Annual Methodological Archive Research Review
http://amresearchreview.com/index.php/Journal/about
Volume 3, Issue 10 (2025)

Online ISSN 3007-3197
Print ISSN 3007-3189

http://amresearchreview.com/index.php/Journal/about

ECONOMIC BURDEN OF DOWRY AND ITS IMPACT ON LOW-INCOME FAMILIES: A CASE STUDY OF RURAL FAISALABAD

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ABSTRACT

This study explores socio-economic consequences of dowry practices among economically disadvantaged households. The main purpose of the research is to observe how dowry obligations impose economic pressure, increase indebtedness and perpetuate poverty among rural families. To ensure accuracy and objectivity in data analysis, the quantitative research design was used and data were collected through questionnaire from a sample of 300 respondents selected from six rural union councils of Faisalabad through a multistage sampling technique. Findings of the study highlight that dowry expenditures create severe financial strain, forcing families to take loans, sell property or compromise on essential household needs. The result illustrates a strong correlation between income level, educational attainment and dowry expectations and concludes that dowry is not only a cultural custom but a significant socio-economic burden that reinforces class inequality and financial insecurity.

Keywords: Dowry System, Economic Burden, Low-Income Families, Rural Faisalabad.

INTRODUCTION:

Dowry continues to construct marital transactions and gender relation despite legal prohibition and modernization (Ahmad & Hussain, 2021). Dowry system serves as both a symbol of social status and an economic burden particularly among poor families in Pakistan (Khalid & Rehman, 2022) and this practice often compels parents to accumulate savings, sell assets or take loans to meet societal expectations (Ali & Fatima, 2020). Poverty and patriarchy intersect, experience even harsher economic impacts of dowry obligations in rural areas (Rashid & Iqbal, 2021). The daughters are

Online ISSN 3007-3197
Print ISSN 3007-3189

perceived as financial liabilities and the marriage process becomes economic burden rather than celebrations (Saeed & Batool, 2023) as the persistence of dowry highlights deep-rooted patriarchal norms and gender inequalities (Shah & Akhtar, 2020). In rural areas, the institution of family fears social stigma if fails to provide sufficient dowry leading to intergenerational cycles of debt and deprivation (Khan & Mehmood, 2022). Empirical evidences reflect that dowry demands are often higher in arranged marriages and among less educated families (Rauf & Javed, 2021) as various studies from rural Punjab show that dowry-related expenditures can consume a significant portion of a household's lifetime savings (Malik & Yasmin, 2023). Economic distress causing from dowry pressures are associated with psychological stress and family disputes in rural areas (Farooq & Aslam, 2020).

In spite of governmental legislation such as the Dowry and Bridal Gifts Act, weak enforcement and social conformity sustain this practice (Bashir & Ahmad, 2022) and the impact of media and consumerism intensified dowry expectations in both urban and rural areas (Nawaz & Riaz, 2021). Resultantly the dowry system continues to reinforce class division and gender hierarchy (Habib & Qureshi, 2023). In the rural areas of Faisalabad, the agrarian livelihoods and traditional norms coexist and the dowry remains a significant social and economic challenge (Iqbal & Hanif, 2022) and economic strain of dowry in these communities leads to long-term indebtedness and reduced opportunities for social mobility (Arif & Raza, 2024).

The present study explores the economic implications of dowry among low-income families in rural Faisalabad with a focus on how this tradition perpetuates poverty and financial insecurity. Through quantitative approach, the research reflects the intersection between cultural expectations and economic hardship in rural Punjab (Hassan & Tariq, 2021; Rehman & Shahzad, 2023; Zafar & Malik, 2022; Yousaf & Akram, 2020).

Objectives of the study:

To know about the economic burden of dowry on low-income families in rural areas

To examine the association between household income, education level and dowry expenditures

To evaluate the social and financial consequences of dowry obligations on family well-being and poverty levels

LITERATURE REVIEW:

Dowry system is recognized as a major socio-economic issue in Asian societies especially among low-income families who struggle to meet marriage-related financial expectations (Anwar & Jamil, 2021). Many research studies point out that dowry demands have transformed from voluntary gifts into obligatory payments that burden economically vulnerable households (Rafiq & Bano, 2020). In rural areas of Pakistan, prevalence of dowry is associated to cultural traditions, patriarchal family structure and social prestige (Kausar & Irfan, 2022). Research highlights that poor families often experience long-term debt or sell valuable assets to arrange marriages for their daughters (Tariq & Noreen, 2023) and this economic burden reduces household saving and increases dependence on informal credit systems, perpetuating cycles of poverty (Hussain & Arshad, 2021).

