

## **Dowry, Marital Coping and Marital Satisfaction in Married Women**

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Marital relationships are significantly shaped by dowry practices. The continued demand for dowries leads to interpersonal problems, demanding coping strategies and influencing marriage satisfaction. The present research aimed to ascertain the dowries impact (positive and negative) and marital coping strategies on the marriage satisfaction. A correlational research design, with a sample of 486 married women was recruited using convenient sampling strategy. The mean age at the time of their marriage was ( $M = 23.03$ ,  $SD = 3.00$ ) with a maximum marriage duration of 7 years with at least 1 child. Assessment was done using; The Dowry scale (Sultana, 2002), The ENRICH Marital Satisfaction scale (Fowers & Olson, 1993) and Marital Coping Inventory (Bowman, 1990). Correlation analysis revealed negative impact of dowry leads to lower marriage satisfaction ( $r = -.11$ ,  $p < .05$ ), conflict, self-blame, self-interest and avoidance leads to lower marital satisfaction while positive approach represented positive relation with marriage satisfaction. Hierarchical regression analysis revealed that negative impacts of dowry are a stronger indicator of marital satisfaction. Step-wise regression analysis revealed marital coping strategies jointly explained 38% of the variation in marital satisfaction, with self-blame emerged as the stronger negative predictor. Among the demographic characteristics, joint family system corresponded to greater marital satisfaction. The findings indicate that reducing dowry-related stressors and strengthening adaptive marital coping skills can improve marital satisfaction, guiding culturally sensitive counseling, premarital education, and policy interventions.

**Keywords:** Dowry' positive impact, dowry' negative impact, marriage satisfaction, marital coping strategies, women

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## Introduction

Stability in the family is vital to the development of an entire nation and an entire community. A marriage that is healthy will produce a family that is stable. A major topic of negotiation in marriage agreements, the dowry is considered to be a significant transmission of financial assets to the groom's family from that of the bride family (Khanal & Sen, 2020). Since marriage is supposed to be the foundation of joy, contentment, and fulfillment, marital satisfaction can be used to measure how well marital relations functions (Hess, 2008; Knox & Schacht, 2012). The quality of marriage is a deliberate state of joy and fulfillment that a couple experiences when they consider all of the current aspects of their marital relationship (Chandrakanth, 2015). In the context of rapid social and economic changes, especially in countries like China, traditional marital structures have faced significant challenges, with increasing divorce rates underscoring the importance of understanding factors that contribute to marital satisfaction. According to a recent study that used data from the China General Social Survey, marital satisfaction is greatly influenced by factors such as family decision-making techniques, appropriate housework distribution, and physical and mental health (Zhang & Sun, 2024). According to a study conducted on Iranian couples, marital satisfaction was substantially correlated with both improved interpersonal abilities and mutual intellectual understanding (Shahmirzad et al., 2025). Married couples express greater marital happiness when they demonstrate identical psychological state trajectories during shared experiences as indicated by (Li et al., 2025). Another area of concern is language and communication strategies. Language style matching, especially while recalling memories, has been linked to wives' marital satisfaction according to (Burke & Rauer, 2022).

Marital satisfaction is a critical indicator of family stability and individual well-being, particularly in culturally complex societies like Pakistan, where traditional practices such as dowry continue to shape marital dynamics. Recent South Asian research underscores the profound influence of dowry practices on marital outcomes in this region. For instance, in Pakistan, dowry remains a socially entrenched phenomenon and has been linked to increased interpersonal conflict, psychological distress, and lower marital satisfaction, especially when dowry demands are unmet or excessive (Ali et al., 2019; Khanal & Sen, 2020). A study conducted in rural Maharashtra, India, highlights how dowry practices intersect with women's agency in marital relations and reproductive decisions, reflecting the broader marital dynamics shaped by dowry (Dixit

et al., 2022). A study from Pakistan explored how dowry practices intersect with women's marital experiences, autonomy, and decision-making in the context of mate selection and marital relations, highlighting the ongoing socio-cultural dynamics shaping marriages (Daraz et al., 2023). In rural districts like Swat, the cultural and religious misinterpretations surrounding dowry contribute to marital instability and women's subordination (Khanal & Sen, 2020). These patterns continue despite legal prohibitions and ongoing societal reforms, highlighting a persistent social challenge in South Asian marital frameworks (Chowdhury & Mallick, 2020).

