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For Money Can't Buy Me Love? The Political Economy of Marriages Over Two Decades in Tamil Nadu, South India¹

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Abstract

This article explores the multifaceted role of marriages in central Tamil Nadu, India. By drawing on twenty years of ethnographic surveys and three household surveys conducted in 2010, 2016-17, and 2020-21, this paper examines how marriages are both shaped by and constitutive of local political economies. Our data suggest five main findings. Firstly, marriage has undergone significant changes, with fewer cross-cousin marriages and more dowry practices in exogamous unions. Families prefer to marry within similar social circles. Secondly, dowry, once a tradition, now serves to prevent further land fragmentation and symbolises wealth transfer, despite legal reforms aiming at gender equality paradoxically reinforcing dowry traditions. Thirdly, the dowry received by boys depends on the parents' education expenditures, as if the bride's parents are somehow sharing in the effort of education. Fourthly, the analysis of determinants of ceremonial gifts points to the same direction, suggesting participants' solidarity with parents who invest in their children's education. Lastly, our data reveal, among other things, the role of education in the marriage market, pushing some highly educated men into celibacy while waiting for the ideal partner.

Keywords: Marriage, kinship, dowry, ceremonial gifts, celibacy, economy, Tamil Nadu

JEL Codes: J12, D13, J16

¹ We would like to thank the French Institute of Pondicherry (IFP) for providing logistical support to the *Observatory of Inequalities and Rural Dynamics in South India* (ODRIIS, see <https://odriis.hypotheses.org/>) which oversees the NEEMIS data collection.

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1. Introduction

In early March 2024, Mukesh Ambani, a 66-year-old Indian billionaire and businessman, who is the owner of Reliance Industries, spent approximately US\$ 150 million on his son's pre-wedding ceremony with the daughter of Viren Merchant, the CEO of Encore Healthcare, a pharmaceutical company. When compared to the minimum daily agricultural wage (around US\$ 3.6 in early 2024), a daily agricultural worker would have to work for 114,000 years to afford such an event. The event gathered 1,200 guests for three days of festivities and performances (including American singer Rihanna, who was paid US\$ 7 million for her performance). Among the guests were sports champions, Bollywood stars, businessmen, as well as political figures such as Ivanka Trump, the daughter of the former President of the United States, accompanied by her husband and daughter, and the Prime Minister of Qatar.

While ostentatious Indian weddings are not new, their extravagance among the political and economic elite highlights the worsening inequalities characterising India's political economy in the past twenty years, as well as the intertwining of political and economic interests, which some have referred to as the "mafia raj" (Michelutti et al. 2018) or the "wild east" (Harriss-White and Michelutti 2019). Politist Pratap Bhanu Mehta described the event as a "grotesque plutocracy" and emphasised its key role in asserting and strengthening the Ambani empire's power in the national and international political-economic scene.³

Far from the opulence of the Ambani family, in many regions of India, even the simplest wedding in a remote village is a key event in affirming the status of families and in the circulation and distribution of wealth between and within families. This paper explores the evolving meaning and role of marriages through the analysis of ten years' fieldwork carried out in a rural region of Tamil Nadu. The research methodology combines longitudinal surveys and ethnography. Unlike the Ambani family (and the elite in general), ordinary villagers do not utilise matrimonial alliances as a means of consolidating an empire. Instead, they employ such alliances to enhance the future prospects of their offspring and safeguard themselves against the

³ <https://indianexpress.com/article/opinion/columns/pratap-bhanu-mehta-anant-ambani-radhika-merchant-pre-wedding-shaadi-no-1-9195372/> (accessed on April 2, 2024).

unpredictable nature of the economy. This includes factors such as the ongoing division of land, the volatility of the labour market, and risky investments in education.

Economic anthropology and feminist research have demonstrated the significant role of the family as a central economic institution that not only produces wealth but also organises the distribution and circulation of resources within and between families.⁴ Marriages are a crucial stage in this process of distribution and circulation, as they determine who marries whom and have implications for access to property and inheritance, the division of paid and unpaid labour within family members, rights over the labour force of family members (spouses, future children), and forms of lifelong protection. These dynamics, in turn, influence the valuation of family members based on gender norms, as well as norms related to seniority and generational distinctions. Conversely, the norms and practices of marriage and kinship are not arbitrary, but are shaped by specific modes of production and accumulation, as well as gender norms, masculinity, and femininity. As economic anthropology and feminist studies have long suggested, kinship, marriage, and modes of production and accumulation are intertwined and mutually constitutive (Rubin 1975; Narotzky 1995; Collier and Yanagisako 1987).

This perspective proves particularly useful in understanding the deep transformations of a rural region of East-Central Tamil Nadu that our team has been studying for two decades (section 2). The following section describes the context and emphasises both job diversification and the increasing role of education, as well as the massive indebtedness and income volatility and hopes for social mobility (section 3). The following sections present the main findings. The very nature of marriage has undergone significant transformation, with the abandonment of cross-cousin marriages and the widespread practice of exogamous marriages and dowry (as already observed by anthropologist Karin Kapadia in a neighbouring region in the 1980s). In their quest for social advancement, families prefer alliances with families they perceive to be of at least equal status to their own (section 4). Furthermore, in a context of agricultural diversification and land fragmentation, and in light of girls now having equal inheritance rights, the dowry serves as a safeguard against further risks of fragmentation. As observed in many

⁴ See for instance Narotzky (1995); Collier and Yanagisako (1987); Meillassoux (1975).

contexts, the dowry acts somewhat like a pre-mortem inheritance while being immediately appropriated by the groom's family. Paradoxically, the amendment of the civil code in 2005 to ensure equal inheritance rights for women (Hindu) likely strengthened the widespread adherence to dowry (section 5). Another key factor is education, as it is found that the dowry received by boys depends on the parents' education expenditures, as if the bride's parents are somehow sharing in the effort of education (section 6). The analysis of determinants of ceremonial gifts points in the same direction, as if participants are acting in solidarity with parents who make efforts in favour of their children's education. It is also the wealthiest and highest castes who receive the most gifts, as if there is a reverse redistribution, with gifts acting as social investments aimed at reinforcing a network that may help them in the future (section 7). With regard to celibacy, our data reveal, among other things, the role of education in the marriage market, pushing some men (the most educated) into celibacy in the expectation of the ideal partner (section 8). Section 9 concludes by returning to gender issues, since the transformations of marriage are both shaped by and constitute significant changes in the ways in which men and women are valued.

