,000 from his daily earnings. But he has made a loan of 80,000 taka. On the other hand, the groom has given Jayanti 3 vori gold ornaments. According to Jayanti, æmy father-in-law gave me 3 vori gold ornaments but it is in exchange of our money." Shewly's family has given 45,000 taka as dowry in her marriage with LalMiah. LalMiah is an overseas laborer. Shewly's family has collected the money by mortgaging their land. They used to live on selling the produced crops in the land. But after mortgaging the land, they are buying their food from bazaar. Rahima is a maid-servant of Mandal's home of Hazipur village. She gets 300 taka every month as salary and also takes food from Mandal's family. Her daughter Salma is about 16. She has two more children of about 13 and 10 aged respectively. Her husband died in 2001. Rahima arranged Salma's marriage in exchange of taka 15,000. She saved some money gradually and she took some money in advance from her proprietor.

Table1.1: Distribution of Sources of Dowry Money by Family Income Groups of Brides
Sources of Dowry Money

Annual family income of bride (in taka, constant price)	Sale/ mortgag e of land	Loans	Sale of domestic animals and agricultural product	Savings	Others	Not known	No dowry	Total
<10,000	5	3	2	6	0	0	20	36
10,001-20,000	38	29	12	39	0	7	73	198
20,001-30,000	21	20	6	26	0	3	30	106
30,001-40,000	7	6	1	14	0	0	21	49
40,001-50,000	1	0	0	5	0	1	12	19
50,001-60,000	1	0	0	2	0	0	3	6
60,000+	4	0	0	3	0	1	28	36
Total	77	58	21	95	0	12	187	450

(Source: Field Data).

An attempt has been made to know the sources of dowry money on the basis family income of the brides. In this respect, Table-1.1 demonstrates that the number of dowry marriages is higher in the brides of lower family income groups. On the other hand, the number of dowry marriage is lower in the brides of higher family income groups. Data also reveals that 20% brides (77 out of 263) collected dowry money by selling or mortgaging land, 22% (58 out of 263) collected dowry money by taking loans, 8% brides (21 out of 263) selling domestic animals and agricultural products. Table-1.1 also shows that in the cases of 36% (95 out of 263) brides' family savings is the main source of dowry money and in the cases of 5% the source of dowry money has not been known. The trend of collection of dowry money from savings is almost equally found in the brides of all income groups. It is because of the fact that bride's parents are conscious and they can easily realize the existing dowry system of the society. They cannot avoid this system; rather they have adapted themselves with the system. As a result, they carefully save a very small amount of money for many years and sometimes they start savings since the birth of their girl children.

Data also shows (see Figure-1.1) that the highest source of dowry money is the family saving (36%) and second source of dowry money is the sale/mortgage of land (20%). The brides' families those have enough land they mostly mortgage or sale it for collecting dowry money. But in Bangladesh, a number of bride's families have no land except their homesteads. We have found some landless brides in our research area who have only homesteads. They have to sell their last shelter (homestead) of living only for daughter's marriage and in some cases they take shelter in other's homestead.

Payment of Dowry Money

It is very pertinent to know about the timing of paying the dowry. To know about this matter we have a common question to all respondents: when you have paid the dowry money or items? Based on the answers, we have made the following categories:

1) Paying the money before marriage;
2) Paying the money during the marriage ceremony;
3) Paying the dowry after marriage;
4) Paying of part of the money;
5) Not paid.

Figure-1.2 demonstrates data about the times of payment of dowry. It has been found in our study area that only in 2 marriage cases demand of dowry has been paid before marriage. In 215 marriage cases out of 263, dowry has been paid at the marriage times. On the other hand, in 24 marriage cases dowry has been paid after marriage and in 22 cases dowry money has partially been paid. We have found no cases of 'not paid' the dowry money by the bride's family. We have found (see Table-1.2) 108 cases (out of 215) belong to 10,001-20,000 income group paid dowry at the marriage time. On the other hand, in 5 cases (out of 215) belong to 20,001-30,000 income group and in 23 marriage cases belong to 30,001-40,000 income group have paid the money at the marriage time. Only 3 marriage cases belong to 40,001-50,000 income group, 2 marriage cases belong to 50,001-60,000 income group and only 5 marriage cases belong to 60,000+ income group have paid the dowry at the marriage time. Therefore, it can be said that the trend of dowry is mostly seen in the poor and lower-middle income families, and most of the families have paid the dowry money at the marriage times. The groom's party does not want to delay in taking the dowry money. In addition, though the bride's economic condition is not good enough and their

money is very scarce, they want to give the dowry money to the groom as soon as possible. Sometimes the brides family fear that their daughter will be tortured if they do not pay the money in due time.

