

## Social Exclusion of Women and Education in Kashmir

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**ABSTRACT:** *Among the various forces of development and modernization, education is an important one. Education can help in abolishing the traditional practices detrimental to individual and society in general and women in particular. It generates awareness about long established beliefs and practices. Keeping these points in mind, the paper attempts to see how education affects the age old practice of dowry system. It also shows that, education, instead of curtailing the problems, has aggravated the same. It has been observed that more the educated women, more is the favorable attitude towards the dowry. For the educated female, appropriate match is found relatively less because they prefer to marry either equally qualified person or more than them. So, the educated qualified male are prized more because of their less number. Similarly the educated male also bargains for his qualification. Parents of such grooms, demand dowry because they think that it is a compensation for the investment they have already made on the upbringing of their son. The darker side of the reality is that even highly qualified girls pay dowry on their marriages. This reflects the inferior status of women in the Indian society. Against this backdrop the paper aims to highlight the various issues related to women as being one of the socially excluded groups in the context of Kashmir.*

**Keywords:** Social Exclusion, Women, Education, Dowry, Marriage

### INTRODUCTION

Social exclusion refers to ways in which individuals may become cut-off from full involvement in the wider society. India like most societies has been marked by acute practices of social discrimination and exclusion. At different periods of history protest movements arose against caste, gender and religious discrimination. Yet prejudices remain and often, new ones emerge. The present paper focuses on women as one of the socially excluded group and the relationship it holds with education.

Education is a potent tool in the emancipation and empowerment of women. The greatest single factor which can incredibly improve the status of women in any society is education. It is indispensable that education enables women not only to gain more knowledge about the world outside of her hearth and home but helps her to get status, positive self esteem, and self confidence, necessary courage and inner strength to face challenges in life. Apparently, it also facilitates them to procure a job and supplement the income of family and achieve social status. Moreover, educated women can play an equally important role as men in nation building. Thus, there is no denying fact that education empowers women. Indeed the different organs of the United Nations and experts have ascertained that women's education is the basic step to attain equality with men. One of the recommendations of National Policy on Education (1986) by the Government of India is to promote empowerment of women through the agency of

education and it is considered to be a land mark in the approach to women's education of illiterate. The National Literacy Mission is another positive step towards eradication of illiteracy in the age group of 15-35 years. Womens' education has assumed special significance in the context of India's planned development, as it is incorporated in every Five-year plans as the major programme for the development of women. Universalization of elementary education, enrolment and retention of girls in the schools, raising number of schools and colleges of arts , science, and multipurpose institutions and adult education programmes are some of the steps being taken by both central and state governments in India to boost-up women's education (*Sambangi 2009*).

This paper is an attempt to see that, education, instead of minimizing the problem, has aggravated the same. It has been observed that more the educated women, more is the favorable attitude towards the dowry. For the educated female, appropriate match is found relatively less because they prefer to marry either equally qualified person or more than them. So, the educated qualified male are prized more because of their less number. Similarly, the educated male also bargains for his qualification. Parents of such grooms, demand dowry because they think that it is a compensation for the investment they have already made on the upbringing of their son.

The term dowry has been defined differently by different social scientists. It may be defined as those payments which are being given or promised to be

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given by the kin of bride to the bride, bride groom and his kin in consideration of marriage.

The dowry system dates back to at least the ancient Greco-Roman world. It was particularly prevalent in medieval and early Europe and is presently widespread in south Asia. In India, dowry first developed in the Vedic and post-Vedic period in different forms. It was a payment for a hypergamous marriage or a gift to the new couple to get started (Chetty, 2006).

The development of the institution of dowry in the Indian sub-continent is not uniform. Dowry developed in different castes and regions of India in several ways. Commenting on the growth of the institution of dowry in India, Srinivas observes that it is the product of various socio-economic factors like the monetization of economy, growth of education, hypergamy, lesser female work participation, emulation of higher caste practices by lower caste, etc. He has constructed two well accepted modes of dowry: (i) Traditional Dowry and (ii) Modern Dowry.