2. Methods

The paper draws on a unique set of data collected by the *Observatory of Rural Dynamics and Inequalities in South India* from 2010 to the present date (2024). In 2010, we selected ten villages located on the border of the Viluppuram and Cuddalore districts (some of which are now part of the Kallakurichi district), in the east-central of the state (the former South-Arcot region). The diversity of local economies and urban/rural interlinkages were a key factor in our choice: a mix of irrigated and dry farming, two nearby industrial towns (Neyveli and Cuddalore) and a regional business centre (Panruti) and varying degrees of remoteness. We then selected villages depending on ecotype systems (half irrigated villages, half dry villages) and accessibility and distance to main roads and small towns (Panruti, Viluppuram, Cuddalore). The surveys conducted in these ten villages obviously do not claim to be representative at the state level. They are part of the tradition of "village surveys," which purpose is to deepen specific questions that are hidden or misrepresented by national surveys (Himanshu, Jha, and Rodgers 2016).

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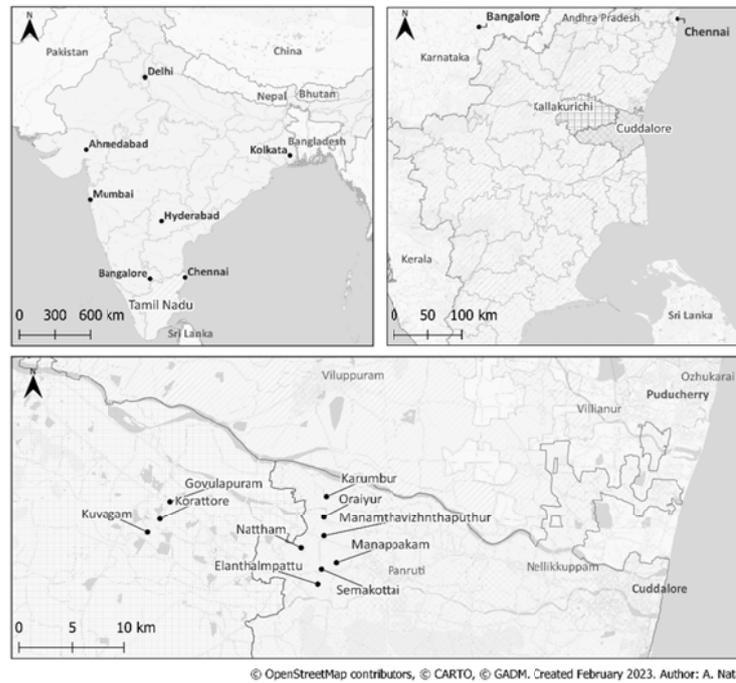


Figure 1: Map of the study area

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For this paper, we combine three types of data: original first-hand longitudinal quantitative data comparing the socioeconomic characteristics of approximately 500 families from the ten villages in 2010, 2016-17, and 2020-21; specific marriage data collected from the same households in the last two waves (2016-17 and 2020-21); a long-term ethnography conducted in this region since the early 2000s by some of the authors. Longitudinal data were collected as part of the NEEMSIS household survey⁵ conducted by the authors of this article in 2016-17 among 492 households in 10 villages in Tamil Nadu (Nordman et al. 2017) and in 2020-21 among 632 households 485 of which were households already surveyed in 2016-17 (Nordman et al. 2021). The NEEMSIS survey is based on a baseline RUME survey of 405 households in the same region conducted in 2010 by some of the authors of this article (Guérin et al. 2023). Of these 405 households, 388 were surveyed in 2016-17.

⁵ See the dedicated website: <https://neemsis.hypotheses.org/>

The marriage data pertain to marriages organised by the family in previous years and includes information about the profile of the groom or bride (caste, kinship relations, relative wealth compared to the groom's family), the cost of the event, dowry (received or given), the mode of financing, including gifts received (*moi panam*). The survey only provides information from either the groom's family or the bride's family. In largely informal economies, where individuals juggle multiple jobs and debts, quantifying income or debt is always challenging and requires many precautions. However, when it comes to marriages, families are well aware of the costs and even keep dedicated account books, which greatly facilitate data collection. However, we need to exercise caution when interpreting the aggregation of data and proposed correlations due to the limited sample size.⁶ Nonetheless, the fact that these findings are consistent with qualitative analyses lends credibility and validity to the results.

Regarding ethnography, documenting marriages is a relatively easy task as these events are widely discussed on a daily basis within families, lineages, and the neighbourhood. One of us has had frequent interactions with several dozen families for over ten years, providing us with the opportunity to understand the decision-making processes, calculations and considerations involved in each event. Questions such as whom to marry one's daughter or son, how to react when a child wishes to choose their own partner, what level of importance to attach to the event, and what amount of dowry to give or expect are all subjects of lively debates among family members. Two of us have personally attended the entire marriage process for five of these marriages. Throughout this process, we have witnessed genuine calculations, projections, and planning. The high amounts that families spend on marrying their children may seem irrational and excessive. As we shall see all along the paper, taking a closer look at the underlying logic reveals that the expenses are driven by very rational calculations. These do not exclude relationships of love and affection, on the contrary. The division between a private, familial sphere governed by altruism and a public sphere, the realm of the market, governed by self-interest and calculation, is a Western invention that has no place here (Zelizer 2005). It is precisely because parents want the best for their children that they invest so much in marriages.

⁶ The sample contains a total of 416 marriages. 240 took place between 2010 and 2016-17 (112 men and 128 women). 176 took place between 2016-17 and 2020-21 (110 men and 66 women).

3. Marriages in context

The study area is economically dynamic, featuring a large proportion of irrigated agriculture, two industrial towns (Neyveli and Cuddalore) and a regional business centre (Panruti). Vanniyars and Paraiyars are the two major local *jāti* groups across the region. Vanniyars can be qualified as middle castes. They are a farming caste with a low ritual rank but, in the villages we studied, as in many places in northeast Tamil Nadu, they control much of the land and are politically dominant. Paraiyars are one of the major Dalit communities in Tamil Nadu. The upper castes of the local hierarchy are the Mudaliyars, Chettiars, Naidus, Reddiyars, Settus and Yathavars, who account for only a small proportion of the village population.⁷

The region has seen many changes over the last three decades, which in turn have strong consequences in terms of marriage patterns. Upper castes have mostly moved away from the villages to nearby towns, adopting urban jobs and lifestyles, and selling an important part of their land to Vanniyars. Overall, upper castes still have a hold on village life but are not as powerful as they used to be (Harriss 2013). Land transfers to Vanniyars explain in great part why they are now dominant (Harriss and Jeyaranjan 2016). The Vanniyars owned 55% of the land in 2016-17, 57% in 2020-21, while representing 33% of our sample. Despite the small average size of their land holdings (1 hectare), their overrepresentation in overall land ownership gives them political clout at the village level. We shall note however that their dominance is permanently contested, including by Dalits (Pandian 2000).

