

Intimate Extractions: Demand Dowry and Neoliberal Development in Dhaka, Bangladesh

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ABSTRACT

Based on qualitative research on marital problems in Dhaka, this article uses the term ‘intimate extractions’ as a lens to explain the relationship between escalating levels of demand dowry and neoliberal development in Bangladesh. Evidence from across Bangladesh shows that demands for cash made by husbands, accompanied by threats of violence or divorce, are on the rise. Building on gendered theories of contemporary capitalist development and feminist analysis of microcredit, the article argues that demand dowry should be understood within the current context of rapid economic development in Bangladesh. High levels of precarity, lack of state welfare and the need for cash for businesses, labour migration, education and healthcare mean that people from all social classes are in perpetual need of money. Marriage problems and the practice of demand dowry present opportunities for husbands to extract money from wives and their families. Embedded in the intimate relationship of marriage, demand dowry can therefore be understood as a ‘conversion’, a process in which intimate relationships are converted into projects of capital accumulation, thus becoming an ‘intimate extraction’.

INTRODUCTION

‘The problem was, they were greedy (*labhi*)’. It is February 2020, and we are sitting in Dr Ruba Begum’s clinic in Dhaka as she speaks of her daughter’s divorce. The match seemed so promising; it was arranged with her classmate’s son, an upper-middle class, apparently liberal family who had initially raised no objections to her daughter’s academic career. As soon as

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the *kabin namar* (Muslim marriage contract) was signed, however, Ruba's classmate 'showed her true face'. Before long, Ruba's daughter met a barrage of criticism from the in-laws and was forbidden from continuing her studies. Meanwhile, Ruba and her husband were pressurized for money. The message was clear. As Ruba puts it: '*Taka chara amra tumar meye bhalob-asher nai*' ('without money we won't love your daughter').

The story was familiar. That afternoon I had interviewed Selina, a successful professional who had been divorced twice. Her narrative was filled with examples of how she and her family were economically exploited by two successive fraudulent husbands who had married her for money, demanding thousands of taka¹ every month and threatening her with divorce if she didn't pay. In her first marriage, demands for money were accompanied by beatings, infidelities and, eventually, the news that her husband had a second wife. The next husband was no better. He seemed a good prospect: a businessman who promised security and an escape from the unenviable role of female divorcee, but after the wedding he extracted hundreds of lakh² taka from Selina and her family whilst contributing nothing. During my research, the demand for money from husbands, usually accompanied by threats of violence or divorce, was also common amongst lower-income women who were experiencing marriage troubles. Some of their stories are presented later in the article.

Whilst the material in this article is drawn from a small sample, these cases indicate a wider trend: an escalation of demands for money made by husbands from their wives, a form of capital extraction that I term an 'intimate extraction'. Whilst dowry³ — the transfer of money and other assets from the bride's family to the groom — is illegal in Bangladesh, commentators agree that not only is the practice commonplace, but it has been increasing over the last generation. Moreover, demands for money often continue well after the wedding (Ahmed and Naher, 1987; Dewan, 2021; Huda, 2006). This article argues that 'demand dowry' (repeated demands for money made during the marriage, not only at the time of the wedding) can be understood as a form of capitalist extraction necessitated by interwoven forms of precarity and neoliberal development in Dhaka. In a context where the state provides little in the way of social welfare, healthcare or education, and male jobs require bribes or other forms of capital outlay, there is growing evidence that demand dowry has become a major means of raising funds by men and their families across Bangladesh (see Dewan, 2021). Yet whilst money may be the objective, demand dowry involves much more,

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1. One taka = approximately 0.008 pounds sterling (£); 100 taka = approximately 80 pence (January 2022).
 2. One lakh = 100,000. One lakh taka is approximately £ 800 at time of writing (January 2022).
 3. The Bengali term for dowry is *joutuk*; demand dowry is sometimes referred to as *dabi* or the English word 'demand' (Amin and Das, 2013: 89). In this article, the term demand dowry is used since I am describing demands for money made after the marriage has taken place.

for it is embedded in the closest and most intimate of relationships, conjugality, and is only possible because marriage is a core social institution in Bangladesh, especially for women who depend on it for their security, identity and futurity. Demand dowry is thus an 'intimate extraction' which, in its most troubling iterations, tips into extortion. Because this extraction takes place in the context of marital relationships which, in Bangladesh as elsewhere, ideally involve care, mutual respect and love, it can be understood as what Bear et al. (2015) in their *Gens Manifesto* call a 'conversion': a process by which 'labour, life ways, animals, plants and so on' are converted into 'projects of accumulation' which give rise to inequality. Whilst some conversions occur through money, contracts, audit etc., others 'occur through intimate social relations such as marriage, parenthood, friendship, gifts, and inheritance' (ibid.).

If intimacy is defined as a state of affect and relationality involving privacy, familiarity, sexuality, love and personal connection (Hofmann and Moreno, 2017: 1), then both love and arranged marriages in Bangladesh are profoundly intimate.⁴ Yet, whilst the commoditization of intimacy within global economies has been explored in terms of women's sex work, emotional labour, care and surrogacy (Ehrenreich and Hochschild, 2003; Hofmann and Moreno, 2017), less attention has been paid to how women's need for intimacy and connection, in this case via marriage, can become vulnerable to exploitation and capitalist extraction. My argument is not that the marriages we hear about in this article are merely transactional or based on economic calculations, for all marriages in Bangladesh involve aspirations of love, care and intimacy, even if the reality falls short. Rather, I suggest that the intimate relationship of marriage has become a way of extracting capital from women by husbands, especially when the relationship is already in trouble. The beneficiaries are ultimately global corporations and the elite whilst the costs are borne by women who are divorced, abandoned, beaten and sometimes murdered.