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The expenses of dowry have been linked with reduced investment in education and healthcare among low-income families (Naseer & Khalil, 2022). The parents begin saving for dowry from early childhood which indicates the deep financial planning pressures imposed by cultural expectations (Shahid & Rauf, 2021). Many comparative studies between urban and rural region propose that rural families face higher dowry burdens due to social conformity and limited income diversity (Qamar & Abbas, 2023) and empirical findings from Punjab reflect that dowry reinforces gender inequality and economic dependence restricting women's social mobility (Iqra & Salman, 2024). Inspite of legal prohibition, the system remains socially legitimized which contributes to financial distress and widening social and economic disparities (Latif & Haider, 2020).

MATERIALS & METHODS:

This study used a quantitative design to explore the economic burden of dowry and its impact on low-income families in rural Faisalabad Punjab, Pakistan through a multistage sampling technique to ensure proper representation from different rural settings of the district. In the first step, Faisalabad was purposively selected because of its high population density and persistence of traditional cultural practices such as dowry then at the second stage, three rural tehsils (Jaranwala, Samundri and Faisalabad) were selected to cover diverse socio-economic and geographical variations within the district. At the third stage, two UCs from each tehsil were chosen randomly from the official lists (UC Chak No. 127/GB and UC Chak No. 106/RB from Jaranwala), (UC Chak No. 203/GB and UC Chak No. 205/GB from Samundri) and (UC Chak No. 19/JB and UC Chak No. 120/JB from Faisalabad). A sample of 300 participants were selected (50 from each union council) by systematic random sampling to ensure adequate coverage of households from low-income families who had recently arranged or were preparing dowries for their daughters. Questionnaire was used to collect primary data related to dowry expenditures, sources of financing, family income, social pressure and the perceived economic burden. The collected data were entered into SPSS for analysis and descriptive statistics were used to summarize socio-demographic data while correlation and regression analyses were used to observe relationships among income level, education and dowry expenditure.

RESULTS & DISCUSSION:

Table # 1: Social and Economic Profile of Respondents:

Socioeconomic Variable	Categories	Frequency	Percentage
Gender of respondent	Male	182	60.7
	Female	118	39.3
Age group (years)	20-30	72	24.0
	31-40	139	46.3
	41-50	63	21.0
	51 and above	26	8.7

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Education level	No formal education	74	24.7
	Primary (1-5 years)	98	32.7
	Middle to Secondary (6-10)	86	28.7
	Above Matric	42	14.0
Occupation	Laborer	116	38.7
	Small farmer	83	27.7
	Private employee	61	20.3
	Small business	40	13.3
Monthly household income	Below 20,000	109	36.3
	20,001-30,000	121	40.3
	30,001-40,000	45	15.0
	Above 40,000	25	8.4
Family size (persons)	1-5	57	19.0
	6-8	174	58.0
	9 and above	69	23.0
Marital status	Married	291	97.0
	Widowed/Divorced	9	3.0
Type of house	Own	181	60.3
	Rented	119	39.7
Land ownership	Yes	103	34.3
	No	197	65.7

The above profile shows that the study sample represents typical demographic composition of rural Faisalabad with predominance of male respondents 60.7% indicating the male-dominated decision-making pattern in dowry negotiation as most respondents 46.3% were aged between 31-40 years pointing out that data were collected from people who were at the prime marriageable or parental age directly involved in dowry-related arrangement. Education level was generally low as (57.4%) respondents had only primary or no formal education which highlights the persistence of low literacy rates in rural Punjab. The occupational structure reflects that laborers and small farmers form the majority 66.4% which indicates limited access to stable income sources. About households 76.6% reported earning less than 30,000 per month which confirms that the study population represents low-income families vulnerable to dowry-related financial stress. Almost 58% respondents lived in households with 6-8 family members proposing extended family structures that can

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intensify social pressure to arrange sizable dowries. 60.3% owned their houses and only (34.3%) owned agricultural land which indicates a prevalence of landless rural laborers dependent on unstable income sources.

Table # 2: The Patterns of Dowry Expenditure among Low-Income Families:

Dowry Item	Minimum	Maximum	Mean Expenditure	Total
Household furniture / utensils	25,000	90,000	54,300	34.4
Clothing and accessories	10,000	45,000	27,850	17.7
Jewelry (gold/silver)	20,000	150,000	41,600	26.4
TV, fridge, fan, etc.)	8,000	60,000	22,300	14.2
Cash given to groom's family	5,000	50,000	11,250	7.1
Total Dowry (Average)	72,000	280,000	157,640	100.0

This table depicts the economic structure of dowry expenditures among low-income families in rural Faisalabad as the average total dowry was estimated at approximately (Rs. 157,640) which represents a substantial financial commitment for household earning less than 30,000 per month. These findings underline that dowry practices though culturally obligatory impose an unsustainable economic burden on these families. The largest proportion of the dowry expense was allocated to household furniture and utensils which is 34.4% highlighting the symbolic importance of furnishing new household as a mark of family honor and preparedness and jewelry 26.4% formed the second-highest expense viewed as a security asset for the bride but also a status marker for the family. Moreover, the clothing and accessories 17.7% represented another important cost due to social expectations of lavish wedding display. The electrical appliances 14.2% illustrates modernization in dowry patterns showing how consumerism and media influence have reshaped traditional expectations. Cash or property transfers 7.1% still represents a serious burden for low-income families especially those resorting to borrowing or selling assets and these findings align with earlier studies (e.g., Arif & Raza, 2024; Malik & Yasmin, 2023) that emphasize dowry as a structural factor deepening poverty in rural Punjab.