Figure-1.2: Times of Payment of Dowries
(Source: Field Data)

Table-1.2: Distribution of the Times of Payment of Dowries by Family Income Groups of Brides

Times of Payment of Dowries

Annual family income (in taka constant price)	Before marriage registration	During marriage registration	After marriage registration	Partially paid	No full payment	No dowry	Total
<10,000	0	15	0	1	0	18	34
10,001-20,000	0	108	9	6	0	75	198
20,001-30,000	1	59	8	10	0	29	107
30,001-40,000	1	23	3	2	0	21	50
40,001-50,000	0	3	2	1	0	13	19
50,001-60,000	0	2	0	1	0	3	6
60,000+	0	5	2	1	0	28	36
Total	2	215	24	22	0	187	450

An attempt has been made in this study to know about the times of payment of dowries on the basis of family income of the brides. Table-1.2 reveals that 47% brides belong to >10,000 income group give dowry, and 94% of them (15 out of 16) pay the money during marriage registration, 62% brides belong to 10,000-20,000 income group give dowry and 88% of them (108 out of 123) pay dowry money during marriage registration. 73% brides belong to 20,001-30,000 income group give dowry and 76% of them (59 out of 73) give dowry in their marriage registration. On the other hand, most of the brides (23 out of 29) that means 79% belong to 30,001-40,000 income group give dowry money during marriage registration.

A similar trend of payment (respectively 50%, 67% and 63%) of dowry money during marriage registration is found among other family income groups (respectively 40,001-50,000; 50,001-60,000 and 60,000+). This table (Table-1.2) also demonstrates that a negligible number (only 2) of brides parties give dowry money before marriage registration. On the other hand, 82% brides pay dowry money during marriage registration, 9% brides pay after registration and 8% brides pay dowry money partially. Therefore, it can be said that the brides of all income groups mostly (82%) paid dowries during marriage registration. Because most of the fathers (either he is poor or rich) of the brides try to collect the dowry money before marriage registration. They want to pay the demand of the groom's party as early as possible thinking about the future happiness of their daughter's life. On the other hand, the groom's party is also very unwilling to keep dowry money unpaid. Therefore, paying off dowry money mostly found at the time of marriage registration. In some cases, it is paid after marriage registration and in a few cases dowry money is partially paid to the grooms.

Uses of Dowry Money

How dowry money is used-- this is a very important and pertinent question to deal with dowry. In answering to the question some other relevant questions will also be answered like motives behind taking dowry, necessity of the grooms, economic condition of the rural people etc. Therefore, this section of the present study will identify and analyze the sectors in which dowry money is used by the groom party.

Figure 1.3: Uses of Dowry Money by Sectors (in %)
(Source: Field Data)

Figure-1.3 exhibits that 42% groom use dowry money in marriage expenditures. It is because they are needy and they cannot bear even their marriage cost[7]. The figure also demonstrates that 2% grooms use dowry money in paying off loan, 6% in house building, 8% in getting job or going to abroad, 2% use dowry money in buying domestic animals, 8% in purchasing land and 2% use the money in other activities. Various uses of dowry have been analyzed below:

Marriage Expenditure

In the rural areas of Bangladesh, in most cases, dowry money is used in bearing marriage expenditure. It has been found in our research area that out of total 263 dowry, in 110 marriage cases the dowry has been spent in marriage expenditure. Among 110 cases, 42 are farmers, 42 are laborer, 4 are service holders, 19 are businessmen and 3 belongs to others professional groups. Alal Uddin, a truck driver, had taken 20,000 taka from his father-in-law and used it in marriage purposes. Sohel Raza (laborer) took taka 30,000 from his father-in-law and spent the total amount at his marriage time. In answering the question of how you have used the dowry money, he replied, æwe had arranged rich food, beef, chicken, sweet and salad for at least 200 people in my marriage ceremony. A big amount of money has been spent for this purpose. In addition, decoration cost, cost of coming and going to the bride's house (procession of a bridegroom) and in buying some gifts for neighbors and relatives at least 10,000 taka has been spent in those sectors." He added, æmarriage expenditure is a big expenditure. This amount of money is not enough for its expenditure." Figure-1.3 shows that 42% dowry money has been spent in marriage expenditure in the study area.