In order to make this argument, the article is structured as follows. The next section provides a brief background to this study and wider evidence of the rise of demand dowry across Bangladesh. Next, feminist accounts of capitalist development and its gendered dispossessions, with a focus on Bangladesh, are discussed. Having set out the conceptual framework, the historical roots of dowry are considered, revealing how it has arisen from long-standing cultural norms and practices which more recently have become entangled with projects of capital extraction. The final sections turn to

4. Data based on a survey of rural adolescents in various districts in Bangladesh from the early 2000s cited in Amin and Das (2013: 91) suggest that 45 per cent had no say in their marriages; 30 per cent reported being consulted, 21 per cent reported choosing their spouse with the permission of their parents and 2.6 per cent decided on their own. This is slightly lower than the 31 per cent of cases recorded as love marriage at Mahila Shamittee 20 years later (see footnote 5).

the specific context of Dhaka, where people from all classes need a continual flow of cash for survival.

RESEARCHING MARRIAGE TROUBLE IN DHAKA

Mahila Shamittee (MS)⁵ is a feminist NGO in Dhaka, Bangladesh, which offers free legal advice and marital mediation for women of all classes and backgrounds. Based at MS, the fieldwork for this study took place in the first three months of 2020, building on my long-term research in Bangladesh, in addition to two shorter trips to Dhaka in 2018 and 2019. Drawing on personal experiences of relationship counselling, both as subject and trainee counsellor in London, UK, my broader project interrogated the relationship between marriage trouble (see Basu, 2015), divorce and economic change. What follows is influenced by my positioning as a white, British anthropologist who brings her personal and academic history to bear on the framing of research questions and interpretation of the material.

The primary field sites were the office of MS in central Dhaka and its outreach clinics in far-flung and poorer districts. Here, I sat in on advice, mediation and counselling sessions, gathered case material and conducted detailed interviews with divorced women using snowballing techniques. I followed 35 cases from January to March 2020 and conducted detailed interviews with divorced women, two of whom were receiving counselling from MS. I also analysed data from files going back to 2016,⁶ which showed that 52 per cent of the 206 cases brought by women involved complaints regarding 'demand dowry' (that is, ongoing demands for money which take place months or years after the wedding). In the cases we analysed, demand dowry occurred across the economic spectrum, from relatively well-off couples with a reported income of over one lakh taka per month (approximately £ 800 in 2020) to those surviving on under 10,000 (£ 80). It occurred in what clients described as love marriages, as well as those that were arranged,⁷ and in households where women were wage earners and where they were not.⁸ In other words, from the analysis of a small sample of troubled marriages, demand dowry was prevalent across all classes of women and types of

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5. The name of the NGO has been changed, as have the names and identifying details of all informants.
 6. For the years 2017–19, all cases from January and May were analysed; data were also collected from a cross section of cases from January 2009 (and 2016).
 7. There was some deviation between what were described in the files as love and arranged marriages. Love marriages constituted 35 per cent of the 206 cases we analysed. Of these cases, 45 per cent of the complaints involved demand dowry. Meanwhile, 57 per cent of the arranged marriages filed as cases involved complaints of demand dowry.
 8. The data showed that an equal number of women who described themselves as housewives and those that described themselves as working outside the home suffered from demand dowry.

marriage. Crucially, demand dowry was highly likely to involve violence: in 81 per cent of cases the demands were accompanied by violence towards wives.

Whilst the marriages in these files were de facto troubled and the sample is not indicative of *all* marriages in Dhaka, there is substantial evidence that demand dowry is widespread across Bangladesh (Akter and Begum, 2012; Amin and Das, 2013; Choudhury, 2014; Dewan, 2021; Huda, 2006; Rozario, 2009). Data gathered by the human rights organization Ain o Shalish Kendra (ASK) suggest that dowry-related violence is growing exponentially. In the period 1995–99, 870 incidences were reported in newspapers whilst during the period 2015–19, it had risen to 1,301.⁹ It is important to note that only the most extreme cases are reported by newspapers. The figures are thus likely to be only the tip of the iceberg. MS is one of several NGOs offering free legal advice to women in Dhaka. Other women go to private lawyers, have disputes settled by relatives or community leaders, or do not (or are unable to) seek legal advice. It is thus also likely that the small sample of this study is indicative of a far wider trend of ‘intimate extractions’ within troubled marriages in Dhaka.

As noted above, demand dowry occurs at all levels of income. Here are some examples from my notes, taken at a weekly legal aid clinic at Goran, a working-class area on the outskirts of Dhaka. In contrast to Selina and Dr Begum’s daughter, the women here live in *bastis* (slums) and are employed as servants or garment factory workers.

As usual, there is a queue of women waiting to speak to Advocate Hasina. Dressed in burqas, some have their faces covered; others are wrapped in shawls, visibly shivering in the cold January afternoon as they wait for their turn.