As for Dalits, although their situation has been improving thanks to the combination of short term migration to nearby towns and industrial centres, and governmental schemes (Guérin, Michiels, and Venkatasubramanian 2014), inequalities persist, whether in terms of education, income or assets. Like elsewhere in India, non-farm income is now largely dominant across all social categories and its share continues to grow. Households also tend to diversify and multiply the type and number of occupations as a familial strategy to cope with risks.

⁷ Christians and Muslims are a minority in the area.

The labour market is characterised by important changes in a post-liberalisation era. Agriculture as a source of income keeps on declining, due to unoccupied land (for farmers) and mechanisation (for agriculture labourers). The development of jobs into the region’s informal economy can be observed through the share of non-agricultural income, which was 57% in 2010, 67% in 2016-17, and 65% in 2020-21. However, it is useful to distinguish different household profiles, as this has implications for marriage patterns, as we will see later. Although they are few in number and declining, there still exists a class of farmers for whom agricultural income represents more than 90% of their total income. Farmers represent 18% of households in 2010 and 15% in 2020-21 (see Figure 2). The share of non-agricultural households (whose share of non-agricultural income is more than 90%) has significantly increased between 2010 and 2016-17, becoming predominant for the Dalits and upper castes (see Figure 2). The decline observed in 2020-21 is certainly temporary and linked to the COVID-19 pandemic. This increase in non-agricultural employment does not imply stability in any way. According to our data, in 2020-21, 82% of salaried jobs are informal, meaning they offer no protection. Regarding non-agricultural self-employed, 84% are informal.

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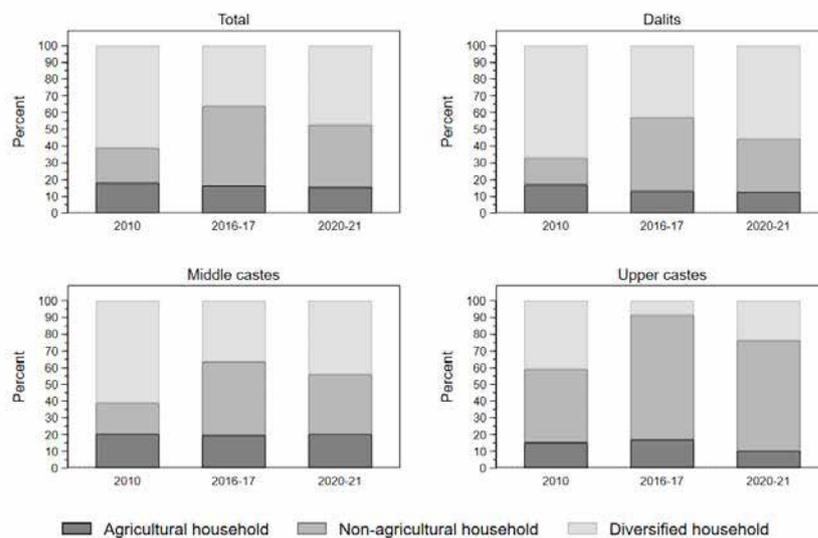


Figure 2: Agricultural status of households according to caste

Note: A household is classified as “agricultural” if more than 90% of its income comes from agricultural sources. It is classified as “non-agricultural” if more than 90% of its income

comes from non-agricultural sources. It is “diversified” otherwise.

Source: RUME (2010), NEEMSI (2016-17 and 2020-21); authors’ calculations.

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Meanwhile, the proportion of landowners is significantly decreasing, and this trend cuts across caste lines. In 2010, 54% of households owned land, and this number drops to 31% in 2016-17 and increases slightly to 35% in 2020-21 (Di Santolo et al. 2024). Nowadays, most families are investing in human capital through education, and it is common to sell land in order to finance their children’s education. During the decade of 2010-2020, the level of education has significantly improved, including for girls and Dalits, although disparities remain high (Di Santolo et al. 2024).

In terms of expenditure, on average 63% of households reported education expenses in the year prior to the survey. This percentage is higher for Dalit families (70% compared to 59% for middle castes and 46% for upper castes) and for girls (see Figure 3). The desire to bridge the gap and government incentives, both for Dalits and girls, certainly explain this difference.

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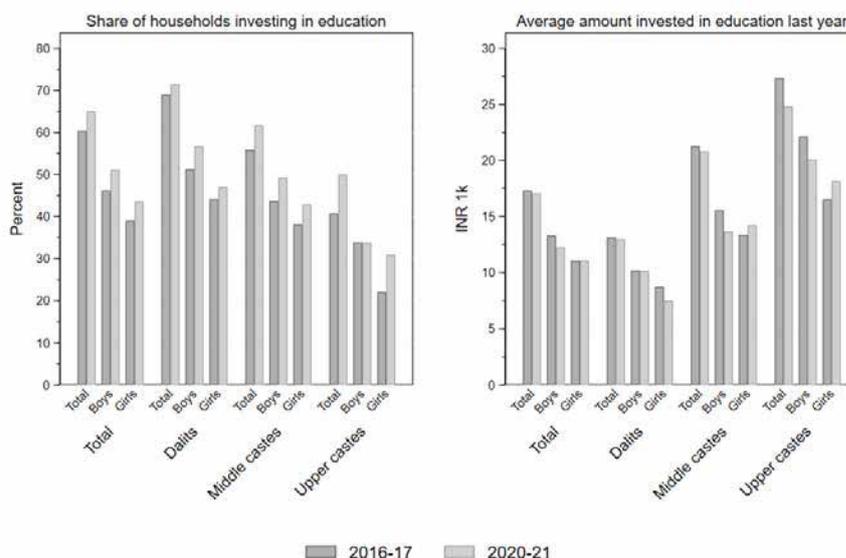


Figure 3: Annual education expenditure by child gender and caste

Note: Boys and girls refer to the gender of individuals for whom there is education expenditure.

Source: NEEMSI (2016-17 and 2020-21); authors' calculations.

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Other motivations for selling land include inheritance and the subdivision of land into buildable lots. This often occurs when extended family residences are divided into nuclear families. Another reason people may sell land is to pay off massive debts. Additionally, there is a significant trend of increasing household debt, which we have extensively documented elsewhere (Guérin et al. 2022). This explosion of debt can be attributed to growing disparities between low and volatile labour income on the one hand, and expenses and aspirations on the other. The exposure to urban lifestyles, rapid economic growth, and the accompanying inequalities generate strong aspirations for social mobility. It is worth noting that the Dalits are not an exception to this trend. They too fuelled by democratisation processes in recent decades, such as the right to information act, as well as the dynamism of Dalit social and political movements.

