

Laws relating to dower and practices in Bangladesh: A study on educated women

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Abstract

Dower is an obligation upon husbands, which is supposed to pay to wives on marriage. Sharia laws are considered the main guiding documents related to dower. The present study intends to discover the practices of dower among educated women in Bangladesh. This study has been carried out in Rajshahi City Corporation of Bangladesh. Primary data has been collected through survey of a semi-structured questionnaire following the convenience sampling approach. The study has revealed that there are strict Islamic rules for dower, however, those rules are not properly complied with and very often wives cannot exercise their legal right of dower. Moreover, there are lacks of awareness about dower right among wives, even among educated wives. This study has also found that most of the educated women do not bother about the ultimate purpose of dower. The sharia laws along with the statutory laws are not sufficient to ensure dower right in Bangladesh. Therefore, amendment of laws is proposed to incorporate necessary provisions so that the wives get their dower properly. Moreover, creating awareness about dower rights and the true objective of dower among stakeholders, especially wives, is imperative.

Keywords: marriage, dower (mahr), divorce, sharia law, family court ordinance

1. Introduction

Marriage is considered a civil contract under Islamic law and thus, it has some essential conditions. Dower or *mahr* is one of such essential parts of a marriage contract. However, the perception of rights regarding dower was developed by Allah and his Prophet Muhammad (PBUH). Payment of dower has been made obligatory in Islam whether it is written in the marriage contract or not. In pre-Islamic Arabia Dower was known as *Sadaqa*, and it was paid to the wife's father or legal guardian and could, therefore, be regarded as selling price. Islamic shariah has made it mandatory to pay dower to wives, a provision and protective measure for their rainy days. Allah says in the Quran "Give women (wives) their dower with strings attached. If they themselves give some of it back to you, then consume it with good cheers^[1]. Dower is so necessary for marriage that if it is not mentioned at the time of the marriage, the law will presume it by virtue of the contract itself^[2]. Dower is an important part of Muslim marriage that has been given or promised to be given in future by the husband to the wife^[3]. Dower and dowry are two different concepts which must not be confused with each other, dowry means the gifts given by the relations of the bride and sometimes it is taken forcefully but Muslim Law never permits giving dowry. Dower is an amount of money or any other property, which is given to the wife by her husband in consideration of marriage^[4].

There is an undisputed law in Islam that a husband has no

right over the property or labor of a wife. He cannot order her for doing any specific work for him. The husband also cannot take any money or property without her consent which she has earned before or after marriage^[5]. Islam says that a married woman will not be interfered by her husband regarding her business dealings. She is absolutely free and independent in every affairs of her business. Any earnings that a woman receives through employment or business after marriage, belongs to her to keep and need not be contributed towards family expenses^[6]. A Muslim woman needs not to give her properties to her husband that she owns before marriage, but she has been given the full right to receive and own dower from her husband^[7]. It is believed that the introduction of dower is the result of a very wise plan for keeping stability in the relations of man and woman and to keep them united. Dower is necessary for all Muslim marriage whether the wife is educated or illiterate. It was found that 88% of Muslim wives in the metropolitan city of Dhaka did not get any dower. By considering this scenario of capital, one can easily imagine the shocking condition in the rural areas^[8]. There is a common scenario that the uneducated women in rural areas have many misconceptions about dower and they are not aware about their dower right. However, it is a matter of great interest to know the practice of dower in the life of educated women. In this context, the study intends to explore the practices of dower among educated women in Bangladesh. In the context of the

¹ Al Quran 4:4

² Imam Fakhruddin Hasan Bin Mansoor Al-Uzjandi Al-Farghani, *Fatawa-I-Qazi Khan Islamic Law of Marriage, Dower, Divorce, Legitimacy and Guardianship of Minors According to Sunnies*. Vol. 1. Kitab Bhavan: New Delhi, 1994.

³ Marianne Bøe, "Lived Experiences of Norway's Regulation of Mahr (the Muslim Dower)," *Nordic Journal of Religion and Society* 31, no. 1 (2018): 58-74

⁴ D. F. Mulla, *Principles of Mohamedan Law*, 17th Ed., M M Tripathi Pvt. Ltd: Bombay (1972):277.