- A young woman sits down and starts to weep. Her husband has sent her a *talaq* (divorce) notice, she says.¹⁰ She’s from Barishal but came to Dhaka to work in a garment factory. She met him through her sister’s husband, and they decided to get married. He took one lakh taka as dowry then demanded another two lakh (200,000), saying that he needed it to buy a car and become a driver. She returned to her village to give birth, but the baby died. After that, she received the divorce notice and her husband disappeared. She is very thin and wears a worn

9. ASK records, March 2020; see also www.askbd.org/ask/page/3/?s=dowry (accessed 17 April 2020).

10. Under Shariah law, a ‘talaq’ divorce involves the husband uttering the words ‘talaq’ three times to his wife, witnessed by others. In its modern iteration, three talaq divorce notices are sent by the Kazi Office (marriage licence bureau) to the respondent over three months. If the notice is not withdrawn by the complainant, after the third notice has been sent, the couple are divorced. In Clause 18 of the kabin namar (Muslim marriage contract), wives are given the right to send talaq notices to their husbands (see Ambrus et al., 2010 for more detail on the legal context in Bangladesh).

towel around her shoulders as a shawl. She doesn't want to be divorced, she says; she needs to continue her *shongshar* (marriage/family).

- Shumi is next, accompanied by her mother, sister and a toddler. Shumi's husband is violent, the women explain. After one particularly bad beating she sent him a talaq notice but returned when he tearfully begged her to come back. Now she's left him after another beating. Shumi wants the marriage to continue but it comes at a cost. Her husband is demanding 5,000 taka a month which her mother is helping to pay for via her job as a maid; her mother also supplies the couple's food and clothes. Meanwhile, the husband spends the money on alcohol and cigarettes.
- Sufia is dressed in a stylishly embroidered burqa; she has an 18-year-old son and is in her early thirties. Her story is complex, involving her leaving her first husband for a man who promised but failed to send the talaq notice to the first husband, thus rendering the second union invalid. The second husband took a large amount of money and jewellery from Sufia through his continual demands for money. He has remarried and is demanding 5 lakh taka from Sufia, promising that if she pays he will leave the second wife. Advocate Hasina scolds Sufia for giving him so much money. When he made his demands, Hasina tells her, she should have retorted: 'why are you coming to me like a beggar?'

In order to answer Advocate Hasina's question, let us step back from my fieldnotes to consider the broader theoretical background.

GENDER AND CAPITALIST ACCUMULATION: THE BANGLADESHI CASE

Building upon the work of Maria Mies (1986/2014) on the patriarchal and predatory nature of capitalism, Nancy Hartsock (2006) calls attention to the similarities between processes of primitive accumulation in pre-industrial Europe and the present era. Just as women's (re)productive labour was essential for capitalist development in earlier 'moments', Hartsock argues, so is it today. In the current 'moment', capitalist accumulation in the Global South includes the expropriation of land and disconnection of workers from the soil; the abandonment of some areas to 'ruin'; the existence of a new class of landless 'free' labourers; the collaboration of political and economic elites to consolidate their wealth; the demise of traditional prohibitions of usury; and the movement of unfree labour in the form of human trafficking. A major process taking place in this 'current moment' is a transformation of social reproduction. According to Hartsock, this involves the interconnection of women's reproductive work, the feminization of subsistence and women's contribution of cheap productive labour in international production. As capitalism disciplines women as 'housewives', they are ideologically dominated and thus cheaper and more malleable for capitalist production. They are therefore drawn into international labour

markets, but on unequal terms. Capitalist development takes place ‘on their backs’, albeit with new possibilities opened up (Hartsock, 2006: 183–88).

Hartsock concludes that women’s incursion into formal wage labour offers some escape from patriarchy, but with mixed benefits as they remain exploited by international labour markets which benefit from what she calls their ‘virtualization’ — casualization, devaluation, feminization and denigration — all of which help global capitalism reap higher profits by paying women lower salaries whilst they still have to perform their reproductive labour. In Bangladesh, this argument is borne out by research on female garment-factory workers. Whilst heralded by the state and international agencies as ‘empowered’ by their participation in waged labour, female garment-factory workers, who comprise 80 per cent of the total workforce of 4 million (Huq, 2019), face high levels of exploitation, unsafe work conditions and insecurity, a situation tragically exemplified by the Rana Plaza disaster (Akhter, 2014; Ashraf and Prentice, 2019; Chowdhury, 2018; Huq, 2019). Other research points to the uneven outcomes of Bangladeshi women’s waged labour in terms of their relative well-being and the degree to which they have greater autonomy in their lives (Hossain, 2011; Kabeer, 2002; Kabeer et al., 2011; Kagy, 2014; Karim, 2014; Siddiqi, 2009).

Whilst Hartsock places women’s undervalued labour at the centre of the current ‘moment’ of capitalist accumulation, their participation in global labour markets is not the only means by which accumulation takes place ‘on their backs’. Feminist scholars have shown how microcredit, a central pillar of development initiatives which explicitly target women in order to ‘empower them’, often leads to gendered dispossession in Bangladesh (Karim, 2011; Keating et al., 2010; Paprocki, 2016). Indeed, the Bangladeshi context is one in which neoliberal capitalist development is directly linked to a range of dispossessions (Adnan, 2013; Gardner and Gerharz, 2016). Feldman and Geisler (2012: 973), for example, call the country: ‘an epicentre of displacement’ in which arable land has been reduced from 9 million hectares in the 1990s to around 8 million in the mid-2000s, with a projected 50 per cent more lost by 2025. These processes dovetail with the country’s transition from agricultural production to manufacturing since the 1980s, when policies to boost the ready-made garment sector are credited with heralding a new era of ‘neoliberalism’ (Hossain, 2017). During this period, in line with the structural adjustment policies of the World Bank and the International Monetary Fund (IMF), the Bangladeshi economy became increasingly oriented towards global markets, both for textiles and labour (Lewis, 2011).