### Traditional Dowry

In Ancient times, marriage was considered to be a ritual sacrifice in which a bride was given to groom along with some gifts called *dakshina*. This practice was seen mostly among Brahmins and other high castes. Dowry was a natural gift given out of affection to the girl who was parting with her parents and the basic intention of the gifts so given was to help the young couple in running a household. These natural gifts were intended as a small sum of capital and goods (kitchen vessels, basic furniture, household items etc.) that would enable the couple to start their new household (Chetty, 2006).

While discussing traditional dowry, two important rites, *stridhan* and *vardakshina*, needs to be discussed. *Stridhan* usually refers to the gifts given to a woman by her natal kin or by her husband at or after the wedding and *dakshina* is a subsidiary gift given to the groom by the parents of bride at marriage. The women's property complex i.e. *stridhan* can be defined in terms of technical *stridhan* and non-technical *stridhan*. Technical *stridhan* includes gifts, which a woman receives from her natal family, husband, relatives, friends, etc. It is this *stridhan* that a women exercises dominion independently of her husband. While as non-technical *stridhan* is the property acquired by a woman through the exercise

of her labour. Woman has no authority to donate, sell or enjoy independently this part of *stridhan*.

According to a Hindu belief, the marriage associated with the ritual of *stridhanam* is considered to be superior because it involves gifting to a virgin. But *dakshina* and *stridhan*, according to Srinivas, cannot be mixed up with the dowry practice because the latter is integrated with bargain or force, which is not the case with the religious rites (Srinivas, 1983: 12).

Traditional dowry also throws light on the concept of hypergamy. Hypergamy means marriage between a man from the higher social status and a girl from lower status but from same caste or jati resulting in asymmetrical flow of gifts from wife givers to wife takers (Klaas, 1972: 98). Kokali Banarjee while defining the features of traditional dowry links it with the event of a marriage between women of inferior rank to a man of superior social rank (Banarjee, 1999: 650). Thus, status is achieved by wife-givers by paying dowry to wife receivers. It is therefore the ethical social and economic reasons, which serve as major instruments in making the custom of dowry rigid in pre-colonial India.

### Modern Dowry

Modern dowry is the product of forces let loose by the British rule e.g. education, monetization and introduction to organized sector (Srinivas, 1983: 13). The transition from traditional dowry to modern dowry involves two basic elements.

- The diminishing use of bride price due to emulation of higher caste practices by lower.
- Shift from a true dowry to the much more costly groom price.

The traditional dowry varies from modern dowry. The later is characterized by large sums of cash frequently amounting to a few lakhs of rupees, which is transferred along with furniture, gadgetry, costly clothing and jewellery from the bride's kin to the groom's kin (Srinivas, 1983: 11). Modern dowry plays a role of money with which one purchases a groom. The groom's parents instead of demanding jewellery, clothes, domestic utensils, demand for electronic goods, car or cash. In post-colonial India, dowry has become a mechanism for parents to make money by selling their sons at fairly high price. Srinivas notes.

“Young men, who had salaried jobs and careers in the profession, were sought after as bridegrooms. They

were scarce commodities. The parents of the lucky youth demanded cash and such goods as cycles, woolen suits etc. as part of the wedding agreement” (*Srinivas, 1983: 11*).

Marguerite Roulet while studying Brahman, Gosain, and Chamar families in semi-rural eastern Uttar Pradesh tried to explore the current practice and representation of dowry marriage by its members. He describes the occurrence of dowry in terms of three factors:

- *Maang versus Khushi se.*
- Modernity versus Tradition.
- Trust and Distrust.

These three oppositions represented important frameworks through which people reflected upon the institution of dowry. Dowry has always been considered as a problem, as it is coterminous with demand (*maang*) from groom’s side on bride’s family. But at the same time marriage gifts are given to bride out of love and affection and are considered to be voluntary gifts or gifts given to bride (*khushi se*). Thus, people represent dowry in both ways i.e. *maang* and *khushi se*. This representation gives a discursive construction of dowry, the meaning of which is ambiguous.

Tradition and modernity are aspects for representing dowry as an institution, according to Roulet. Dowry besides being a social institution is deep rooted in Hindu religious philosophy like *kanyadhan* marriage and the link of dowry with modernity could be explained in terms of dowry being the symbol of prestige (*Roulet, 1996: 97-99*).

