

A Dance of Dowries

by Daniel Ooi (University of Edinburgh)

Daniel Ooi won Insight Magazine's writing prize for his article 'A Dance of Dowries,' which explores the conflict between the dowry system and female education in India.

Marriage was once a political and financial transaction, consummated in the lifting of the veil, amid musical fanfare and joyful cheers. While the Western world has mostly lifted the institution of marriage far beyond the worldly concerns of money and labour division, according to Gary Becker, marriage is still essentially a question of household production and increasing returns to scale. And this is still true in parts of the world, for example, in India, characterised by its well-known dowry system.

A Price for Marriage

The Indian dowry system, predominately practiced in



The dowry system been practised for decades, as is artwork from the early 19th century suggests.

Northern India, consists of gifts from the bride's family to the groom's. Often the groom's family dictates the magnitude of the dowry. The dowry functions as both an inheritance to the bride as she leaves her parents, and a price for a good match. The latter reason is due to the prevalence of hypergamy in India, where women marry someone above their station, for example in terms of education attainment, or social

rank. And it is this gap between the bride and the groom where the dowry payment comes in. For the fun of it, let us run a simple thought experiment:

Suppose that in Westeros, ladies must marry men from families of greater nobility. There, Gilly is deliberating between poor illegitimate Gendry and noble Tommen Baratheon and Margaery Tyrell is her only competitor.

Suppose further that Gilly, somehow, may pay Tommen to marry her. Since she is competing with Margaery, who is of higher status than her, she is willing to pay as much as is required to reach the same social status as Tommen. Consider this payment the dowry. The higher is Tommen's status, the higher the dowry needed for Gilly to marry Tommen. The same theory applies in India.

As a woman increases her education level, the pool of potential husbands shrinks since there are fewer better-educated men. This drives up the relative price of a good match. A complementary explanation is that as the educational attainment of a couple rises, so does the probability that the couple lives without parental support. In India, a married couple will typically live with the groom's parents. In exchange for independence and freedom from well televised in-law-induced-drama, the dowry must be paid to the groom's family as compensation.

A Game of Educational Choices

When considering how female educational attainment affects dowries, recall that it's not the bride who pays, but her parents instead. This means that dowries enter the equation when families make educational decisions for their daughters. Since higher education requires higher dowry payments, research has shown that families trade education for more affordable dowries by reducing years of schooling for girls by 1.6 years, a great deal in a sample where the average is

4.5 years. While further education for females can improve child health, reduce fertility rates and lower infant mortality rates, higher female education imposes significant financial costs on the bride's family in the Indian marriage market. Hence, a tradeoff exists between a cheap marriage and a potentially better life. And there is no way out of the Indian marriage market—social norms dictate compulsory marriage for all who come of age.

This significantly affects intergenerational mobility. For the same dowry, less-educated women cannot afford high-educated husbands, and so must wed less-educated husbands who are therefore less costly. If it costs the (supposed) Lannister fortune for Gilly to marry Tommen, she might as well settle with Gendry. This unfortunate arrangement means less-educated children are less likely to rise socio-economically.

Furthermore, since the dowry system increases the marginal costs of raising girls, human capital investment and the demand for female children fall. Research finds that the dowry

system is a major cause of the imbalanced child-sex ratio. Defined as the number of girls per 1000 boys, India has shown significant decline in this ratio, from 948 in 1991 to 918 in 2011. This is alarming, but the effects on the marriage market may prove interesting to observe. With both fewer women in the market and dowry offers to consider, it may be that men must pay instead. Would this lead to bride prices, as practiced in sub-Saharan Africa, in place of dowries? Only time can tell.

Here lies the inherent conflict in the Indian marriage market. The individually beneficial choice causes significant cost to the family, so long-run benefits are traded to avoid short-term costs. A related research paper shows that in Pakistan, where the dowry system is also common practice, individuals tend to be against this system but are powerless to do otherwise. This finding applies across all levels of education, suggesting that only societal reform can change the cycle. The day when girls can choose to rise in educational attainment without the constraint of marriage norms is a day to look forward to.



Daniel (pictured) won *Insight's* writing prize for his article and was also heavily involved with EconPals.

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