INCOME AND DOWRY: SOME REVEALING CONNECTIONS

K. SAROJA and S. M. CHANDRIKA

In this analytical study, the author blows up the myth that better education and employment of women can eradicate dowry. On the contrary, the practice is seen embedded in very blatant calculations of family's socio-economic status and the bride and the groom's educational and occupational level, where all the parties involved have a role in determining the quantum of dowry. Interesting connections between these variables reveal the play of market forces in establishing an informal bidding process, through which the groom price is settled and the community is given a method of groom allocation among the bidders depending on their economic status.

Ms. K. Saroja is Assistant Professor, Department of Child Development and Family Relations, Rural Home Science College, University of Agricultural Sciences, Dharwad, Karnataka.

Dowry is a very complex social evil which has defied simple explanations and efforts to eradicate it. It is generally believed that dowry, which adversely affects the status of women, would be reduced and even eradicated if the women become more educated and employed. But dowry continues to be given even in the marriage of highly educated employed women. This may be because, most of these women tend to marry men who are on an equal footing in terms of educational and occupational levels or just a few steps above. Since grooms are sought after by parents of a number of girls, both employed and unemployed, their price is likely to go up in the system of arranged marriage. Paul (1986) found that among his female respondents, larger dowries were paid in the case of those with higher education and those coming from upper classes and upper castes. Attitudinal studies also have shown that people belonging to the higher socio-economic group in general, and among them, women in particular, were found to have favourable attitude towards dowry (Mathew, 1987; Nadagouda, 1990).

Kishwar (1988) observes that dowry is taking deeper and more extensive roots in society, simply because women themselves want dowry to be given as an alternative to their lack of rights to inherit ancestral or parental property. She argues that under the existing family structure, giving up dowry does not entail any alternative advantage for women. A woman may lose the little she would get and gains literally nothing in return. Kishwar's argument is that as long as women want it this way, others cannot impose a change on them. Some studies which investigated the reasons for dowry reported results which support these arguments. Awasty (1976) and Rastogi (1983) found that the majority of their female respondents felt that dowry should be given because it represents a girl's inheritance from her parental family. In Hemalatha's (1983) study, fifty per cent of the respondents justified dowry by stating that dowry was taken to improve one's economic status. Getting a good son-in-law was the reason given by a majority of middle class respondents. Chauhan (1986) in her study of employed women found that those who gave dowry did so to make things easier for their daughter in the homes of their parents-in-laws and to enhance their status in the in-law's family.

Some social scientists (Altekar, 1962; Aziz, 1983; Srinivas, 1984) attribute the increasing prevalence of dowry to the concept of groomhood being drastically changed from the normal eligible bachelor to a fancy product. It is considered worthy to acquire as a son-in-law, a man with modern English education, who may be able to occupy a position of power and influence in the organized sector. As the number of such persons is limited in
relation to the number of girls in the marriageable age, the market forces come into operation and by an informal bidding process, the groom price is settled, giving the community a method of groom allocation among the bidders. That is how the structure of dowry rates are informally formulated—a certain unique rate for the kind of education obtained, job held and income earned by the groom. Though these rates are variable, each of these rates within itself may have a range depending on the personal attributes of the groom and bride. The rate of dowry depends on the relative social and economic status of the groom and the bride—the groom’s educational qualifications, actual job held, his income and the bride’s complexion, education, job held and the salary she earns and so on. Every asset of the bride may bring about a cut in the amount of dowry and every deficit adds to the amount of dowry. But it may be noted that there is a base dowry rate as socially determined in most of the communities in India cutting across caste and class barriers. The final dowry rate above the base dowry rate is the outcome of additions to and deductions from the premium arrived at by the parties through a bargaining process (Aziz, 1983). Thus, a dominant urge to contract a desirable marriage, one in which the status of bride and groom’s families are comparable, and one in which the groom’s income, education and occupation is higher than that of the bride if she is employed, is one of the important factors, in the perpetuation and growth of dowry practice.

In this context it becomes necessary to investigate to what extent this desire to give one’s own daughter in marriage to a groom with higher income and into a family with higher income that one’s own, affects the actual quantum of dowry. Moreover, how this income differential between the bride’s and groom’s parental families and the income differential between the working bride and her groom affects dowry merits a close examination.

