



A Phenomenological Exploration of the Impact of Dowry on Brides Families: A Case Study of District Abbottabad

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Abstract

A qualitative research method was used to investigate financial consequences on brides' families from dowry payments across Abbottabad. The researcher used a phenomenological approach to deeply comprehend the lived experiences of families which underwent the dowry practice. Fifteen participants were chosen through purposive sampling because they had suffered from dowry-related financial difficulties within their families during the past five years. These participants consisted of brides together with their parents and other family members. Research data were gathered by conducting interviews in Pashto and Urdu language to give subjects full freedom during their expressive process. The research used thematic analysis to explore participant data based on Braun and Clarke's (2006) methodology which includes six key analysis steps. Results demonstrate that the dowry system generates extreme financial difficulties for families because it forces them to place their assets at risk and consumes their savings and compromises their economic futures. Families experience intensified pressure because of social norms which requires them to satisfy the expectations to preserve their social position. The study demonstrates how dowry exists as a gender-biased practice because brides' families bear the main financial burden associated with this cultural tradition. The emotional burden stemming from inadequate dowries results in stress together with anxiety and a helpless state of mind. The study presents multiple



recommendations that address the financial challenges of dowry through public education about costs combined with legal enforcement and community assistance to minimize societal expectations on marrying families.

Keywords: Brides, Family, Financial burdens, psychological impacts, Qualitative Analysis

Introduction

South Asian communities alongside several other societies practice dowry as an enduring cultural practice which remains controversial for the way it impacts financial and social alongside psychological aspects (Khanal & Sen, 2020). Traditionally, dowry refers to the transfer of wealth, property, or goods from the bride's family to the groom's family at the time of marriage. The practice exists as part of cultural and historical background but faces increasing criticism because it causes significant economic problems mainly affecting the bride's family (Anderson, 2007). When families pay dowries, they endure heavy financial stress which reduces their economic standing and produces enduring monetary difficulties (Basu & Kumar, 2022).

The economic effects of dowry reach multiple levels since it involves financial costs that extend beyond wedding requirements. The urgent concern regarding dowry stems from the fact that parents must exhaust their savings to fulfill dowry requirements which typically demand significant monetary donations and valuable possessions or real estate (Spence & Suresh, 2024). Many families who lack financial abundance encounter serious debt problems through the process of giving dowries because they end up taking costly loans or must sell their property to meet dowry requirements (Baskoro et al., 2024). Some families become destitute due to dowry expenses which damages their financial position until such an extent that it permanently lowers their total economic capability (Spence & Suresh, 2024).

The tradition of dowry deepens gender-economic divides by making the marriage expenses fall unduly on the female side of the family. The financial pressure of dowry confirms patriarchal standards at the same time that it intensifies the current inequalities throughout social structures (Kalaluka, 2022). Due to current marital customs women become subordinated because bride families are expected to fund wedding expenses which inhibits their freedom to manage their economic powers. The financial strain faced by families grows stronger whenever they need to provide dowries for multiple daughters because the payments stress both monetary resources and options for investments (Aasoglenang et al., 2024).

Studies about social and psychological stress related to dowry exist but research about its financial impact on families giving dowries remains absent from scholarly literature. This research evaluates how dowry affects financial decisions and debt build-up in addition to its wide-reaching economic impact on communities. This research evaluates the economic burdens of dowry to develop deeper insights about its social and economic features while helping establish policies to minimize its harmful effects (Ali, 2023). Solution to these financial pressures requires immediate action because it serves both



economic justices needs and gender equality goals while pushing against systemic structures that maintain this practice.

Problem of Statement

Dowry exists as a deeply rooted social practice in Abbottabad area where it produces heavy financial strain on families who provide the dowry. Dowry obligations that people perceive as customary duties generate serious economic problems that bring about financial difficulties resulting in debt and ruined savings which creates enduring economic problems. People face enormous social stress to provide growing dowries because this financial duty exclusively burdens the brides' parents although it destroys their finances and sustains gender disparities through the monetary adherence method. The requirement of dowry persists because society expects it to continue even though laws officially restrict it thus producing economic and emotional suffering to families with insufficient funds. The current analysis examines the monetary effects which dowry arrangements impose on families that provide dowries while explanation the multiple forms of financial strain and social demands and emotional hardships that accompany this tradition.

Objectives

- 1 To identify the financial challenges of dowry on brides' families
- 2 To investigate the long-term impact of dowry system on saving and future plans
- 3 To explore the mental and societal pressure of dowry on brides' parents

Literature Review

The academic world has extensively investigated dowry both culturally and economically to understand its beginnings and societal value and financial impacts. South Asian communities have transformed dowry from its initial social gift exchange practice into contemporary monetary transactions which result in substantial financial impacts (Srivastava et al., 2024). This portion examines dowry's financial effects on bride families through literature assessment which showcases critical research findings although revealing unexplored academic areas.