Diminution of land ownership, diversification but weak and volatile incomes, massive indebtedness, growing importance of education, and social mobility aspirations are key markers of local political and moral economies. It is in light of these trends that we must grasp the transformations and specificities of marriage patterns, both in terms of who marries whom and at what cost: marriages are part of this constant quest for mobility but also for protection against an uncertain and volatile environment.

4. Marrying money? Who marries whom?

In her seminal work on the changing political economies of rural Tamil Nadu, anthropologist Kapadia (1996) observed that the practice of cross-cousin marriage, a historical tradition in many non-Brahmin Tamil communities, was in decline. Her findings were based on fieldwork conducted in the 1980s in a neighbouring region to the one being studied here. Isogamy (i.e., the practice of marrying into a group of similar rank or status) and bride price, which was the norm until the 1970s, have gradually been replaced by attempts at hypergamy (i.e., marrying into a wealthier family) and the normalisation of a practice similar to dowry.

Tamil villagers refer to this as “ritual expenses” or simply “what she brought.” Quoting a villager from her fieldwork, she used the term “marrying money” to describe this new trend. In the region being studied here, a similar trend can be observed.

As we have seen above, the non-farm economy is unable to provide decent jobs to most rural workers. What political economists call the “agrarian transition” (i.e., the shift from an agricultural to an industrial and service economy) has failed (Vijayabaskar 2017; Lerche 2021). Marriage has thus become a significant coping strategy in the quest for mobility. In other words, the failure of the agrarian transition at least partly explains the radical transformation of marriage rules, with three major shifts: abandoning the rule of cross-cousin marriage when relatives are considered as not wealthy or “modern” enough; transforming what social scientists refer to as the “bride price” (i.e., a sum of money transferred from the groom’s family to the bride’s family) into a “dowry,” which is a reverse transfer; and prestigious and ostentatious ceremonies. Once reserved for upper castes, these practices are now ubiquitous: in this region, they were first adopted by the Vanniyars in the early 80’s and then by Dalits since the turn of the 21st century.

NEEMISIS-1 wave records 240 marriages, while NEEMISIS-2 records 176 (see Table 1). Taking the pooled sample (i.e., 2016-17 and 2020-21 together), out of every 100 marriages recorded, 53 involve men and 47 involve women. Males marry on average at 29, and females at 25. More than two-thirds of individuals have a tertiary level of education (i.e., HSC/Diploma or above). 80.6% of males and 3.6% of females are occupied. A quarter of males are daily labourers, and a quarter are regular qualified workers.

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*Table 1: Characteristics of grooms and brides*

|                                              | Males | Females | Total |
|----------------------------------------------|-------|---------|-------|
| No. of individuals                           | n=222 | n=194   | n=416 |
| Caste: Dalits                                | 55.0  | 50.5    | 52.9  |
| Caste: Middle castes                         | 33.8  | 40.2    | 36.8  |
| Caste: Upper castes                          | 11.3  | 9.3     | 10.3  |
| Average age (in years)                       | 29.5  | 25.4    | 27.6  |
| Education: Below primary                     | 4.5   | 5.5     | 5.0   |
| Education: Primary level                     | 29.5  | 29.7    | 29.6  |
| Education: Secondary level                   | 27.7  | 25.0    | 26.3  |
| Education: Tertiary level                    | 38.4  | 39.8    | 39.2  |
| Labour market status: Unoccupied             | 19.4  | 96.4    | 55.3  |
| Labour market status: Occupied               | 80.6  | 3.6     | 44.7  |
| If occupied:                                 |       |         |       |
| Main occupation:* Agricultural self-employed | 6.7   | 14.3    | 7.0   |
| Main occupation: Agricultural casual         | 8.9   | 28.6    | 9.7   |
| Main occupation: Casual                      | 24.6  | 14.3    | 24.2  |
| Main occupation: Regular non-qualified       | 20.1  | 0.0     | 19.4  |
| Main occupation: Regular qualified           | 26.3  | 14.3    | 25.8  |
| Main occupation: Self-employed               | 12.9  | 14.3    | 12.9  |
| Main occupation: MGNREGA**                   | 0.6   | 14.3    | 1.1   |

*Note:* \*The main occupation is defined as the most time-consuming occupation. \*\*The Mahatma Gandhi national rural employment guarantee act (MGNREGA) is a national scheme that guarantees employment in rural areas in the form of unskilled manual labour for at least 100 days per financial year per individual.

*Source:* NEEMISIS (2016-17 and 2020-21); authors' calculations.

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Only the NEEMISIS-2 wave provides information on the type of family relationships with the bride and groom. In line with broader trends observed in India as a whole, 82% of marriages are “arranged,” meaning that both families have come to an agreement (which does not exclude multiple arrangements to let the children decide); an even larger proportion (93%) are outside the family and do not follow the rule of cross-cousins. We do not observe variation according to gender, caste and type of marriage (i.e., inter-caste or not). Most respondents (84%) stated that the economic situation of the family of the husband/wife was the same as theirs. They do not

necessarily aspire to progress, but at least to maintain the status they believe they have achieved. When families make choices regarding education and diversification of activities, with the idea of having a “new life” (*pudu vazhukai*), they refuse to marry their children into a kinship that they consider “backward.” Take the case of *Danam*⁸ and her husband *Vivek*, both children of former debt bonded labourers. They have succeeded in acquiring a small plot of land and still cultivate it while also engaging in small-scale trade (her husband) and lending (herself). She has invested INR 400k in her son’s education, and it is out of question for her to marry him to her niece, that she does not judge up to her son’s standards (and whose parents will be unable to pay the dowry she demands, we will come back to this later). In the same vein, *Anitha*, a Vanniyar living in one of the villages, and her husband, a fruit seller, have educated their son to become a policeman. Today, the boy drives a transport vehicle and is waiting for a job in the police force. Before he became a policeman, the family arranged his marriage informally with a neighbour of the same caste and demanded seven sovereigns of gold⁹. Once the boy became eligible, his parents demanded 25 sovereigns of gold and a motorbike¹⁰. As the girl’s family was unable to meet this increase in the value of gold, the marriage was called off and *Anitha* and her husband began looking for a new alliance. *Priya*’s case is even more revealing of the social status at stake in marriage. This Dalit agricultural coolie widow had planned to marry off her son and expected five sovereigns of gold and a motorbike from the girl. A family approached her and negotiated three sovereigns of gold and a motorbike. While negotiations were underway, she received an acre of land from her husband (who died a few years ago), which was divided up and will go to the boy. In response, *Priya* redefined her son as a “farmer with an acre of land” and increased the amount of gold requested (ten sovereigns of gold).

