

Dowry practices and their negative consequences from a female perspective in Karachi, Pakistan

—A qualitative study

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ABSTRACT

Aim: To assess the pattern, demand and opinion of dowry among women in urban Karachi, Pakistan and their perceived negative consequences of dowry. **Setting:** Pakistan is a low income country, predominantly Muslim, with around 190 million inhabitants. Karachi is the biggest city with roughly 13 million inhabitants. **Method:** Qualitative study, using content analysis of five focus group discussions with women. **Results:** The theme “Dowry practices and their consequences” emerged, along with five categories and 14 subcategories, describing the “burden of dowry”, “dowry in society”, “dowry problems created by parents-in-law”, “negative consequences of dowry practice” and “good intentions”. **Conclusion:** Problems due to dowry practices are something which women of all socioeconomic classes in Karachi are aware of. A number of negative consequences of these practices create a current, pressing problem in Karachi society. These consequences affect women’s status and their possibilities to grow and educate themselves. It seems that change is being brought on slowly, following the country’s development and increasing educational level of the younger generation. Awareness of dowry issues needs to be raised and steps need to be taken to speed up this process of change by empowering women and ensuring equality in Pakistan.

Keywords: Pakistan; Dowry; Domestic Violence; Intimate Partner Violence; IPV

1. INTRODUCTION

There are many different definitions of dowry. To give

a general picture of the concept, one can look at the simple dictionary definition: “the money, goods or estate that a woman brings to her husband in marriage” [1]. This payment or exchange of goods is traditionally the responsibility of a wife’s natal family. Throughout history, dowry payments have been customary in many cultures and societies. In modern day, dowry payments as such seem to be confined to the Mediterranean and East Eurasia [2].

The reasons for dowry payments are various and differ between rural and urban areas, high and low socioeconomic groups. The most common form of dowry is considered to be pre-mortem inheritance, also serve as a form of insurance, as the husband is expected to repay the dowry to his wife [3]. A trend of dowry “inflation” has been described in India and other countries in recent years [4-8]. Due to this inflation, the financial burden of dowry is increasing and can negatively affect families’ desire for having a female child. Families with daughters often feel obliged to provide dowries with their daughters to protect their wellbeing in the new family, to defend them from hardship and violence from the hands of the in-laws [5].

In Pakistan, a predominantly Muslim country, dowry payments still exist but are not necessarily common practice in all parts of the country. Under the Muslim Sharia law, a woman is entitled to inheritance from her father. At marriage, dowry is considered to be a premortem payment of this inheritance. It would essentially be the property of the wife, which she shared with the husband in marriage. Dowry payments in Pakistan have however evolved to being a direct payment from the wife’s family to the groom and his family, leaving the wife with no ownership rights of the money [3].

Dowry payments and dowry debts have been shown to be associated factors in terms of domestic violence, and

also as something that can increase the risk of such violence [9-12]. Domestic violence, specifically Intimate Partner Violence (IPV) is a problem in Pakistan with an alarming number of women having experienced verbal, physical or sexual abuse from their husbands. In a study from 2007, 97.5% women reported having experienced verbal abuse from their husbands and 80% had experienced physical abuse. The women also reported such violence from their in-laws [13]. Financial causes (financial dependence, unemployment, lack of resources) have been reported as a main reason, as well as a contributing factor for, domestic violence [13-15]. Studies have shown that women that have dowry agreements in place at the time of marriage have a higher probability of experiencing domestic violence, and even higher odds were portrayed for those who had outstanding dowry debts [9-12]. A study in Pakistan showed that dowry issues were more often mentioned as a reason for abuse by in-laws than in cases of abuse by husband [13].

Indifference to IPV is common in Pakistan, as it is believed to be a private matter that should not be discussed. More often it is even seen as justifiable, a response to misbehaviour on behalf of the wife [15]. This may stem from a misinterpretation of Islam, giving men religious justification to make decisions for their wives and thereby giving them the power to violate women's rights. Excerpts from the Quran, taken out of context, have been used to aid this justification [15,16].