The Financial Burden of Dowry

The main immediate financial cost dowry imposes on bride's family members derives from fulfilling the demands associated with dowry payments. Dowry expectations create a considerable financial pressure on bride families because they exhaust their savings and force them to take on debts according to research (Yasmeen et al., 2021). Brides who want to obtain desirable marriages must usually present dowries comprised of cash and property together with jewelry and other desirable possessions because many communities expect families to maintain their status through dowry offerings. It becomes an overwhelming financial strain for poor families because they must comply with the dowry requirements through land sales or loan acquisition (Kumar, 2022)

Economic Stress and Indebtedness



Homeowners face substantial economic stress when they need to pay dowry because this obligation frequently causes them to borrow money. Study results from Kipgen (2003) indicate that family debt primarily stems from the high-pressure situation caused by dowry expectations. Families seeking dowry funds obtain money from unofficial lenders through asset disposals while becoming economically vulnerable in times of crisis. The amount of outlandish dowry demands exceeding family resources could trigger catastrophic results. Rural Indian households experiencing financial trouble due to dowry debts are studied by Sahakar (2010) who discovered that some families lose their property or land because they failed to negotiate effectively for dowry items leading to foreclosure. People who must fund a big dowry typically need to put off basic financial goals since dowries drain their funds during this critical period. The cycle of poverty continues because families choose to postpone all forms of investment including education and healthcare and business development while satisfying their dowry obligations according to Chandel et al. (2025).

Gendered Financial Impact

The financial responsibility for dowry rests primarily with the bride's family although society needs to acknowledge its fundamental gender bias nature. The traditional tradition of dowry imposes substantial wedding costs upon women's families creating persistent patriarchal gender disparities (Diala, 2024). Families of brides bear the majority of financial costs associated with dowry because male spouses do not need to provide corresponding financial contributions. Society maintains gendered stereotypes and traditional gender norms that view women as financial burdens rather than equal partners because they distribute wealth unequally in this manner.

Many research studies analyze the financial aspects of dowry as they affect women's power and ability to influence their life decisions. Research indicates that the practice of dowry eliminates women's ability to govern their lives since it connects them to their family while restricting freedom in making future decisions (Taha, 2025). The financial stress related to dowry creates obstacles to essential health resources and nutrition for women because their families need to redirect resources towards dowry payments (Diala, 2024).

Dowry and Social Status

The practice of giving dowry shapes the way communities interact with each other. Higher dowries serve as indicators for both social position and perceived marital quality status in society (Chandel et al., 2025). Social position influences families to fulfill dowry demands because it provides an opportunity to maintain or increase their standing among others in society. Researchers have revealed that societal pressure regarding dowry produces substantial economic difficulties that generate increased family discontent (Diala, 2024). Heavy dowry demands from social comparison drive families to increase expectations through time which causes increased financial strain on brides' families (Nigam, 2024).

Impact on Long-Term Family Well-Being



The literature provides less attention to dowry's long-term relationship with the financial stability of bride families although this issue remains equally vital. Multiple scholars claim that dowry-related debt and financial pressures create permanent harm to families who experience economic deprivation and reduced intergenerational wealth transfer and eroded economic stability (Kumar, 2022). Families who pay dowry face financial challenges and reduced investment capacity which produces ongoing poverty cycles for both generations (Nyamayaro, 2024).

A significant body of research exists about dowry yet scholars still lack comprehension of all financial effects on the bride family and the lasting economic aftermath of dowry payments. Additional research into dowry must identify long-term effects of this practice on family financial security from one generation to the next.

Methodology

A qualitative research method was used to investigate financial consequences on brides' families from dowry payments across Abbottabad. The researcher used a phenomenological approach to deeply comprehend the lived experiences of families which underwent the dowry practice. Through this approach the researcher collected first-hand perceptions and emotional responses together with socio-economic challenges faced by participants following dowry practices. Research activities took place in Abbottabad Pakistan because the tradition of dowry exists as a culturally valued but costly social practice. A purposive sampling method was used to recruit participants whose lives had direct contact with dowry financial responsibilities. A collection of participants included brides and their parents and family members who transferred dowry between each other during the preceding five-year period. To acquire various viewpoints regarding financial impacts the research involved interviews with 15 participants who came from different economic backgrounds. The study used semi-structured deep interviews which took place in Pashto and Urdu so individuals could communicate their experiences through their mother tongue. During the interview's researchers investigated topics about dowry expenses alongside how financial burden affects the families and their coping strategies and social pressures faced by the families. The interview sessions lasted between 40 to 60 minutes which took place in the participants' homes to allow for a comfortable discussion space. The research team obtained consent to record discussions which were used for subsequent transcription analysis. Researchers applied thematic analysis as the method for analyzing the qualitative data. A manual coding method was applied to the transcripts in order to detect recurrent patterns that connected to financial stress along with social pressure and economic effects. The researcher applied Braun and Clarke's (2006) six-step framework to perform their analysis. The researchers acquired necessary ethical approval

Result and Discussion

In this section the research findings are presented through the analysis of identified key themes.