⁵ Ayatullah Murtadha Mutahhari, "The Rights of Women in Islam", World Organization for Islamic Services. Accessed December 01, 2016 from <https://www.al-islam.org>

⁶ Ziba Mir-Hosseini, "Towards gender equality: Muslim family laws and the Shari 'ah," *Wanted: Equality and justice in the Muslim family* (2009): 23-63.

⁷ Jamal Badawi, "The Status of Women in Islam," *Al-Ittihad* 8, no. 2 (1971). Accessed on 29 August 2020 from <https://www.iiium.edu.my/deed/articles/statusofwomen.html>.

⁸ Taslima Monsoor, "Dower and Dowry: Its Affect on the Empowerment of Muslim Women," *The Daily Star*, July 27, 2003.

aforsaid circumstances, the main objective of this study is to find out practices of dower among educated women in Bangladesh. It has some specific objectives also, such as, to examine the guidelines of Islamic and Statutory laws regarding dower; to investigate the awareness of dower among educated women; and to discover the obstacles in ensuring dower right in the life of educated women.

2. Concept of Dower

According to the Muslim Law, dower means money or property, which a wife has right to receive from her husband upon marriage but this consideration is not the same as that of the civil contract. It is more a sign of honor to the wife than a mere consideration. Mona Siddiqui, explaining the nature of mahr, clarifies that it 'is not a voluntary gift but rather a financial obligation imposed by the Islamic law on husband toward his wife'^[9]. One of the main objectives of dower is to provide wife for her survival after the dissolution of marriage so that she does not feel helpless after the death of her husband or termination of marriage by divorce^[10]. As noted in Muslim Family Law, dower is not a consideration for the contract of marriage; it is the effect of the contract of marriage not the price paid by the husband for obtaining various rights which accrue to him on marriage. However dower is also considered as a gift that is given by the husband to the wife at the conclusion of the marriage. In *Abdul Kadir v. Salima*^[11] the court discussed the liability of husband to pay dower and nature of dower. It was held that dower is bride's price for cohabitation and right or cohabitation does not accrue to him till he has paid the dower. Upon receipt, a woman's dower automatically becomes her separate property. Provision for dower is intended to assist the wife financially after the dissolution of marriage, and to make a bar for the husband to exercise his unilateral right to renounce the marriage.

Contrary to the Islamic concept, most of the people of Bangladesh have taken dower just as a formality and their outlook is inconsistent with the provisions of the *Quran* and the *Sunnah*. Due to the ignorance of *Sharia* law and the existing Bangladeshi laws, most of the women are not conscious about their right of dower. On the other hand, most of the Muslim husbands and their family members in Bangladesh are strongly indifferent towards the payment of dower. In this context, ensuring dower of women demands increasing consciousness among the parties and reinterpretations of the related laws^[12]. Dower may be fixed before marriage, at the time of marriage, or sometimes after marriage. There is no specific provision regarding the amount of dower in sharia. However, a worth mentionable hadith in this regard says that –

Hazrat Umar once addressed the people in the Mosque of the Prophet: O People! While the prophet of Allah himself had never given dower to his wives at an amount exceeding four hundred dirhams, why have you started to fix dower at a higher amount? Beware! Do not fix dower an amount exceeding 400 dirhams for your wives. He then descended

from the pulpit. Then a Quraish woman came and said, O Umar! Have not you heard the word of God (in Al-Quran 4: 20). Allah says "Even if you have given a big treasure to a woman, don't take back anything out of that." Hazrat Umar at once returned, withdrew his order, and announced: Any one of you can fix as much dower as he pleases: I can't stop him. (Tafsir Ibn Kathir)^[13].