Pay off Loan

Most of the rural people of Bangladesh are poor and needy. They take loans for various sources and for various purposes. It has been found in our study area that in some cases grooms have taken dowry from the bride and paid off their loans by that money. We have found four cases where grooms have paid off a big cash of loan taking dowry from their fathers-in-law. Razzak (25) a grocer's shop-keeper has taken taka 40,000 from an NGO bank through one of his female relatives. But he could not pay back the money in due time. In the mean time the amount of the loan has increased to a big sum due to high interest. Having no other way he married Nilufa (17) in exchange of taka 50,000 as dowry. According to Razzak, æI wanted to marry at least two/three years later. But I was in a big trouble due to my loan. Therefore, I agreed to marry because they (bride party) proposed my father taka 50,000." Asir Ali (35) of Hazipur has three children now. In 1998, he got married with Saleha in exchange of taka 39,000. But after 10 years of his marriage, he got married again in May 2006 only for taka 30,000. His new father-in-law proposed the dowry in order to receive his daughter as second wife. Asir Ali did not miss the chance of getting a young wife as well as a big sum of cash money. Because of his ill habit (the practice of gambling for money) he made a big loan. Figure-1.3 shows that 2% dowry money was spent in paying off loan in the research area.

House Building

Sometimes dowry money is spent for making house for groom's family. We have found 16 cases where bridegrooms have taken money from the brides and used those in house making. Samad's (NGO worker) father-in-law has given him a brick made house by taka 6 lakh. Samad has added 50,000 taka of his own with the dowry money. Nurnaher's family has given Alamgir's family taka 20,000 and they used it for house building. Azhar Hossain (a poor farmer) got married with another farmer's daughter. But he has taken taka 10,000 as dowry. He has repaired his house by this money. Figure-1.3 shows that 6% dowry money was spent in house building.

Buying Domestic Animals

In some cases, dowry is used in buying domestic animals. The rural people are mostly engaged in agricultural activities and most of them are poor. The poor farmers cannot buy many essentials that are necessary for farming like bull. Therefore, the trend of buying bull/cow by dowry money is found in the rural areas. Apart from this necessity, one can easily get and sell milk of a cow. For this reason, sometimes the grooms use their dowry money in buying domestic animals that help them in getting economic support to some extent. It has been found in our study area that only 1.9% grooms (5 out of 263) use dowry money in buying domestic animals and all of them belong to lower income groups. Therefore, it may be said that the poor grooms use dowry money in buying domestic animals and they sometimes use it in their daily agricultural necessities. Sometimes they get milk from the domestic animals and sometimes they sell it for getting more money. They use dowry money in buying other domestic animals like buffalo, goat, hen or duck etc. for their temporal benefit.

Job/Going Abroad

The rural people of Bangladesh are mostly unemployed. Most of them are poor farmers and day laborers. They have no regular and fixed income. They hope to get a job but they know that getting job is not an easy task. As they have no required education, training and skill for getting a good job. As a result they want to get the job by employing money and they collect this money from the bride's father. A job can secure one's economic life. Bride's father agrees to give the dowry money to help his son-in-law so that he can get a job; because this job secures his daughter's life also. Sometimes young people want to go to abroad for better job. In that case, they need much more money and they collect it through dowry money. We have found 8% grooms (22 out of 263 marriage cases) have used dowry money for getting job or going to abroad.

Purchasing Land

Land is a very important and valuable asset for one's life. He who has land can ensure his/her shelter. Land has various uses. But in the rural areas usually arable land is purchased because the demand of agricultural land is higher. The people want to be the owner of a land and it is a matter of pride for them as well. But it needs a lot of money to purchase a land. Sometimes this money is collected from the bride party as dowry money. Figure-1.3 demonstrates that 8% (22 out of 263) grooms use dowry money in purchasing land. Usually, poor and lower middle class groups use dowry money in this sector, because they have no necessary land or they need more land. A land is not only permanent assets of one's life but also the permanent shelter of one's future generation. So, some grooms and their fathers don't want to miss the chance of getting ownership of land. Such grooms may take dowry money from their greediness but they use it in productive sector. But not only purchasing of land dowry money is also used in purchasing of mortgaged land, because purchasing land needs a huge amount of money.