Financial Strain and Debt

Dowry payments put significant financial pressure on respondents because the overwhelming costs pushed them to sell valuable assets while causing them to accumulate debt. One respondent explained *“My husband and I never expected that dowry expenses would reach such high levels. I needed to sell multiple parts of my land until the dowry obligations were satisfied. Following my initial payments, I needed to borrow money from family relatives because the costs exceeded the initial amount. The remaining money needed to complete the expenses came from various sources including bank financing and borrowed funds from relatives. The dowry system has turned our lives into a financial disaster. I continue to repay a total of home loans and believe debt will trap us permanently.”* Another respondent added, *“We have faced continuous financial struggle from the day we paid the dowry. By generous family standards our dowry amount exceeded our expectations yet it depleted every available savings account. The groom's family pushed us to bring additional dowry demands which required us to secure loans. The family finds itself in debt because we may never get out of this situation. Dowry requests result in the complete disbursement of assets leading families to obtain loans which creates immense financial strain.”*

Impacts on saving and future palming

The excessive expenses of dowry payments negatively affected family budgets by depleting their potential funds which should have been available for educational purposes and future investments. One respondent shared, *“Years of saving held a particular purpose for us to secure proper education opportunities for our children. The wedding expenses required all our previous savings which my daughter had received as dowry. The decision to spend that money on dowry proved disappointing because it deprived my son of educational opportunities. Financial setbacks and lack of funding for college tuition plague me because we invested our savings into the dowry arrangement. All our savings are gone.”* Another respondent similarly explained *“When my daughter's wedding started I planned to establish small business enterprise to secure the future of our family. All our available assets were drained through dowry expenses thus forcing me to abandon my initial schemes for success. Our current financial situation makes it impossible to begin anything new. No matter how hard we work it seems pointless because we wasted time while I wonder about our ability to find a new path ahead. The payments required for dowry produce immediate financial instability while eliminating possibilities for future security and business plans and educational investments.”*

Social pressure and expectations

The force imposed by society to satisfy dowry requirements emerged as a major theme among numerous participants. Society deeply values dowry traditions so families who fail to meet contractual dowries become subject to social criticism.



One respondent recounted, *“Society puts tremendous pressure on its members. We opted to fulfill the groom's family's demands because we wanted to avoid hurting anyone especially them while enduring significant financial loss. Society begins to gossip about your family if you fail to deliver an acceptable dowry amount which results in damage to your community standing. The continuous sense of judgment during this experience creates an unbearable pressure which traps you inside. “Another respondent shared, “The entire wedding planning experience left me without any mental comfort or quiet time. The family of the groom constantly added new requirements which left me unable to resist their wishes. Unmet demands from the groom's family would lead people to speak badly about our family. Society associates big dowries with respect because they believe this amount indicates both family financial strength and social status. Despite financial difficulties people continue to follow social norms because dowry functions as a marker of social position in society.”*

Gendered financial burden

Multiple interview respondents demonstrated how dowries existed as a system that imposed financial responsibility exclusively on the bride's family. One respondent expressed frustration, saying, *“Traditional custom demands that the bride's family should pay the entire dowry expenses while groom's family makes no contribution. The groom's side gives no financial support to wedding expenses which creates unfairness. Our status as parents of a daughter appears to result in punishment through arranged financial obligations. I fail to comprehend how the entire financial weight falls solely on our shoulders when it comes to dowry payments. Instead of working together we lose everything since this responsibility rests solely on the bride's family. “Another respondent shared, “Having a son means you will never need to provide dowry payments to others when arranging marriages. As a parent of a daughter you face inevitable financial burden to cover her dowry payment. Women become financial burdens the instant they arrive into the world without any fairness in sight. The dowry system causes unfairness to women whereas society fails to appreciate the financial burden it imposes upon them. The stories reveal the unfair financial strain which the dowry system imposes on female family members since many families struggle to pay the expected dowry expenses”*