The above quotation implies that the amount of the dower is not specified by *Sharia*. The amount can be high or low with the variation of society and economic conditions of the parties. If the dower can be easily paid then it will be the most reasonable dower. It is necessary to determine the reasonable amount of dower considering the positions of the parties. Whether the amount of dower is reasonable, it depends on the financial capability of the husband as well as the social status of the wife. The Prophet Muhammad (PBUH) said, 'the best amount of *mahr* is that which can be paid easily'^[14]. Traditionally, dower can be of two types – in the case of "prompt dower" the amount is payable on demand by the wife; whereas, in the case of "deferred dower" the amount becomes payable due to dissolution of marriage by death or divorce. According to the provisions of Muslim Family Laws Ordinance, 1961 the entire amount is to be treated as "prompt"^[15]. The dower right can be enforced even though the marriage is dissolved by the Court while the wife exercises her right to divorce^[16].

3. Sharia Laws Relating to Dower Provisions of Dower in Al Quran

Al Quran, the complete code of life for Muslims, provides lots of verses regarding dower, which is an essential part of a Muslim marriage. Dower is mandatory for a lawful relation with women. It is stated in verse 5 of *sura Al-Ma'idah* that, this day (all) good things are made lawful for you. The food of the believers of Allah is lawful for you and vice versa. And the pious women of the believers of Allah will be lawful for you after giving them their dower and live with them in honor. Payment of the *mahr* (dower) to his wife is obligatory on the husband. It is an essential part of marriage. O Prophet! Surely we have made lawful to you your wives whom you have given their *mahr*^[17]. At another place the *Quran* says that "O you who have believed, when the believing women come to you as emigrants, examine them..... And there will be no if you marry them after giving them due compensation"^[18]. Here the compensation implies dower or *mahr*.

In case of divorce it is stated, "Divorce must be pronounced twice and then (a woman) must be retained in honor or released in kindness. And it is not lawful for you to take any part of what you have given them"^[19]. If he divorces before touching her and after fixing the amount of dower, the husband will have to give half of the fixed amount. However, if the wife agrees to forgive this half dower or if the husband shows kindness in giving her full dower, such an agreement is permitted. The Quran says that if you divorce them before you have touched them and you have

⁹ Mona Siddiqui, "Mahr: Legal Obligation or Rightful Demand?" Journal of Indian studies, Issue 6 (1), (1995):14-24.

¹⁰ Rakesh Kumar Singh, "Law of Dower (Mahr) in India," Journal of Islamic Law and Culture, Volume 12, Issue 1, (2010): 58-73.

¹¹ Abdul Kadir vs Salima, (1886) ILR 8 All 149.

¹² Md. Abdur Rahim Miah, "Dower Right in Islam and Socio-economic Context of Bangladesh: A Review," Rajshahi University Law Journal, Volume 03, (2006): 157-178.

¹³ Muhammad Sharif Chaudhury, Women's Rights in Islam. Adam Publishers, 1997.

¹⁴ Saheeh al-Jaami', Hadith No: 3300.

¹⁵ Section 5 of the Muslim Family Laws Ordinance, 1961

¹⁶ D. F. Mulla, Principles of Mohamedan Law, 17th Ed.p.277

¹⁷ Al Quran 33:50

¹⁸ Al Quran 60:10

¹⁹ Al Quran 2:229

fixed for them a portion, then (pay the) half of that which you fixed, unless the women forgive the husbands by heart^[20]. And give the wives their wedding gifts from heart. If they willingly give you anything, accept it with satisfaction^[21]. Hazrat Umar and Qazi Shuraih have declared that after waiving the dower right, if the wife demands it on a later date; the husband will be bound to pay because she demands. It clearly indicates that she did not waive dower willingly. The amount of dower that is to be paid to the wife by her husband has not been fixed in the Sharia Law. It entirely depends on the agreement of the contracting parties. The *Quran* says– “provide for them, the rich according to his means, and the straitened according to his means, a fair provision^[22].”