Despite the aforementioned negative consequences of dowry practices, little has been done to look at women's opinion of the dowry system. Gaining more knowledge in this field may help in understanding the phenomenon and finding ways of improving the situation.

2. AIM

The aim of the study was to see the opinion of women in terms of pattern, demand and negative effects of dowry in urban Karachi, Pakistan, as expressed by female participants of focus group discussions.

3. SETTING

Pakistan is a predominantly Muslim country (95%) with around 190 million inhabitants, and is ranked as low-income [16,17]. Karachi is the biggest city in Pakistan, with roughly 13 million inhabitants [17], comprised of members of most of the six main ethnic groups of Pakistan [16]. Only 36% of Pakistani women are literate, compared to 63% of men [17].

4. DATA COLLECTION AND RESEARCH METHOD

Existing qualitative data originally collected for a

Ph.D. study conducted by the first author at The Division of Global Health (IHCAR), Department of Public Health Sciences at Karolinska Institutet, Stockholm, Sweden were used [16]. During focus group discussions, the concept of dowry was frequently mentioned as a reason for, or an associated factor to intimate partner violence.

Five focus group discussions (FGD) were conducted in five areas of differing socioeconomic status (SES) in urban Karachi, Pakistan. Purposive sampling was used, following certain criteria: 20 to 60 years of age; employed or unemployed; and residence in different socioeconomic areas (upper, middle and lower socioeconomic locales). Participants were invited through teachers, community activists or by community health workers in non-governmental organizations (NGOs). Twenty-eight of the fifty women invited agreed to participate. Participants' background information is presented in **Table 1**. The FGDs were conducted from June to August 2010, either in participants' homes or at an NGO office to ensure privacy. Each focus group was homogenous in terms of age, SES and employment status. The discussions lasted 80 - 120 minutes and were led by the principal investigator and a field supervisor who took notes and made observations. All FGDs were tape-recorded with the participants' permission and were then transcribed, verified and translated to English.

The stepwise analytical process of qualitative content analysis was used to interpret manifest and latent content [18]. Data was read several times to reach an understanding. Thereafter, it was divided into meaning units and coded. The codes were then grouped into categories and sub-categories and a theme identified. In the end, one theme, five categories and fourteen subcategories had been identified. Since the aim was to assess the opinion of dowry practices, as well as hearing women's opinion on dowry practices, qualitative methods were chosen. According to Sofaer (1999), qualitative methods can be useful to "give voice to those whose views are rarely heard" and providing descriptions of phenomena that are hard to understand [19].

Table 1. Background characteristics of participants in the focus group discussions (FGDs).

	# of participants	Employment status	Age	SES	# of children
FG 1	7	Housewives	25 - 40	Middle	1 - 5
FG 2	5	Employed	40 - 60	High	2 - 3
FG 3	5	Housewives	27 - 34	Lower and middle	0 - 2
FG 4	6	Employed	25 - 45	Middle and upper	0 - 3
FG 5	5	Temporary work	40 - 50	Lower	0 - 5

5. ETHICAL CONSIDERATIONS

The World Health Organization (WHO) has defined ethical principles of violence research [20] and those were strictly followed during data collection. Written informed consent was collected from all participants before interviewing and they were informed about their right to withdraw whenever they wished during the process. The original study was approved by the Institutional Ethical Review Committee of Aga Khan University in Karachi, Pakistan.

6. RESULTS

6.1. Dowry Practices and Their Consequences

During analysis, meaning units were formed and categories emerged. Those were then further categorized and the main theme of “dowry practices and their consequences” emerged. The categories and sub-categories are described in **Diagram 1**.

6.2. The Burden of Dowry

The participants agreed that dowry was a burden in society as well as on individual families.

6.2.1. Dowry as a Burden in Society

According to the participants, there are big expectations for dowry in the Pakistani society. This seems to be becoming a huge burden on the bread earners of the fam-

ily. Over time, dowry has become a tradition that needs to be fulfilled at any cost.

