



## **Dowry at Marriage as a Risk Factor in Relationship between Impacts of Dowry, Psychological Distress and Marital Satisfaction**

Umm-e-Habiba and Anila Kamal

### ***Abstract***

In Pakistani culture, the dowry system is deeply entrenched, especially for parents who belong to the lower middle class. However, little has been documented about their positive and negative impacts on Pakistani married women. This research aimed to investigate the relationship between positive and negative impacts of dowry, psychological distress, and marital satisfaction in married women, and to investigate the effect of moderation of dowry at marriage on these relationships. A cross-sectional survey was carried out from February to April 2021 in Pakistan. The sample comprised 486 married women including working and non-working from different cities of Punjab. This study was carried out using a purposive convenient sampling technique and questionnaires as a data gathering tool. Results of the study showed that negative impact of dowry was associated with psychological distress and marital satisfaction but this association was not found for positive impact of dowry. Furthermore, moderation results illustrated no dowry at marriage strengthen the effects of negative impact of dowry on psychological distress and weaken the effects of negative impact of dowry on marital satisfaction in married women. Youth and the government should both take action to control this system.

**Keywords:** impacts of dowry, psychological distress, marital satisfaction, married women

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## ***Introduction***

Marriage and family relationships are the most stable emotional demands in all aspects of life (Mirgain & Cordova, 2007). The dowry system is the most noteworthy of the societal oppressions that prevail and infect Pakistani culture. Dowry causes several of the issues in post-marriage life that can impact negatively on marital relationships (Gulzar, Nauman, Yahya, Ali, & Yaqoob, 2012). The practice of dowry is frequently linked to the most remarkable problem of "missing women," which refers to unusually low female-to-male ratios in South Asia (Anderson & Ray, 2010; Thomas, Hess, & Thurston, 2015; Sen & Zinta, 2018). According to a report of Tiwari (2016), Bangladesh, India, Iran, and Pakistan are among the countries where dowry murders have been reported. Marriage is defined as a more or less prolonged relation between a man and a woman that exist beyond sexual intercourse until birth children (Jamadar, 2015).

Groom and bride both should be free of any dispute, regarding liability, authority, obedience, free-will, and have warmth, according to a healthy marriage. Even though the couples share identical interests, likes, dislikes, and tastes, no two married partners are alike (Korchin, 1976). The difference of opinion between wife and husband, which almost always lead to clashes or quarrels (Thomas, 1988). Marital satisfaction is a personal experience of joy and happiness shared by a couple while taking into account all aspects of their relationship (Jamadar, 2015). Literature regarding the discrepancies between partners affecting their marital satisfaction is less explored especially in Asian culture.

The transfer of wealth from the family of bride, typically consists of gold, expensive dresses, vehicles, kitchen utensils, cattle, and money and other valuables are broadly defined as dowry; as a result, at the time of marriage determining specific dowry value becomes even more difficult (Jejeebhoy & Sathar, 2001). Despite the fact that women make up a large portion of the workforce, dowries are becoming particularly widespread. All religions and socioeconomic groups have adopted the practice (Caldwell, Reddy, & Caldwell, 1983; Caplan, 1984; Mandelbaum, 1999; Stone & James, 1995) has reached surrounding nations (Suran, Amin, Huq, & Chowdury, 2004), even among South Asians who immigrated to developed countries, it is growing (Barot, 1998; Jhutti, 1998).

When dowry is mentioned in marital literature, it is usually mentioned in a generally favorable and voluntaristic light (Kodoth, 2008). A daughter-in-law with a huge dowry may be given preferred treatment by her in-law parents, who may give her less household chores, greater autonomy, and more polite treatment (Rastogi & Therly, 2006). The relationship between dowry and marital life is direct means the more the respect from family as a result of dowry, the greater the women's empowerment (Ahmad, Hussain, Tariq, & Raza, 2014). Dowry, on the other hand, is frequently depicted in a negative light in poverty and gender literature. Dowry is represented as an oppressed transfer, as parents of brides are compelled to contribute beyond than they can manage in order to avoid their daughter being single as they strive with other households who want to 'purchase' a husband (Rozario, 2009). As reported in the press, dowry disputes lead to 'dowry murders,' in which females are brutally murdered by their in-laws (Bloch & Rao, 2002). Dowry violence is a tool used by men to assert their dominance. Dowry utterly degrades women's respect and renders them vulnerable in their homes (Bhatia, 2012).