Prioritizing private and international finance in the development of capital-intensive projects, the Bangladeshi state has developed little in the way of effective welfare, healthcare or education. Since the 1980s, the gaps have been filled by thousands of NGOs that offer short-term initiatives for a population that is framed as beneficiaries rather than citizens (Dewan, 2021: 134–36). Operating under the logics of neoliberal development, these schemes celebrate ‘helping the poor to help themselves’ (Gardner,

2012) and women are imagined as empowered and entrepreneurial, their capacities released by microcredit and other types of loan (Chowdhury, 2018; Huang, 2020). Whilst there is insufficient space here to rehearse the many critiques of microfinance (see, for example, Cons and Paprocki, 2008; Goetz and Gupta, 1996; Karim, 2011) feminist scholars have emphasized how loans earmarked for women as part of the development industry's gender empowerment agenda often go to their husbands or other male kin. Evidence from across Bangladesh shows that households frequently juggle many loans at once (Dewan, 2021; Paprocki, 2016). If they fail to pay back according to the strict schedule of the NGO/lender, women are harshly disciplined, and their assets stripped. Both Paprocki (2016) and Karim (2011) describe cases of women whose tin-roofed houses are taken to pieces and carried away by the NGOs/creditors who are supposedly empowering them. Here, what Elyachar (2002) calls 'empowerment debt' is used to accumulate resources and dispossess poor women via gendered norms in which women are compelled to pass the money to men, yet the violence of debt is enacted on them (Karim, 2011; Keating, et al., 2010; Paprocki, 2016). Microcredit schemes thus work with gender norms as a 'conversion device' (Bear et al., 2015) whereby capital is extracted from low-income rural women and when they fail to repay, they are dispossessed (Paprocki, 2016).

I suggest that demand dowry is another such conversion. Rather than being confined to the rural recipients of microcredit, it is spread across all classes and areas of Bangladesh. Because for most women marriage is unavoidable and the exchange of goods and property at marriage has deep historical and cultural roots, it has become a major means for gendered accumulation across socio-economic classes. The next section discusses the historical roots.

DOWRY, 'THE NEW DOWRY' AND DEVELOPMENT

Within Bangladesh, as across South Asia, exchanges made between the families of brides and grooms are complex and move in both directions. What is known as *joutuk* (dowry) should be distinguished from the gifts which traditionally accompany a bride into her husband's home, usually furniture and clothes, and the costs incurred by the wedding celebrations (Menski, 1998: 16). In Bangladeshi Muslim marriages, money also moves from the groom's side to the bride via the *mehr*, a sum of money to be paid to the wife.¹¹ Gold,

11. In Dhaka, *mehr* is colloquially referred to as *kabin* since the amount is recorded on the *kabin namar* (marriage document). Paid either as 'prompt mehr' at the start of the marriage or 'deferred mehr', at divorce or the death of the husband, some commentators have likened the mehr to a 'pre-nup' (Ambrus et al., 2010). The women who came to MS certainly were keen to have their *kabin* awarded.

saris and other clothing are also usually given by the groom's family to the bride and her family.

In contrast to these traditional gift exchanges and the Muslim mehr, which is promised to the wife in case of divorce, dowry involves money or goods that go directly to the groom, given by the bride's family, often with the pretext of setting him up to generate an income (Srinivas, 1984). This might be cash, payment towards the expenses of overseas migration, a car, motorbike, or the costs of an overseas degree. Illegal, yet increasingly widespread, dowry is described in a vast literature as a social ill, leading to the maiming and murder of brides if the demands are not met (Menski, 1998; Mies, 1986/2014; Thakur, 1998). In Bangladesh the practice appeared in the 1970s and has become a major cause of domestic violence (Afrin, 2017; Ahmed and Naher, 1987; Ambrus et al., 2010; Bates et al., 2004; Huda, 2006; Naved and Persson, 2010). Although dowry was criminalized by the Dowry Prohibition Act of 1980, most commentators note that this has had little effect on actual practice (Afrin, 2017; Ambrus et al., 2010; Huda, 2006).

Whilst only emerging in Bangladesh in the last generation or so, dowry has historical roots in the colonial era. Originally occurring only in high-caste Hindu marriages in India, historians have traced how, from involving token prestations at Brahmin marriages for the 'gift of a virgin' (*kanyadan*), from the 19th century dowry became increasingly monetarized and spread across castes and classes (Khanal and Sen, 2020; Menski, 1998; Srinivas, 1984). The introduction of land rents and property titles that accompanied colonialism played a major role. As land was commoditized, dowry increasingly took the form of money, and was used by the groom and his family to pay off debts or invest in their livelihoods gaining traction as a way for the families of the grooms to raise cash in the increasingly monetarized economy (Khanal and Sen, 2020; Oldenberg, 2003; Sheel, 1997). During the 20th century, other processes have contributed to this shift towards cash payments of dowry, including the move from agrarian livelihoods, growing commodification and the rise of consumerism (Donner, 2016; Hooja, 1969; Verghese, 1997). As these accounts imply, dowry not only arises from processes of capitalist development, but also fuels it. In her seminal account of the role of gendered violence in global capitalism, Maria Mies (1986/2014) argues that, in India, dowry is used by men to buy consumer goods, thus creating the markets on which global capitalism depends. According to Mies, 'The institution of dowry can ... be seen as a source of wealth which is accumulated not by the means of the man's own work or by investing his own capital but by *extraction, blackmail and direct violence* ... it paves the way for the spread of market values and market commodification, even among the poor' (ibid.: 162, emphasis in the original).