Once the dower is given it cannot be withdrawn, in the quranic verse it is said that “O you who have belief, it is not lawful for you to inherit women by compulsion. And do not make difficulties for them in order to take (back) part of what you gave them^[23]. No maximum or upper limit of *mahr* or dower has been fixed by Islam either. The *Quran* says– “if you want to replace one wife with another and you have given one of them a great amount in gifts, do not take back from it anything^[24].” From these verses of the *Quran* the Islamic jurists have assumed that Islamic Law does not restrict a woman to demand reasonable amount of dower as a condition to give consent to marriage. Thus, it is clearly observed from the above verses of *Quran* that dower is mandatory for a valid marriage. Every husband is bound to pay dower to the wife at the time of marriage or after marriage.

Provisions of Dower in Sunnah

After *Quran*, Hadiths of Prophet Muhammad (PBUH) are considered the key source of reference on the rights of woman regarding dower. Although the minimum limit of dower has not been fixed in relevant Islamic laws, some jurists argue that ten dirhams can be minimum amount of dower. Dower can be paid in the form of cash or otherwise. The Prophet (PBUH) did not fix any minimum amount of dower. It is known from different well narrated Hadiths of the Prophet that a handful of barley, or dates, or even an iron ring may be enough as dower if the wife agrees to accept it. It was narrated; Abu Hurairah said that the dower, when the Messenger of Allah was among us, was ten *uqiyahs*^[25]. According to a Hadith narrated by Jabir Ibn Abdullah, the Prophet (PBUH) said “if anyone gives as a dower to his wife two handfuls of flour or dates he has made her lawful for him^[26].” Sahl bin Sa`d narrated that once a woman came to Allah's Apostle and said that she wants to marry him. She stayed for a long while, and then a man said, if you are not in need then marrying her to me. The Prophet asked, do you have anything to pay her *mahr*? He said, ‘I have nothing.’ The Prophet said, go and search for something. He said, I could not find anything. The Prophet said, try to find something, even if it can be an iron ring but he could not find anything. Then the Prophet said to him.

Do you memorize something of the *Quran*? Yes, he said. The Prophet said, the marriage has been solemnized by considering the knowledge of *Quran* as dower^[27]. Again it has been narrated by Abdul Aziz bin Suhaib that Anas bin Malik said, the Prophet took Safiya as a captive. He married her after freeing from captive. Thabit asked Anas, what did he give her as *mahr*? Anas replied, her *mahr* was her freedom^[28]. In another Hadith it is observed that Umme Solaim agreed to marry Abu Talha on the condition that he has to accept Islam. Abu Talha accepted the condition and his acceptance of Islam was declared to be *mahr* of Umme Solaim^[29].

If the husband is capable he can give wife an expensive thing as *mahr* as well. The Hadith in this regard is narrated by Anas that Abdur-Rahman bin `Auf came to Medina and the Prophet established the bond of brotherhood with him. Some days later the prophet noticed that he wore a dress with yellow spots. The Prophet asked, O Abdur-Rahman, what is this? He replied, O Allah's Apostle! I have married an Ansar woman. The Prophet asked, what have you given her as *mahr*? He (Abdur-Rahman) said, a piece of gold, about the weight of a date stone^[30]. In order to emphasize *mahr* right a Hadith was narrated by Az-Zuhri that Urwa bin Az-Zubair said that he asked Aisha about the meaning of the *Qur'anic* verse “And if you fear that you will not deal fairly with the orphan girls then marry (other) women of your choice^[31].” Aisha said, if a guardian is interested to marry an orphan because of her wealth and beauty by giving *mahr* less than the amount which is given to the same standard women, he is forbidden to marry the orphan unless he pay her a full appropriate *mahr* (otherwise) he is ordered to marry other women instead of her^[32].

The importance of *mahr* can be understood clearly by the following Hadith narrated by Urwa bin Az-Zubair that Aishah, the wife of the Prophet (PBUH), told him about four types of marriage that existed in the pre-islamic period. Among those, one type of marriage is similar to the present form, where a man used to ask the hand of a girl from her father or any other guardian through payment of *mahr*. Except this type all was abolished by prophet (PBUH)^[33]. *Mahr* is absolute property of wife. A Hadith is narrated in this regard by Abdur-Rahman bin Amr that the Messenger of Allah said “whatever is given as a dower or gift or is promised her before the marriage belongs to her^[34].” We should not follow any extreme path to determine *mahr* as it is not fixed by *Shariah* Law. By following Hadiths we are warned regarding this matter. Abul Ajfa as-Sulami said that Umar (Allah be pleased with him) delivered a speech to us and said do not go to extreme in fixing dower for women. The prophet of Allah (PBUH) did not give more than twelve *uqiyahs* at the time of his marriages or the marriages of his daughters^[35].