The rise in demand for dowries disregards the benefits of maintaining one's proper position and healthy relationships in order to prioritizing money (Parveen et al., 2019). Dowry is an important determinant of domestic abuse contrary to women, completely undermining women's honor and making them susceptible in their places of residence (Bhatia, 2012). In the present, dowry is an indication of esteem and dignity; in contemporary societies, particularly in countries like Pakistan, those women who provide substantial dowries to the spouse's families are considered to be valuable (Mazharul, 2017).

Although marital happiness is not solely determined by the frequency of disputes, how spouses' ways of resolving disagreements are frequently assumed in psychological representations of marriage. One important life phase that often calls for coping strategies is marriage. Current studies in South Asia reveal that couples employing positive dyadic coping, such as collaborative problem-solving and positive approach, report significantly higher marital satisfaction (Han & Gao, 2024; Abbas et al., 2019). Conversely, maladaptive coping styles, including avoidance, self-blame, and conflictual interactions, correlate with marital dissatisfaction and increased relational distress (Safari et al., 2023; Fallah et al., 2019). Furthermore, studies shown that dysfunctional dyadic coping is more common in couples who are experiencing marital difficulties. These couples typically experience higher levels of stress and less adequate coping mechanisms, which aggravate marital discontent (Gabriel et al., 2016).

It has been demonstrated that resolving issues such as, dealing with emotions, and negotiation-based coping have significant positive relationship with marital satisfaction, marital connection, and marital unity (Rahman, 2019). According to a study, assistance from peer was negatively correlated with fear, hopelessness, and despair in both employed and unemployed participants, but it had a significant association

with the adjustment to marriage (Abbas et al., 2019). In Pakistan, empirical evidence suggests that marital coping exponentially affects marital quality, emphasizing the role of culturally sensitive coping interventions to enhance relationship adjustment (Ali & Saleem, 2022).

### **Theoretical Background**

Bequest theory indicates dowry as an institution at the intersection of market and patriarchy in South Asia, highlighting the argument that dowry acts as a form of inheritance for women. It discussed how dowries serve both economic and social functions, providing a secure resource base to women while reinforcing family alliances (Khanal & Sen, 2020). Dowry signals dignity and enhances women's autonomy and decision-making within households. However, excessive dowry demands also strain marital relations, indicating a complex dual role of dowry as both empowerment and risk for women (Ali et al., 2019). The Stress and Coping theory adapted in relational contexts, provides a powerful lens to conceptualize how dowry-related stressors serve as chronic stress inputs impacting marital satisfaction through couples' coping mechanisms (Han & Gao, 2024; Safari et al., 2023). Strong marital coping strategies, like collaborative dispute resolution and supportive interpersonal interaction, may protect against dowry-related stress and improve overall marital happiness while unpleasant dowry-related events or arguments can lower marriage quality (Abidin et al., 2018; Leo & Bunga, 2025). Studies consistently link higher interpersonal violence, marital instability, and psychological stress for women to the ongoing nature and size of dowry demands, especially when the promised or expected dowry is not paid (Srivastava et al., 2024).

### **Rationale**

In Pakistan, dowry has deeply embedded itself firmly into the discourse around marriage, frequently defining women's experiences in the marriage relationship and impacting their psychological health, autonomy, and stability in their married lives. Empirical evidence and qualitative research have demonstrated that regardless of legitimate and religious efforts to constrain or prevent excessive dowries, dowry expectations endure and transform the power structure within marriages, sometimes leading to disagreements between spouses, psychological distress, and even assaults against women. The dowry serves as both a customary ceremony and a financial exchange for many families, which may promote the subordination of women in the home (Ali et al., 2019).

