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## **To Estimate An Equation Explaining The Determinants Of Dowry**

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## **Determinants of Dowry: A Case Study of Rural South Asia**

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**Abstract:** *The focus of this study is to estimate an equation explaining the determinants of dowry. In this paper, we address a very common socio-economic problem for sub-continent, the problem of dowry. From a social planner's perspective, who wants to reduce overall dowry transfers, we consider the effect of change in a few relevant parameters like husband height, wife height, wet land, dry land, years of marriage and years of education for women and men on these decisions. According to the various studies the dowry phenomenon is exist heavily in rural sub-continent, at the same time research related to this system is very rare. The aim of this paper is to estimate an equation explaining the determinants of dowry. Several interpretations for dowry are distinguished using a simple theoretical framework and the predictions of this model are tested. Using the data provided us for this project is tested and reliable so that we will be able to draw our own testable relationships and determinants of dowry. The data will be use in the following sections for further analysis by estimating the determinants of dowry using multiple regression analysis. The study suggests that even though there are religious and cultural differences, the system of dowry in Pakistan appears to be for the same reasons as in India. A theoretical framework was developed that was inclusive of all the required variables by testing through the multiple regression analysis and the experimental findings shows the independent variable used to test have an impact on dowry by applying multiple regression step-wise method.*

**Keywords:** Dowry, Household, Jahez, Marriage.

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## **1. Introduction**

Dowry is one of those social practices which no educated person would own up with pride, although many still adhere to this much deplorable practice. Dowry continues to be given and taken. Even among the educated sections of society, dowry continues to form an essential part the negotiations that take place in an arranged marriage (Birodkar 1994).

During the marriage ceremony the articles comprising the dowry are proudly displayed in the wedding hall. Dowry is still very much a status symbol. A number of marriage-negotiations break down if there is no consensus between the bride's and groom's families. Dowry deaths of a newly married bride are still regularly in the news.

Although the practice of dowry exists in many countries, it has assumed the proportion of a challenge to the forces of modernity and change only in India. Many reasons are put forward for explaining this practice. It is said that a dowry is meant to help the newly-weds to set up their own home. Parents transfer wealth to their children in many ways. The dowry is distinctive because it is a large transfer made to a daughter at the time of her marriage. (Botticini and Siow 2000).

The sums of cash and goods involved are often so large that the payment can lead to impoverishment of the bridal family. This has a devastating effect on the lives of unmarried women who are increasingly considered burdensome economic liabilities. The custom of dowry has been linked to the practice of female infanticide and, among married women, to the more obvious connection with bride-burning and dowry-death, i.e., physical harm visited on the wife if promised dowry payments are not forthcoming (Anderson 2001). The dowry is given as compensation to the groom's parents for the amount they have spent in educating and upbringing their son. These explanations may seem logical in the present day context, but they cannot explain how this practice originated.

Dowry is a massive social ill on both sides of the Pakistan-India border and who hasn't heard of the infamous bride burning where the girl who brings insufficient dowry is burnt 'accidentally' by her in laws so that a new 'prey' may be caught who can bring in a better dowry (Sarfaraz 2008).

## **2. Literature Review and Theoretical Framework**

The rise of the dowry system among Muslims of subcontinent appears to date back only some decades. White (1992:102) and Rozario (1992:134) note that the prevalence of the system reflects a change over the last two generations, following the independence of Bangladesh. Dowry was previously practiced mainly in urbanized, more affluent classes. The 'tyranny of dowry' existed in urban areas since the late 1960s, but has now spread to rural populations (Alam and Matin 1984:7).

Like many other customs and social institutions in subcontinent, dowry is said to originate from Hindu customs. Traditional Hindu law recognizes several types of marriage, the most approved being the *Brahma* form, where the bride's father gives her away without any consideration (Jhabvala 1981: 18). In the *Brahma* form, the bride's father offered his daughter adorned properly, but was under no compulsion, and these gifts were given to the daughter personally (Apte 1978: 201). Such voluntary gifts were to provide economic security for the daughter in her new home and were considered as *stridhan* (property of the woman). Ahmed and Naher (1987:137) refer to *Brahma* marriage as dowry or *joutuk* marriage and argue that, though this form was once confined to Brahmins, it later became accepted by other castes (Shahnaz 2006).