In Bangladesh, a similar argument can be made. Within the context of largely unregulated and rampant economic growth, demand dowry — that is, dowry that is demanded on an ongoing basis after the wedding — involves intimate extractions in which women's dependence on the

shongshar (married family unit) for economic, social and physical security, and their desire for love, is used as leverage by their husbands (Bates et al., 2004; Naved and Persson, 2010). Rather than being primarily concerned with the creation of new markets for consumer goods, as Mies argues, this article suggests that in contemporary Dhaka, these extractions are fuelled predominantly by economic and social insecurity which arises from neoliberal capitalism.¹² Neoliberal development in Bangladesh has led to the need for a continual flow of cash, as much for middle-class as working-class families. Since dowry has become a means to extract money, neoliberal capitalism and its interlinked processes of accumulation and dispossession has worked its way into the most intimate of relationships, marriage, enacting increasing levels of violence and dispossession on women.

To gain further insight into how this has happened, the next sections discuss two important aspects of marriage in Bangladesh which form the pre-conditions for demand dowry to thrive. The first concerns the link between marriage and the creation of social and economic capital; the second pertains to the role of the shongshar, or conjugal unit/family, in the creation of women's sense of safety and selfhood.

MARRIAGE, CAPITAL AND CONNECTIONS

In Bangladesh, as in India, marriage is often linked to projects of social mobility and/or livelihood strategies, not just for the conjugal couple, but also for the extended family (see, for example, Amin and Das, 2013; Gardner, 1995; Kaur and Palriwala, 2014; Kotalova, 1995; Tambiah et al., 1989). Whether for middle-class households that have invested in higher education and cosmopolitan connections or working-class couples subsisting on factory wages or rickshaw fares, marriage and the alliances it brings increase the potential economic and social capital that can be drawn upon not only by spouses but also their consanguineal kin. In Dhaka, middle- and upper-class families use marriage to maintain or increase their status, and also to form profitable business and political alliances. For example, Dr Ruba Begum told me that her primary concern in arranging her daughter's marriage was that the family of the classmate was of a high social status, a preoccupation that she now regrets. In another case, Selina was horrified to discover that her first husband wasn't a government official as his family had claimed, but a lowly mechanic. At the same time, paying for a vehicle, overseas migration, higher education or setting up a business helps to establish the new son-in-law economically. This is equally the case for lower-income men.¹³ A man's

12. Camelia Dewan makes a similar argument for rural Khulna (Dewan, 2021).

13. As De Neve (2016) shows in his research on male garment-factory workers in Tiruppur, South India, the networks of kinship that come through arranged marriages help them to engage with the market.

in-laws may also be a useful source of credit. In one of the cases I observed in Dhaka, Santi's husband borrowed £ 3,000 from her sister in the UK to fund his failing business, a loan which was never repaid. Selina's second husband also took extensive loans from her family; none were repaid.

Whilst these examples are of cases that have gone wrong — at least for the wives — what they demonstrate is the expectation that, alongside the provision of love and care for both partners and the birth of children, a good marriage should generate social capital for all, and that for husbands the union is a means to access financial capital. As a young man pointed out:¹⁴

I think that what we can't achieve in ourselves ... we try to achieve through our marriages ... in cities [we have] so much pressure to get more money, to get more resources, [so] what we do is ... we try to push our partner to achieve all those things. So, for example, if I don't have money, I will try to marry someone with a lot of money; if I don't have social status, if I can somehow marry someone, it's a shortcut way to get status.

Part of the wider context of demand dowry is thus a culture in which marriage is a socially accepted means to extend connections between groups and build economic and social capital, a livelihood strategy, along with the creation of a relationship between the conjugal couple and their families. Let us turn to the second precondition for demand dowry: a culture in which women are largely dependent on marriage for their sense of self-worth and their physical safety.

THE *SHONGSHAR*: WOMEN, SELFHOOD AND SECURITY

If marriage in Dhaka is a means for social and economic capital to flow between groups, it is on unequal terms, as the groom's family have the upper hand. Whilst Muslim Bangladeshis do not practise caste hypergamy (see Tambiah et al., 1989), the weak bargaining position of wife-givers is accentuated by the high value placed on a bride's youth and purity and the sense of shame a family with unmarried daughters feels for having failed in their most basic responsibility (Huda, 2006). In contrast, the son-in-law is cherished by his wife's family, pampered and indulged (Dewan, 2021: 143–44; Huda, 2006). Within her new home, a new wife (*bau*) is expected to behave submissively, to take on a large share of domestic chores and to fit into her husband's family on their terms, making her highly vulnerable if things go wrong (Hossain, 2017). One reason for this vulnerability is the ideological dominance of the institution of shongshar which, for the majority of women, is core to their identity and purpose.

Like dowry, the importance of shongshar can be traced to colonial policies and processes of monetarization which contributed to the relegation of

14. Group discussion held at Monobikash therapy centre, 4 February 2020. The audience comprised therapists, psychologists and students.

middle-class Bengali women to the domestic domain (Donner, 2016; Hussein, 2017), a process that Mies calls ‘housewifization’ (Mies, 1986/2014). Shongshar was explained to me as ‘family’, household or ‘conjugal life’, an institution that is key to women’s survival, their prime source of economic, social and physical security. Shongshar is also core to their identity as respectable women whose lives are unfolding in a culturally and spiritually appropriate manner (Hossain, 2017).¹⁵ My notes from advice sessions at MS indicate how women cling to their shongshar even when facing high levels of violence and abuse. Whilst divorce rates are rising across Bangladesh,¹⁶ for most of the women I met it was a last resort, after years of violence and abuse. Farzana, for example, stayed for many months in the MS shelter with her baby. She was from a very poor background. Her mother had died when she was young and her father and stepmother were abusive, so there was no possibility of returning home. Now her husband was violent and unpredictable. At first, she said she would divorce him, suing for maintenance and her mehr and planning to support herself and her daughter through her tailoring skills. At the end of yet another inconclusive mediation session, I watched as her husband gripped her arm, staring woefully at her face and begging her to return. At the time, she had looked away stonily, flinching from his touch and telling him ‘No’. But in the end, she returned, for as she told me, she needed her shongshar. None of the extended family was prepared to let her live with them, and so she agreed to return.