Unlike other household surveys, NEEMSIS provides a good measure of the overall cost of marriages. The average total cost of a marriage, including dowry, is INR 470k. On average, the brides’ families shoulder 68% of this amount, equivalent to approximately INR 330k, or 2.8 years’ worth of income, whereas the grooms’ families bear 32% of the expenses, amounting to

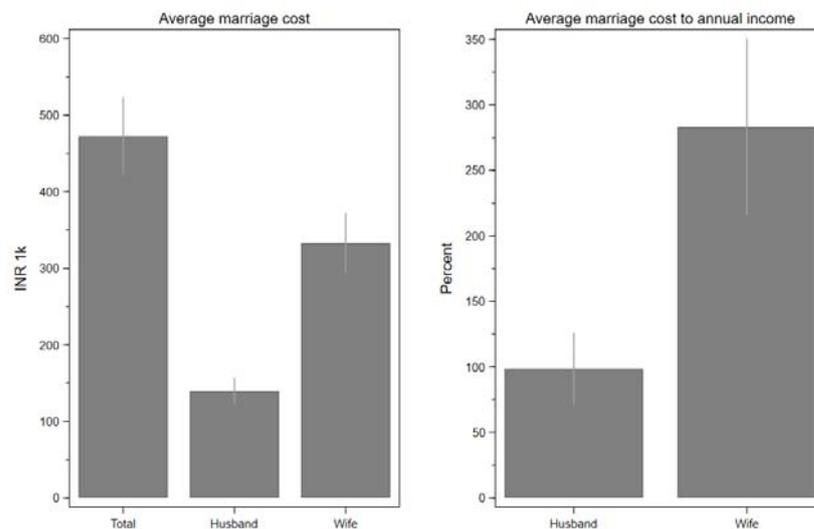
⁸ All names have been anonymised.

⁹ One sovereign of gold is equivalent to 7.98 grams of gold and is worth around INR 21k.

¹⁰ A motorbike costs around INR 100k.

around INR 140k, or 1 year of income (see Figure 4). The elderly contrast the simplicity of their own marriage, organised at home, with a tent, a few chairs, and a priest, with the extravagance of the current ceremonies. Most rent a hall, invite several hundred guests, hire a photographer or even a videographer, and so forth. Other expenses include the commitment ceremony and gifts handed out to close relatives and friends. The marriage is financed with loans (89% of marriages), own capital or savings (97%) and gifts (94%). Very slightly, Dalits use more debt than the upper castes and upper castes use more their own capital than Dalits. The average amount of capital (or savings) spent on marriage is INR 118k, or 140% of annual income.

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*Figure 4: Absolute and relative cost of marriage for husbands' and wives' families*

*Note:* “Total” refers to the total paid by the family of wives and husbands together. The amount for the wives’ families includes the dowry.

*Source:* NEEMISIS (2020-21); authors’ calculations.

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The dowry, which did not exist for previous generations, is now systematic. Indian feminist movements have long condemned dowry practices for being a central pillar of patriarchy. The dowry can indeed be interpreted as a devaluation of women and a symbol of their unproductivity; this in turn further reinforces their inferiority and the fact that they represent a

financial burden for their native family. However, as feminist researchers have argued, it is also necessary to consider what dowry practices reveal and express about local economic and political structures to better understand their meanings and implications.¹¹ We have elsewhere developed in detail the concomitance between agricultural decline, decline in female employment, and consequently the devaluation of women, as well as the widespread practice of dowry (Guérin, Kumar, and Venkatasubramanian 2023). In short, historically Dalit women (and a portion of low-class Vanniyar women) were considered productive entities, and upon marriage, they would receive compensation –the bride price– from the groom’s family, serving as a form of labour that could circulate between families, as well-documented by Karin Kapadia. Simultaneously, and echoing findings from other Tamil regions (Heyer 2015; Rao 2014), the rise of conservative patriarchal movements, including within the Dalit movements, has translated into a “housewifisation process” (Mies 1998), whereby the “housewife,” dedicated to childcare and reproductive tasks, is now a sought-after norm. Keeping this in mind, it is then useful to examine in more detail the disparities in practices, in order to better understand the economic role of dowry and marriage. We turn to this in the following sections.

5. Dowry, property and gender

Perumal, a Dalit social worker whom one of us has known for over 10 years, regularly confides his financial problems to us. The tragedy of his life, he says, is having three sisters whose marriages and dowries he must pay for. Indeed, he regularly incurs debt to meet these expenses (while passing the burden of the debt onto his wife and mistress). That’s just how it is, he sighs, since they [his sisters] will not have access to the (limited) parental property. As in many contexts, dowry can indeed be seen as a pre-mortem inheritance (Laroche-Gisserot 2006). When women have no property rights, dowry serves as compensation and security in the event of the husband’s death. Feminist historians argue that the first obligatory dowries system originated during the colonial period: it was a response to the need to protect upper caste and upper-class

¹¹ See, for example, the analyses of Agarwal (1994); Basu (2005); Sheel (1999); Srinivas (1984), which emphasise that marriage payments only make sense in specific historic circumstances and cannot be reduced to functionalist analyses. Beyond the case of India, see Comaroff (1980); Narotzky (1995).

women who were excluded from the property laws established by the colonial power (Oldenburg 2002; Agarwal 1994).

Here, dowry can hardly be described as a pre-mortem inheritance, as most brides have no rights to their own dowry, which is considered the property of their in-laws. However, when the bride's family owns land, dowry still serves as compensation for her exclusion from inheritance and a strong incentive not to claim her share of the inheritance. Since the amendment of the civil code in 2005, Hindu women now have equal inheritance rights to land. According to the latest available data, the proportion of landowning women remains virtually unchanged (14% according to the most recent agricultural census in 2015) (Government of India 2020). In Tamil Nadu, the amendment to the law sparked numerous debates and controversies, causing great concern in the agricultural sector and for the future of farms. In addition to land fragmentation, there is also the risk of land sales. Women most commonly marry in their husband's village and have little interest in keeping or cultivating distant lands. By giving them land, parents run the risk of them selling the property.

It is highly likely that the law has exacerbated the adoption of the dowry practice, in order to discourage women from claiming what is now rightfully theirs. When a landowner family marries off their daughter, it is common for the family to involve witnesses in the dowry transfer. If the wife were to ever claim her share of land, the witnesses will be able to testify that the wife did indeed receive a dowry in the past. The dowry thus appears as a protection against the tendency towards land fragmentation, exacerbated by the now equalising legislation in favour of daughters' inheritance.