²⁷ Sohih Bukhari, Hadith No:5135

²⁸ Sohih Bukhari, Hadith No: 4201; Sunane an Nasai, Hadith No: 3342,3343; Abu Daud, Hadith No: 2054

²⁹ Sunane an Nasai, Hadith no: 3340

³⁰ Sohih Bukhari, Hadith no:3937

³¹ Al Quran 4:2-3.

³² Sohih Bukhari, Hadith no:2763

³³ Sohih Bukhari, Hadith No:5127

³⁴ Sunane an Nasai, Hadith No: 3355.

³⁵ Sunane Abu Daud, Hadith No: 2106

²⁰ Al Quran 2:237

²¹ Al Quran 4:4

²² Al Quran 2:236

²³ Al Quran 4:19

²⁴ Al Quran 4:20

²⁵ Sunane an Nasai, Hadith No: 3350; 1 *uqiyahs* equivalent to 40 dirhams.

²⁶ Sunan Abu Daud, Hadith No: 2105

Provisions of Dower in Statutes in Bangladesh

Beside the *Sharia* laws there are some statutory provisions regarding dower in Bangladesh. Law makes it absolutely necessary that the marriage solemnized under the Muslim Law shall be registered. If there is nothing specified regarding the payment of dower in the *nikahnama*, it can be presumed that the whole amount will be payable on demand [36]. Again it is stated in The Family Courts Ordinance, 1985 that, “a family court shall have exclusive jurisdiction to entertain, try and dispose of any suit relating to dower [37]. In the marriage of a Muslim, dower forms an inalienable part of *kabinnamah*. As *kabinnamah* is to be registered under the Muslim Marriages and Divorces (Registration) Act, 1974, so is the dower. The Act of 1974 discusses the provisions regarding registration of Muslim marriage as well as dower. For registration of a marriage, a *Nikah Registrar* shall charge ten taka fee for every one thousand taka dower or part thereof. Here the maximum amount of fee shall be four thousand Taka and the minimum amount shall be fifty Taka [38].

4. Data, Methods and Results

This study is basically qualitative in nature. The study has been carried out in the Rajshahi City Corporation area. Therefore, all the educated women of this study area are the population of this study. Educated women consist of persons who have completed graduation degree. Twenty three respondents have been selected purposively from the population. This study has been conducted utilizing both the primary and secondary sources of information with regard to the women rights relating to dower based on the Muslim family laws. The primary sources are questionnaire survey and existing laws. The secondary source includes relevant published and unpublished materials such as books, journals, web based information, newspapers, and magazines on dower.

A set of semi structured questionnaire has been prepared and surveyed among married female respondents from both rural and urban parts of the study area. The survey has been conducted through face to face interview. From the information collected through questionnaire it has been found that in response to the primary information regarding dower like- who give dower, to whom it is given, when it is given, and where it is written, the answer of all the respondents have been found more or less similar. However, their responses were different regarding the objective of dower. From table 1 we can see the objectives of dower in accordance with the respondents.

Table 1: Objective of the Dower

Objective	Percentage
Financial Security for the wife	17.4
To legalize the Marriage	4.3
As giving honor to wife	52.2
As a right of wife	13.0
Others	13.0
Total	100.0

Source: Computed by the researcher from the survey data

In reply to the question whether dower can be kept due, the

responses found have been summarized in the following table:

Table 2: Whether Dower Can be Kept Unpaid

Type of Opinion	Percentage
Dower Can be Kept Unpaid	73.9
Dower Cannot be Kept Unpaid	21.7
Dower Can be Kept Unpaid with the Consent of wife	4.3
Total	100.0

Source: Computed by the researcher from the survey data

When they have been asked, whether dower increases the status of them, they have replied - they do not think that the amount of dower increases social status. When they have been asked whether it is sin to continue family life without dower, most of them have replied that it is sin whereas some of them have replied no, it would not be a sin, and one has said she does not know it. All the respondents have agreed that to pay dower is obligatory for husband. To give the answer of the question how can dower be paid to the wife, 26% of the respondents have replied that it can be paid only in cash, whereas 74% of them have replied that it can be paid in cash, ornaments, or through any other asset.