Some authors have tried to justify this system of dowry by reference to the practices of the Prophet Mohammed, that is, *sunna*. Despite agreement that dowry payments are not among the

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basics of a Muslim marriage, there are contentions that it forms part of the *sunna* of the Prophet, who gave certain items to his daughter Fatima at her marriage to Ali, the Prophet's cousin (Ansari, 1978: 80–1). The second instance quoted by those who see dowry as Islamic is the marriage of Zainab, another daughter of the Prophet, who was given a costly necklace by her rich mother (Ansari, 1978: 81). These are not regarded as normative *sunna*, however, since *jahez* was not mentioned for several other marriages during the Prophet's time, nor did the companions after the Prophet's time emphasize this practice (Ansari, 1978:82-3). The Koran, the traditions of the Prophet (*sunna*) and other early scholars (for example, the *Hedaya*), do not back the practice of demanding dowry. The traditions of the Prophet call for a man to avoid doing from marriage until he can afford marriage and dower. If he cannot afford to get married, he should practice abstinence until *Allah* provides him with sufficient means (Shahnaz 2006).

In general, research directly pertaining to the custom of dowry in the rest of South Asia is relatively sparse. A notable exception is the study by Lindenbaum (1981) which investigates the transition from bride-price to dowry of a predominantly Muslim community in rural subcontinent.

A woman in Pakistan is entitled by law at marriage to: (i) a dowry and marriage gifts from her parents; and (ii) a dower (*mahr*), a bridal gift from the groom which is generally intended to provide some insurance for her in the case of divorce (see Patel 1979, Korson and Sabzwari 1984, and Afzal et. al. 1973). Further, Pakistani women have the right to inheritance and ownership of property. According to Muslim Personal Law (Shariat), daughters are entitled to a half of the share which a son inherits from his father. It is noted, however, that the dowry she receives at the time of marriage is usually considered her pre-mortem inheritance, which is typically less than she is entitled to under the law (see Donnan 1988 and Patel 1979).

A natural question to ask in the exploration of Pakistani dowries is how this custom differs from those in India where the severe social consequences of rising dowries have motivated a large body of research aimed at explaining the phenomenon. The total cash and goods involved are so large that the dowry payment can lead to impoverishment of the bridal family. This has a devastating effect on the lives of unmarried women who are increasingly considered stringent economic liabilities. For example, the custom of dowry is often linked to the practice of female infanticide. Other repercussions include extreme abuse of women as exemplified by terms like "bride-burning" and "dowry-death" becoming commonly used. The links to dowry inflation have been drawn by sociologists; for example, Kumari (1989), Chauhan (1995), McCoid (1989), Pawar (1990), Lata (1990), and Pathak (1990) address these issues (Anderson 2000).

As already mentioned, this role for dowry has been emphasized in the recent literature of modern-day dowry payments in India. Others have observed that in societies where dowry has occurred, women were considered an economic burden since a wife performed little or no income-producing work for the household. The second interpretation of dowry therefore links the payments to the productivity of women and treats bride-price and dowry paid as opposites. In societies where women are economically productive, a bride-price payment is made to their families to compensate for the loss of a worker. If women do not contribute to household income, dowry is paid to the groom's family as a compensation for an unproductive member. However, the most common form of dowry is a pre-mortem female inheritance where women retain ownership of her gift during marriage, and can reclaim it for her own welfare if the marriage is dissolved (see, for example, Goody 1976 and Hughes 1985). This third definition of dowry is therefore associated with societies in which inheritance flowed to both sons and daughters. In several countries, dowry as a pre-mortem inheritance given to women was written into the constitution, as was traditionally the case in Pakistan (Anderson 2000).

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On the other hand, characteristics of the bride's family at the time of marriage in conjunction with the characteristics of her spouse and his family determine the conditions of marriage such as dowries, marrying biological relatives, and age at marriage, which in turn affect subsequent socio-economic outcomes for the woman and her children Dalmia (2004), Rao (1993) and Mobarak and Kuhn and Peters (2007).

The aim of the next section is to develop a model which embeds and distinguishes these given variables in data in estimating the equation for dowry paid for marriage in rural subcontinent.

### **3. Material and Methodology**

To examine the variables to determine the dowry size, data set on bride-groom characteristics and dowry was selected and it was kindly been provided by Deo Lalikar<sup>1</sup>. The data comprises 140 respondents. The data will be use in the following sections for further analysis by estimating the determinants of dowry using multiple regression analysis by step-wise method.