6.2.2. Family's Burden in Arranging Dowry

Dowry is a burden on families, and the pressure of dowry sometimes drives families to take a loan to fulfill their obligations. Parents give dowries to their daughters according to their means, but sometimes daughters in poor families remain unmarried because of the parents' inability to provide dowry. At times parents/brothers themselves are not able to afford their livelihood under their limited budget, so the added expense of dowry is devastating for their home economy. Dowry is sometimes demanded not only at the time of the wedding, but also continuously afterwards. If parents are unable to fulfill those demands, it might have negative consequences for their daughter.

Dowry is one of the factors influencing male child preference, since if a family has many daughters; dowry is a big financial burden. It is seen that parents with more than 3 daughters face difficulty in managing dowry for their marriage. Parents start arranging dowry for their daughters from an early age, to prevent burden at the actual time of marriage.

6.3. Dowry in Society

General information on dowry practices and traditions emerged and was further sub-categorized into “definition of dowry”, “dowry traditions in society” and “dowry plays a part in the choice of a husband or wife”.

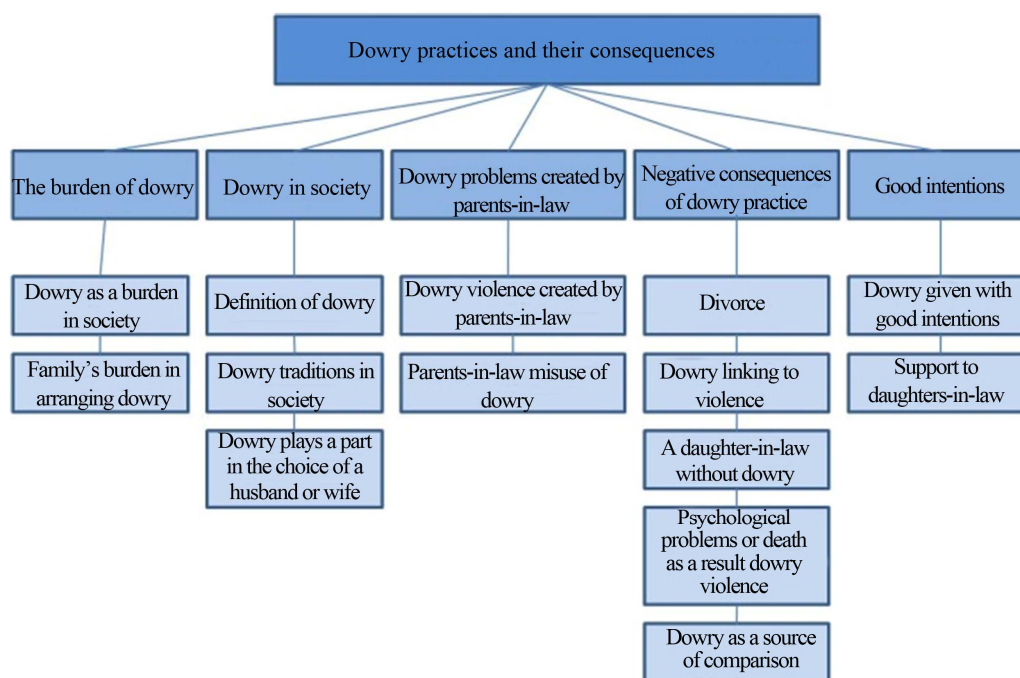


Diagram 1. Themes and categories.

6.3.1. Definition of Dowry

A dowry does not only include cash payments. Dowry is sometimes 10 - 15 dresses for the wife, clothes for the in-laws, grocery, or clothes that the husband and wife can use for a year. Dowry can contain crockery, furniture, spoons, pillows, bedcovers etc. According to participants, parents-in-law expect dowry in many forms such as bungalow, car, motorbike or money.

6.3.2. Dowry Traditions in Society

One participant said:

"Give but no forcefully or being under pressure. It's also in our religion too that give gifts to each other to promote healthy relation. But pressure is there like father takes a loan to complete their demands." FGD 4.