Daily Expenditure

In the rural area of Bangladesh, dowry money in most cases is used in daily expenditure of the groom's families. The rural people are mostly very poor. They cannot fulfill their minimum demands for their daily lives like food, shelter, cloth, education and health. So, they can hardly think about good morality while getting money from the bride parties. In our research area, we have found a number of grooms who has used dowry money in buying rice, oil, vegetables etc. The poor grooms use dowry money to a great extent in daily expenditure. But in the cases of rich grooms, scenario is not same. Another cause of spending dowry money in daily expenditure is the lack of proper knowledge of using money properly in a productive sector. Figure-1.3 demonstrates that 30% grooms (80 out of 263) in our study area use dowry money in daily expenditure.

Uses of Dowry Money by Groom's Occupation

Dowry money is used by the grooms in many purposes. But is there any relation between groom's occupation and use of dowry money? An attempt has been made to investigate the answer to the question. Table-1.3 demonstrates that 61%

grooms belong to peasant group and 75% belong to laborer group take dowry. Both of them mostly use the dowry money in marriage ceremony (respectively 46% & 43%) and daily expenditure (both 33%). It is because the peasant and day laborer of Bangladesh are mostly poor and their income is very low. They cannot fulfill their daily urgent necessities. They are simply deprived of their basic needs like food, shelter, cloth, education and health. So, they usually try to get their necessities anyhow and from any where. Their needs make them immoral, because it is very difficult for a needy man to become moral and honest; in some cases, it is definitely impossible. In addition, man is naturally greedy.

Table-1.3: Distribution of Uses of Dowry Money by Profession Groups of Bridegrooms

Uses of Dowry Money

Profession of bride grooms	Marriage ceremony	Paying off loan	House building	Job/ going abroad	Buying domestic animals	Purchasing land	Daily expenditure	Others	Total	No dowry	Total
Peasant	42	1	8	0	0	11	30	0	92	58	150
Laborer	42	2	5	10	0	4	32	2	97	32	129
Service holder	4	0	2	2	2	2	6	0	18	41	59
Business	19	1	1	10	2	5	11	1	50	50	100
Others	3	0	0	0	1	0	1	1	6	6	12
Total	110	4	16	22	5	22	80	4	263	187	450

(Source: Field Data)

It is known to all that there is a big expenditure in a marriage ceremony. The grooms of peasant and laborer groups[5] want to overcome their marriage expenditure by the money of their fathers-in-law. They get the dowry money without hard labor, so they can easily spend it without any hesitation. Therefore, the trend of taking dowry is higher in the peasant and laborer groups and both groups use dowry money mainly in marriage ceremony and daily expenditure. On the other hand, 69% of the service holders do not take dowry and rest 31% take dowry from the bride's family. It is a good sign that the trend of taking dowry is lower in the service holder group[6]. The service holders have education, regular income and have a strong occupational base. Most of the cases it is not so tough for them to fulfill their necessities. Most of them have a kind of personalities and self esteem. Dowry money is quite disgraceful to them. That is why, the trend of taking dowry is lower (31%) in this occupational group. But 22% (4 out of 18) of them use dowry money in marriage ceremony and 33% (6 out of 18) of them use the money in daily expenditure. It may occur that the service holders whose income is very low may take dowry. But it is also true that the examples of taking dowry in the rich service holders are available in Bangladesh. Most of the businessmen (38%) use dowry money in marriage expenditure, but a good number of businessmen (20%) use the dowry money for better income or invest it in their business.