The study has been focused on analysis that dowry paid is dependent on which variables Subject in the rural subcontinent. Since the objective of study is to estimate the equation explaining the determinant of dowry so all the variables given in the data are takes as independent and the dowry paid is taken as dependent variable.

The findings suggested that dowry paid is based on the status and the affluence of husband's family as well as the education of the husband's father that are the important determinants of the incidence of dowries. And also one more thing that the influence of husband's father education is accounted as a predictor for the system of dowry

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<sup>1</sup> The data have kindly been provided by Deo Lalikar to examine the demand for dowries and brides characteristics in marriages and empirical estimates for rural South Asia to Manuscript University of Washington, September 1990.

paid. However the literature is also analyzing that since the traditional custom of dowry in subcontinent is considered an inheritance to daughters, it appears that this custom still persists in rural areas whereas, like in Pakistan, India and Bangladesh, the custom has evolved into a groom price payment in urban areas (Anderson 2000).

#### **4. Data Analysis**

To more thoroughly determine the determinants of dowry we employed multiple regression analysis. Table 1 reports the model summary from this study.

**Table 1. Model Summary**

Model	R	R. Square	Adjusted R square	Std. error of The estimate	Change statistics		
					R square Change	F change	Sig. F change
1	.481 <sup>a</sup>	.231	.226	28485.635	.231	41.481	.000
2	.518 <sup>b</sup>	.268	.258	27886.662	.037	6.992	.009

a. Predictors: (constant), X11

b. Predictors: (constant), X11, X20

c. Dependent variable: X4

The rationale is that value of R square shows that the final regression model can be predicted with two independent variables (wet land owned X11, and dummy Husband's father secondary education X20) out of 19 independent variables explains 26.8% of the variance of dowry X4. That's not great but we're getting there. Value of Std. Error of the Estimate is also decreased in every step which demonstrates the improvement in the overall model fit. The findings from this analysis are shown in Table 1. Table 2 reports the information about ANOVA summary from this study.

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**Table 2. Anova**

**ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3E+010	1	3.366E+010	41.481	.000 <sup>a</sup>
	Residual	1E+011	138	11431412.0		
	Total	1E+011	139			
2	Regression	4E+010	2	1.955E+010	25.137	.000 <sup>b</sup>
	Residual	1E+011	137	77665899.0		
	Total	1E+011	139			

a. Predictors: (Constant), X11

b. Predictors: (Constant), X11, X20

c. Dependent Variable: X4

F and Sig. - The F-value is in last model 2 yielding F=25.137. The p-value associated with this F value is very small (0.000) is used to answer the question "Do the independent variables reliably predict the dependent variable?" Hence we could say that the group of variables (X11, X20) can be used to reliably predict dowry X4 (the dependent variable). It means that the model is significantly acceptable for prediction purpose for dowry.

**Table 3. Coefficients<sup>a</sup>**

Model	Unstandardized coefficients	Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Beta			Tolerance	VIF
Constant	-2557.319		-1.011	.314		
X11	410.402	.417	5.430	.000	.903	1.107
X20	30088.084	.203	2.644	.009	.903	1.107

a. Dependent Variable: X4

Results from the estimation of parameters and coefficient values are reported in Table 3 above. Aside from all the variables in particular wet land owned X11, and dummy Husband's father secondary education X20 has a great influence on the amount of net dowry paid. The beta coefficients indicate the degree of influence the corresponding independent variable has on variations

in the dependent variable (the higher the value of b the more influential the independent variable) and the sign (pos., neg.) indicates the nature of the relationship (whether the independent variable and the dependent variable move together or in opposite directions).

$$Y = a + b_1X_{11} + b_2X_{20} \dots\dots\dots (1)$$

As a result of above discussion the main estimating equation is better represented by:

$$\text{Dowry Predicted} = -2557.319 + 410.402 * X_{11} + 30088.064 * X_{20} \dots\dots(2)$$

The interpretation of the coefficients from a linear regression model is fairly straightforward which tell us about the relationship between the independent variables and the dependent variables as well as the amount of increase in dowry that would be predicted by a 1 unit increase in the predictor. Where as the predicted values of constant (-2557.319), also depicts that the dowry paid is expected to be -2557.319, when no wet land owned by husband as well as no secondary education husband father is completed. It means in this case dowry amount will be paid by the groom's family to bride's family in rural areas of the subcontinent. X<sub>20</sub> which is a dummy variable is commonly used to examine group and time effects in regression. The dummy variables do not change the nature of the relationship or slope, but only provide for differing intercept among the groups.