From this response one can read that Muslim religion promotes gift-giving to strengthen healthy relationships, but not to give forcefully or under pressure. Despite this, dowry is demanded as a form of inheritance. This practice follows a strong tradition and a form of dowry-giving etiquette exists; parents should know when to send something. This also applies after the wedding, as reported by one participant:

"Its tradition after a marriage parents send gifts on all occasions like mango season comes so parents send 5 kilos mangoes" FGD 4.

Dowry is often seen as a source of income to the family and therefore demands are big. In modern times, with increased education, people are trying to change the system of dowry and raise awareness of the problems related to dowry that it brings. Change is being brought on, but slowly.

"People are trying to change a system and education and awareness also help to solve these conditions, slowly but it's changing." FGD4.

Already, trends are changing somewhat and some families do not expect gifts from their daughters-in-law and also do not send gifts to their own daughters' house. Differences between social groups exist. An example is the tradition of giving clothes to sisters-in-law, mother-in-law and son-in-law is mostly done in a community of Memons in Pakistan.

6.3.3. Dowry Plays a Part in the Choice of a Husband or Wife

An over-emphasis on economic grounds for marriage may lead to failed marriages, as physical and emotional attraction between the husband and wife has not been taken into account before the wedding. The economic background of a potential wife and her potential to bring good dowry are often the only determinants for her being married. Her education, looks or nature are seen as unimportant:

"I know some families who only does marriage for the dowry. They don't see what education of a girl is, how

she looks how good her see rat (nature) is, only greedy for dowry that how much she is bringing and how much their bank balance is." FGD 3.

Sometimes, women are even married within their own family as a means to keep money within the family:

"Like 'chanoti' boys, they don't want their sisters to marry outside communities because they don't want to share their assets. Sometimes they do find a rich girl which belongs to some another community because if they marry her they will get more money through dowry. They bring a wife from America or Canada where rich Punjabi or Pathan families live. They simply do not share their money with anyone." FGD 2.

Parents who cannot afford dowry will pick for their daughters men who are marrying a second time, because there is less or no demand for dowry. Also if the husband is very old or is handicapped, his parents will not demand dowry:

"I have seen so many poor families. They select [husband for their daughter] even if he is twice the age of the girl; they marry their daughter to him simply because their in-laws [do] not demand for dowry." FGD 3.

If parents cannot afford any dowry, their daughters will sometimes remain unmarried and stay at home.

6.4. Dowry Problems Created by Parents-in-Law

A common opinion of the participants was that problems concerning dowry mainly originated from the parents-in-law. It was said that the parents-in-law were the ones demanding dowry and that they did not always comply with customary dowry practices.

6.4.1. Dowry Violence Created by Parents-in-Law

According to the participants, most in-laws will demand dowry. At times, the husband tries to ask his parents not to push for dowry, but they still instigate verbal violence. If the wife does not bring dowry, in-laws may taunt her for borrowing household items. A wife will face verbal violence from her mother-in-law and sister-in-law. If agreed dowry is not sent, in-laws might start being violent towards their daughters-in-law and subject them to verbal and emotional abuse. One participant said:

"If she is unable to fulfill their demand then they start trying to get rid of her and make their son tied in another knot (marriage)." FGD 3.

Even if a wife does bring dowry, they will accuse her for not bringing enough. Daughters-in-law face continuous taunting throughout their lives if their parents have not given the right things or of the right quality. Inlaws may call their daughter-in-laws' parents bad names if they do not receive gifts on the right occasions. Some participants even said that daughters-in-law always get violated by their in-laws, no matter if they bring dowry

or not:

"They do not support anyone if daughter-in-law bring or do not bring dowry. They always create violence on them, especially if they are poor and uneducated." FGD 1.

6.4.2. Parents-in-Law Misuse of Dowry

Dowry brought by a daughter-in-law at her wedding is according to the participants sometimes used only by the in-laws for their own comfort. The wife may not have any access or control over the money that she brought. It can then be used as a form of oppression. When a wife is made to leave the marriage, either by divorce or hospitalization, she is not given the rights to the money that she brought at her wedding. One participant told the story of a woman that faced abuse from her parents-in-law. The abuse leads to her being hospitalized:

"Her mother, her parents drop her to the mental hospital. Not her in-laws and her husband. They took her money and made triple story building." FGD 5.