According to our data, landownership is a major explanatory factor in the amount of dowry given to groom's families. Dowry average amount is INR 180k, which represents more than two years' income for the brides' families (see Figure 5). When comparing the amount of dowry to income, the ratio is nearly twice as high for landowners as it is for landless families (330% and 180% respectively). The share of agriculture income also matters: Agricultural households have a higher dowry expenses relative to income (315%) compared to non-agricultural (170%) and diversified (260%). The level of reliance on agriculture indicates how strongly families are connected to their land. This likely explains why a higher dowry is typically offered, as it serves as a way to prevent or minimise land fragmentation.

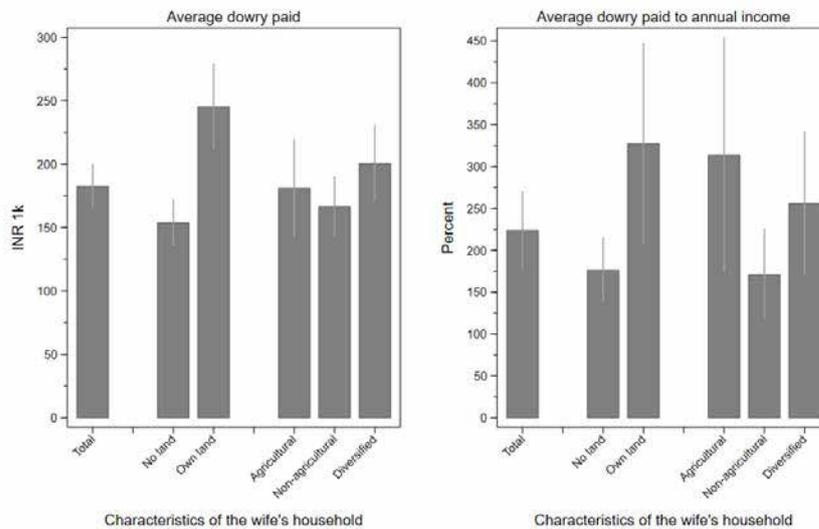


Figure 5: Absolute and relative amounts of dowry paid by wives' families

Source: NEEMSI (2016-17 and 2020-21); authors' calculations.

Adopting “all else being equal” reasoning thanks to ordinary least squares regression, families that pay a higher dowry share three characteristics: land ownership status, the amount of assets (excluding land), and income. Conversely, the number of daughters is negatively correlated: the more daughters the household has to marry over the same period (2010-2016 or 2016-2020), the lower the dowries paid will be. When examining the relative amount of the dowry (in relation to income), landowners pay a higher dowry.

When examining the dowry received by the groom's family, we also observe that landowners, those with more assets (other than land), and upper castes receive higher dowries. This confirms the attractiveness of landowners, the wealthy, and the upper castes. Our field observations indicate two additional factors that may be considered in calculations regarding dowry requests (note that demanding a dowry remains taboo and immoral, but it is legitimate to have “expectations”). Among the marriages that we have observed, within landowners families, it is common for the parents of the groom to bear a large portion of the wedding expenses, as the wedding takes place in their own village or nearby. They therefore expect the dowry to

compensate for the costs of the ceremony. It also happens that a portion of the land is given to the groom upon marriage to build a house for the couple, but the parents then expect the bride's family to pay for the construction of the house (or at least a portion).

6. Dowry as an indirect subsidy to education

Far beyond land property, another key factor comes into play: education. We previously mentioned the investment in human capital through education. Families do not hesitate to take on debt and sometimes even sell land to pay for educational costs. Moreover, for families with sons, they also use marriage and dowry to cover a portion of the education expenses. The amount invested in education is clearly part of the calculation, and this is completely transparent.

Let us take the example of *Danam* mentioned earlier. She spent INR 400k on educating her eldest son. She intends to receive an amount of dowry at least equivalent to this when he gets married. Another striking example is that of *Vijaya*, a Dalit woman. She took out a loan of INR 200k by pledging her house and trees as collateral from three finance companies that charged high interest rates. She utilised this amount to finance the education of her two sons, who are pursuing engineering degrees and a job as a hospital assistant. *Vijaya* encountered difficulties in repaying the loan interest and faced mounting pressure from the financiers. She has therefore decided to organise her eldest son's marriage, and expects the girl's family to pay off the loan, as well as transferring eight to ten sovereigns of gold and providing a motorbike. Such calculations are neither new nor specific to Tamil Nadu. In pre-colonial India in the late nineteenth and early twentieth centuries, a young law graduate could claim the decent dowry sum of INR 10k (Srinivas 1984), and this corresponds to approximately 16 years' worth of an average worker's salary.¹² In the early 2000s, highly-educated professional groups such as doctors and IT engineers could easily obtain dowries of one to two million rupees, or up to five million (around US\$ 80k –for the time, it was a huge sum) if the job was abroad, especially in the United States or Australia. Sometimes the parents of future brides directly covered part of the school fees (Biao 2005).

¹² See Burnett-Hurst (1925).

In the region under study, our data show a positive correlation between the dowry received (by the groom's parents) and investment in education. This holds true especially for girls (correlation coefficient of 0.47, significant at the 1% level). These results are further supported by ordinary least squares regression analysis, with all other factors held constant. Interestingly, the amount of the dowry is not correlated with the level of education, but rather with the amount spent on education, as if the bride's family is expected to contribute to the educational efforts made by the groom's parents.

The risks associated with investments in education make these calculations even more rational. According to the latest census data, 29% of young male graduates (bachelor's degree or higher) in rural Tamil Nadu reported not being in employment, education or training (Vijayabaskar 2017). Young people are not equally prepared for this highly competitive market and not all diplomas are equal. How to choose a "good school" is a question that villagers repeatedly ask us, as they are well aware that many schools are unreliable, but they do not know which ones. In the field of engineering for instance, there is now a plethora of private schools, many of which have very poor-quality teaching and no value on the job market. English language ability is often a requirement that only expensive urban schools can provide. Interpersonal skills and contacts are often another prerequisite, which Dalits and the poor lack (Hilger and Nordman 2020). There is also an explosion of placement agencies, both to assist young people in finding local and overseas jobs. Here too, many of these agencies are unprofessional, demanding exorbitant fees that parents are willing to pay when their sons fail to secure qualified employment, often without success.