A review of related research on dowry in India reveals that these issues have not received much attention from researchers. Among the studies conducted on dowry, most have focused their attention on the attitude towards dowry (Mathew, 1987; Rastogi, 1983; Nadagouda, 1990) and dowry payments (Paul 1986; Chandrika and Saroja, 1990). Some have investigated dowry payments incidentally as a part of larger studies (Srinivas, 1959; Epstein 1973; Kapadia, 1973; Rao and Rao, 1982). From most of these studies, it was found that the actual cost of dowry depends upon the economic position of the bride’s parents and education of the groom. Very few studies have attempted to investigate the effect of the bride’s employed status and her income on dowry (Chauhan, 1986; Paul, 1986; Sandhu, 1988). In none of these studies, any effort was made to relate dowry to the income differentials between the bride and groom, and their respective parental families. In most of these studies there is no clarity about the definition of dowry or how the amount that could be regarded as dowry was arrived at. Moreover, in these studies respondents were directly questioned whether dowry was given during their marriage. Considering the customary nature of dowry, those respondents who stated that no dowry was given at their marriage, cannot be taken at their word. This is because, even customary gifts given in marriage can very well turn into a heavy form of dowry when the groom’s parents insist on the number, kind and specific cost of such gifts. Thus the studies related to dowry were found to be having some methodological limitations and limited in their focus on the economics of dowry.

In the present study, a small but a sincere effort was made to avoid these methodological limitations and probe into the effects of income differentials on the amount of dowry. Hence, the main aim of this study was to find out the effect of income difference between the bride and groom and between their respective parental families on the dowry transacted.
The objectives of the study were

1. To find out whether the direction of difference between the family income of the parents of the groom and an employed bride affect the amount of dowry.

2. To investigate whether the direction of difference between the family income of the parents of the groom and an unemployed bride affect the amount of dowry.

3. To examine the difference, if any, in the amount of dowry paid in case of employed and unemployed brides by the direction of difference between the income of their parental family and that of their groom's parental family.

4. To examine the effect of the direction of the income differential between the groom and bride on the amount of dowry transacted.

Methodology

The population of the study consisted of all married women, both employed and unemployed, residing in Hubli-Dharwad cities, who married on or after January 1983. A list of such employed women was prepared from institutions such as banks, colleges, schools, hospitals, post offices and the Life Insurance Corporation—places where women are mostly employed. Care was taken to include only those who held their job at the time of marriage. From this list, a sample of hundred women was randomly selected.

Unemployed women were selected from the same area from which the employed women were selected. Since the distribution of the households in the above areas was not uniform, and the information on the eligible families was not available, no a priori sample size was fixed from each of these areas. The criterion that was adopted was to ensure that all the sets of samples were selected from all of these areas and the total sample size of unemployed women would be 100. Information was gathered regarding the minimum amount spent on traditional gifts without which the marriage could not be performed in the normal traditional way. This amount was deducted from the amount of dowry calculated on the basis of all gifts given in cash and kind, and an appropriate amount of dowry transacted was arrived at. When the quantum of dowry was thus calculated, it was found to have been given in the case of 84 unemployed and 66 employed brides. Thus, the sample consisted of a total of 150 respondents.

The information regarding traditional gifts was obtained from personally interviewing elderly female family members of ten per cent of the respondents, who were randomly selected. Information regarding dowry was collected by personally interviewing the respondents with the help of a pre-tested questionnaire, in which all gifts could be listed under ten headings: cash, ornaments, clothes, kitchen gadgets, furniture, luxury items for entertainment (T.V., V.C.P., V.C.R.), vehicles, immovable property, financial security and any other.

The dependent variable "dowry" included all the money and material given to the respondent and to her husband by her parents at the time of marriage, and also during the first three years of marriage, minus the traditional gifts without which a traditional marriage is not normally conducted. Using the market value prevalent during the month of September 1986, the total value of all the traditional and non-traditional gifts in cash and kind was calculated. The amount spent only on traditional gifts absolutely necessary for conducting the marriage was deducted to arrive at an approximate amount of the dowry.
Table 1

DOWRY BY DIRECTION OF DIFFERENCE IN THE INCOME OF EMPLOYED BRIDE'S PARENTAL AND PARENT-IN-LAW FAMILY

<table>
<thead>
<tr>
<th>Direction of income differential</th>
<th>N</th>
<th>Parental family income</th>
<th>Parent's-in-law family income</th>
<th>t' value</th>
<th>Dowry*</th>
<th>t' value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Rs.</td>
<td>Rs.</td>
<td></td>
<td>Rs.</td>
<td></td>
</tr>
<tr>
<td>Parent's income less or equal to</td>
<td>31</td>
<td>1,528.00</td>
<td>2,531.00</td>
<td>3.50**</td>
<td>43,556</td>
<td></td>
</tr>
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<td>the income of parents-in-law</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>0.90 NS</td>
</tr>
<tr>
<td>Parental income more than</td>
<td>35</td>
<td>2,706.00</td>
<td>1,482.00</td>
<td>3.57**</td>
<td>59,402</td>
<td></td>
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<tr>
<td>the income of parents-in-law</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Mean
NS Non-significant
N Number
** Significant at one per cent level

