DOWRY IS A CURSE IN WOMEN'S MARRIAGE: CHANGING DETERMINANTS IN THE SOCIO-ECONOMIC CONTEXT OF BANGLADESH

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Abstract
The marriage transaction of women, usually in the form of financial or household and living utilities, known as dowry, is a diffused experience in Bangladesh, attracting much attentiveness from social science academia. It is one of the fundamental reasons for the oppression of women, ranging from diverse psychological and physical abuse that can ultimately lead to femicide or suicide. The study included a total weighted sample of 19,735 married women aged 18 to 61 years. We estimated the prevalence of dowry among the women in the study by prioritising and stratifying them by various characteristics. In this study, we used a five-level binary logistic regression model and estimated odds ratios to identify the determinants associated with the practice of dowry in marriage among women at all levels, with a confidence interval of 95%. The data were analysed using Stata software version 18. This study highlights the trends in the determinants of dowry among married women in Bangladesh. The most striking finding is that almost three-quarters of women, especially in certain regions, were directly involved in dowry. It is noted that higher education of both men and women and older household heads significantly affects the likelihood of dowry reduction. Therefore, these findings suggest that the state and social system should take effective measures to continue the trend of higher education in society, empowering older household heads and increasing awareness of both men and women about dowry.

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1. Introduction

The history of dowry is ancient, revealing an intricate evolvement from its roots as a marriage transaction to a forceful financial or other ways demand by the bride to the groom, as observed during the Roman Empire in the city-states of Greece and Indian societies (Soni, 2020). Dowry has become embedded in sociocultural practices for centuries, persisting in different forms in different countries and societies despite legal restrictions and social changes. Dowry payments can be both formal, such as those paid by the bride to the groom and informal, such as those paid by the groom to the bride, as

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seen in the Democratic Republic of China, Eastern province of Indonesia, Congo and Bangladesh (Lowes & Nunn, 2017; Arunachalam & Logan, 2016; Liu, 2023). On the contrary, in the western provinces of Indonesia, the bride's dowry is handed over to the groom (Busyro *et al.*, 2023). In France, there is a dowry tradition, but the groom's side pays it to the bride's side, i.e. the reverse of the above examples (Frémeaux & Leturcq, 2018).

In South Asian countries, this type of violence is a mixed issue related to rigid patriarchal values. The subordination of females in the family and a complex mix of religious and cultural dynamics, including confined advantages for women at the vocational educational level and the workplace (Bhardwaj & Miller, 2021; Ahmed *et al.*, 2008). Family lifestyle and social determinants play an essential character in increasing the danger of violence. Recent research has linked childhood trauma and inter-parental violence (Maurya *et al.*, 2013; Fulu *et al.*, 2017) and young household head perceptions of the nature of gender (Mahapatra & Murugan, 2024) to violence in this region, including India. A recent study found that domestic violence among Indian couples has increased manifold, including emotional, physical and sexual violence (Sabri *et al.*, 2022). It is worth noting that the incidence of this violence against women is higher in rural regions than in urban regions, especially in areas that are relatively poor and less educated. However, despite several effective measures taken by the Indian government and private sector to prevent this violence, there has been little progress in addressing this problem (Mogford & Lyons, 2014).

Dowry, an aspect of women's marriage that is considered to be a financial or material transaction, is recognised as a root cause of violence against women (Rastogi & Therly, 2006). Although dowry is prohibited in India under the Dowry Prohibition Act 1961 and subsequent sections 304 B and 498A of the Indian Penal Code, these law provisions are in force in almost all countries in the region, Bangladesh being no exception (Sundari *et al.*, 2018). Despite these old laws, new and stringent laws and regulations against dowry exist. Nevertheless, a nationally representative study found that in-laws continue to demand dowry for marriage (Jeyaseelan *et al.*, 2015). Furthermore, the pattern behind dowry practices in South Asian countries is primarily based on the characteristics of the bride and groom (Arunachalam & Logan, 2016). Furthermore, women who are victims of dowry are exposed to many forms of violence, such as forced abortions, sexual abuse and physical violence if the husband or his family does not want them to get pregnant and psychological abuse continues (Sabarwal *et al.*, 2012; Purewal, 2018).

