The economics of saying no in marriage

A CLOSER LOOK



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A recent High Court judgment has brought an old question back into public discussion: when does a financial demand within a marriage amount to dowry? Upholding an acquittal in a case originating in 2016, the court distinguished between financial demands made in connection with marriage and those arising from other circumstances within a marital relationship. The case was governed by the Dowry Prohibition Act, 1980, which has since been repealed. Its successor, the Dowry Prohibition Act, 2018, expressly includes certain demands made as a condition for continuing a marriage.

These definitions need to be read with caution. Not every request for money between spouses is dowry, just as not every disagreement over household finances is evidence of abuse. Marriage involves shared expenses, financial obligations, assistance to relatives, and decisions about property. These arrangements cannot all be understood through the same legal or social lens.

But there is another question worth asking: what happens when one spouse makes a financial demand with which the other cannot, or does not wish to, comply? Consider two people discussing whether to contribute money to a business venture over a cup of coffee on a weekend. If both have independent incomes, savings, and control over their assets, either can decline without jeopardising their relationship. Now consider the same conversation in a household where one spouse controls the income, owns or controls the home, and makes most financial decisions, while the other has little money to fall back on.

This is where the economics of marriage becomes important. The nature of a financial demand cannot be understood solely by looking at the amount asked for or the relationship between the people involved. We must also consider the conditions under which the demand is made, the pressure that comes with it, and what the person being asked stands to lose. Economic coercion can happen through control over everyday necessities, restrictions on access to money, pressure to surrender earnings, or the possibility of losing dignity. In some households, the threat of being sent back to one's parental home may materialise into action. In others, the prospect of having to support children without adequate resources is enough to discourage resistance. None of these circumstances automatically establishes that a crime has been committed, but they do raise questions as to whether a financial decision is genuinely voluntary or forced.

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For many women in Bangladesh, the ability to negotiate within marriage remains intricately tied to their economic position. A woman may earn an income without having complete control over how it is spent. She may contribute to a family business without holding any ownership interest. She may spend years managing a household, caring for children, and supporting her husband's employment, but have little in the way of savings or property in her own name. The economic value of this work is real, even when it does not translate into meaningful financial freedom for the woman doing it. In many cases, a marriage may be sustained by the labour of both spouses, while the financial security accumulated during that marriage may remain largely in the hands of one spouse.

This imbalance becomes particularly consequential when a disagreement escalates. A woman considering whether to resist a demand may have to weigh more than the amount involved. Can she continue living in the marital home? Does she have somewhere else to go? Can she support her children? Will her family be willing and able to accommodate her? Does she have savings of her own? These are not hypothetical considerations; they determine the range of choices available to a woman when a financial demand escalates.

The 2024 Violence Against Women Survey, conducted by the Bangladesh Bureau of Statistics (BBS) with the support of United Nations Population Fund (UNFPA), found that 7 in 10 ever-married women had experienced some form of violence in the hands of their intimate partners during their lifetime. Meanwhile, 41 percent reported experiencing violence in the preceding 12 months. These numbers were based on UN standard measures; when violence in the Bangladesh context was considered, the estimates rose to nearly 76 percent and nearly 49 percent, respectively. The survey also exposed the extent to which violence remains undisclosed: nearly 64 percent of survivors of intimate partner violence told no one.

While these figures don't tell us directly how many women face unlawful financial demands, they do highlight a wider problem of vulnerability and silence that shadows many women's lives in marriage in the country.

Pursuing a legal remedy also comes at a cost: legal fees, missed working days, and repeated visits to institutions. For a woman dependent on her spouse for accommodation or household expenses, filing a complaint may create further uncertainty.

Recent research by the Supreme Court and BRAC has highlighted the prolonged duration of proceedings in cases concerning violence against women and children. The average duration reported in the research was around 1,370 days. This figure does not show the duration of dowry cases specifically, but reflects how time-consuming and cumbersome the process can be.

Financial pressure may be negotiated within families, resolved through informal arrangements or endured without complaint. In some circumstances, mediation can provide an effective means of settling a dispute. In others, the outcome depends heavily on whether the parties are able to negotiate on equal terms.

This is why reductions in court filings, by themselves, require careful interpretation. A reported decline in dowry-related cases following the introduction of mandatory pre-filing mediation in certain districts may indicate that disputes are being settled earlier. But to understand what that means for the people involved, we would also need to know the terms of the settlements. Fewer cases reaching the court is not necessarily the same thing as fewer people experiencing coercion.

Families routinely share resources, help one another through financial difficulties, and make sacrifices for shared goals. And a woman's economic dependence should certainly not be taken to mean that she does not have any agency. However, the existence of agency does not remove the constraints under which it is exercised either. A woman who agrees to a financial demand because she fears losing her home is not in the same position as a woman who is making a long-term joint investment. This is where the difference lies.

It is also worth asking whether our understanding of women's economic empowerment has paid sufficient attention to what happens to their resources after marriage. While getting women into paid employment is important, ensuring that they can retain control over their earnings and build financial security is a different challenge. The same applies to unpaid work. A society that depends heavily on women's domestic labour while offering them limited economic recognition cannot ignore the implications when those women are required to negotiate financial demands from a position of dependence.

The recent court judgment has drawn attention to the legal boundaries of dowry. The social question extends further. Within a marriage, financial arrangements reflect who makes decisions, whose contributions are recognised, and who bears the greater risk when disagreements escalate. A person may have every legal right to refuse a financial demand, but whether that person can afford to exercise that right is a different question. Until we address the implication of this difference, we will continue to discuss marital financial coercion without fully confronting the economic conditions that allow it to persist.

