

## Unwed and Unheard: Structural Constraints and Cultural Pressures Facing Economically Vulnerable Women in Kashmir, India

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Received : 21 March 2025

Revised : 29 March 2025

Accepted : 16 April 2025

Published : 28 May 2025

DOI : <https://doi.org/10.54443/morfai.v5i3.3057>

Published links : <https://radjapublika.com/index.php/MORFAI/article/view/3057>

### Abstract

This study critically interrogates the socio-cultural and economic determinants underpinning the phenomenon of late and non-marriage among women above the age of 40 in the Kashmir Valley. Drawing on primary data collected from 108 unmarried women engaged in low-income occupations such as homemaking, private tuition, and informal sector work, the research elucidates how entrenched cultural expectations particularly the prevalence of dowry demands and the social compulsion for extravagant wedding expenditures conspire with financial precarity to delay or entirely obstruct marriage prospects. The analysis employs both descriptive statistics and chi-square testing to establish significant correlations between occupational status and the reasons cited for remaining unmarried, revealing that women's economic contributions often fail to mitigate the barriers imposed by patriarchal traditions and materialist social norms. Further, the study problematizes the socio-psychological implications of prolonged singleness, situating these women within a matrix of marginalization marked by emotional distress, familial burden, and diminished social visibility. Remedies proposed encompass structural reforms, legal enforcement against dowry, targeted marriage support schemes, vocational empowerment, and a reconceptualization of societal narratives around marriage and womanhood. The study concludes that without a multidimensional recalibration of both policy and cultural ethos, the marital exclusion of economically vulnerable women will persist, perpetuating cycles of gendered inequality and social alienation.

**Keywords:** *Unmarried women, Kashmir Valley, delayed marriage, dowry system, high wedding expenses, financial insecurity, social stigma, low-income occupations, gender inequality, cultural pressure*

### Introduction

In the sociocultural fabric of Kashmir, marriage has historically been regarded not merely as a personal milestone, but as a critical institution interwoven with honor, social stability, and familial pride. However, over the past few decades, a significant shift has emerged, marked by a rising number of women particularly from lower- and middle-income backgrounds who remain unmarried well into their forties. This growing demographic trend, as revealed in our field data of 108 women aged 40 and above from the Kashmir Valley, underscores an urgent need to examine the complex interplay between societal expectations, economic limitations, and evolving cultural practices that shape marriage-ability in the region.

Traditional marriage in Kashmiri society is embedded in a ceremonial culture that has increasingly become financially burdensome. The evolution of marriage customs has moved away from modest and community-oriented practices to elaborate functions characterized by excessive spending, dowries, and extravagant displays of wealth (Wani & Hussain, 2020). As societal aspirations shift toward consumerism and social prestige, the pressure to conform to ostentatious wedding norms has intensified. This has disproportionately affected families from economically weaker sections who find themselves unable to meet such demands, consequently delaying or forgoing the marriage of their daughters. The field data reveals that the overwhelming majority of these women come from backgrounds where either no stable income exists, such as in the case of home-makers, or the income is insufficient to meet societal expectations, as seen among tuition tutors, tailors, and low-tier private workers. Nearly 70% of the women interviewed identified the inability to afford high marriage costs as the primary reason for