In addition to dowry demands, women are also affected by various factors, such as the physical beating of wives, decision-making in family matters and shopping for family members. Such involvement is associated with higher rates of physical beating of women in Pakistan and Nepal (Patil & Khanna, 2023; Nadeem & Malik, 2021). Moreover, in the cases of Nigeria and Bangladesh, it is seen that there is a very close associationship between women sharing in household decision-making and their physical oppression (Alam *et al.*, 2021; Sunmola *et al.*, 2021). Furthermore, in the case of India, it is seen that incidents of wife-beating and domestic violence are very closely related and are underpinned by the dark shadow of dowry (Dasgupta, 2019). It is also seen that when husbands make certain decisions, they are subjected to different types of oppression due to some negative comments from their wives and at the same time, the dowry issue is a major issue (Zegenhagen *et al.*, 2019).

Measuring women's empowerment, decision-making, personal freedom and physical and mental abuse in the family and society, it can be seen that, in most cases, violent incidents continue to occur in the context of various types of unreasonable demands (Donta *et al*., 2016). However, it is also seen that if women's internal bargaining power can be improved in this area to prevent gender discrimination, domestic violence can be reduced to some extent (Aizer, 2010). Nonetheless, women's lack of autonomy may be a major determinant of their susceptibility to any form of domestic violence (Banerjee, 2014). However, gender relations in patriarchal societies generally result in women's subordinate status after marriage, with them being subjected to violence by other family members in the in-laws' house, a negative aspect of the patriarchal social system (Gangoli & Rew, 2011). A cross-country analysis of several Asian countries found that India has the highest levels of wife-beating and acceptable attitudes towards it among women (Rani & Bonu, 2009). Similar studies from India have shown that a large proportion of women are victims of violence by family members, including members of their in-laws' families (Panchanadeswaran & Koverola, 2005; Ragavan & Iyengar, 2020). This type of violence is not only applicable to women from poor rural socio-economic conditions, but also it is significantly associated with incidents of domestic violence in lower-income families in urban areas (Babu & Kar, 2009).

In the Bangladeshi sociocultural environment, married women face different types of violence, extending from spousal obscenities by husbands to dowry, rape, murder, acid throwing, sexual torture and slavery through national and international trafficking (Farhana & Mannan, 2024; Zaman, 1999) of which domestic violence is a widespread daily occurrence. Most violence against women is due to outstanding or insufficient payoff of dowry (Jahan, 1994), especially domestic violence. Various studies have shown that dowry-related violence in Bangladesh has taken a very complex form, resulting in many women being murdered, committing suicide and others being subjected to physical and psychological violence (Kamruzzaman, 2015). The fundamental aim of this article is to determine and explain the current determinants of the undeclared dowry customs in the society of Bangladesh. Thus, this study examines the different measures of the dowry issue, its diverse acts in female violence and the character of violence at different layers in the Bangladeshi sociocultural environment.

2. Theoretical linkage

In the theory of ideological change (Preston, 1986), the increasing deployment of recent forms of marital life is imputed to the rise in personal autonomy in moral, religious, social and political spheres; that is, all of these things are considered for switching in the criteria of earthy values. The socio-cultural measures of a society greatly motivate the adoption and experimentation of various natures of intercourse for couples in various processes. Again, the importance of considering ideological and economic factors can be discussed in depth at the explanatory level and examples of this type have been explored in the case of some Central European countries (Lesthaeghe & Moors, 1995). Their demonstrated framework is what we have taken as the beginning stage in this paper for analysis from gender aspects of the role played by values in the various choices of a couple's marital life.