Regarding the amount of dower in accordance with *Sharia* Law, the respondents have given answer differently. Thirteen percent of them have said that the amount should be minimum 10 dirhams, 57% have said that the amount should be in accordance with the capability of husband and 30% have replied that they do not know the provision. Seventy four percent of the respondents know the provision of dower by *Sharia* law and the others have acquired the knowledge of dower by social and family affairs. Though the *sharia* law emphasizes to pay the dower at the conclusion of marriage ceremony but it has been observed from the responses that the amount of dower has not been paid to all the respondents. Some of the respondents have got half or partial amount and the remaining amount have not been paid yet or have been paid through ornaments. The following table shows the percentage of paying the dower immediately.

Table 3: Whether Got Dower at the Time of Marriage

Type of Opinion	Percentage
Got dower at the time of marriage	56.5
Did not get dower at the time of marriage	43.5
Total	100.0

Source: Computed by the researcher from the survey data

When the respondents have been asked that whether they invest their dower, they have given different answers regarding this. The following table will show the result:

Table 4: Whether Dower was Invested

Types of Opinion	Percentage
Invested	39.1
Not Invested	56.5
Not Applicable	4.3
Total	100.0

Source: Computed by the researcher from the survey data

By this table it is very clear that wife is not able to use their dower at their own. When they were asked whether they demand in case of non-payment they have replied they did not demand to keep peace in the family. There is a provision

³⁶ Section 10 of the Muslim Family Laws Ordinance, 1961.

³⁷ Section 5 of the Family Court Ordinance, 1985

³⁸ Muslim Marriages and Divorces (Registration) Rules, 1975

to take opinion from wife regarding the amount of dower but the provision is not duly observed. Forty three percent of the respondents have said that they have not been given the opportunity to express opinion and 57% of them have replied that their opinions have been taken from them to determine the amount of dower. When the respondents were asked whether there were any family or social obstacles to get the dower, all of them except one replied that they faced no problems. One respondent has said that she faced some problem in the family but later it has been solved.

5. Conclusion

Although dower is one of the essential parts of Muslim marriage, the current study has found that the Islamic rules regarding dower are not properly complied with and very often wives do not enjoy their legal rights of dower from their husbands in Bangladesh. One of the major reasons behind such practice is that wives do not know their dower rights properly. It has also been found that the educated women in Bangladesh do not know the ultimate objective of dower properly. Moreover, in spite of being aware that dower is mandatory for husbands and continuing married life without dower is a sin, many of them did not ask for the settlement of unpaid dower from their husbands.

Although there are some provisions of laws regarding dower, they are not sufficient to ensure dower rights of women. Thus, it is necessary to amend the provisions in such a way so that women get their dower payment properly. Besides, some other measures should be taken to increase the awareness about the settlement of dower among wives, husbands, and their guardians. Moreover, they should change their thought about the amount of dower. Dower should not be set to show off one's status; rather it should be set to fulfill the ultimate objective and guidance of sharia law. Everyone concerned should realize the objective of dower and wives should be more conscious about their dower right. Religious leaders, Islamic scholars, and media can play vital role to create awareness about dower among stakeholders that will ultimately help ensure dower rights of wives. Proper application of dower is imperative for the financial safety and security of wives. Thus, the findings of this study might help general people, advocates, judges, academics, and law makers to rethink their respective roles in ensuring dower rights. The main limitation of this study is that it is based on a small sample from educated women. Future study may be undertaken covering a large sample size from diverse groups.

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