In light of these circumstances, it is easier to understand the matrimonial tactics. In the event that they fail to ensure a decent job for their son, parents can at least try to recoup their investment by demanding compensation from the bride's parents.¹³ The dowry as such proves

¹³ In Nordman (2024), another strategy might be explicitly highlighted by a protagonist. *Lakshmi*, a 55-year-old Dalit woman, orchestrated her sons' marriages to educated brides, despite their own modest education as public transporters. She stresses the importance of her daughters-in-law valuing their education for employment prospects, steering them away from labour-intensive jobs like sugarcane or brick kilns and towards non-farm jobs. This shift may signal an expectation: while she arranged unions with educated brides for her sons, she now anticipates returns in the form of job opportunities, seen as a mark of prestige. Although *Lakshmi* doesn't explicitly discuss the dowry's financial implications, the underlying interplay of job opportunity and social status in the marriage arrangement presents noteworthy avenues for exploration.

instrumental in creating a qualified workforce in a context of an extremely volatile and insecure labour market. Ultimately, the dowry subsidises an unstable and volatile job market.

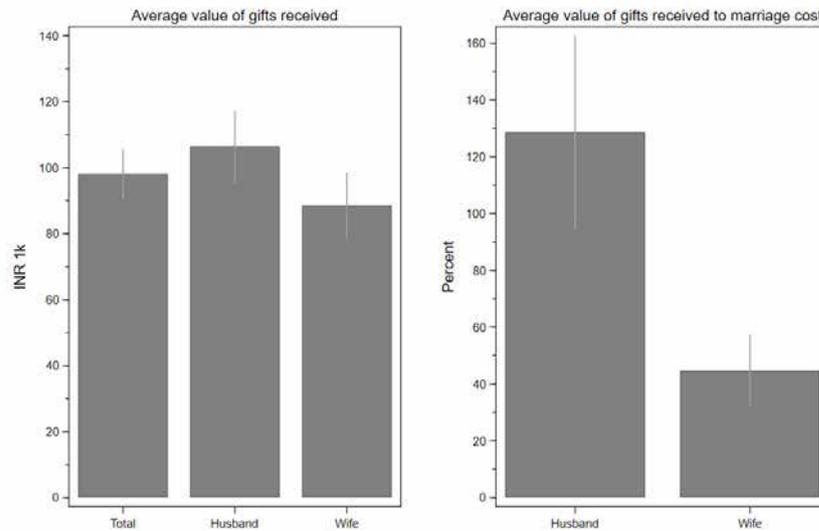
7. Marriage gifts: a bias against girls, uneducated and the poor

As mentioned earlier, a significant portion of wedding costs are covered by gifts from guests. We have shown elsewhere that the distribution of gifts follows complex patterns and takes place within a long chain of reciprocal exchanges between families, lineages, neighbours, friends, and allies (Guérin, Venkatasubramanian, and Kumar 2020). Based on ethnographic research conducted at several weddings, we observed that gift-giving practices follow clear principles of saving, in the sense of storing value for future expenses, as a reciprocal gift is expected in the future. We also observed that the amount given sometimes follows principles of reciprocity (giving at least the same amount as received in the past), sometimes principles of redistribution (giving more to the less affluent), social investment (investing money for upcoming major events and building or strengthening social relations), and occasionally market principles (for example, when a ceremony is deliberately organised with the hope of generating a surplus to pay off debts or invest in a business). Quantitative data help to extend the analysis.

The unequal “profitability” of marriage based on gender is a preliminary finding. For 25% of households, the gifts received offset less than 50% of the own capital (or savings) cost of the marriage. Marriage guests know that it is the bride’s family that bears the brunt of the financial burden of marriage (because of the dowry), and we could expect them to be more generous. Our data show the contrary. On average, husband families receive INR 109k in gifts, while women’s families receive INR 91k, which represents 130% of the marriage costs and 45% respectively (including the dowry in the total cost for wife’s families) (see Figure 6). Taking the dowry into account, 96% of female’s marriages are in “net deficit,” whereas 88% of male’s marriages are in “net surplus.” The average loss from loss marriages for women is INR 240k, or 2 years of income, while the average gain from surplus marriages for men is INR 230k, or 1.7 years of income. Among the surplus marriages of men, those whose families own land are less surplus than others in relative terms (gain equivalent to 1.3 years of income compared with 1.9 years). The same is true for women: among marriages in deficit for women, those whose families

own land are more in deficit than others in relative terms (loss equivalent to 2.1 years' income compared with 1.9 years).

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*Figure 6: Amount of gifts received by gender*

*Source:* NEEMISIS (2016-17 and 2020-21); author's calculations.

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Other significant factors influencing the total value of gifts received include the educational attainment of the groom or bride, household wealth, and caste. In our sample, a groom or bride with less than primary education (i.e., no education) receives an average of INR 65k worth of gifts, whereas a groom or bride with tertiary education receives an average of INR 110k worth of gifts (see Figure 7). Households in the lowest wealth tercile receive an average of INR 70k in gifts, while those in the highest tercile receive an average of INR 124k (see Figure 7). Dalits receive an average of INR 90k in gifts, whereas individuals from upper castes receive an average of INR 120k (see Figure 7). These results suggest a kind of reverse redistribution, with the gifts acting as social investments aimed at strengthening a network likely to help them in the future, rather than a redistribution of income to the poorest. However, we observe no dependence between the absolute amount of gifts received and employment status (occupied or not), principal occupation, the farming status (diversified, agricultural, non-

agricultural), or land ownership. These results are also confirmed by an ordinary least squares regression analysis where all other factors are held constant.

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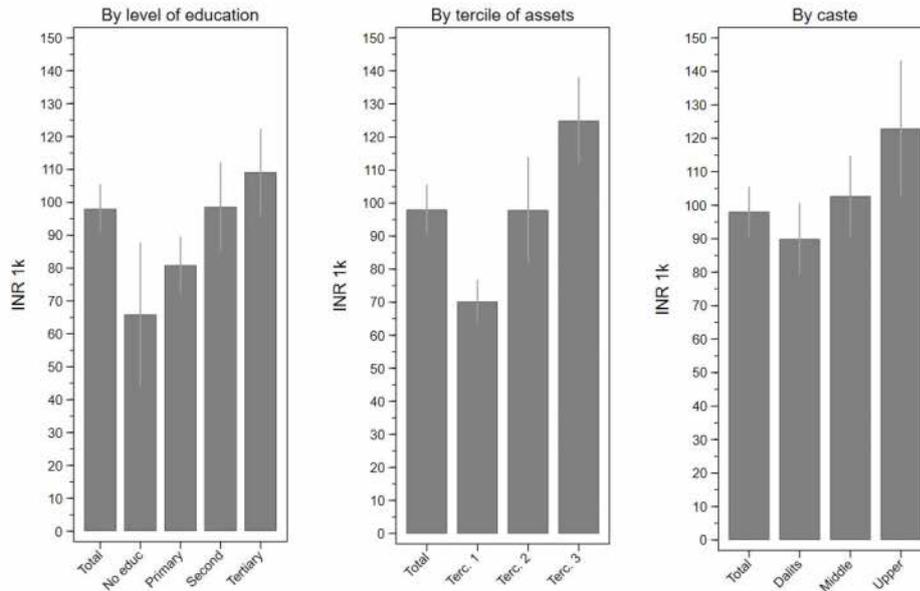


Figure 7: Amount of gifts received by level of education, tercile of assets and caste

Source: NEEMSI (2016-17 and 2020-21); author's calculations.