In particular, it would be considered representative of the type of marriage partnership that is at least theoretically connected with a diminishing in gender discrimination. A lack of pre-established relationships for partners may make the associations between the couple more egalitarian (Kiernan, 2000). In this case, we want

to evaluate whether there is a similar entity of similar differential normative determinants; in reality, it cannot per se be assumed that the identical value orientation leads to corresponding specimens of behaviour (Lesthage, 1998). Since extramarital relationships, especially cohabitation and children, are not recognised in the socio-cultural context of Bangladesh, this study did not consider extramarital cohabitation in European social culture.

3. Materials and methods

This study's primary data collection process employed a two-stage stratified sampling method. First, a total of 750 enumeration areas comprising 300 urban and 450 rural clusters were selected by analysing the Bangladesh Bureau of Statistics (BBS) 2011 census. In the next stage, systematic sampling was used, where 30 families were chosen from each cluster. A total of 1735 respondents aged 18 to 61 years were included during the survey. We excluded women below 18 years from our analysis because their inclusion may have questioned the study's validity. In our study, we calculated the incidence of dowry among married women as the outcome variable, which is defined as a dichotomous variable (1 = yes, 0 = no).

We considered different individual, societal, family and sociocultural level determinants, which were determined based on the experience of experts and their relevance through a rapid review or systematic review of corresponding scientific papers with or without meta-analysis. We then selected individual, societal, family and community-level factors available in the dowry dataset. Our analysis considered the following individual determinants: the educational level and age of the women, the husband's educational level and occupational status. Household-level factors include wealth index, gender of household head, gender and age of household head and family size. Community-level determinants include religion, place of residence and geographical region.

To increase the validity of this study and ensure a representative sample, we evaluated the survey data at the start of the analysis, resulting in specific estimates and standard errors. In this case, the characteristics of the population were described using descriptive statistics. Moreover, we stratified the prevalence of dowry among married women in a survey-weighted composite by their various characteristics. Furthermore, to analyse regional variation, the prevalence of dowry in the eight administrative divisions of the country is presented. The widely used binary logistic regression model was applied to identify the factors associated with dowry at all levels of society and their estimated odds ratios with 95% confidence intervals. This model assumes that each society has a distinctive intercept and fixed coefficient, with random outcomes employed at the cluster level.

This paper used five stages of modern logistic regression: the null model (with no explanatory variables) and models with individual, household, community, society and family level factors (I-V), respectively. In addition, we estimated the Akaike Information Criteria, the intra-class correlation coefficient and the Bayesian Information Criteria to compare models and measure goodness of fit. We also tested for multicollinearity among the explanatory variables before the best-fit models. There are no concerns with multicollinearity. The data analyses were accomplished using STATA 18.0 MP.

4. Data Analysis

This study analysed a sample of 19,735 married women aged 18 to 65, presented in Table 1. Descriptive statistics show that a significant number (13%) of these women had no formal education and a similar proportion of their husbands (24%). The occupation of the women's husbands shows that most of them work as general labourers (40%), followed by agriculture (31%), followed by business (15%) and service (11%) and a very small number (3%) were involved in various occupations. The wealth index was measured at three levels, with poor, middle and high-wealth groups accounting for 40%, 23% and 37%, respectively. Most of these couples (89%) live in rural communities, most of whom (93%) were Muslim religious believers, the majority of whom were male (86%), most of whom were between the ages of 31 and 40 and the number of members in the household is limited to 4-5 members.

Tables 1. Demographic profile of prevalence of marriage with 95% confidence intervals