7. NEGATIVE CONSEQUENCES OF DOWRY PRACTICE

Many negative consequences of dowry practice were mentioned. Five sub-categories emerged: "divorce", "dowry linking to violence", "a wife without dowry", "psychological problems or death as a result of dowry violence" and "dowry as a source of comparison".

7.1. Divorce

In divorce the wife is entitled to get back the money she brought into the marriage, thereby in-laws and husband are reluctant to give divorce, at divorce, the wife is entitled to get back the money she brought into the marriage, in-laws and husband are reluctant to give divorce.

"Because of the money (haqmeher) of divorce which according to religious conviction he has to owe it to his wife which were already decided at the time of their nikah (wedding), and he can't afford to give it back so that's why he doesn't want to give her a divorce. They have a fear for the money." FGD 5.

So, if a woman wants to divorce her husband, it is very important that she has the support of her parents.

"But if she doesn't have any support then she will stay there, at her husband's house for her children's sake only. Whatever her in-laws will do, she will suffer it silently." FGD 5.

On the other hand, if a man divorces or becomes widowed, he can remarry to a girl who will bring dowry.

"I read somewhere a man was comparing his wife with an animal, suppose. He said, if my bull die will be effect on my business but my wife will die there is no issue because he can bring a second woman and she will be

healthy and fresh and also bring money and a new wife will also bring dowry." FGD 3.

7.2. Dowry Linking to Violence

Dowry can be a source of violence. This often starts with the parents-in-law, seeing as if dowry is not sent; they might start being violent towards their daughter-in-law. In the absence of dowry gifts, the daughter-in-law is subject to verbal and emotional abuse. Mother-in-law and sister-in-law will taunt daughter-in-law for not bringing dowry.

7.3. A Daughter-in-Law without Dowry

When parents cannot afford dowry, marriage of their daughter is sometimes delayed beyond the point where she is too old to bear children. When asked what happens with girls who do not bring dowry, one participant explained:

"Sometimes they get marriage in the age when they don't become mother then." FGD 3.

If a wife doesn't bring dowry, sometimes the in-laws will not accept her into the family. She will sometimes be treated like a servant, expected to do all house chores and sexually satisfy her husband to gain her respectable place within the family.

"Those girls who do not bring dowry are being suppressed and are asked to do more work." FGD 1.

They will sometimes have been restricted or no rights to make their own decisions and be expected only to do household chores.

7.4. Psychological Problems or Death as a Result of Dowry Violence

Oppression in the form of not having any control over financial contributions to the marriage creates great psychological strain on the wife. Physical and mental violence can cause the wife serious psychological problems and even require hospitalization. Lack of dowry, or parents-in-law dissatisfaction with the amount of dowry, can be a reason for them to be violent against their daughter-in-law and in extreme cases causing her death by burning and try to stage it as suicide.

"In extremes, we hear news and see burn cases. If a girl hasn't brought a dowry so her [in-laws] family member burn her or close her in a kitchen and turn on the burner. I have seen a few cases where they said she committed suicide but we can understand they were telling lie." FGD 4.

Taunting and violence from in-laws may also drive a wife to have suicidal thoughts and even commit suicide.

"If she does not kill herself, they lock her in the kitchen and burn her out." FGD 3.

At times, when a daughter-in-law does not fulfill her parents-in-law expectations for bringing dowry, then the in-laws try to get rid of her and remarry their son. A participant talked about women who leave their husbands due to conflicts related to lack of dowry who end up living alone and start selling sex to earn money.

7.5. Dowry as a Source of Comparison

Dowry is sometimes used by in-laws as a source of comparison between daughters-in-law.

"In-laws always compare the daughters-in-law. They always support the one who brings more dowries." FGD 1.