## ***Literature Review***

The dowry has evolved into a considerable assets from the bride's family to the groom's family, and it has evolved a prominent negotiating point in marriage contracts (Anderson & Ray, 2010; Khanal & Sen, 2020; Rudd, 2001; Sen & Zinta, 2018; Thomas, Hess, & Thurston, 2015). According to the bequest theory Goody and Tambiah (1973), dowry assists women by serving as a pre-mortem legacy that promotes a bride's marital well-being (Edlund, 2001). It is believed that the increase in dowry payments in India is evidence that women are becoming more marginalized in the marriage market and are required to pay for marriage (Edlund, 2006). Extent evidence has shown that dowry have a beneficial influence on various indicators of women' wellbeing and decision-making authority (Brown, 2009; Bloch & Rao, 2002; Chan, 2014; Jejeebhoy & Sathar, 2001; Srinivasan & Bedi, 2007; Zhang & Chan, 1999). A larger dowry, particularly in terms of kitchen equipment, appliances, and accessories, is linked to status of women in the married home (Makino, 2019). In today's modern world, only women who give a sizable dowry to the groom's house are greatly regarded, especially in Pakistan (Anjum, Malik, & Khan, 1995; Raja, Alam, & Sarir, 2017; Sharma, Harish, Gupta, & Singh, 2005).

In both economic and symbolic aspects, the increase of demand dowry poses the most ongoing concern to the connection between marriages with the moral order. In practice, it exposes women to more abuse, denies the advantages of keeping one's appropriate place and good relations (Parveen, Ilyas, Iram, & Abid, 2011). In Pakistan, incidences of physical and psychological violence directed at the woman who receives criticism for not paying enough dowry are frequent (Pande, 2002). In a nation where the majority of individuals are below the poverty threshold and barely have access to basic necessities, the epidemic of the dowry system only makes their lives more miserable (Gulzar, Nauman, Yahya, Ali, & Yaqoob, 2012; Mustafa & Nishat, 2008). Relation of mental health with marital quality is a particular domain of research. Researches usually evidence that better marital satisfaction is associated with less depression (Williams, Frech, & Carlson, 2010), better self-rated health (Umberson, Williams, Powers, Liu, & Needham, 2006), fewer physiological ailments (Wickrama, Lorenz, Conger, & Elder, 1997).

Using a working and non-working married women sample from different cities of Punjab, Pakistan, this research set out to analyse the relationships between positive and negative impact of dowry, and psychological distress and marital satisfaction. This research also investigated the effect of moderation of dowry at marriage (particularly with and without dowry at marriage) on the relationship between positive and negative impacts of dowry on psychological distress and marital satisfaction. We hypothesized as follows:

**Hypothesis 1:** Positive impact of dowry would be linked negatively with mental distress and positively with marital satisfaction.

**Hypothesis 2:** Negative impact of dowry would be linked positively with psychological distress and negatively with marital satisfaction.

**Hypothesis 3:** Dowry at marriage would moderate the relationship between positive and negative impact of dowry on psychological distress and marital satisfaction.

## ***Method***

### *Sample*

The study included married women both working and non-working residing in the central Punjab province of the nation. The data was collected in five cities of Punjab comprising both urban and rural settings; (i.e., Lahore 3.7%, Sialkot 36.8%, Gujranwala 33.3%, Narowal 20.2%, Mandibahaudin 2.5% and Rawalpindi 3.5%). Within these cities purposive sampling technique was set up. But in other localities where there were few people or it was challenging to gather the appropriate sample using the purposive sampling method, we adopted a convenience sampling method to collect the subjects. In total five cities in central Punjab were chosen to obtain a sample that was representative of married women in context of dowry at their marriage including 406 women came with dowry at their marriage and only 80 women came without dowry at their marriage. Because dowry is a phenomenon which most prevails in Punjab instead of other provinces of Pakistan. The target sample included 486 married women based on power calculations (power = .80,  $\alpha$  = .05) distributed across employment status 247 employed and 239 unemployed.

### *Sampling Criteria*

Before recruiting participants in the study, we first determined the married women's eligibility based on the following criteria: (a) working and non-working married women within 7 years duration of their marriage; (b) Married women living with their husbands in either nuclear or joint family system; (c) and they must have at least one child.