Dowry plays a central role in establishing the affinal relationship. Gift exchange between two parties became not only symbolic markers of, but actual instruments in the creation of the ties and obligations. Dowry exchanges thus played a central role in the transformation of a marriage negotiation between families marked by distrust into the creation of a relationship between affines based on trust and mutual obligation (*Roulet, 1996: 100*). It is again explained by Tambiah that the principal underlying the institution of dowry is the establishment of affinal relationship. The relationship of affinity is established by gift exchange, which persists long after the marriage (*Tambiah, 1973: 64*).

A number of sociologists and social anthropologists have put forward several theories of dowry. One of these is an influential theory presented by Goody

and Tambiah. Goody has developed a model, which shows a contrast between African egalitarian societies and Eurasian stratified societies. Goody notes that dowry is part of a familial or conjugal fund, which passes down from holder to heir and usually from parents to the daughter. It is thus part and parcel of the transfer of familial property, but a process of transfer that includes women as well as men. Goody calls this transmission of property as diverging devolution (or the women’s property complex) (*Goody, 1973: 17*). Tambiah also favours Goody’s views and connects the pattern of devolution with patrilineality which excludes females from ownership of major fixed property. To him, dowry is a sort of pre-mortem inheritance given to the bride at marriage to compensate her share in major fixed property (*Upadhyaya, 1990: 30*). However, *Madan (1975)*, in his work on Kashmiri *pandits* suggests that dowry can be seen as a substitute for women’s lack of rights of inheritance rather than as a compensation for inheritance rights of women. Thus, the transmission of property through dowry should not be confused with inheritance (*Upadhyaya, 1990: 30*).

Miller argues that “dowry in the north is more a means of cementing a good alliance within a hypergamous marriage system, while in the south; dowry is more a gift to the bride for her own welfare and protection” (*Miller, 1981: 147-48*). However, the switch from bride price to dowry is increasing at a faster rate and its effects are now being reported in south as well (*Srinivas, 1983: 10*). There are various reasons of why dowry is making its deep roots in the Indian society and why the custom of bride price payments is taking a shape of dowry. One of the explanations for the switch from bride price to the dowry is reflected in Manu’s dictum, that “no father who knows the law [should] receive gratuity, however small, for giving his daughter in marriage, since that man is a seller of his offspring” (*Sheel, 1997: 1709*). Thus sometimes religion-based argument may become the cause of dowry system prevailing in India. Thus, any practice could not survive in the society unless it is not functional.

According to Madan, dowry marriages are publicly and ideologically and morally validated, and bride price is considered the degraded and immoral form, and is therefore always under pressure to get converted into dowry (*Tambiah, 1973:74*).

Any practice could persist only if it fulfils the

demands of the society. Dowry plays its function in many ways like it acts as a substitute for daughter's right of inheritance, helps in getting a desirable match, elevates the status, etc. Junsen Zhang and William Chan on their work on Taiwan give two important functions of dowry as follows.

- It increases the resources of bride's new family.
- The threat of insecurity of bride increases her bargaining position in her family (*Junsen Zhang, 1999: 786*).

In order to find out the impact of education on the attitude of dowry payments in Srinagar district of Kashmir, four categories were taken i.e. highly educated, educated, literate, and illiterate, into consideration. Further, division is made on the basis of gender to find out the difference in the attitude towards dowry payments.

Table 1 shows that 13.67% and 7.41% of scores are of the highly educated male and female respectively. The ratio of the percentage of score to the number of respondents taken for highly educated male and female are  $r = 1.23$  and  $1.36$  respectively. The  $n$  scores of educated male and female are 58.44% and 43.04% with  $r$  as  $1.10$  and  $1.23$  respectively. The value of literate as shown in the table is 8.58% and 13.48% for male and female. with  $r$  as  $0.76$  and  $0.82$  respectively. In case of illiterate, the scores are 19.29% and 36.06% with  $r$  being  $0.77$  and  $0.82$  for male and female respectively. Findings suggest that the value of  $r$  is more in highly educated and educated males and females which indicates that there is greater acceptance of dowry as a prevalent practice in these two groups as compared to literate and illiterate groups.