Prepare our children for the world, not just exams



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Last year, while watching a news update about floods in Bangladesh, my kindergartener son asked me, "Does this happen because of the rising sea level?"

I paused. How could someone so young know about rising sea levels? I later learnt that his class had read *Hello, Mr World* by Michael Foreman, a children's book about global warming, and had done related activities. His question made me think about what children can learn when they connect their communities to the wider world. It also made me wonder whether the country's education system gives children enough opportunities to look beyond textbooks.

According to Unicef, Bangladesh has made significant progress in expanding access to education, particularly in primary school enrolment and girls' participation. However, access does not guarantee meaningful learning. Many children still struggle with foundational literacy and numeracy, while the demands of the 21st century continue to change.

Today's students will face climate change, migration, artificial intelligence, and rapid economic and technological changes. These challenges cross national borders, and for Bangladesh, they are not distant concerns. Climate-related disasters disrupt children's education, while the country's economy and communities remain closely connected to the wider world.

This is where global competence becomes important. The Organisation for Economic Co-operation and Development (OECD) describes it as the ability to examine local, global and intercultural issues, understand different perspectives, interact respectfully with people from different backgrounds, and take responsible action. Developing global competence does not mean replacing our national identity or local values with foreign ones. It means helping students understand their own communities while recognising their connections to the wider world.

What would this look like in a Bangladeshi classroom? A student in Khulna studying river erosion could investigate how climate change affects communities in the country and compare these experiences with those of children in other climate-affected regions. A student in Gaibandha studying migration could explore why people move and how migration affects families in different countries. In literature, students could compare stories from different cultures; in science, they could investigate clean water, pollution, or renewable energy.

Instead of simply asking students to remember facts, teachers could ask: why is this happening? Whose perspectives are missing? How is this connected to our community? What could we do differently?

Some may argue that global competence is a luxury when many children still struggle with basic reading, writing, and mathematics. But it should not compete with foundational learning. It can help students apply those skills to real world problems. The change does not necessarily require another subject or textbook. It can begin with how the existing subjects are taught.

However, changing classroom practice will not be easy. In Bangladesh, rote memorisation and examination results continue to shape much of school life. Research by Md Al Amin and Janinka Greenwood, published in Language Testing in Asia in 2018, found that examination pressure shaped teaching practices in secondary English classrooms in Bangladesh. Teachers reported pressure from students, parents, and school leaders for good results, while some acknowledged leaving out textbook sections they considered less likely to appear in examinations. This creates a serious obstacle to global competence. When success is measured mainly by examination marks, projects, discussion and open-ended inquiry can seem like distractions rather than essential parts of learning. Asking teachers to adopt new methods is not enough; schools must also reconsider what examinations reward and what is recognised as successful learning.

Students, teachers, parents and schools must all see a reason to embrace this approach. Teachers need practical training, time and support from school leadership. Students need opportunities to explore issues that matter to their lives and share what they discover through projects, discussions, and presentations. Schools could encourage participation through exhibitions, competitions, and recognition for innovative work. Parents also need to understand that these activities are not a distraction from academic achievement but they help children apply what they learn.

Assessment must also give greater value to critical thinking, communication, collaboration, and problem-solving skills. If examinations continue to reward memorisation alone, schools will have little incentive to prioritise these skills. Global competence must become part of what schools value and assess, not simply another expectation placed on already busy teachers and students.

These opportunities don't depend on expensive technology. A discussion about flooding, clean water, migration or community health can begin with a newspaper article, a story or a local experience. Teachers can encourage students to investigate why these problems occur, how they affect different communities, and what solutions might be possible. Where technology is available, students can connect with peers elsewhere and learn how others experience similar challenges. They can compare perspectives, recognise differences, and discover that many global problems require cooperation across borders. What matters most is creating classrooms where students are encouraged to ask questions, examine evidence, exchange ideas, and think beyond memorised answers. With the right guidance, even simple classroom activities can help students develop curiosity, empathy, critical thinking, and an understanding of their role in an interconnected world.

When my son asked whether floods in Bangladesh were connected to rising sea levels, he was asking a simple question. But it opened the door to bigger ones: who is affected, why this is happening, what we can learn from others, what we can do.

Our children deserve an education that helps them ask questions and seek meaningful answers. Moving beyond textbooks does not mean abandoning academic learning. It means preparing Bangladeshi children not only for examinations, but also for the world they will inherit.

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Government of the People's Republic of Bangladesh
Office of the Divisional Forest Officer
Social Forest Division, Bagerhat.

e-Tender Notice

e-Tender is invited in the National e-GP System portal (https://www.eprocure.gov.bd) for the procurement of the following.

Tender ID	Name of works	Last Selling Date & Time	Closing Date & Time	Opening Date & Time
1357631	Renovation of Residential Building at Khulna SFNTC.	01-Nov-2026 16:00	02-Nov-2026 12:00	02-Nov-2026 12:00
1357629	Renovation of Boundary wall at Shatgabmuj SFNTC.	01-Nov-2026 14:30	02-Nov-2026 12:00	02-Nov-2026 12:00
1342092	Uniform and other related materials Supply for staff at Social Forest Division, Bagerhat.	01-Nov-2026 16:00	02-Nov-2026 12:00	02-Nov-2026 12:00

This is an online tender, where only e-tenders will be accepted in the National e-Gp portal and no offline/ hard copies will be accepted. To submit e-Tender, registration in the National e-GP System portal (https://www.eprocure.gov.bd) is required. Further information and guidelines are available in the national e-GP system portal and from e-GP help desk (https://www.eprocure.gov.bd)

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