### *Measures*

#### **Dowry Scale**

The DS was used to obtain impacts of dowry reported by women in their marital life. Positive impact of dowry section consists of 13 items describe dowry functions assess positively for women in terms of respect, favorable treatment, emancipation from dependence and marital adjustment. Negative impact of dowry section consists of 14 items describing dowry negatively influences as gender discrimination, humiliation, psychological problems, economic crisis, violence, late marriages and degrading girl's personality. Although original Dowry scale was dichotomous in (yes/no) format but in this study, response options were changed into 5 point Likert scale. Because original dowry scale was developed to measure attitude of dowry but in the current study, researcher wants to measure impacts of dowry. So among four dimensions of dowry researcher used only two dimensions of Dowry Scale positive impacts of dowry and negative impacts of dowry. Respondents were instructed to rate the impact of dowry as they experienced in

their in-laws keep in mind their own dowry at the time of marriage by circling 1 (strongly disagree) to 5 (strongly agree). The degree to which a respondent manifests impact of dowry by their in-laws as information provided by them is reflected by a score on each scale representing overall positive impact and negative impact of dowry that is empirically derived. Scale scores are calculated by adding up all of the 1, 2, 3, 4 and 5 s for items in the scale. For use in the Pakistani population, the DS has been validated. Subscale means were as follows: positive impact of dowry ( $M = 41.88$ ,  $SD = 10.37$ ), negative impact of dowry ( $M = 50.54$ ,  $SD = 9.10$ ).

#### Kessler Psychological Distress Scale (K-10)

We collected married women's self-reports using the K-10. Its 10 items in the problem section cover a wide range of problematic behaviors including depression, anxiety and somatic complaints (Kessler et al., 2002). The respondents were asked to rate each item on the questionnaire that best characterized them at the time they answered the questions and within the previous 4 weeks. Participants were asked to circles ranging from 1 for "none of the time" to 5 for "all the time". A minimum score of 10 and a maximum score of 50 are generated by adding the scores of the ten items. The K-10 has high psychometric properties and has been determined to be trustworthy for use, as evidenced by the international generalizability of its structure of universal population emotional and behavioral disorders. It has also been found to be appropriate for use in Pakistani married women. The mean in the present sample was 22.92 ( $SD = 7.95$ ).

#### ENRICH Marital Satisfaction Scale (EMS)

The ENRICH Marital Satisfaction Scale (EMS) is an 15-items self-report measure that assess a person overall personal assessment and level of satisfaction with his or her marriage (Fowers & Olson, 1989). The participants were asked 15 questions related to their marital relationship on five point rating scale ranging from 1 (strongly disagree) to 5 (strongly agree). Idealistic Distortion subscale contains 5 items to overcome the propensity to support too flattering marital descriptions. The Edmonds Marital Conventionalization Scale has been modified to create this scale (Edmonds, 1967). It has a high correlation with other scales used to measure marital conventionalization, an alpha coefficient of .92, and a reliability for test-retest intervals of four weeks is .92 (Fowers & Olson, 1993). The 10 items of the Marital Satisfaction Subscale each represent one of the domains of the marriage that the complete ENRICH Inventory evaluates (such as, monogamous relationship or interaction). As a result, the EMS Scale offers a one of each of the 10 marital satisfaction items is featured on the EMS Scale identified as the most essential by Fournier, Olson, and Druckman (1983), whose findings on the most significant dimensions of marital satisfaction indicate the EMS scale's content validity. Mean score of the subscales were as follows: idealistic distortion ( $M = 19.78$ ,  $SD = 4.32$ ), marital satisfaction ( $M = 41.02$ ,  $SD = 7.82$ ). The EMS full scale mean was 60.78 ( $SD = 11.88$ ).

### ***Procedure for Data Collection***

Respondents were presented with informed consent papers to read and sign if they agreed to participate in the study after their eligibility for participation had been determined. The researcher responded to any queries concerning the study and their involvement. After giving their consent, research participants received questionnaires to complete. Participants were asked to give truthful answers, and their anonymity was guaranteed. Married women filled the questionnaires independently and after completion returned them to the researcher. All of the questionnaire's questions were urged to be answered, and the researcher had the opportunity to address any questions that participants had both during and after completing the survey. Items were read aloud to those who seemed to have trouble reading and comprehending the written language. After completing the questionnaire, the participants were provided a debriefing about the research and a pamphlet with more details. At the end, the respondents' significant collaboration was appreciated and praised.