In turn, marriage satisfaction is crucial for individual happiness and family stability. Furthermore, how couples handle marital challenges, like dowry-related demands or disputes, can either mitigate or worsen the detrimental impacts on their relationships and mental health. However, there is a significant gap in the research because few studies in Pakistan have thoroughly examined how dowry practices influence marital coping techniques to affect the quality of married relationships. In order to improve women's welfare and foster strong marital ties, culturally appropriate interventions, laws, and policies can be designed with an understanding of the complex effects of dowries on marital satisfaction.

### **Objectives**

1. To determine the impacts of dowries (positive impact and negative impact) on marital satisfaction among married women in Pakistan.
2. To examine the individual strength of various dimensions of marital coping techniques in contributing marriage satisfaction.
3. To examine the demographic role of working status, marriage type, family system, no. of children, marriage years and age at marriage) in marriage satisfaction among married women.

### **Hypotheses**

On the basis of the previous discussion, we have formulated the following hypotheses:

1. Positive impacts of dowry, negative impacts of dowry, marital coping' domains will have a relationship with marital satisfaction in married women.
2. Positive impact of dowry will positively predict while negative impact of dowry will negatively predict marriage satisfaction.
3. Conflict, self-blame, self-interest and avoidance will negatively predict while positive approach will positively predict marriage satisfaction.
4. There is likely to be a significant difference across various demographic variables (working status, marriage type and family system) on marital satisfaction.

## Method

### Research Design

The research design used in this research was Correlation (cross-sectional) approach. In this design, data were collected through questionnaires.

### Sample

The sample consisted of ( $N = 486$ ) married women including ( $n = 249$ ) working married women and non-working married women ( $n = 237$ ). The recruiting areas for the sample selection were six cities in Punjab: Sialkot ( $n = 179$ ), Gujranwala ( $n = 162$ ), Narowal ( $n = 98$ ), Mandi Bahauddin ( $n = 12$ ), Rawalpindi ( $n = 17$ ) and Lahore ( $n = 18$ ). Purposive convenient sampling technique ensures relevant sample for studying dowry's impact on marital relations while excluding cases with different marital contexts that could confound the results. The participant's mean age at the time of marriage were ( $M = 23.03$ ,  $SD = 3.00$ ) and 17872.43 PRs was the average personal monthly earning.

### Inclusion/Exclusion Criteria

Women who had been married for within 7 years or a maximum of seven years made up the sample. Women who are living with their husbands either in joint or nuclear family system. Married women who must have at least one child. Married women whose husbands are living in abroad were excluded from the study. Second marriage, divorced or separated women are excluded from the study. The specific criteria ensure focused examination in context of dowries and their influence on marital relations while minimizing variability from factors e.g, long-term marriage, and absence of the husband, childless family or complex marital histories.

### Table 1

#### *Sociodemographic Characteristics of the Study' Participants ( $N = 486$ )*

Variables	$n$ (%)	$n$ (%)	$M(SD)$
<b>Age at Time of Marriage</b>			23.03 (3.00)
<b>Duration of Marriage</b>		Post-graduation	23(14.7)
1 to 2 years	104(21.4)	<b>Marriage Type</b>	
3 to 5 years	173 (35.5)	Arranged	402(82.7)

6 to 7 years	209 (43.0)	Love	84(17.3)
<b>Number of Children</b>		<b>Dowry at Marriage</b>	
(1-3)	433(89.0)	Yes	406(83.5)
(4-6)	54(11.1)	No	80(16.5)
<b>Education</b>	<b>Family System</b>		
Up to Matric	160(33)	Nuclear	130(26.7)
Up to Bachelors	303(62.4)	Joint	356(73.3)

In Punjab, the early to mid-marriage phases are reflected by the marriage duration categories while illustrating the marital adjustment and the dynamics of dowries throughout time. Larger families are culturally prevalent, the number of children is categorized to represent the range of family sizes typically in Punjab. Key educational shifts that affect social status, recognition, and attitudes toward dowries and marriage in Punjab are reflected in the educational categories.