The experiences of divorced women demonstrate the value of the shongshar in providing economic and physical security. Whilst few regretted leaving abusive husbands, none of the middle-class divorced women interviewed celebrated their independence. Instead, they described how they were unable to rent property without the signature of a male ‘guardian’ and had to endure snide remarks and insinuations among family and colleagues. Selina told me that she only married her second husband because, as she put it, her family ‘were always asking me why I was divorced, why I was single, blah blah blah ... I was really fed up’. Because of the stigma attached to it, several women had kept their divorces secret. Samiti, who left her husband after sustained domestic violence and his refusal to let her work, explained that she concealed her divorce from her colleagues as she feared it would lead to harassment. Living in a single room in another woman’s apartment and rarely seeing her daughter, Samiti suffers from depression and bitterly regrets the divorce. Like Selina, she dreams of remarriage, hoping to find a new husband and love by means of matrimonial websites which — for

15. See also Basu (2015) and Donner (2016) for comparative work on West Bengali concepts of the shongshar.

16. Figures show that divorce rates doubled in Bangladesh from 2006 to 2016. In 2006, the divorce rate was 0.6 per 1,000 of the population and this increased to 1.1 in 2016 (Bangladesh Bureau of Statistics, 2016, cited in Afroz, 2019).

women seeking respectable marriage rather than sexual liaisons — are fraught with risk (Bhandari and Titzmann, 2017).

That most of the divorced women I interviewed hope to remarry demonstrates not only the ideological and emotional pull of the shongshar and the desire for love and intimacy but also women's practical need for marriage. Samiti, for example, described herself as being 'helpless' without a husband. Most of my divorced interlocutors told me that they had married either for economic security or as an escape from difficulties at home. Marriage is also expected to provide protection against violence and sexual harassment. Although violence thrives within marriages — a 2015 Bangladeshi survey shows that 72 per cent of ever married women had experienced domestic abuse¹⁷ — a major reason for women to stay married is the violence they fear they will encounter outside. As lawyers at MS explained, in Dhaka, single women cannot easily live alone without encountering male harassment or worse. Whilst the custom is for women to return to their natal home at divorce, in many of the cases at MS this had not been feasible, either because there was not enough space or resources to support a divorced daughter or sister, or because the family had disowned her.

In sum, the structural and gendered imbalance in the value of and need for shongshar provides fertile terrain for demand dowry, for many women will do almost anything to save their marriages. However, these factors alone don't fully explain why Sufia's husband was, as Advocate Hasina put it, 'behaving like a beggar'. The final part of this article argues that in contemporary Bangladesh, neoliberal capitalist development and the precarities it brings are major reasons for the rise of demand dowry and the violence it unleashes.

UNDERSTANDING DEMAND DOWRY IN THE CONTEXT OF NEOLIBERAL PRECARITY

The last 30 years in Bangladesh have seen much of what Hartsock (2006) describes as the current 'moment' of primitive accumulation: the transition from agrarian subsistence into wage labour, the collusion of political and economic elites who profit from global markets, the creation of a new urban working class and the demise of previous forms of land-based patronage, which, although exploitative and hierarchical, once offered some form of social protection to the rural poor (Gardner, 2012, 2018). Accelerated economic growth, the rise of export-orientated manufacturing in which women's cheap labour is central and the state's embrace of multinational corporations go hand-in-hand with the high value placed on entrepreneurship, business and a work ethic that is intensely focused on money and profit. As noted earlier, this 'neoliberal fundamentalism' has a particular

17. Cited in Bangladesh Bureau of Statistics (2016).

character in a country which, since its inception in 1971, has primarily relied on NGOs funded by international aid for the provisioning of basic services.

As Camelia Dewan explains in the context of rural Khulna, the lack of state services means that cash is needed for a wide range of everyday needs, an observation that applies throughout Bangladesh. For example, whilst education up to Class 10 is free, the state-provided textbooks are so complicated that families must pay for 'guides' to explain them (Dewan, 2021: 138). In addition, many families hire private tutors to supplement their children's education. Since the state provision of healthcare is limited and of poor quality, people are also forced to pay for private healthcare, a cost that is a frequent cause of indebtedness and linked to families falling into poverty (Dewan, 2021: 130; Perkins, 2023). Meanwhile, the move away from agriculture and higher levels of education have led many young men to aspire to *chakri* (white collar or salaried work) rather than *kaj* (manual labour). Access to *chakri* however comes with a cost, for bribes must be paid, often of several lakh taka (Dewan, 2021: 140). The capital outlay for overseas migration is even greater; contracts and visas to work abroad may cost many lakh taka and are often paid for by families selling land. Sadly, being tricked by labour contractors (*dalal*) and losing everything is a common occurrence (Gardner, 1995). Given that remittances from international labour migration contributed approximately 10.5 per cent to national GDP in 2014 and approximately 9.1 million people migrated abroad for short-term labour contracts in the period 1976–2014 (Rashid, 2016: 71, 63), the amount of money raised to enable men to go abroad is presumably vast.