The attitude of highly educated and educated respondents towards dowry can also be explained in

terms of their restricted marriage market. Because of the limited number of the compatible mates available, there is always a high demand and less availability of potential grooms. This results in high dowry demands, offers and payments. Secondly, for the well-settled and economically established grooms, there is always a high demand and same is the case with well-settled and established girls. But, in spite of this, the status of women is inferior in marriage market. It is clearly matching with the findings of Kokali Banerjee who opines that, although modernization has increased, the status of women is still inferior to men in marriage market. It is because of this reason that women have a favourable attitude towards dowry as a prevalent practice. Through this they consolidate their position in the new household and maintain their status and prestige.

This finding is very well supported by the case study of a girl, Nuzhat. She had done engineering and had been married to an engineer. She couldn't pay the dowry as expected by her in-laws, though it was never demanded which resulted in divorce. This reflects the inferior position of females in marriage market. In spite of being highly educated, Nuzhat was divorced for the non-payment of expected dowry.

The dowry demand is also resulting in late marriages especially among educated class e.g. the case of Sabrina. She points out that before getting employed; no *mazimyaaur* (middle man) ever visited her place. It was only after getting a job that she got married. But her age at the time of marriage was 34 years which became the sole reason to pay handsome dowry. Sabrina readily accepted that it was not demanded, but it was the fear of mistreatment at her in-laws' house that she brought dowry with her. This again points out the inferior status or position of women in the society.

**Table 1: Education and dowry**

| Highly Educated   |                | Educated         |                  | Literate        |                  | Illiterate       |                  | Total N=200       |                   |
|---|----------------|------------------|------------------|-----------------|------------------|------------------|------------------|-------------------|-------------------|
| Male  | Female         | Male             | Female           | Male            | Female           | Male             | Female           | Male (Total)      | Female (Total)    |
| n=12<br>11.11%  | n=5<br>5.43%   | n=57<br>52.77%   | n=32<br>34.78%   | n=12<br>11.11%  | n=15<br>16.30%   | n=27<br>25%      | n=40<br>43.47%   | n=108<br>54%      | n=92<br>46%       |
| PERCENTAGE ON THE BASIS OF RESPONSES OF RESPONDENTS                               |                |                  |                  |                 |                  |                  |                  |                   |                   |
| S=1839<br>13.67%  | S=792<br>7.41% | S=7859<br>58.44% | S=4598<br>43.04% | S=1155<br>8.58% | S=1440<br>13.48% | S=2594<br>19.29% | S=3852<br>36.06% | S=13447<br>55.72% | S=10682<br>44.27% |
| RATIO OF THE PERCENTAGES OF THE SCORE OF RESPONDENTS TO THE NUMBER OF RESPONDENTS |                |                  |                  |                 |                  |                  |                  |                   |                   |
| r=1.23  | r=1.36         | r=1.10           | r=1.23           | r=0.76          | r=0.82           | r=0.77           | r=0.82           | r=1.03            | r=0.96            |

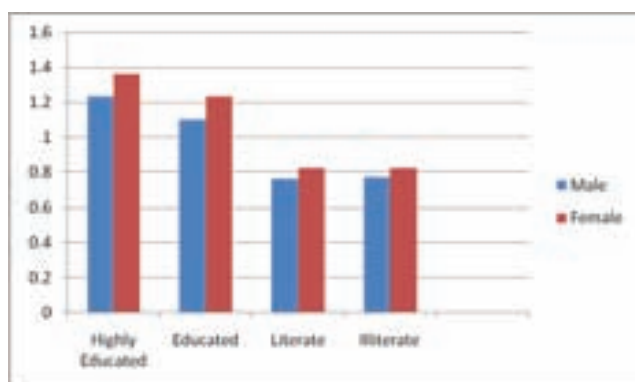
(Source: Field study, March 2006- March 2007)

The parents of highly educated and educated females are fond of a groom who is in every respect superior or is of equal status to their daughter. This asymmetry is also responsible for the dowry payments in the society. So, even if daughter is highly educated, she needs to pay dowry in order to get a good and suitable match. Moreover, employed females do pay more gifts because expectation of gift giving is more from employed women.