### Instrument

**Demographic Information Sheet.** Demographic Performa was used to measure the basic information of the participant's Duration of marriage, marriage types, age, education, family system, occupation, and duration of marriage.

**Dowry Scale.** The 27 items Dowry Scale was used to measure the impacts of dowry (positive and negative) developed by (Sultana, 2002). Remembering the experience regarding the dowry being given at the time of their wedding, participants were instructed to rate the impact of dowries on a 5-point Likert scale from 1 (strongly disagree) to 5 (strongly agree) based on their in-laws' experiences with them. Dowry functions are positively evaluated for women with regard to dignity, beneficial treatment, the liberation from reliance, and adjustment to marriage, according to the subscale of 13 items of positive impacts of dowry ( $\alpha = .87$ ). The 14- item subscale of negative impacts of dowry ( $\alpha = .84$ ) describes the negative effects of dowry, including the financial crisis, mental health problems, disappointment, and discrimination based on gender.

**Marital Coping Inventory.** Bowman (1990) established the original Marital Coping Inventory, which Sarwar (1994) translated into Urdu language. The 61 items in the finalized version of the marital coping

inventory evaluate five distinct coping mechanisms on a 5 point Likert scale that partners employ while handling frequent marital conflict in their daily lives. The 14 items conflict subscale ( $\alpha = 0.88$ ) about using abusive language to resolve marriage-related problems. The 15 items introspective self-blame subscale ( $\alpha = 0.88$ ) revealed negative attitudes toward wellness, difficulties with sleep, and unwelcome emotions. The 14 items positive approach subscale ( $\alpha = 0.82$ ) demonstrated proximity in actions, as well as the development of similar hobbies and pleasant memories. A deliberate enhancement to being alone practices were indicated by the 7 items self-interest subscale ( $\alpha = 0.82$ ). The 11-item avoidance subscale ( $\alpha = 0.77$ ), measures feelings of disapproval, abandonment, and repression.

**ENRICH Marital Satisfaction.** To gauge marital satisfaction, researcher employed the ENRICH Marital Satisfaction Scale developed by (Fowers & Olson, 1993), which was translated in Urdu language by (Iqbal, 2013; Shabbir, 2019). Measuring an individual' general subjective evaluation and degree of marital satisfaction is the main purpose of the EMS. Participants answered 15 items on a five-point Likert scale, with 1 indicating strongly disagree and 5 indicating strongly agree.

## Results

The current study assessed the relationship between the dowries (positive and negative) and marital coping strategies on the marriage satisfaction of married women. To test the correlations, Pearson's Product Moment Correlations were used and for prediction, Linear Regression Analysis was performed.

**Table 2**

*Psychometric Properties of the Scales, and Correlations Among the Variables (N = 486)*

Variables	<i>M (SD)</i>	$\alpha$	1	2	3	4	5	6	7	8
1. PID	41.88 (10.37)	.87	-	.41**	-.04	.22**	.18**	-.05	-.02	.02
2. NID	50.54 (9.10)	.84	-	-.11*	.05	.14**	.04	.04	.04	.17**
3. Marital Satisfaction	58.42 (10.33)	.91	-	-	-.43**	-.47**	.44**	-.24**	-.31**	
4. Conflict	28.12 (9.99)	.86	-	-	-	.69**	-.35**	.17**	.10*	
5. Introspective self-blame	35.15 (10.01)	.81	-	-	-	-	-.27**	.22**	.24**	
6. Positive Approach	51.28 (9.21)	.79	-	-	-	-	-	-.17**	-.09*	
7. Self-interest	17.38 (5.12)	.79	-	-	-	-	-	-.18**		

8. Avoidance	30.11 (6.57)	.74	-
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Note. PID = Positive Impact of dowry, NID = Negative Impact of dowry, \* $P < .05$ , \*\* $P < .01$ , \*\*\* $P < .001$ .