For some people dowry is becoming a status symbol, so they try to ensure to give best possible dowry to their daughters. The daughter in law with most dowries is respected most among all the daughters-in-law in the family.

8. GOOD INTENTIONS

In spite of all the aforementioned negative consequences of dowry, parents seem to give the dowry with good intentions, according to the participants. They also mentioned about the presence of supportive in-laws.

8.1. Dowry Given with Good Intentions

Now-a-days, dowry is being called different names and parents claim they are giving it to better the future and happiness of their daughters. Parents want to give the best dowry for their daughters, within their means;

"Parents only wants her daughter get the best house. For this, they give their daughter lots of money and all things which is useful for her in the form of dowry. They want to make a good position of their daughter in society." FGD 3.

Parents give household items to their daughter, so that she can be independent and money so she can spend easily. Dowry is given in hopes that it will allow the daughter to be happy in her married life. Parents try to give enough dowries that the daughter can be independent, avoid taunting by in-laws and earn their respect.

"To avoid facing these types of conditions (violence) in our families, parents try to give enough, that at least her daughter should not depend on others for small things. They think we can help her then she will not depend on others either her in-laws too." FGD 5.

If parents have enough money, they will even help their son-in-law set up a business and give him a lot of money, according to some of the upper SES participants.

8.2. Support to Daughters-in-Law

A participant noted that some in-laws believe that a

man can get money from his luck and will therefore not taunt the daughter-in-law for not bringing dowry. There are cases where a wife has not brought dowry but is still accepted by her in-laws. A husband can also support his wife:

"If a husband wants to support her then he should convince his mother and sister that if my wife has not brought dowry, might be it is not in his fortune or luck." FGD 5.

9. DISCUSSION

Although dowry practices are controversial, participants agreed that dowry was usually given with good intentions on behalf of the parents. Parents want to give the best dowry for their daughters, within their means. The claim that parents are giving dowry to better the future of their daughters correlates with findings of studies in Bangladesh and India that describe dowry as a symbol of prestige for a family and something that can improve the wife's security in the husband's home [5,9].

It was apparent, according to some participants, that dowry is seen as a source of income to a husband's family. Therefore, in-laws may have high expectations and demands thereof. A trend of "dowry inflation" has been described in numerous papers [4-8]. This inflation places an increased burden on families with daughters, as the modern day dowry payments can amount to even more than the annual income of a household [4,8]. This was confirmed by participants who claimed families are sometimes driven to take loans to fulfill their obligations and that this can be devastating for the home economy. The statement that parents-in-law sometimes expect dowry in the form of bungalows, cars or motorbikes clearly echoes statements made by Garger about the modern dowry system in South Korea where "houses have replaced housewares, while fur coats are now standard presents for new mothers-in-law" [6].

This increased cost of having daughters has led to a strengthening of the already existing male child preference in Pakistan. Participants noted that parents with more than three daughters face great difficulty in managing dowry for their daughters. This trend of increasing male child preference has also been described in India [5], as well as in another study in Pakistan [21]. Both of those studies claim economic factors, including dowry, as the reason for this preference. Diamond-Smith, Luke and McGarvey even go as far as calling this "daughter aversion", as it seems that the perceived economic burden of daughters plays a stronger role in fertility decision-making than does the desire for a male child [5]. This means that a family with two to three daughters would rather stop having children, than try to have a son; thus risking having another daughter. Seeing if this indeed is also the case in Pakistan requires further re-

search.

An important finding of the study is that even though husbands commonly are believed to be the instigators of domestic violence, the participants most often mentioned parents-in-law; specifically mothers-in-law, as the ones responsible for violence when it relates to dowry issues. This echoes the findings of Ali and Bustamante-Gavino where dowry was mentioned as a reason for verbal and physical abuse inflicted by in-laws in 9.5% and 13% of cases, respectively. Dowry was on the other hand never mentioned as a reason for abuse inflicted by husband [13]. Same applies when abuse is related to infertility, as shown by Sami and Ali, whose study found that infertile women often faced more abuse by their in-laws (16.3%), than by their husbands (10.5%) [22].