The independent variable "income" refers to the monthly income of the bride, her groom, her parental family and the family of her parents-in-law. The salary of the respondent was considered as her income. The unemployed respondents were found to have neither a salaried job nor any other source of income.

Data were analysed using 't' test.

Table 2

DOWRY BY DIRECTION OF DIFFERENCE ON THE INCOME* OF UNEMPLOYED BRIDE'S PARENTAL AND PARENT-IN-LAW FAMILY

<table>
<thead>
<tr>
<th>Direction of income differential</th>
<th>N</th>
<th>Parental family income</th>
<th>Parent's-in-law family income</th>
<th>t' value</th>
<th>Dowry*</th>
<th>t' value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Rs.</td>
<td>Rs.</td>
<td></td>
<td>Rs.</td>
<td></td>
</tr>
<tr>
<td>Parent's income less or equal to</td>
<td>36</td>
<td>1,704.00</td>
<td>2,592.00</td>
<td>3.21**</td>
<td>42,578.00</td>
<td>2.69**</td>
</tr>
<tr>
<td>the income of parents-in-law</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parental income more than</td>
<td>43</td>
<td>2,916.00</td>
<td>1,665.00</td>
<td>5.12**</td>
<td>79,936.00</td>
<td></td>
</tr>
<tr>
<td>the income of parents-in-law</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Mean
N Number
** Significant at one per cent level

Results and Discussion

The results presented (Tables 1 and 2) clearly reveal that in the case of both the employed and unemployed brides, the difference between their parental family income and the income of their parents-in-law's family was significant, irrespective of the direction of difference in income. In the case of employed brides, the parents were found to pay a higher dowry when their income was more than that of the parents of the groom, than when their income was less than that of the groom's parents. However, the difference between the two mean amounts of dowry paid by these two groups of parents of the bride was found to be non-significant.

In the case of unemployed brides, it was found that a very high mean amount of dowry, of nearly Rs. 80,000 was paid by the parents with incomes higher than that of the parents-in-law. In comparison, the mean amount of dowry paid by parents whose income was less than that of the parents-in-law was Rs. 42,578. Thus, when these two mean amounts were subjected to the 't' test, the difference found was highly significant.
Further, an attempt was made (Table 3) to find out the effect of the employed or unemployed status of the bride on the amount of dowry transacted, when the direction of the income difference between the parents of bride and groom was constant. Thirty-six unemployed and thirty-one employed respondents were found to have parents with incomes lower than that of their parents-in-law. Among these respondents, when the mean amount of dowry given by the parents of the unemployed respondents (Rs. 40,578) was compared with the mean amount of dowry given by the parents of the employed bride (Rs. 43,856), the difference found was very slight and non-significant. Similarly, in the case of the unemployed and employed brides, the mean amount of dowry given by their parents with incomes higher than that of their parents-in-law was examined. The difference in the mean amount of dowry paid by such parents in the case of employed and unemployed brides was also found to be non-significant.

When the effect of the income differences between the employed bride and her groom was examined, it was found that the highest dowry was transacted in the marriage of the brides whose income was less than their grooms (Table 4). It should be noted that, out of 65 employed respondents, 46 married men whose income was higher than theirs. The lowest dowry was found to be paid in the case of brides whose income was equal to that of their grooms. The differences in the mean amount of dowries paid in the case of brides with less income than their grooms and in the case of brides with equal or more income than their grooms were found to be highly significant.