Groom's Family Income and Uses of Dowry Money

We have tried to know about the uses of dowry money by groom's family in terms of family income. Table-1.4 demonstrates that 46% grooms belong to <10,000 income group takes dowry and 50% of them use the dowry money in daily expenditure. 62% grooms belong to 10,000-20,000 income groups take dowry. Among them, 41.9% use the dowry money in marriage ceremony and 34.28% use dowry money in daily expenditure. 72% grooms belong to 20,001-30,000 income group take dowry and the rest of the 28% do not take dowry. Among these groups, 46.15% use the dowry money in marriage ceremony and 29.49% use the money in daily expenditure. On the other hand, 54% belong to 30,001-40,000 income group and 55% belong to 40,001-50,000 income group take dowry. Both income groups use the dowry money mainly in marriage ceremony (42.42% and 33.33% respectively) and daily expenditure (21.21% and 33.33% respectively). But 75% grooms belong to 60,000+ income group do not take dowry, only 25% grooms take dowry. In this group, 25% grooms use dowry money in marriage ceremony, 33.33% in daily expenditure, 25% in job or going abroad and only 16.66% groom's use dowry money in house building. Therefore, it can be mentioned that the trend of taking dowry in the lower income groups is higher than other income groups and they spend the dowry

Table-1.4: Distribution of Uses of Dowry Money by Family Income Groups of Bridegrooms

Uses of Dowry Money

Family income of bridegrooms (annual in taka)	Marriage ceremony	Paying off loan	House building	Job/ going abroad	Buying domestic animals	Purchasing land	Daily expenditure	Others	No dowry	Total
<10,000	2	0	0	1	0	0	3	0	7	13
10,001-20,000	44	0	8	4	4	9	36	0	64	169
20,001-30,000	36	3	3	3	1	8	23	1	30	108
30,001-40,000	14	0	2	5	0	4	7	1	28	61
40,001-50,000	6	0	1	3	0	1	6	1	15	33
50,001-60,000	5	0	0	3	0	0	1	1	7	28
60,000+	3	1	2	3	0	0	4	0	36	48
Total	110	4	16	22	5	22	80	4	187	450

(Source: Field Data)

money mainly in marriage ceremony and daily expenditure. The grooms (50%) of very low income (<10,000) groups use dowry money in daily expenditure, because they are very poor and belong to the marginal of the marginal group. So, it is very usual for them to spend dowry money in daily family expenditures. The grooms of higher income groups also use dowry money mainly in daily expenditure and marriage ceremony, but they also use the money in job/going abroad (25%) and house building (16.66%). The grooms of higher income groups take dowry money for their greediness. But in some cases they want to use the money in any productive sector or to invest somewhere. But in most cases the grooms of all groups misuse dowry money through in an unproductive way like marriage ceremony (42%) or daily expenditures (30%).

Groom's Education and Uses of Dowry Money

An attempt has been made in this study to analyze the relationship between groom's education and the use of dowry money. It has been found that 64% (Table-1.5) grooms belong to illiterate groups take dowry and they use the money mainly in marriage ceremony (55.17%) and daily expenditure (33.33%). 71% grooms belong to primary education group take dowry and use the dowry money mainly in marriage ceremony (42.42%) and family expenditure (25.75%). 57% grooms belong to secondary education group take dowry and they also spend dowry money mainly in marriage ceremony (36.36%) and family expenditures (30.68%). 67% grooms belong to higher secondary education do not take dowry that means 33% grooms of this group take dowry and they use dowry money mainly in daily expenditure (40%) and job/going abroad (40%). On the other hand, only 38% grooms belongs graduate education group take dowry and they use dowry money mainly in family expenditure (25%) and other purposes (25%). But no grooms belong to Masters and above education group take dowry. Therefore, it can be said that the trend of taking dowry is higher in the illiterate and lower education groups.

Table-1.5: Distribution of Uses of Dowry Money by Education Groups of Bridegrooms

Uses of Dowry Money

Education of bride grooms	Marriage ceremony	Paying off loan	House building	Job /going abroad	Buying domestic animals	Purchasing land	Daily expenditure	Others	No dowry	Total
Illiterate	48	0	3	1	1	5	29	0	48	135
Primary	28	3	5	4	3	6	17	0	27	93
Secondary	32	1	6	12	0	9	27	1	67	155
Higher Secondary	0	0	0	4	1	1	4	0	19	29
Graduate	2	0	2	1	0	1	3	3	20	32
Master and above	0	0	0	0	0	0	0	0	6	6
Total	110	4	16	22	5	22	80	4	187	450

(Source: Field Data)