Table 2 Cronbach's alpha values for all the scales used in the study were either satisfactory or outstanding (see Table 2). All of the variables were found to be distributed normally. There was not a significant association between the positive impacts of dowry and marital satisfaction while there was found a significant relationship between dowries' negative effects and marriage satisfaction. Positive approach had a significant positive correlation with satisfaction with marriage, while the remaining negative dimensions of marital coping strategies had a significant negative correlation with marriage satisfaction.

Additionally, the correlation was also run for demographic variables (age at time of marriage, number of children and duration of marriage) with marital satisfaction. Only significant negative association was found between duration of marriage and marriage satisfaction.

### Table 3

#### *Hierarchical Regression Analysis on Marital Satisfaction from Dowry' Negative Impacts and Dowry' Positive Impacts (N = 486)*

Variables	Model 1		Model 2	
	B	$\beta$	B	$\beta$
Constant	64.65***		64.44***	
Negative impact of dowry	-.12	-.11**	-.13	-.11*
Positive impact of dowry			.01	.01
$\Delta R^2$			.00	
F	5.80*		2.92	
$\Delta F$			.06	

Note: \* $p < .05$ . \*\* $p < .01$ . \*\*\* $p < .001$ .

The impacts of dowries, both positive and negative, on married women's marital satisfaction are displayed in Table 3. The value of  $R^2$  in Model 1 showed that dowries' negative impact accounted for 1% of the variation on marriage satisfaction. Both favorable and unfavorable impacts of the dowries were found to account for 1% of the variation in marital satisfaction in Model 2, with an  $R^2$  value of .01. The variation from models 1 and 2 remained unchanged, as indicated by the  $\Delta R^2$  value of .00.

### Table 4

#### *Step-wise Regression Analysis on Marriage Satisfaction for Marital Coping' Dimensions (N = 486)*

Models	$R^2$	$\Delta R^2$	B	$\beta$	95 % CI	
					LL	UL
1. Constant	.22	.22	75.15	-.47***	72.22	78.08
Self-blame			-.47		-.55	-.39
2. Constant	.33	.11	52.51	-.37***	46.79	58.24
Self-blame			-.38		-.46	-.30
3. Constant	.36	.03	60.56	.34***	.29	.46
Positive Approach			.37			
4. Constant	.37	.01	63.27	-.20***	54.25	66.86
Self-blame			-.33		-.41	-.26
Positive Approach			.37	.34***	.29	.45
Avoidance			-.31			
5. Constant	.38	.01	65.66	-.21***	56.72	69.83
Self-blame coping			-.24		-.34	-.14
Positive approach coping			.34	.31***	.26	.43
Avoidance coping			-.33			
Conflict coping			.37	.21***	-.44	-.21
Self-interest coping			-.14			
coping			.33	.30***	.25	.42
Avoidance coping			-.31			
Conflict coping			.33	.22***	-.33	-.13
Self-interest coping			-.16			

Note: \* $p < .05$ . \*\* $p < .01$ . \*\*\* $p < .001$ .

After entering all marital coping dimensions into analysis of stepwise regression, all the dimensions of marital coping were found to be significant indicators of marriage satisfaction (see Table 4). Self-blame coping which accounts approximately 22% of marital satisfaction, explains the most significant variation in step 1<sup>st</sup> among married individuals. Additionally, positive approach coping in 2<sup>nd</sup> step accounted for 11% more variation, in step 3<sup>rd</sup> avoidance coping introduced more 3%, in step 4<sup>th</sup> conflict coping accounted for 1% of the variance, and last step self-interest added 1%. Married women's marital satisfaction varied by 38%, which was substantially explained by five marital coping dimensions.