Variables	Weighted Samples N (%)	Prevalence	Confidence Intervals	
			Lower	Upper
Total	19,735			
Dowry in Marriage	15,405	78.05	74.23	76.45
Female age				
18-27 years	3,851 (19.51)	74.04	72.30	75.03
28-37 years	7,518 (38.09)	72.29	70.38	73.75
38-47 years	7,617 (38.59)	79.05	77.57	80.55
48-57 years	749 (3.79)	77.22	76.45	79.89
Female education				
No Education	2,540 (12.87)	87.76	85.67	89.10
Primary level	7,118 (36.06)	83.30	81.87	84.56
Secondary	8,100 (41.04)	77.38	75.77	78.66
Higher secondary level	1,023 (5.18)	55.45	44.56	49.39
Above	954 (4.83)	35.24	56.67	59.66
Spouse education				
No Education	4,789 (24.26)	86.51	85.67	87.99
Primary level	6,755 (34.22)	81.44	79.88	82.78
Secondary	6,588 (33.38	74.19	72.67	77.87
Higher secondary level	1,213 (6.14)	50.22	46.78	49.89
Above	390 (1.97)	44.67	44.67	48.76
Spouse occupation				
Agriculture	6,233 (31.58)	74.07	71.75	76.76
General labor	7,864 (39.84)	82.82	80.74	84.67
Service	2,189 (11.09)	76.22	73.66	77.97
Business	2,899 (14.68	73.77	71.88	75.78
Others	550 (2.78)	50.56	47.56	53.45
Household wealth index				
Low economic condition	7,875 (39.90	82.38	80.01	84.03
Middle economic condition	4,533 (22.96)	79.45	78.07	81.45
Higher economic condition	7,327 (37.12)	66.78	65.88	68.09
Sex ratio of household head				
Male	16,937 (85.82)	75.45	74.08	76.55
Female	2,798 (14.17)	75.65	73.31	77.98
Age of household head				
<30 years	3,245 (16.44)	77.87	75.67	78.87
31-40 years	8,876 (44.97)	75.77	74.38	77.80
41-50 years	5,456 (27.64)	71.56	69.88	73.87

51-60 years	1,232 (6.24)	66.35	68.44	72.22
61> years	926 (4.69)	56.67	61.34	65.65
Household size				
<4	8,998 (45.69)	75.55	73.87	76.56
5>	10,737 (54.40)	75.67	74.97	76.88
Religion				
Muslim	18,354 (93.00)	77.09	76.08	78.78
Non-Muslim	1,381 (7.00)	58.88	53.89	62.76
Residence				
Urban	5,920 (30.00)	68.45	66.89	70.50
Rural	13,815 (70.00)	78.98	76.66	79.66
Region (Division)				
Dhaka	5,756 (29.16)	71.11	68.88	73.76
Chittagong	2,788 (14.12)	80.33	77.89	82.99
Khulna	1,735 (8.79)	78.85	76.98	80.56
Barisal	1,875 (9.50)	83.80	81.77	85.67
Sylhet	2,311 (11.71)	82.44	79.07	84.76
Mymensingh	1,879 (9.52)	53.78	50.98	59.07
Rangpur	1,178 (5.96)	79.67	76.87	81.86
Rajshahi	1,213 (6.14)	70.64	67.89	73.77

A closer look at the descriptive statistics in Table 1 shows that the prevalence of dowry payment among women at the time of marriage was very high (78%), with a 95% confidence interval of 74% and 76%, respectively. In terms of age, the prevalence of dowry payment was significantly higher in all age groups, with the highest prevalence (79%) in the 38-47 age group and slightly lower (72%) in the 28-37 age group, but the current segment increases in the 18-27 age group (74%). Looking at the education of married couples, it was seen that the prevalence of dowry payment was higher in couples with no formal education, for women (88%) and men (87%). At the same time, it was very low in highly educated couples, for women (35%) and men (44%). The statistics based on the husband's occupation show that this level was very high in general workers (82%) and almost half of those in various occupations were involved. Regarding family wealth, high wealth (67%) and low wealth are much higher (82%). In contrast, in terms of religious belief, the number of Muslim couples was much higher (77%) than that of other religions (59%). This amount was present in rural communities (79%) but not in urban ones (68%). It is noteworthy that if we look at a regional analysis, the divisional regions from highest to lowest were consistently Barisal (84%), Sylhet (82%), Chittagong (80%), Rangpur (79%), Khulna (78%), Dhaka (71%), Rajshahi (70%) and Mymensingh (54%).