Table-1.5 demonstrates that the higher is the level education, the lower is the level of cases of dowry. On the other hand, the lower is the level of education, the higher is the level of cases of dowry. The rural people of Bangladesh are mostly illiterate or less educated.[8] They are poor and they have no resources. They like to get money from other sources because of their need as well as their idle habit also. They use the money mainly in family expenditure and marriage ceremony. But the higher education groups (HSC and Graduate) use dowry money not only in family expenditure but also in some productive activities like job or going abroad and other activities. That is why, cases of dowry are higher in the illiterate and lower education groups. Cases of dowry are zero (0%) in Master and above education group. They can easily fulfill their demands. Because of their very honest morality and personality they think that taking dowry from the brides is a matter of shame as well as begging to them. It is also true in Bangladesh that a number of higher educated grooms take dowry at their marriages and use it in getting jobs or going to abroad or to do business.

Conclusion

Dowry itself a social curse has widely been expanded in the rural society of Bangladesh. It is the most significant cause of women's rights violation. At the same time, dowry system is a main source of other violence against women. Due to the system, a huge number of women of all walks of life are sufferings a lot and living inhuman lives. Particularly women of non-affluent families are the main victims of this social disease. Because they have to collect money by selling or mortgaging their land, taking loans with a big interest, selling domestic animals or by selling agricultural products. Collecting this money is very tough for poor families whereas they have many other problems in their family like poverty, food, shelter, children's education, cloths, Medicare, daily life expenditure, ill health condition etc. Brides' families want to pay the dowry at any cost to the grooms' families as soon as possible so that their daughters will not be ignored on other's family. Collecting money from such poor fathers in such miserable ways are mainly used by the grooms party in marriage expenditure, house-building, daily expenditure, buying domestic animals or agricultural product, paying off the loan, purchasing land etc. Thus, the dowry money is used by the grooms mainly in the nonproductive sectors because they get the money without any cost. The money which the poor father earned through pain and hard labor for many years finally has to drain away.

Notes and References

1. 'Dowry' means money, goods and estate that a woman brings to her husband at marriage. For details see, BANGLAPEDIA: The National Encyclopedia of Bangladesh. Volume-3, Dhaka, 2003, p.381.
2. Shraventy Reddy, æAncient Practice of Dowry Perpetuates Violence Against Women in India," Digital Freedom Network, (www.dfn.org).
3. The Dowry Prohibition Act,1980. Act No,xxxv of 1980, 26th December,1980.
4. Ibid.
5. Labor refers mainly day laborer and majority of them are agricultural laborer. This professional group is the most marginal group in the rural area in terms of income. They are most needy group. There is a close relation between need and dowry.
6. Apart from these, it seems that the service holders are more conscious about anti-dowry laws.
7. Poverty in rural area is more acute than urban. Data shows that 43.8% rural people are poor whereas this figure is 28.4% in the case of urban population. See, Bangladesh Economic Review 2007, Government of the People's Republic of Bangladesh, March 2008, p.172.
8. Rate of literacy in Bangladesh is about 50% (7 years and over) but this rate is low in the rural areas. See, Statistical Yearbook of Bangladesh 2006, Bangladesh Bureau of Statistics, Planning Division, Ministry of Planning, Government of the People's Republic of Bangladesh, Dhaka, 2007, P. 483.

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KAPTAI LAKE BASED LIVELIHOOD & THE DEVELOPMENT IN RANGAMATI: A DEVELOPMENT OBSERVATION

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Abstract: The Chitagong Hill Tract is a diverse part of Bangladesh for its ethnic diversity. Indigenous community has a fame of simplicity and friendly across the world but in CHT! It has a different political history of peach accord, pre-peach ach accord unrest situation, engagement of military, riot between tribal and non tribal almost the CHT is considered as an unrest zone and hostile in attitude to the people from outside. But many of them are in dark about the about the underlying causes of those situation. Kaptai dam is one of the main causes. Kaptai Lake is a creation of kaptai dam; displaced 10 million of people but creates some opportunity for the inhabitant in Rangamati. Whether the impact of dam is good or bad but should be cleat to the all about the reality of that context. The bad notion to the distinctive life style of indigenous community should be calm through providing proper information and clarification. On the other hand the good impact of the mega project of kaptai dam needs to be analyzed for learning.

Figure 1: visitors at hanging bridge, Rangamati

Introduction

The district Rangamati is a legendary name of natural beauty and diversity of indigenous culture, the largest district of 6116.13 square Km to the

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