**Table 5**

*Independent Sample t-test Comparing Marriage Satisfaction (N = 486)*

Variables	n	M	SD	t(484)	Cohen's d	95 % CI						
						LL	UL					
Marital Satisfaction												
<b>Employment Status</b>												
Non-Working	237	59.36	10.16									
Working	249	57.52	10.44	-1.96	0.17	-3.67	.00					

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<b>Marriage Types</b>							
Love Marriage	84	58.11	10.10				
Arrange Marriage	402	58.48	10.39	.30	0.04	-2.06	2.81
<b>Family System</b>							
Nuclear Family	130	56.67	11.49				
Joint Family	356	59.06	9.82	-2.10	.22	-4.62	-.15

Note. M = Mean, SD = Standard Deviation, t = test value, d = Cohen's d (effect size), CI = Confidence interval, \* $p<.05$ , \*\* $p<.01$ .

The results in Table 5 showed that employment status and marriage type have no significant impact on married women's marital satisfaction. The values of cohen's d also indicates very negligible effect size. Additionally, it demonstrates that those women who are living with their families are more satisfied with their marriages as compared to those women who are living in nuclear families. Although the effect size was low but it was greater than effect size on employment status and marriage types.

### Discussion

The present study examined the role of dowry practices and marital coping strategies in predicting marital satisfaction among Pakistani women, while also accounting for demographic variables. Findings provide nuanced insights into how structural, cultural, and interpersonal factors interact to shape marital quality.

The initial analysis revealed that employment status and marriage type non-significant whereas family system emerged as a significant factor for marriage satisfaction. In collectivist societies, women's marital satisfaction is shaped less by individual economic participation or marital choice (love vs. arranged) and more by extended family structures and cultural expectations (Daraz et al., 2023; Dixit et al., 2023). By contrast, the higher satisfaction among women in joint families suggests that intergenerational support networks such as shared childcare and collective household responsibilities reduce the psychological strain of marital conflicts and dowry pressures (Safari et al., 2023; Yadav, 2024).

The study found no significant association between age at marriage, number of children with marital satisfaction while significant association was found with duration of marriage. Whether married young or at a slightly older age, women in Pakistan often face similar cultural pressures related to dowry. Marriages are often associated with empowerment challenges, not predicting marital satisfaction without cultural expectations and family structures (Daraz et al., 2023; Dixit et al., 2023). The presence few or many children does not influence marital

happiness because parenthood is seen as an inherent duty rather than a source of stress. Child-rearing introduces additional responsibilities, which are often buffered in collectivist societies by extended family support (Safari et al., 2023; Yadav, 2024). From both Eastern and Western contexts showing that marital satisfaction often declines during the early to mid-years of marriage due to accumulated stressors such as financial responsibilities, parenting challenges, and relational fatigue, which can strain coping resources (Jauhar et al., 2024; Tabassum et al., 2023).

The findings indicated that negative dowry impacts were significantly associated whereas positive dowry impacts showed no significant association with marriage satisfaction. The result underscores dowry burdens such as financial strain and unequal treatment become chronic stressors within the marriage (Srivastava et al., 2024; Leo & Bunga, 2025). In Pakistani culture, dowry is often normalized as an obligatory ritual rather than an indicator of marital quality. Substantial dowries may not be perceived as an indicator of relationship satisfaction because cultural expectations neutralize its positive effects. From the perspective of Bequest Theory, dowry can serve both as an economic resource and a marker of dignity; however, in practice, the negative consequences outweigh potential benefits (Leo & Bunga, 2025).