### Table 3

**DIFFERENCE IN DOWRY GIVEN IN CASE OF EMPLOYED AND UNEMPLOYED BRIDES BY THE DIRECTION OF THEIR PARENTAL FAMILY INCOME**

<table>
<thead>
<tr>
<th>Direction of income difference</th>
<th>N unemployed brides</th>
<th>N employed brides</th>
<th>Dowry *</th>
<th>Dowry *</th>
<th>'t' value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent's income less than or equal to that of parents-in-law</td>
<td>36</td>
<td>31</td>
<td>Rs. 40,578.00</td>
<td>Rs. 43,856.00</td>
<td>0.1020 N.S.</td>
</tr>
<tr>
<td>Parent's income more than that of parents-in-law</td>
<td>48</td>
<td>35</td>
<td>Rs. 79,930.00</td>
<td>Rs. 53,402.00</td>
<td>1.1150 N.S.</td>
</tr>
</tbody>
</table>

Mean

N.S. Non-significant

N Number

### Table 4

**DOWRY BY DIRECTION OF DIFFERENCE IN INCOME BETWEEN EMPLOYED BRIDE AND HER GROOM**

<table>
<thead>
<tr>
<th>Direction of income difference</th>
<th>N</th>
<th>Bride’s income</th>
<th>Groom’s income</th>
<th>'t' value</th>
<th>Dowry *</th>
<th>'t' value</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Bride’s income less than 46 groom’s income</td>
<td>46</td>
<td>Rs. 1,455.80</td>
<td>Rs. 2,229.25</td>
<td>6.52**</td>
<td>Rs. 66,427.00</td>
<td>1 &amp; II</td>
</tr>
<tr>
<td>II. Bride’s income equal to 10 groom’s income</td>
<td>10</td>
<td>Rs. 1,428.30</td>
<td>Rs. 1,428.30</td>
<td>—</td>
<td>Rs. 14,581.00</td>
<td>1 &amp; III</td>
</tr>
<tr>
<td>III. Bride’s income more than 10 groom’s income</td>
<td>10</td>
<td>Rs. 1,699.10</td>
<td>Rs. 1,203.30</td>
<td>2.50*</td>
<td>Rs. 23,718.00</td>
<td>1 &amp; III</td>
</tr>
</tbody>
</table>

* Mean

Significant at 5% level

Significant at 1% level

N Number
Thus these results point out to the fact that it was the groom's income, especially when it was more than that of the bride, that increased the premium of dowry. Such grooms with incomes higher than their brides get more dowry, and the parents, when they want to get their employed daughter married to such grooms are willing to pay higher dowry, even when that groom belongs to a family whose income is lower than theirs. Thus, eligible bachelors with higher earnings, even when they come from families with lower income than either the employed or unemployed bride's parental family, are likely to get high dowry. This reinforces the argument that people with higher incomes can bid higher and get a groom who occupies a better job with higher salary and standing, even when his parental family is not their equal in economic status. The results may even indirectly indicate that dowry may be used to improve the young couple's economic condition in general, especially that of the groom, and in some cases, his family. Hence, a groom looking for dowry to improve his economic conditions or for any other reason, is likely to marry the daughter of a family richer than his own. Of course, the premium of the groom, paid by the bride's parents depends upon his earning ability. The more the income of the groom, the more dowry he is likely to get from the parents of the bride who are capable of paying such dowry. Usually, such parents are likely to be rich and specially richer than the groom's family.

Another highly interesting result (Table 4) was that, when employed brides married men whose income was equal to their own income, they were found to pay significantly less amount of dowry than that of the brides whose income was less than their grooms. Among employed brides who paid dowry, the least amount was paid by this group. Thus, it becomes obvious that when the bride's earning capacity matched that of the groom, very little dowry was paid. The dowry paid by a bride whose income was more than her groom was also significantly less than the dowry paid in the case of the bride with income less than her groom. The mean amount of dowry given in the case of the bride with more income was higher than the mean amount of dowry paid by a bride with income equal to that of her groom. However, the difference between these two mean amounts was non-significant. Thus, the results prove the argument that, it is the women who want to marry men who earn more than them, who are responsible, to some extent, for the increase in dowry rates. But it should not be forgotten that even those women who married men with incomes lower than or equal to their own income paid dowry, even though it was very much less. Thus results support the fact that in the case of marriages where dowry is transacted, a minimum amount of groom price or dowry becomes a precondition for the marriage, whatever the income level of the groom and his parental families. In such marriages, for just being a man with an income who can marry a woman and give her a married status, money has to be paid. The variation in dowry over and above this minimum premium of the groom, is decided mainly by his ability to earn more than his bride if she is employed, and on the economic capacity of the bride's parents being higher than that of his parents, which makes it possible for them to pay high dowry. Similar arguments were put forward in Aziz's (1983) critique of Indira Rajaraman's (1983) analysis of the problem of dowry within an economic framework.