Emotional and Psychological Toll

Research participants deeply connected to the emotional strain and psychological stress which accompanies the dowry customs. The participants described experiencing stress and anxiety and guilt when they attempted to meet the requirements of dowry demands. One respondent shared, *“The emotional challenge remains massive across all respondents. Each day brings a sense of guilt because I used every penny to pay the dowry. My worry for the well-being of other children in my family consumes me endlessly. The dowry paid by my*



family exhausted our savings as I wished to give my children a better lifestyle. The obligation feels overwhelming to the point where I think I have disappointed my family. The interviewee said the ongoing stress prevented them from sleeping throughout the night. My daily worry about managing the situation affected my health negatively. The constant fear plagued me because I doubted our ability to satisfy the family's requisites. I could not handle the emotional stress worse when the groom's family continued to increase their dowry demands throughout the process.” Social pressure made respondents feel helpless because they lacked the ability to confront dowry demands. One respondent concluded, *“Money is not the only consideration because financial anxiety intrudes daily. The situation made me want to decline but something blocked me from doing it. Our daughter's chance at finding a suitable match appeared in jeopardy to me because I decided against paying dowry as people would gossip about her. The emotional pressure felt during this situation was nearly unbearable.”* The extreme emotional toll which dowry payments exact upon households’ results in enduring mental damage for families. damages both short-term financial stability and lasting economic security based on data obtained from the participants. Financial burdens resulting from dowry expenses affected middle and lower-income families the most because these payments drained their saved funds thus forcing numerous families to stay perpetually in debt as they tried to repay loans and sustain daily costs (Kalaluka, 2022).

Discussion

This study identifies dowry system payments in Abbottabad as an economic burden which damage both short term financial stability and lasting economic security based on data obtained from the participants. Financial burdens resulting from dowry expenses affected middle- and lower-income families the most because these payments drained their saved funds thus forcing numerous families to stay perpetually in debt as they tried to repay loans and sustain dli costs (Kalaluka, 2022).

Social pressures combined with societal expectations are shown in the study to deepens the financial pressure that families already face. Social expectations along with the desire to uphold status positions forced families to provide ever-increasing dowries to avoid positions forced families to provide ever-increasing dowries to avoid Public perception about dowry size directly correlated with social esteem and marriage value according to multiple interview subjects thus maintaining established status principles. Social stigma causes families to cross their financial boundaries by paying excessive dowry thus disregarding basic necessities like education and healthcare and business expansion (Basu & Kumar, 2022). This practice empties households saving yet maintain unequal power structure between classes

Through the dowry system women suffer most because their family ends up shouldering the entire financial responsibility. Several survey participants voiced their anger regarding the complete dowry expense burden on the bride's family because groom's family members do not contribute financially. Through this monetary practice female children become burdensome financial assets which triggers gender-based



discrimination about daughter's triggers gender-based discrimination about daughters along with influencing parental family planning by directing resources toward sons since dowry expenses are expected to increase in the future marriage period (Ali, 2023). The dowry payments created severe emotional as well as psychological distress because participants described experiencing high amounts of stress and anxiety and feeling guilty about their dowry obligations. The financial costs associated with fulfilling dowry requirements caused parents to feel both grief and frustration about how these payments jeopardized future opportunities for their children and both parents and especially mothers suffered emotional strain because they faced ongoing pressure from in-laws and social expectations when negotiating and arranging the dowries. This financial obligation imposes prolonged psychological effects that go beyond immediate monetary worries which harms family welfare together with mental health status according to (Yasmeen et al.2021).

The widespread practice of dowry in Abbottabad indicates that social traditions take precedence over current legal restrictions that aim to stop this practice. The dowry laws currently preserve enforcement status due to entrenched cultural beliefs and communal absence of backing for families who reject dowry requests thus requiring stronger legal enforcement combined with social awareness programs coupled with community-based programs for dowry system elimination. The fight against dowry can be strengthened through alternative marriage customs that exclude dowry payments along with campaigns to increase women's economic independence (Kumar, 2022)

Conclusion

The results of this study demonstrate how dowry traditions create massive economic challenges alongside social distress which burdens families of brides who reside in District Abbottabad substantially. Based on the research findings dowries reduce households' savings and create borrowing struggles while also blocking investment opportunities for education and business domains. Community standing requirements push families to fulfill dowry obligations since failure to do so would threaten their social position. Dowry holds a gendered pattern because the bride's family faces most financial burden which leads to persistent economic imbalances. The emotional and psychological effects of this situation create stress and anxiety with helpless feelings that affect affected families.

Recommendations

- Researchers should study how dowry payments affect both long-term economic wealth development and social class advancement of affected families.
- Understand alternative forms of dowry by assessing practices that minimize the financial burden for brides' families in their cultures.
- Local communities should organize awareness campaigns to demonstrate both the social and economic damage caused by dowry practices.
- Affected families can access financial help through programs which supply low-cost loans combined with educational financial guidance.



- The enforcement of gender-equal policies should require new marriage legislation which establishes equal financial commitments between spouses.

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Dialogue Social Science Review (DSSR)

www.thedssr.com

ISSN Online: 3007-3154

ISSN Print: 3007-3146

Vol. 3 No. 2 (February) (2025)



DIALOGUE SOCIAL SCIENCE REVIEW

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