Regression analysis confirmed that negative dowry impacts significantly predicted lower marital satisfaction, while positive dowry impacts did not predict satisfaction. Recent studies in South Asia claim that dowry is often viewed as a baseline expectation rather than a source of empowerment (Daraz et al., 2023; Dixit et al., 2023). From the lens of Bequest Theory, dowry is traditionally conceptualized as a form of inheritance or empowerment for women; however, when demands escalate beyond families' means, the practice shifts from empowerment to exploitation (Khanal & Sen, 2020). Findings resonate with contemporary studies showing that excessive dowry expectations increase marital strain, conflict, and perpetuate women's subordination undermining marital harmony (Safari et al., 2023; Srivastava et al., 2024). The non-significant role of positive dowry effects suggests that structural inequalities embedded in the practice overshadow any potential benefits. In the Pakistani context, providing a dowry may safeguard women from immediate criticism but does not ensure long-term relationship harmony. This aligns with cross-cultural evidence that material exchanges at marriage rarely buffer against later conflict (Han & Gao, 2024; Shahmirzad et al., 2025).

The analysis of coping dimensions indicated self-blame, avoidance, conflict, and self-interest coping were all negative predictors whereas positive approach coping emerged as a significant positive predictor. These findings align with Stress and Coping Theory, which posits that stressors (e.g., dowry-related conflicts) trigger coping responses that shape long-term relational outcomes (Han & Gao, 2024), maladaptive strategies intensify stress by fostering withdrawal, emotional disengagement, and feelings of helplessness. Recent evidence underscores that self-blame coping heightens emotional distress and erodes relational resilience (Moghadamnia & Farsani, 2023; Sánchez & Mota, 2023), while avoidance correlates with dissatisfaction and conflict escalation (Safari et al., 2023). Studies confirm that couples who engage in collaborative or constructive coping such as positive approach maintain higher levels of trust and relational stability (Li et al., 2025; Shahmirzad et al., 2025). In Pakistan, where women often balance pressures from husbands and extended in-laws, adaptive coping is particularly essential for sustaining marital quality.

### **Conclusion**

The present study makes a significant contribution by demonstrating that the negative impacts of dowry and marital coping strategies are central determinants of marital satisfaction among Pakistani women. While dowry practices are deeply rooted in cultural traditions, the findings reveal that rather than offering security, dowry-related stressors erode marital quality. Furthermore, coping styles such as self-blame, avoidance, conflict, and self-interest exacerbate dissatisfaction, whereas positive approach coping strengthens relationship quality. By highlighting these dynamics, the study not only expands the theoretical understanding of Stress and Coping Theory in marital contexts but also underscores the dual role of dowry as both a cultural resource and a chronic stressor.

### **Limitation and Suggestions**

- The use of a cross-sectional survey prohibits causal inferences. Declines in marital satisfaction with longer marriage durations may reflect unmeasured trajectories rather than dowry influences. Future studies should use longitudinal or mixed-method designs to map evolving dowry-related trends and coping dynamics over time.
- Responses on sensitive issues like dowry and marital coping are vulnerable to social desirability bias and recall bias. Future studies should triangulate self-reports with spousal perspectives, in-laws' narratives, or observational methods.

- The study treats dowry as a uniform institution, overlooking caste, class, and religious subgroup differences that critically shape its meaning and impact. Future research should adopt intersectional frameworks to capture how dowry intersects with patriarchy, religion, and social class.
- Dowry explained only 1% of marital satisfaction variance suggesting either measurement limitations or structural factors are stronger predictors. Future research should refine dowry measurement and situate dowry alongside broader socio-economic stressors

### **Implications**

- **Counseling and Clinical Practice.** Marriage counselors and family therapists can integrate culturally sensitive coping interventions that discourage maladaptive strategies and reinforce positive approaches. Pre-marital counseling programs should also address dowry-related expectations to prevent future marital strain.
- **Awareness and Community Education.** Community-level awareness campaigns should emphasize the psychological harms of dowry demands, reframing dowry not as a marker of dignity but as a source of financial strain and conflict. Media campaigns and local women's organizations can play a pivotal role in reshaping social attitudes.
- **Policy and Interventions.** The negligible but harmful role of dowry in predicting marital satisfaction highlights the need for enforcement of existing dowry-related laws, coupled with policies that economically empower women. Social welfare initiatives should target families vulnerable to dowry-related exploitation, offering financial protection and legal recourse.

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