### ***Covariates***

Sociodemographic characteristics relevant to the current study included participants' age at marriage and income which were included as covariates in the analyses. Participants were also asked about their residential location, profession, educational level, type of marriage, marriage duration, family system, will at marriage and no of children (see Table 1). These variables were excluded from the analyses.

As shown in Table 1, in this study, the mean of participants age at marriage was 23.03 years ( $SD = 3.00$ ), the mean of number of years of education was 4.34 years ( $SD = 1.48$ ), and the mean for monthly family income was Rs. 17872.43 ( $SD = 34246.53$ ). The mean of participants' husbands age at marriage was 25.95 years ( $SD = 3.37$ ), the mean number of participants husbands' years of education was 3.90 years ( $SD = 1.47$ ), and the mean for participants' husbands' monthly family income was Rs. 37107.00 ( $SD = 29523.80$ ).

### ***Examination of Distributions and Data Analysis***

The information used in this study were obtained from a larger investigation. The dependent measures' normalcy was checked. The distribution of the psychological distress (skew = .27, kurtosis = -.28), EMS (skew = -1.09, kurtosis = 1.46), idealistic distortion (skew = -1.13, kurtosis = 1.14), and marital satisfaction (skew = -1.03, kurtosis = 1.59) subscales were within normal limits (Kline, 2005).

Table 2 shows the alpha reliabilities and correlation among study variables. In particular, negative impact of dowry was significantly positively associated with psychological distress and negatively with marital satisfaction, such that the women who experienced humiliation, gender

discrimination, violence due to dowry were at risk of having psychological problems and low marital adjustments. We could not detect any associations between positive impacts of dowry, psychological distress and marital satisfaction.

Table 3 illustrates the moderating effect of dowry at marriage for negative impact of dowry in predicting marital satisfaction and psychological distress. The main effect of dowry at marriage and negative impact of dowry non-significantly predicts psychological distress and marital satisfaction ( $p > .05$ ). The coefficient of interaction of negative impact of dowry and dowry at marriage is significant ( $B = -.16, p < .05$ ), ( $B = .32, p < .05$ ) and found to explain 2% variance in psychological distress and 3% variance in marital satisfaction. The moderation effect is further elaborated using a mod graph in Figure

It can be seen that psychological distress is increasing and marital satisfaction is decreasing for those who came without dowry at marriage and for those who came with dowry at marriage the prediction of negative impact of dowry for psychological distress and marital satisfaction is non-significant. The computation of slopes for psychological distress and marital satisfaction indicates that ( $t = 3.08, p < .01$ ;  $t = -2.75, p < .01$ ) for those who came without dowry at marriage and ( $t = 1.01, p > .05$ ;  $t = -.86, p > .05$ ) for those who came with dowry at marriage. These values indicate that the moderation is significant for those came without dowry at marriage indicates that with increase in negative impact of dowry, psychological distress sharply increases and marital satisfaction sharply decreases for those who came without dowry at marriage.

## ***Discussion***

Using an employed and unemployed married women sample from different cities of Central Punjab, Pakistan this study provides evidence for the association between negative impacts of dowry in terms of psychological distress and marital satisfaction. This study also demonstrates that dowry at marriage can moderate the association between negative impacts of dowry and women' psychological distress and marital satisfaction. This study will add to the research's underdeveloped domain on impacts of dowry of married women in economically disadvantaged families who delay marriages of their daughters because they cannot provide enough dowries to them. This suggests that dowry was not the reason of good marital adjustments because our results could not prove any association between positive impacts of dowry with psychological distress and marital satisfaction. Furthermore, the moderator role of dowry at marriage was also non-significant in the relation between positive impacts of dowry with psychological distress and marital satisfaction. This also suggests that negative impacts of dowry would undermine one's marital satisfaction during married life.