In case of literate and illiterate groups, expectations of getting a highly educated and educated groom are low and thus the tendency of gift giving is less. Education is therefore a determining factor for the perpetuation of dowry. But this doesn't mean that literate and illiterate does not practice dowry. The extent of gift giving is more among highly educated and educated. Dowry is practiced by everyone in Kashmir. Education plays a great role in its perpetuation. The relationship of education with dowry is also shown in the form of graph by taking ratio of percentages of score of respondents to the number of respondents.

The Figure 1 shows that both literate and illiterate have almost equal tendencies towards dowry payments while the graph soars up in case of highly educated and educated groups. Again, males score less than females on account of dowry payments.

There are many consequences of dowry, which is the prevalent practice in Kashmir. One of them is late marriage, and that the concept of women as a socially excluded sect has been the most held reason for this in the contemporary times. Tables 2, 3 and 4 show the age at the time of marriage of male and female in G1 (generation one), G2 (generation two) and G3 (generation three) respectively.



**Figure 1: Ratio of Percentage of Scores of Highly Educated, Educated, Literate and Illiterate Respondents**

**Table 2: Marriage age of G1 generation**

| S.No  | Male (yrs) | Female (yrs) |
|-------|------------|--------------|
| 1     | 24         | 20           |
| 2     | 15         | 13           |
| 3     | 18         | 16           |
| 4     | 20         | 18           |
| 5     | 12         | 10           |
| 6     | 14         | 12           |
| 7     | 17         | 15           |
| 8     | 25         | 22           |
| 9     | 19         | 17           |
| 10    | 25         | 30           |
| 11    | 16         | 14           |
| 12    | 18         | 17           |
| 13    | 16         | 13           |
| 14    | 26         | 16           |
| 15    | 18         | 16           |
| Total | 283        | 249          |

Mean age of male = 18.867

Mean age of female = 16.600

Standard deviation of age of male = 4.3238

Standard deviation of age of female = 4.8077

Table 2 shows that mean age of marriage of males in the first generation (G1) is almost the same in both males and females, which is approximately 19 years in males and 17 years in the females. It is evident that marriage has been performed at the threshold of adolescent age just because it was considered to be the right age for *betrothal* owing to social norms of the time. The practice of dowry and its pressures if any would have been at minimum. This might have been the reason for early marriage in the first generation. Another reason may be the dominance of tradition and absence of modernization and competition. The economy was more or less agricultural based and market forces were absent.

Table 3 shows the mean age of males and females in the second generation (G2), which has quite considerably increased from the mean age in generation G1. It is approximately 27 years in males and 22 years in females. The main reason for the increase in age at marriage in the second generation is the impact of modernization leading to the demands of a better future, better education, an ideal partner search in terms of profession and status and demand for a secured life in terms of financial security. The market forces are quite at large in this generation prompting the members to look for the ideal time and ideal match. Sometimes wait is so

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**Table 3: Marriage age of G2 generation**

| S.No  | Male (yrs) | Female (yrs) |
|-------|------------|--------------|
| 1     | 25         | 22           |
| 2     | 28         | 22           |
| 3     | 20         | 24           |
| 4     | 27         | 24           |
| 5     | 37         | 34           |
| 6     | 16         | 13           |
| 7     | 18         | 15           |
| 8     | 18         | 15           |
| 9     | 19         | 17           |
| 10    | 27         | 23           |
| 11    | 35         | 27           |
| 12    | 30         | 24           |
| 13    | 29         | 29           |
| 14    | 28         | 25           |
| 15    | 30         | 28           |
| 16    | 26         | 24           |
| 17    | 39         | 25           |
| 18    | 26         | 16           |
| 19    | 28         | 25           |
| 20    | 30         | 27           |
| 21    | 25         | 21           |
| 22    | 20         | 19           |
| 23    | 33         | 26           |
| 24    | 27         | 19           |
| 25    | 30         | 16           |
| 26    | 28         | 21           |
| 27    | 26         | 18           |
| 27    | 27         | 22           |
| 29    | 33         | 19           |
| Total | 785        | 640          |

Mean age of male = 27.069  
 Mean age of female = 22.069  
 Standard deviation of age of male = 5.6057  
 Standard deviation of age of female = 4.8545

long that individuals are forced to remain unmarried. The demands of dowry are high in this generation as the value of material resources is crucial; perhaps more than the value put on morals. The consequence is late marriage.