Table 2 explores the relationship of dowry with personal, family and sociocultural determinants, performing a multi-effects binary logistic regression model at several levels. The cluster disunity was 0.54 (95% CI: 0.51–0.67) in the null model and the ICC value was 14.89%, signifying that dowry dissimilarities in married women were highly responsible for the variance. At the subsequent cluster level, the residual 85.11% was accounted for by personal determinants. However, after adjusting for all personal, family and sociocultural level determinants, the ICC consecutively declined from 14.89% in the null model to 4.32% in the Model-V. Moreover, the AIC and BIC values in the final model were insignificant, commencing with the best fits model, the predictive explanatory variables of dowry practices in women's marriages in Bangladesh.

Tables 2. Logistic regression results

Variables	Null Model	Model-I	Model-II	Model-III	Model-IV
Female age					
18-27 years		1.29 [1.21, 1.39] **			1.33 [1.09, 1.38] **
28-37 years		0.84 [0.79, 1.02]			0.78 [0.79, 0.89] *
38-47 years					
48-57 v					
Female education					
No Education					
Primary level		0.69 [0.59, 0.78] **			0.73 [0.64, 0.85] **
Secondary		0.56 [0.47, 0.58] **			0.54 [0.47, 0.65] **
Higher secondary level		0.09 [0.07, 0.11] **			0.09 [0.07, 0.11] **
Above					
Spouse education					
No Education					
Primary level		0.77 [0.68, 0.88] **			0.84 [0.73, 0.89] **
Secondary		0.68 [0.58, 0.79] **			0.73 [0.64, 0.82] **
Higher secondary level		0.52 [0.45, 0.59] **			0.47 [0.46, 0.63] **
Above					
Spouse occupation					
Agriculture		1.22 [1.44, 1.49] **			1.11 [1.21, 1.33] **
General labor		1.06 [0.85, 1.11]			1.08 [0.88, 1.34]
Service					
Business		1.07 [0.88, 1.23]			1.22 [0.89, 1.33]
Others		0.88 [0.69, 1.22]			0.87 [0.75, 1.22]
Household wealth index					
Low economic condition			2.77 [2.08, 2.55] **		0.88 [0.87, 1.22]
Middle economic condition			1.88 [1.66, 2.88] **		1.32 [1.12,1.32] *
Higher economic condition					
Sex ratio of household head					
Male					
Female			1.11 [0.81, 1.11]		1.02 [0.85, 1.26]
Age of household head					
<30 years					
31-40 years			0.87 [0.79, 1.06]		0.82 [0.75, 0.92] **

41-50 years				0.71 [0.69, 0.87] **	0.77 [0.70, 0.87] **
51-60 years					
61> years					
Household size					
<4					
5>				1.22 [1.22, 1.27] **	1.23 [1.22, 1.34] **
Religion					
Muslim					
Non-Muslim				0.43 [0.42, 0.54] **	0.45 [0.39, 0.51] **
Residence					
Urban					
Rural				1.65 [1.44, 1.87] **	1.28 [1.29, 1.31] **
Region (Division)					
Dhaka				0.78 [0.61, 0.89] *	1.21 [0.91, 1.34 **
Chittagone				0.68 [0.52, 0.82] **	0.65 [0.54, 0.83] **
Khulna				1.20 [0.94, 1.39]	1.21 [0.88, 1.33]
Barisal					
Sylhet				0.34 [0.29, 0.33] **	0.21 [0.17, 027] **
Mymensingh				0.91 [0.75, 122]	0.59 [0.48, 0.72] **
Rangpur				1.29 [1.03, 1.54] *	0.81 [0.64, 1.22]
Rajshahi				1.27 [1.09, 1.65] **	1.24 [1.22, 1.44] **
Random effects					
Cluster level variance	0.54 [0.51, 0.67]	0.51 [0.44, 0.57]	0.41 [0.34, 0.51]	0.28 [0.21, 0.34]	0.15 [0.11, 0.22]
Intra class correlation	14.89%	12.89%	10.76%	8.01%	4.32%
Goodness of fit					
AIC	21261.56	17041.77	20102.64	18988.75	16791.22
BIC	21277.31	17152.43	20211.32	19877,65	16805.89