Existing literature shows that positive impact of dowry s a crucial factor in determining many aspects of mental health of a woman, respect dignity, favorable treatment and marital adjustment (Ahmad, Hussain, Tariq, & Raza, 2014; Davis, Haque, Hasin, Aziz, & Begum, 2009; Srinivasan & Lee, 2004). Our results contribute to the body of research showing that positive impacts of dowry on mental health and marital satisfaction are not significant. In align with the previous studies the tradition of female infanticide and severe mistreatment of women, as shown

by phrases like "bride-burning" and "dowry-death," are frequently associated with the practice of dowry. (Anderson 2000; Chauhan, 1995; Kumari, 1989; Lata, 1990; McCoid, 1989; Pawar, 1990; Pathak, 1990), our findings show that negative impact of dowry is significantly associated with psychological distress and marital satisfaction. This result indicates that married women possibly more victims in this sample may be influenced by negative impact of dowry than by positive impacts of dowry. One of the earliest studies to provide evidence of relationships between both positive and negative impacts of dowry and various aspects of psychological distress including anxiety, depression and somatic complaints and marital satisfaction, and that these relationships are not all consistent.

In accordance with the bequest theory of dowry, dowry at marriage particularly (no dowry at marriage) evolved into a significant moderator in diminishing negative impacts of dowry that were associated with psychological distress and marital satisfaction. So, moderation effect shows that with increase in negative impact of dowry, marital satisfaction sharply decreases and psychological distress sharply increases for those married women who came without dowry at marriage as compared to those married women who came up dowry at marriage. The results are in line with a prior study demonstrating that in reality, abusive behavior with women is more probable to happen when dowries are judged to be insufficient and can lead to financial ruin for households, essentially denies the advantages of living in one's appropriate position and good relationships (Banerjee, 1997; Bloch & Rao, 2002; Rao, 1993; White, 2017). There is a relationship between dowry and assault, according to numerous studies conducted in India and Bangladesh (Bates, Schuler, Islam, & Islam, 2004; Naved & Persson, 2010; Rao, 1998; Suran, Amin, Huq, & Chowdhury, 2004). Although dowry at marriage is a significant security source, respect, and autonomy for married women in their in-laws, dowry at marriage did not serve as a buffering factor for women psychological distress or leading factor for their marital satisfaction. There may be an explanation for this the link between dowry and women's well-being is dependent not only on the amount of dowry given, but also on whether dowry was received at all (Luciana, Sajeda, Lopita, & Kobita, 2004). This finding suggests that dowry at marriage did not moderate the association between positive impact of dowry which in turn did not affects women' marital satisfaction. Similarly in the literature on "dowry murders" and dowry related violence does not immediately affect wedding expenses incurred at the time of the marriage, instead, the in-laws' family enforced further payments after the wedding (Bloch & Rao, 2002). In such situation, dowry at marriage may not be important factor for the association between positive impacts of dowry which in turn may not be strong enough to buffer the impact of psychological distress. Additionally, empirical research to examine further, more significant moderating factors that could reduce the negative impacts of dowry on psychological distress and enhance the positive impacts of dowry on marital satisfaction are needed.

## Implications

This research shows that dowry at marriage, specifically without dowry at marriage acts as an essential buffering element in reducing the impact of negative impacts of dowry on marital

satisfaction and enhancing the effects of negative impact of dowry on psychological distress. Dowry at marriage particularly those women who come with dowry at marriage, did not serve as a moderator on the association between positive impact of dowry and psychological distress and marital satisfaction. Interventions for married women victims that focus on strengthening and extending their marital adjustment and mitigating the psychological distress and the accessibility to dowry at marriage may not be an effective method for minimizing the danger posed by psychological distress and increasing the marital satisfaction.

When considered collectively, these results suggest the need for stronger management in Punjab. Youth should be the most powerful vigor to prohibit Pakistan's dowry system from spreading. Moreover, the government and the families of the bride and the groom have the power to regulate and halt the growth of the dowry system. However, the lowest votes in this aspect go to the bride and NGOs. Although the government has already taken a step in this direction by introducing legislation, policy enforcement has lingered. In order to influence policies in support of implementation of current legislation, NGOs working in Pakistan should maintain establishing relationships with political and government officials on a regional or national level of banning of dowry, crafting policies promoting gender equality and women empowerment.

### ***Limitations and Suggestions***

Due to the cross-sectional survey design's limitations, this study was unable to establish a causal connection between positive and negative impacts of dowry and psychological distress and marital satisfaction. A prospective, longitudinal design may be advantageous for future research. Additionally, the married women's reports may contain significant reporting bias with regard to positive and negative impacts of dowry experienced by them in their in-laws. Several respondents could be used in future research to gather relevant information. However, instead than focusing on self-reported data (Palermo et al., 2008), subjective measures such as interviews or focus group discussion are typically evaluated from the viewpoint of the individual. The use of dichotomization in this study is another limitation for dowry at marriage to the participants' self-report without differentiating specific types of dowry particularly leading for psychological distress and marital satisfaction. Our results might not generalize to a population with a higher SES or another cultural setting such as (KPK, Balochistan and Sindh) because the subjects in this study were drawn from the middle class in central Punjab. Finally, the population consisted of women; hence, the positive and negative impacts of dowry on women psychological distress and marital satisfaction may not be accurately addressed in this research.