Even though no studies were available on the effect of the direction of difference in the income between the parents of the groom and bride, there is research evidence to show that a higher quantum of dowry is agreed upon by the families with higher income (Paul, 1986; Epstein, 1973; Chandrika and Saroja, 1990). Chandrika and Saroja (1990) found that among both employed and unemployed women, as the income of the parents increased the amount of dowry also increased. The probable reason could be that as the income of the bride's parents increases the amount of dowry given becomes a symbol of family prestige and even family tradition. Epstein (1973), while discussing the practice of dowry replacing bride price among the peasants of Mandya in the state of Karnataka points out
that it is the increased wealth of these peasants which enabled them to spend more lavishly on the wedding and dowry in their struggle for social recognition. She even cites an instance where a bride's father clinched the deal by bidding Rs. 1,000/- as dowry, where others had offered Rs. 700/-.

At present, taking and giving large dowries has become a symbol of social prestige. In Chandrika's (1988) study, it was found that in the case of 62.15 per cent of employed brides and nearly 70 per cent unemployed brides, the reason given by respondents for dowry being taken by their in-laws was family tradition. Family prestige ranked as the next reason.

One needs to examine critically the implications of the result that, irrespective of the bride's employed or unemployed status, the parents of brides whose income was higher than that of the groom's parents paid higher dowries. This is because dowry appears to depend on the economic position of the bride's parents, who pay it to secure a better match for their daughter, the best they can afford with the available resources. Dowry thus serves as a positive statement of one's financial position. This implies that the roots of dowry are deeper in the value system where one tries to get the best by paying a price and those who cannot pay the price are more likely to be denied what they may richly deserve. The institution of marriage is now becoming ridden with market economics of demand and supply, where there always seems to be a great demand for grooms and a surplus supply of brides. This has tilted the balance in favour of grooms who can dictate the terms of dowry. But like all marketable commodities, grooms have a basic minimum premium attached to them. The rates vary usually according to their educational qualifications and their earning abilities. The sacred institution of marriage, where considerations other than materialistic things should predominate, is today, dominated by material gains in cash and kind. Increasing materialism and consumerism may be the indirect, but important cause of the increasing prevalence of dowry.

Another point to be closely examined is that, among the 100 randomly selected employed brides, dowry was paid in the case of 66, in spite of the fact that these women were gainfully employed. This pointedly reveals the unequal relationship of men and women in our society which is always tilted in favour of men. This imbalance in favour of males is mainly caused by the oppressive social norms which confers on women an inferior social, religious and personal status in her own family and society. Firstly, she is viewed as somebody who is in need of perpetual social and personal protection. Secondly, she is traditionally denied all rights to inherit any immovable property in her natal lineage. All that she is likely to get are gifts of jewellery, vessels and household gadgets and dowry in cash is given to her husband or in-laws over which she is unlikely to have any control. The dowry system works to disinherit women while keeping the wealth transfers between men. For example, a man who gives dowry to his sister or daughter is likely to have received dowry for himself or received it on behalf of his son. This shows that in Indian society, a woman is not perceived as a person who can control her life and financial conditions. Kishwar (1989) has stated that dowry is functioning as a part of a cultural system wherein woman herself is a devalued object, a liability to be disposed off at a discount in the intrafamily transaction that is marriage. Since she is divested of intrinsic value, everything associated with her also gets devalued. Her family, her friends, her education, her employment, her personal qualities, all are downgraded . . .

Neither education nor employment gives a woman as much social recognition and power to control her own life as a man's education and employment. Dowry in general, and particularly in the case of employed women, is a malignant symptom of gender inequality that is inherent in our cultural system which is strengthened by the increasing materialism where
women are considered objects rather than as individuals. This also explains why many women, even the educated and employed, face harassment even death because of dowry. Dowry assumes greater importance than the woman who brings it.

The study proves that the roots of dowry are very deep in the Socio-cultural system of India. As such, any cosmetic effort to eradicate dowry either by simply asking the givers and takers of dowry not to do so, or by passing and amending anti-dowry acts will be useless. This has already been proved by the failures of anti-dowry campaigns and anti-dowry legislations.

Instead all efforts should be focused on removing the root cause which is gender inequality. Two important suggestions made by Kishwar (1989) in this direction merit real attention for implementation, (i) giving equal inheritance rights to the daughter irrespective of her marital status and (ii) making legal and social changes in the norms of marriage and family life so that the woman will be able to enjoy real equality in her marriage and family life.

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<td>1983</td>
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