## **5. Results and Discussion**

The finding in the model is that in case of all the variables given the one variable which statistically has an impact on dowry paid is the wet land owned by husband's house hold however there is no other independent variables influence on the dependent variable which have an impact on the dowry paid in the rural subcontinent.

Another finding is that the dowry paid has a negative intercept, when no wet land owned by husband as well as no secondary

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education husband father is completed. It means in this case dowry amount will be paid by the groom's family to bride's family in rural areas of the subcontinent.

Another finding is regarding the father's education that is also an important factor in all dummy variables which has an impact of getting education on secondary level, so it is inferred that in rural areas of subcontinent the father who have education on secondary level have only provide differing intercept among the group and add in the value of intercept not in the slope or the nature of relationship. Statistically the result provide support that not all variables in the given data are the determinant of dowry but only two variables in which one is dummy variable have an impact and effect on the amount of dowry paid.

## **6. Conclusion and Managerial Implications**

The results of the empirical analysis support the wet land owned by husband's household explaining in determining the value of dowry paid in urban areas, whereas dowries also serve the role of a pre-mortem inheritance in rural areas. Since the traditional custom of dowry in subcontinent is considered an inheritance to daughters, it appears that this custom still persists in rural areas whereas, like in Pakistan, India and Bangladesh, the custom has evolved into a groom price payment in urban areas (Anderson 2000). This would seem to suggest, that from the male perspective, the institution of dowry is not considered detrimental to either women or themselves.

This is suggested by the fact that status and the affluence of husband's family as well as the secondary education of husband's father is an important determinant of the incidence of dowries. Moreover, the probability that brides' parents paid a dowry is not related to the age and schooling years of either brides or grooms or their families.

Further, since most villagers support the practice of dowry, there is little threat of anyone lodging a complaint. While the

practical mechanisms for complaining about dowry are far beyond most villagers, especially women, one of the greatest barriers for women going to court is the realization that she will not be welcomed back to her own home if she makes an official complaint (Shahnaz 2006). As Raziya of Dhitua opined, "Without dowry, no one will take our daughters. If only the boys' fathers decline to take dowry, then the practice will stop" (Shahnaz 2006).

From a scholarly perspective, dowry has spurred a flowering of sharp thinking about the economics and sociology of dowry and marriage payments more broadly. In this sense, whether dowry exists or not is somewhat beside the point, as the theory and empirical tools that have been developed to address the issue are of broad utility to social scientists. From a practical and policy-making perspective, however, the question of the existence of dowry paid is critical. Using basic statistical techniques, we fail to corroborate the widespread claim that real dowry amounts have risen substantially in South Asia (Arunachalam and Logan 2008).

Despite this body of research, which is tested on the given data of rural areas of subcontinent is not significantly and practically supported our equation of explaining determinants of dowry, however it is also suggested that there may be many other construct that has not been examined. Even within the context of this study, we cannot state which action should take to create specific behavior to control the dowry system.

Thus we suggest that researcher should do more to understand the significant determinant of dowry. This would provide useful guidance to manager and executives. Thus we recommended that much work remains to be done to find out in term of developing a suitable equation of dowry system and empirically testing our proposition. At the same time, encourage other scholars to continue the important work being done in this area.

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**Appendix 1**

**Definitions of variables**

N = Observation Number, X1 = wife's height (cm), X2 = wife's age at marriage, X3 = wife's schooling years, X4 = net dowry paid (including marriage expenses) By the bride's household to the Groom's household (in constant 1983 rupees), X5 = dry land owned by Wife's household when she was 15, X6 = wet land owned by wife's household when she was 15, X7 = Husband's age at marriage, X8 = Husband's school years, X9 = Husband's height (cm), X10 = dry land owned by husband's household when he was 15,

X11 = wet land owned by husband's household when he was 15, X12 = years of marriage, X13 = low-caste dummy, X14 = medium-low-caste dummy, X15 = medium-high-caste dummy(excluded category is high caste), X16 = whether the husband's father was an agricultural cultivator (farmer), X17 = whether the husband's father was an (landless) laborer, X18 = dummy (husband's father had some primary education)

X19 = dummy (husband's father completed primary education), X20 = dummy (husband's father completed middle or secondary school education)