Dewan (2021: 144–45) argues that, in Khulna, the lack of employment opportunities for men combined with the female 'empowerment' agenda of development schemes, which give loans and training to women, has contributed to a 'crisis of masculinity'. As a consequence, men use demand dowry as a means of extracting capital, with some turning marriage into a business (*biyer biyabsha*), marrying multiple times and exploiting the custom of dotting on sons-in-law in order to get money from dowries. These observations have also been made in other parts of Bangladesh (see, for example, Huda, 2006; Karim, 2011).

The neoliberal precarity of Khulna is strikingly manifest in Dhaka, a teeming, chaotic city of over 20 million people, one of the most densely crowded places in the world and the third least 'liveable' city, according to the 2019 Global Liveability Index.¹⁸ Here we can find Hartsock's (2006) new class of 'free' labourers, struggling to get by. Drawn by employment opportunities, millions of migrants from rural areas eke out a living as garment-factory workers, rickshaw drivers, maids, hawkers, or construction workers — all highly precarious livelihoods which rarely involve sick pay or any safety net. The city's poor live in vast slums (*bastis*) that are crammed

18. See: www.dhakatribune.com/bangladesh/2019/09/04/global-liveability-index-2019-dhaka-named-3rd-worst-city-to-live (accessed 24 April 2020).

between high-rise buildings or sprawl over the edge of the city. Similar to the infernos that frequently engulf factories, bastis are routinely razed by fires, some of which are started intentionally,¹⁹ freeing up tracts of ruined habitation for property developers to turn a profit. Beyond the bastis, Dhaka is an exemplar of unfettered neoliberal capitalism with its chaotic traffic, endless construction, road works, smothering pollution and cacophony of horns, bearing testimony to the unregulated yet ever-growing economy. A middle-class lifestyle is possible, but only if one has money, not just for a car and driver to navigate the lethally overcrowded roads, but for the private hospitals, schools and colleges that crowd areas such as Mohammadpur and Dhanmondi where my fieldwork was based. There is wealth to be made, via the ready-made garment sector, property speculation or investment in yet another private university or hospital, but not without risk, for as the COVID-19 crisis has shown, the country's economy depends on global markets which can disappear overnight.²⁰

Just as Hartsock (2006) notes, the social contract is much weakened in Dhaka, and marriages are increasingly fragile. Figures released by the Bangladesh Bureau of Statistics in 2019 show that over the previous decade the country's divorce rate had almost doubled.²¹ No longer under the thumb of village elders who upheld moral codes via *sallish* (traditional decision-making bodies), it is all too easy for husbands to disappear into the smog, taking another wife or simply absconding as they block their first wife on their mobiles and leave no forwarding address. In the cases we analysed at MS, 46 per cent went no further than the client's complaint since the husband either did not respond to the NGO's letter or could not be found. As the lawyers at MS explained, lower-income clients (comprising 74 per cent of the cases analysed) come from a 'floating population', people who rarely have a long-term job or fixed address. This meant that spousal abandonment was a major reason why women came to MS for assistance. In comparative research carried out by Akter and Begum (2012) in Dhaka, 45 per cent of divorced women in their study had been abandoned, which these authors ascribe to 'male whim without any accountability to anybody' (ibid.: 647). The same study cites issues surrounding dowry as a major cause for marital breakdown.

In middle-class marriages, too, there is a growing potential for being 'tricked' by fraudulent husbands, for as Selina's story indicates, prospective partners may be strangers and able to act with impunity away from the scrutiny of neighbourhoods, communities or extended family networks (see

19. See: www.usnews.com/news/world/articles/2020-03-11/bangladesh-slum-fire-leaves-many-people-homeless (accessed 24 April 2020).

20. During the first wave of the COVID-19 pandemic in 2020, the ready-made garment sector was estimated to have lost over US\$ 3 billion in orders.

21. See: www.thedailystar.net/frontpage/marriages-get-shaky-1443259 (accessed 13 January 2021).

also Bhandari and Titzmann, 2017; Huang, 2020). Social media and mobile phones play a role. As documented by Juli Huang (2018), mobile phones have led to new opportunities for the exploration of ‘wrong number relationships’, in which men call random numbers until a woman answers, who they try to engage in conversation. In several cases I encountered during my research, very young women had been drawn into relationships with men they had met over Facebook or in a ‘wrong number relationship’, only to be abandoned (Gardner, 2022). In another case, Leila, a young divorcee, was drawn into an online relationship with a man living abroad. He told her that he was divorced, and when he visited Dhaka she married him, only to discover six months later that he had tricked her. He was still married to his first wife²² and had no intention of bringing her to Australia as promised.

Mobile phones and social media also enable extramarital affairs — and make them easier to discover. In several cases at MS, the distraught wife shared screenshots from her husband’s phone with the lawyers. In other cases, men secretly had one wife in the city and another in the village, moving between women with neither knowing of the other. Selina was distraught when she discovered that her first husband had a wife in his village: this explained why he had never taken her there. Access to pornography via the internet has led to some of the darkest stories I heard at MS. In one case, a woman was pressurized by her husband to provide intimate pictures and participate in pornographic films. He then threatened to upload the films on social media if she didn’t pay demand dowry. It is in instances like this that intimate extraction becomes highly abusive extortion.