The best-fitting model (Model IV) in this analysis showed that women aged 18-27 were 1.33 times more likely to experience dowry than women aged 28-37 (OR = 1.13, 95% CI: 1.09, 1.38). There was a converse relationship between the husband and wife's level of education and the likelihood of dowry. Females with primary (CI: 0.64, 0.85; OR = 0.73, 95%), secondary (CI: 0.47, 0.65; OR = 0.54, 95%) and a higher level of education (CI: 0.07, 0.11; OR = 0.09, 95%) had an inferior likelihood of dowry than a wife with no formal education. However, compared to husbands with no formal education with primary (CI: 0.73, 0.89; OR = 0.84, 95%), secondary (CI: 0.64, 0.82; OR = 0.73, 95%) and a higher level of education (CI: 0.46, 0.63; OR = 0.47, 95%) were less likely to pay dowry than those with husbands who were employed. Furthermore, a higher probability of paying dowry (CI: 1.21, 1.33; OR: 1.11, 95%) was found for wives engaged in agricultural occupations than those employed by husbands.

Regarding household wealth, women in the middle-wealth-index level were 1.14 times more likely to pay a dowry (CI: 1.12, 1.32; OR = 1.32, 95%) than wives in the rich-

wealth-index level. Compared to household heads aged 30 years, women aged 31-40 years (CI: 0.75, 0.92; OR = 0.82, 95%) and >61 years (CI: 0.70, 0.87; OR = 0.77, 95%) were less likely to pay dowry. Females living in large households (household size five or more) were 1.13 times more likely to pay a dowry (CI: 1.22, 1.34; OR = 1.23, 95%) than wives in small households (household size four or less).

Finally, non-Muslim females had a significant relationship with an inferior likelihood of involvement in dowry than Muslim females (CI: 0.39, 0.51; OR = 0.45, 95%). Nevertheless, wives in rural regions were 1.18 times more likely to be involved in dowry than those in urban regions (CI: 1.29, 1.31; OR = 1.28, 95%). Moreover, females living in the Rajshahi division (CI: 1.22, 1.44; OR = 1.24, 95%) and Rangpur division (CI: 0.64, 1.22; OR = 0.81, 95%) were remarkably more likely to experience dowry than women living in Barisal division.

5. Discussion

This study extensively evaluated the prevalence of dowry in marriage among women aged 18 to 61 years using primary data from Bangladesh. This study indicates an alarmingly significant prevalence of dowry in marriage among women in Bangladesh, exploring 78.05% of females were directly or indirectly involved in dowry payment at the time of marriage, which is consistent with previous research conducted in Bangladesh (Naved & Persson, 2010; Rahman, 2018; Taher & Jamaluddin, 2015). While the prevalence of dowry is more or less widespread across Bangladesh, it is particularly prevalent in Rajshahi, Chittagong and Sylhet divisions, indicating regional disparities in the country. This regional diversity in Bangladesh suggests that local sociocultural values, education, community awareness levels and economic conditions influence dowry practices among women in marriage (Akter *et al*., 2021). Considering each region's socio-cultural context, this regional disparity probably requires targeted interventions.

Our logistic results distinguish multiple individual, family, societal and community-level determinants of dowry in female marriages. In particular, the household head's age was an important factor; wives with elderly family heads were less likely to have a dowry, indicating that elderly family heads might have more manhood and awareness about the inauspicious impacts of dowry. In a lower-middle-income economy like Bangladesh, young household heads are more likely to allow a crime like dowry due to their lower educational level, poverty and inexperienced decision-making. On the other hand, household heads who are comparatively older are more aware and affected by awareness initiatives from government, semi-government and non-government organisations, helping their children make more informed decisions about family educational level and marriage, thus contributing to the decline of dowry (Fattah & Camellia, 2022). Therefore, the findings of this study believe that creating awareness and empowerment among older heads of families about the curse of dowry and increasing moral education among younger family members can be an effective strategy to reduce the dowry practice in a lower-middle-income country like Bangladesh.