Some participants claimed that daughters-in-law always get violated by their in-laws, regardless of whether they bring dowry or not. Others said that not bringing dowry or bringing dowry of unsatisfactory quality to the in-laws, will bring taunting or violence to the daughter-in-law. A study from Bangladesh supports these findings, by showing that women are often physically abused by in-laws for not meeting dowry demands fully, as well as for failing to meet continuing extortionate demands of dowry after the wedding [10]. A more recent study showed that women whose marriage did not involve any demand for dowry had a lower risk of experiencing physical abuse from their husbands than those who fully complied with dowry demand [11]. It was also mentioned by participants that parents-in-law commonly misuse the dowry payments and use them solely for their own comfort.

Psychological problems or even death were mentioned by participants as some of the other negative consequences of dowry practice. The oppression that comes with not having any control over financial contributions to the marriage creates great psychological strain, as do physical and mental abuse. Taunting and violence by in-laws was mentioned as something that triggers suicidal thoughts, suicidal attempts and suicide. Supporting these claims, Ali, Mogren and Krantz found that the prevalence of poor mental health was considerably higher in Pakistani women exposed to any form of violence, as compared with unexposed women. Suicidal thoughts were reported by 65% - 74% of women exposed to physical, sexual or psychological violence [23]. Similarly, another study showed that depression in married women in Pakistan was strongly associated with domestic abuse by in-laws (OR 4.91; 95% CI = 2.66, 9.06) and marital rape (OR 3.03; 95% CI = 1.50, 6.11) when compared with a control group [24].

Extreme abuse leading to death was mentioned in more than one focus group, by women of all socioeconomic classes. Most often mentioned were so-called bride

burnings, of which most of the participants seemed to be aware. It was claimed that these burn cases were commonly staged as suicides, although it was apparent to most that this was not true. Findings of a study in India clearly suggest that an increase in the incidence of deaths due to burns in recent years are linked with bride burning or dowry deaths [25]. This is a topic of great concern.

On a positive note, strong claims that the situation in Pakistan indeed is changing were put forth by the participants. With increased education, people are trying to change the dowry system and raising awareness of the problems it brings. It was pointed out that these changes were slowly taking place. These claims find support in Ali *et al.*, who found that the more educated younger generation in Pakistan valued education's part in creating change towards better relationship patterns and equal gender roles [26]. Similar findings have been made in Bangladesh where women's increasing education level was mentioned as an important determinant in improving the circumstances in which females enter marriage. It was also perceived as improving their status in their conjugal households [9]. Sadly, the opposite seems to be the case in India, where, even with increased awareness and education, it is in fact the families of better educated and qualified people that often demand or give more dowries [25]. In South Korea, bigger dowries seem to be a token of celebration of the nations' newfound wealth and independence [6].

10. LIMITATIONS

Not all authors were present during the focus group discussions, proving it more difficult for those not present to read into the real meaning of what the participants were saying. The transcripts provided detailed comments on the content of the FGD, which helped with analysis. Close collaboration of authors during coding and analysis, resulted in increased validity and credibility. In qualitative research, another part of trustworthiness is the extent to which the findings can be transferred to other settings or groups [18]. Even though a great deal of consistency was found in the results of different FGDs, they cannot necessarily be expected to be transferrable. Even though qualitative methods can be very good in terms of assessing opinion or views of a certain group on a certain phenomenon [19], supplementary quantitative research is often needed in order to see variation between views of different age groups or generations.

11. CONCLUSION

It is fair to say that problems due to dowry practices are something which women of all socioeconomic classes in Karachi are aware of. A number of negative consequences of these practices create a current, pressing pro-

blem in Karachi society. These consequences affect women's status and their possibilities to grow and educate themselves. But it also seems that change is being brought on slowly, following the country's development and increasing educational level of the younger generation. Awareness of dowry issues needs to be raised and steps need to be taken to speed up this process of change by empowering women and ensuring equality in Pakistan.

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