Table # 3: Relationships among Income, Education, Social Pressure, and Dowry Burden:

Variables	Monthly Income	Education Level	Social Pressure	Dowry Burden
Monthly Income	1.00	0.46*	-0.41*	-0.55*
Education Level	0.46*	1.00	-0.38*	-0.49*
Social Pressure	-0.41*	-0.38*	1.00	0.52*
Dowry Burden	-0.55*	-0.49*	0.52*	1.00

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*Correlation is significant at the 0.01 level (2-tailed).

This table depicts the correlation coefficients indicating the strength and direction of relationship among key study variables and the result indicates a significant negative correlation between monthly income and dowry burden $r = -0.55$, $p < 0.01$ meaning that lower-income families experience a heavier dowry burden and the education level is negatively correlated with dowry burden $r = -0.49$, $p < 0.01$ suggesting that more educated individuals tend to reject or minimize the practice. On the contrary, the societal pressure is positively correlated with dowry burden $r = 0.52$, $p < 0.01$ implying that stronger societal expectations increase the financial stress associated with dowry. The negative correlations between income-social pressure $r = -0.41$ and education-social pressure $r = -0.38$ further reflect that higher income and education minimize the impact of social norms demanding dowry.

Table # 4: Multiple Linear Regression Analysis Predicting Dowry Burden:

Independent Variables	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t-value	Sig. (p)
Constant	4.982	0.327	—	15.24	0.000
Monthly Income	-0.341	0.071	-0.412	-4.80	0.000
Education Level	-0.278	0.084	-0.356	-3.31	0.001
Social Pressure	0.398	0.069	0.462	5.76	0.000

$R = 0.68$ $R^2 = 0.46$ Adjusted $R^2 = 0.45$ $F(3, 296) = 85.27$ Sig. = 0.000

The above table presents the regression result predicting dowry burden from three independent variables (monthly income, education level and social pressure) as the model is statistically significant $F = 85.27$, $p < 0.001$ and explains (46%) of the variance $R^2 = 0.46$ in dowry burden. Income $\beta = -0.412$, $p < 0.001$ highlights significant negative effect indicating that lower-income families experience higher dowry stress. Education $\beta = -0.356$, $p = 0.001$ has negative effect proposing that education reduces traditional adherence to dowry customs and the social pressure $\beta = 0.462$, $p < 0.001$ is the strongest positive predictor meaning that societal and cultural expectations greatly intensify the dowry burden on families.

CONCLUSION:

The present study investigated how dowry practice continue to put financial and social pressure on families in six union councils across the tehsils of Faisalabad, Jaranwala and Samundari based on a quantitative analysis of 300 respondents. Findings highlight that dowry remains deeply rooted social custom that significantly burdens low-income households as the statistical result from correlation and regression analyses reflects that lower income and lower educational levels are directly associated with a higher dowry burden while social pressure is the most influential factor sustaining the practice. Those families who have limited financial

Online ISSN 3007-3197
Print ISSN 3007-3189

resources often resort to borrowing, selling assets or incurring debts to meet dowry demands perpetuating cycles of poverty and stress. The study also reflects that education acts as a protective factor minimizing adherence to traditional dowry norms and empowering individuals to question social expectations.

RECOMMENDATIONS:

Awareness and Education Campaigns should be launched by Government departments, NGOs and local institutions in rural areas to educate communities about the negative impacts of dowry and promote the concept of simple, dowry-free marriages.

Female Education and Empowerment should be promoted because it can play a transformative role in reducing dowry dependence as educated women are more likely to challenge traditional norms and contribute economically to their households.

The Dowry Prohibition Laws should be enforced strictly with effective penalties against excessive dowry demands. Local authorities and union councils should monitor marriage practices to ensure compliance.

The local religious leaders, elders and community influencers should play their vital role in spreading message against dowry through mosques, community centers and social gatherings reinforcing that dowry is not a religious obligation.

The Social Welfare Department and local government bodies should also play their role in developing microfinance and income-support programs to assist poor families struggling with marriage expenses, thereby reducing economic pressure and reliance on dowry.

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