The gender of the head of the household is a significant determinant in the practice of dowry (White, 2016). A regional study found that the incidence of dowry was superior in male heads of households than in female-headed households (Heydari & Abdollah, 2022). Nevertheless, this study has not found any statistical differences in dowry practices between male and female-headed households, probably because of the confined amount of households headed by women in this sample framework.

This study indicated a significant reverse association between the level of education and the likelihood of dowry for both men and women. Higher educational attainment was related to a significantly inferior likelihood of dowry. Thus, our study aligns with previous literature and emphasises educational background as a preservative variable against dowry (Agarwal & Barua, 2023). Comparatively, a lower level of education, especially for the female segment, not only deprives them of basic rights but also enlarges the likelihood of dowry, adversely impacting maternal and child health, especially in the reproductive (Parsons *et al*., 2015). Besides, highly educated husbands are more conscious of the regulatory consequences of dowry (Marphatia *et al*., 2020). However, delaying the age of marriage due to the duration of higher education may contribute to career development and social advancement and prevent dowry. Furthermore, the husband's occupation significantly influences dowry, with lower levels of education and poverty being the main factors that affect dowry (Srivastava *et al*., 2021). Considering all these, policies aimed at reducing dowry practices, especially for girls, are essential.

Our study found, consistent with many previous contemporary studies, a higher prevalence of dowry among Muslims compared to non-Muslims, possibly a lack of continuous ignorance of religious knowledge, especially the lack of practical application of the Holy Quran, the primary scripture of Islam and local cultural norms (Waheed, 2009). In addition, female Muslims from more significant households were more likely to pay dowry, as women are mostly observed as an economic burden in cash-stressed families; parents force their children to marry at a very young age, even if they provide dowry if necessary (Sarah, 2017). These findings support religiously and culturally appropriate and practical steps to decrease dowry tradition in Muslim communities.

The prevalence of dowry in women's marriage was higher among rural females than urban, compatible with previous research in this region (Srivastava *et al*., 2021). Rural females might be unaware of the negative effects of dowry and the prevailing laws and regulations, so appropriate education and awareness can be raised by considering all these aspects. Illiteracy and poverty are the leading causes of the high rate of dowry in rural Bangladesh, including some administrative divisions, such as the regions with high rates of dowry. Both rates are higher in one region than the other, significantly affecting the dowry rate (Tasnim & Sharmin, 2024).

The economic status of women was indicated as the significant determinant of dowry, with a dissension association found between assent indicators and age at the marriage. In this case, it is seen that the practice of dowry is much less prevalent in financially disadvantaged families than in those whose families are financially well-off, consistent with these findings (Calvi & Keskar, 2021). Moreover, women with poor wealth indicators may face barriers to higher education, leading to a lack of awareness. Ultimately, this study suggests that women's economic empowerment initiatives, such as increasing access to higher education, training and decent employment, could help reduce the dowry system in Bangladesh.

6. Conclusion

This study attempts to identify the determinants of dowry in female marriage in Bangladesh, where three-quarters of women are victims of dowry and are located in rural areas of the country. These rural households are of lower socio-economic status and the incidence of dowry is significantly higher among these women. Conversely, urban households, particularly those with higher education, financial solvency and non-Muslim

religious affiliation, were remarkably related to the decreased likelihood of dowry. These findings suggest that socioculturally appropriate and effective interventions include empowerment of women in the household, appropriate education and awareness-raising among the younger generation and these should be focused mainly on rural and poor households. If all these measures are taken, socio-cultural efforts can play a significant role in preventing dowry among women in Bangladesh and changing practices. To achieve the Sustainable Development Goals by 2030, dowry must be eradicated by assuming precious insights into the personal, family and sociocultural determinants underlying dowry.

Limitations and future research

Our study is robust and we analysed a nationally representative sample, which ensures that our findings can be generalised to Bangladesh and similar settings. Nevertheless, in this study, the data are used cross-sectional, which borderlines the efficiency of inferring causality between the indicated determinants and dowry in women's marriages, as the observed relationships do not connect timely associations.

Acknowledgements

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