CONCLUSION

Why does *Sufia*’s husband come to her ‘like a beggar’? In this article, I have argued that a major reason for the continuous and escalating dowry demands, as evidenced both in this and other studies, is that it offers a means of accessing cash in the context of a highly precarious economy where there are few, if any, safety nets. This finding corresponds with research elsewhere in Bangladesh, which links demand dowry with microcredit and the political economy of neoliberal development (Dewan, 2021; Huda, 2006; Paprocki, 2016). In order for capitalism to thrive in an economy which supplies low-cost clothing and unskilled migrants to the global market, labour must be cheap and dispensable and reproductive costs borne by individuals who, in the language of entrepreneurial empowerment, are ‘self-employed’,

22. Polygamy is legal in Bangladesh under Shariah law, but only if the first wife agrees and each wife is treated equally. Since this is rarely, if ever, the case, most polygamous marriages are de facto illegal. However, lawyers at MS explained to me that there is no precedent in Bangladesh for men being prosecuted for not adhering to the Shariah conditions.

paying their own costs and taking all the risks: witness the thousands of Uber taxis, rickshaws and ‘CNGs’²³ which barrel desperately through the city’s infamous jams. Meanwhile, healthcare and education have to be paid for on the private market. To have relatively secure or reasonably paid chakri (work) requires money for bribes or, for overseas labour migrants, a large capital outlay for ‘contracts’. Working as a driver involves hiring or purchasing a rickshaw, a CNG or a car, depending on how high up the ladder one is. As documented across Bangladesh, one way in which lower-income men can access cash is through microcredit, accessed through wives, mothers or sisters who take loans from NGOs, pass them to men and bear the costs when they are not repaid (see Karim, 2011; Keating et al., 2010; Paprocki, 2016).

Demand dowry is another such gendered extraction. This takes place by means of a husband’s threats of abandonment and violence and is made in a context in which a woman’s well-being is tied to her marital status and being divorced carries a huge stigma. Here, the extraction is ‘intimate’, for it arises from (and sometimes directly exploits) a sexual relationship which is supposed to provide love and care. Microcredit and the intimate extractions of demand dowry are thus different mechanisms in the same process: the extraction of capital from women by men in order to service neoliberal capitalist development.

Middle-class families also require a regular flow of cash. Their socioeconomic position depends upon the costly education of children in one of the hundreds of private English-medium schools in central Dhaka, home tutoring, and eventually a degree abroad. As one would expect in a booming ‘developing’ city in the neoliberal era, business success and overseas migration are the dominant signifiers of wealth and status. When things go wrong, as they often do, there is no insurance or government welfare, just one’s social and economic capital to fall back upon.

Within this context, demand dowry is an effective way for men and their families from all economic backgrounds to raise funds, a means of extraction which is embedded in kinship ideology and women’s desire for love and intimacy. Since women depend so heavily on the shongshar, demands for money, accompanied by threats of violence, taking a second wife, abandonment or even revenge porn, yield fast dividends. Dowry has thus become a means for the social capital of marriage to be converted into economic capital, exchanging one form of value for another. These intimate extractions allow cash to flow, enabling the continuation of small businesses, zero hours contracts, low wages and privatized services. In sum, demand dowry is a ‘conversion’, a process whereby the intimate relationship of marriage is converted into projects of accumulation (Bear et al., 2015). Here however we must pause, adding nuance rather than simplifying,

23. Rickshaws that run on compressed natural gas.

for as Bear et al. (ibid.) caution: ‘Conversion devices mediate, but do not determine sociality’. Before concluding, let us consider two final points.

First, whilst demand dowry has emerged from the conditions described above, it is not the only possible outcome and nor is it always the primary cause of marriage trouble. Instead, it can be a symptom, a ‘go-to’ for a particular sort of man when things become difficult. As Menski (1998) argues, demand dowry often arises as relationships fail. Reflecting on the cases observed at MS revealed that the women’s stories were never *only* about demand dowry. They were also about the failure of love, about men who had moved on to a new relationship, a doomed arranged marriage, or the horror of being married to a drug addict or a brutalized man whose violence drew on powerful and well-rehearsed scripts in which demands are made and beatings follow. In many cases, the demands for money seem to be a means by which men express their intention to leave. As wider conditions in Dhaka have led to the increasing fragility of marriage, I suggest that demand dowry is relied upon by some men, a violent looting of women’s goods accompanied by marriage trouble, but not its only cause.

Second, Bear et al. (2015) warn that processes of conversion are often incomplete. Although many women cling onto their marriages, a minority are willing to forgo the shangshar and opt instead for divorce. Samati left her husband because she was desperate to escape her unhappy home by going to work. After three years of unconsummated marriage to her cousin, Rozana defied her family and divorced him. Her dream was to find work and live by herself in Dhaka. After years of abuse, in which Selina paid for everything and her husband was violent, she refused to take him back. Her husband’s family told her that she needed him in her apartment for protection. But as she retorted: ‘I told them I don’t need a guard (*chowkidar*). Let your son stay with you. I don’t need to have a burden anymore, so keep your burden with you’.

Whilst neoliberal development reinforces ‘housewifization’, it also provides opportunities for women to escape (Hartsock, 2006). As these cases of divorce initiated by women suggest, if neoliberal capitalism in Dhaka has created the conditions for demand dowry’s intimate extractions, it is not a smoothly functioning ‘system’ and women are not simply victims. Instead, it comprises a jagged collection of relationships, ideologies, aspirations and transactions, some of which dovetail, and others which clash and contradict. Demand dowry currently thrives in precarious, impermanent and fraught Dhaka, but as Bear et al. (2015) argue, capitalism does not have a ‘logic’. Instead, as the account of demand dowry in this article shows, even as intimate relationships take particular forms at specific ‘moments’, nothing is fixed or pre-determined.

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