### ***Conclusion***

However, this research has concluded that “Dowry at marriage particularly without dowry at marriage is a cause of increasing psychological distress and mitigating marital adjustment in

society” is the most crucial factor. Dowry is an unethical practise in society that has to be outlawed in the nation. Women can't typically expect to gain from the money given at marriage because they are seldom given rights to or control over it. It encourages numerous disputes, fights, suffering, and greed in society. The results of this study demonstrate that Pakistani citizens are aware of the dowry system's awful abuses and actively participate in them.

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The Authors declare that there is no conflict of interest.

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*Appendices***Table 1: Demographic Characteristics of the Study Participants**

Variables	<i>N</i> (%)		<i>N</i> (%)
Marriage Duration		Residential Area	
1 to 2 years	104(21.4)	Gujranwala	162(33.3)
3 to 5 years	173 (35.5)	Sialkot	179 (36.8)
6 to 7 years	209 (43.0)	Narowal	98(20.2)
Number of Children		Mandibahaudin	12(2.5)
(1-3)	433(89.0)	Rawalpindi	17(3.5)
(4-6)	54(11.1)	Lahore	18(3.7)
Education		Marriage Type	
Up to Middle	47(9.7)	Arranged	402(82.7)
Matric	113(23.3)	Love	84(17.3)
Inter	103(21.2)	Will at Marriage	
Bachelor	83(17.1)	Yes	435(89.5)
Masters	117(24.1)	No	51(10.5)
Others	23(14.7)	Family System	
Working Status		Nuclear	130(26.7)

Working	249(51.2)	Joint	356(73.3)
Non-Working	237(48.8)	Age Difference from spouse	
Income in Rs. (Monthly)		16-22	231(47.5)
Up to 20000	111(22.8)	23-38	255(52.5)
22000-60000	115(23.6)		
65000-130000	20(4.0)		

**Table 2: Relationship between Study Variables**

Variables	$\alpha$	1	2	3	4	5	6	7
1. PID	.85		-	.41	-.04	-.05	-.04	-.05
2. NID	.84			-	.11*	-.11*	-.09*	-.12*
3. K-10	.91				-	-.49**	-.48**	-.47**
4. MS	.93					-	.92**	.97**
5. ID	.77						-	.82**
6. MS	.91							-

*Note.* PID = Positive Impact of Dowry; NID = Negative Impact of Dowry; K-10 = Kessler Psychological Distress Scale; EMS = ENRICH Marital Satisfaction Scale; ID = Idealistic Distortion; MS = Marital Satisfaction. \* $p < .05$ .

\*\* $p < .01$ .

**Table 3: Moderating role of Dowry at Marriage for Negative Impact of Dowry in Predicting Psychological Distress and Marital Satisfaction (N = 486)**

Predictor	Psychological distress		Marital satisfaction	
	B	(LL, UL)	B	(LL, UL)
Constant	24.58***	19.89, 29.27	62.28***	54.75, 69.81
Income	.00*	.00, .00	.00	.00, .00
Age at Marriage	.03	-.17, .24	-.17	-.51, .17
DM (Moderator)	-.84	-2.40, .72	-1.47	-4.10, 1.15
NID (Predictor)	.07	-.00, .15	-.12*	-.23, -.00
NID × DM (Interaction)	.17*	.01, .33	-.30*	-.59, -.01
Conditional effect				
No	.21	.08, .34	-.37	-.63, -.11
Yes	.04	-.04, .13	-.07	-.19, .06
$R^2$	.03		.03	
$\Delta R^2$	.01		.01	
$F$	4.45*		4.19*	

Note. DM = Dowry at Marriage; NID = Negative Impact of Dowry.

\* $p < .05$ , \*\*\* $p < .001$ .

**Figure 1.** Mod graph showing interaction of negative impact of dowry and dowry at marriage on psychological distress and marital satisfaction.