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These results should be interpreted with caution due to the small size of our sample. Based on our qualitative observations, we can suggest some interpretations. It seems that gifts, in general, are not primarily motivated by reciprocity or redistribution towards the poor. Instead, they seem to resemble an investment in a social network, where individuals expect reciprocal giving in the future as well as broader support. Once again, the example of *Danam* is informative. One Sunday morning, one of us encounters her holding several wedding invitations in her hand, from people she barely knows. And she will spend her day attending wedding after wedding. When asked why she bothers to go in person when she barely knows the family, she explains very clearly that it is a way to build relationships and expand her network. She has to marry off her son, and saving through ceremonial gifts is her main savings strategy, like many

others. Additionally, she is constantly seeking to strengthen networks. This is to help her husband's business, which sells jute bags for agricultural trade, and is always looking to expand its customer base. She also does this for the financial needs of the family, as they constantly borrow money for various expenses such as renovating the house, buying a motorbike for their son, and paying for the education of their younger sons. Sometimes, they struggle to make ends meet at the end of the month. In a context where interpersonal relationships remain the foundation for accessing information and any kind of assistance, it is always useful to extend one's network. She explains clearly that she attends as many ceremonies as she can, favouring the more affluent ones, and that she attends them in person (as for distant relationships, it is common to give money without going in person). She says: "People (who organise), will think 'They came to our home, they respected me and entered my house'. So if we need anything I can ask them."

8. Forced celibacy and celibacy by choice

The above allows for a better understanding of the profile of single men. In the pooled sample, 79 out of 1436 males aged over 30 were single, or 5.5% of all males. The percentage remains relatively stable over time. When examining the profile of individual single people in detail, we observe two scenarios. Firstly, there is a correlation between employment status and marital status: unemployed individuals are overrepresented among single males. These individuals are likely "involuntarily" single, as they may choose not to marry due to their unemployed status, which may make them less attractive.

For occupied individuals, there is a dependency between occupation and marital status: single males are over-represented in qualified regular non-agricultural occupations. There is no dependence between land ownership and bachelorhood, nor between the degree of diversification of household activities (agricultural, non-agricultural or diversified) and bachelorhood. Single people have higher income than married individuals. There is a dependency between level of education and bachelorhood: higher education graduates are over-represented among bachelors. These individuals are likely intentionally single, waiting for the best possible "match" (as commonly referred to in English). Again, we shall consider the example of *Danam*. His eldest son is currently 29 years old. His mother has been searching for a suitable bride for him for

several years, but has not been successful so far. Although there have been proposals, none of them have met the criteria that she considers important. She prefers to wait until she finds a bride who meets her criteria. The story of *Shanti*, a Vanniyar SHG leader from one of our studied villages, is equally compelling. For the past five years, she has been diligently searching for a suitable match for her son, who holds a diploma in motor mechanics and intends to pursue opportunities in Dubai. Her hope is to find a bride who brings with her ten sovereigns of gold and enough cash to cover her son's flight ticket to Dubai and agent fees. These findings confirm the crucial role that education plays as an "asset" in the marriage market.

9. Conclusion

By drawing on twenty years of ethnographic surveys and three household surveys conducted in 2010, 2016-17, and 2020-21, our findings in this paper reveal several key insights. Firstly, there has been a notable shift in marriage dynamics in our studied area, the South-Arcot of Tamil Nadu, characterised by a decline in cross-cousin marriages and a rise in dowry practices within exogamous unions. Families increasingly prefer to arrange marriages within similar social circles. Secondly, the traditional concept of dowry, once steeped in cultural tradition, now serves dual purposes: to curb further fragmentation of land holdings and to symbolise the transfer of wealth. Paradoxically, legal reforms aimed at gender equality have inadvertently reinforced dowry traditions. Thirdly, the amount of dowry received by grooms appears to be correlated with the educational expenditures made by the bride's parents, suggesting a shared investment in education. Fourthly, our analysis of ceremonial gifts underscores this trend, indicating participants' solidarity with parents who prioritize their children's education. Lastly, our data shed light on the role of education in the marriage market, where highly educated men may delay marriage while seeking ideal partners, sometimes resulting in celibacy.

Overall, the transition of Tamil Dalit women from being perceived as assets to becoming regarded as "liabilities"¹⁴ reflects broader societal dynamics. The evolution of bride price into a

¹⁴ Here we use Heyer (2015, p.431) expression on the emergence of the dowry for non-Dalits in another region of Tamil Nadu.

dowry-like system underscores this shift, where assets and cash flow from the bride's family to the groom's family. This transformation is not an isolated phenomenon but is deeply intertwined with the growing control of men over the economy. The economic landscape, marked by the failure of agrarian transition and pervasive instability, has facilitated this shift. State policies, ostensibly aimed at modernisation, have failed to provide a safety net, perpetuating women's portrayal as fragile dependents in need of protection. The controversial practice of dowry, vehemently criticised by feminist movements, epitomises and perpetuates the devaluation of women. While abolishing dowry could be advocated, it is crucial to understand its entrenched role in a volatile and uncertain economy. The economic burden associated with having daughters exacerbates financial strain, albeit with some degree of familial redistribution. Nonetheless, advocating for the outright abolition of dowry without addressing its underlying significance may overlook the complexities of the issue.

Historical condemnations of dowry date back to colonial times, with some historians tracing its origins to colonial property rights imposition (Oldenburg 2002; Agarwal 1994). Contemporary critiques, exemplified in recent sources (Singh 2023), highlight its contribution to gender-based violence and skewed sex ratios (Guilmoto 2009). While economic growth is often seen as an argument for eliminating dowry, its effectiveness is debatable. Merely calling for the abolition of dowry due to its contribution to the devaluation of girls, without acknowledging its significance in an unstable economy, might not effectively tackle the issue, particularly in light of the decrease in female employment (Mehrotra and Parida 2017). In essence, addressing the plight of Tamil Dalit women in South Arcot demands a multifaceted approach. It necessitates not only economic reforms but also a nuanced understanding of cultural practices and their embeddedness within broader socio-economic contexts. Only through such comprehensive efforts can we aspire to mitigate the systemic inequalities that perpetuate the devaluation and marginalisation of women.

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