Table 4 shows the age at marriage of males and females in the third generation (G3). The mean age of males and females in the third generation is approximately 30 years in males and 27 years in females which indicate that the forces, which have been operational in G2 have become more prominent. There is a shortage of ideal matches

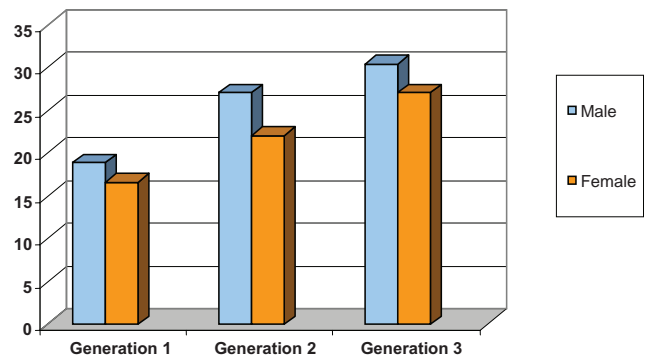
**Table 4: Marriage age of G3 generation**

| S.No. | Male (yrs) | Female (yrs) |
|-------|------------|--------------|
| 1     | 26         | 22           |
| 2     | 33         | 28           |
| 3     | 30         | 28           |
| 4     | 27         | 26           |
| 5     | 28         | 24           |
| 6     | 32         | 28           |
| 7     | 38         | 34           |
| 8     | 29         | 30           |
| 9     | 31         | 27           |
| 10    | 29         | 26           |
| 11    | 30         | 25           |
| 12    | 31         | 28           |
| 13    | 31         | 25           |
| Total | 395        | 351          |

Mean age of male = 30.385  
 Mean age of female = 27.000  
 Standard deviation of age of male = 3.0149  
 Standard deviation of age of female = 2.9721

in terms of status, profession and caste. The wait period for ideal match becomes even longer in this generation than generation G2. The demand for dowry is substantially increased which makes the timely marriage a distant dream. The narrowing gap between males and females in G3 is quite visible. The demand for employed women are high and sometimes unemployment means a long wait for marriage to be solemnized. The demand for better living and high aspirations also results into its wait on men who have to earn well for getting a suitable match. Consequently, the phenomenon of late marriage becomes apparent.

The graphical representation in Figure 2 below of age of males and females in three generations G1, G2 and G3 shows clearly the evidence presented above in Tables 2, 3 and 4



**Figure 2: Figure showing age at the time of marriage in G1, G2 and G3.**

Figure 2 shows an increasing trend from generation 1 to generation 3 in terms of marriageable age. Age of females at the time of marriage in all the three generations is less than marriage age of males.

The practice of dowry has become a crude institution resulting in female foeticide, infanticide and bride burning. It has become a monstrous problem to which Srinivas has referred as “The Sati of Twentieth Century” (Srinivas, 1983: 29). It is presumed that education would elevate the status of women both socially and economically, and add them to the list of empowered groups. The result has shown just opposite to this where the dowry payment is considered.

Dowry has many ill effects in the society. It lowers the status of women. It gives rise to many socio-economic problems, which results in bride burning, harassment and physical torture of the young brides and various kinds of pressure tactics being adopted by the husband and/or in-laws for an inadequate supply of dowry. Despite the Dowry Prohibition Act enacted in 1961, and the Dowry Prohibition (Amendment) Act 1984, dowry is practiced in the society in all its manifestations. The issues of dowry have become complex that it is difficult to eradicate and infact it keeps reinventing itself.

### Conclusion

The paper highlights the aspect that the education has not been able to perform the role that it was supposed to i.e. eradicate fully the roots that lead to the menace resulting from the concepts of dowry. It has not elevated the status of women to the socially included groups, but instead it has aggravated and accumulated a number of their problems. For example, the higher the education of a woman, the higher the dowry is expected from her. And another important concern in this context is the late marriages arising out of the given time for higher education by a woman.

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