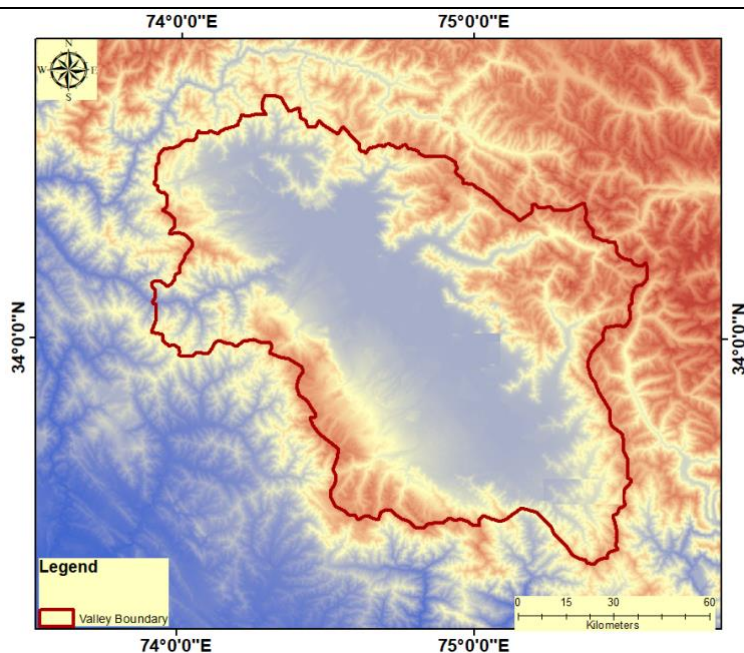
remaining unmarried. This financial deterrent is not only rooted in dowry expectations but also in the elaborate nature of wedding functions, which now symbolize social status rather than a familial bond (Shafi & Lone, 2019). The importance of public perception and the stigma associated with ‘simple’ weddings have further exacerbated this dilemma for the economically marginalized. What adds gravity to this issue is the psychological and social toll it takes on the affected women. In a society where a woman’s identity is often linked to her marital status, unmarried women beyond a certain age face stigma, social exclusion, and reduced community participation (Bhat & Misgar, 2022). They are often perceived as burdens, with their value diminished due to an unfulfilled social role. Many of the respondents from our data expressed feelings of regret, helplessness, and a deep sense of isolation, further indicating the emotional cost of delayed or absent marriage. These findings resonate with similar studies across South Asia where economic hardship intersects with patriarchy to marginalize unmarried women (Naveed & Butt, 2018).

The phenomenon is further compounded by shifting demographic and economic patterns in the valley. Kashmir has witnessed prolonged economic stagnation due to political unrest and lack of employment opportunities, which has shrunk the economic mobility of middle-class families. Simultaneously, a rise in consumerist behavior, fueled by global media, local competition, and social media exhibitionism, has redefined what constitutes a “respectable” marriage. This cultural contradiction between rising expectations and economic inability is at the core of the marriage crisis facing many Kashmiri women today (Qazi, 2021). While men in similar financial situations may delay marriage with lesser social repercussions or seek alliances from less demanding economic backgrounds, women do not enjoy the same flexibility. Gendered double standards continue to persist where the burden of marriage arrangements both financially and socially falls disproportionately on the woman’s family (Pandit & Kour, 2017). In this context, marriage becomes a deferred, if not impossible, goal for women whose families are unable to match the ever-growing wedding expenditures and dowry norms. This study aims to document and analyze the voices of these women voices that remain largely invisible in mainstream discussions about gender and development. By focusing on unmarried women over 40 from lower- and middle-income households, this paper explores how structural economic constraints, consumerist cultural pressures, and entrenched social norms coalesce to create a growing yet under-discussed demographic of involuntarily unmarried women in Kashmir.

## **Study Area**

The present study was conducted in the Kashmir Valley, a region known for its distinctive cultural, economic, and geographical identity in the northernmost part of India. Enclosed by the mighty Himalayas, the valley forms a major part of the Union Territory of Jammu and Kashmir. Its strategic location and picturesque landscape are often juxtaposed with deep-rooted socio-political complexities and economic challenges, all of which influence its social structures, including family and marital systems. The Kashmir Valley comprises ten districts, including Srinagar, Baramulla, Anantnag, Pulwama, Budgam, Shopian, Kulgam, Bandipora, Ganderbal, and Kupwara. The study, however, focused on selected urban and semi-urban pockets within these districts, with a deliberate focus on neighborhoods populated predominantly by lower- and middle-income households. These localities were chosen due to the higher concentration of women engaged in informal or low-income occupations such as home-makers, private school clerks, tailors, tuition tutors, and domestic workers thus aligning with the study's core demographic of unmarried women above 40 from economically constrained families.

Economically, the region is characterized by limited industrial development and a heavy dependence on sectors such as agriculture, horticulture, handicrafts, and public-sector employment. In recent years, private sector growth has remained sluggish, resulting in scarce job opportunities, especially for women. As such, most women who contribute economically tend to be engaged in home-based or informal sector jobs, often without social security or consistent income. This financial fragility plays a critical role in marriage-related decisions, as revealed through this research. Socially, Kashmiri culture places high importance on family, marriage, and community rituals. Marriage is not just a union between two individuals but is viewed as a collective event that upholds the honor of both families involved. However, over the past two decades, this ceremonial aspect of marriage has escalated into a costly social affair, marked by elaborate functions, expensive gifts, and widespread dowry practices. This cultural shift has imposed enormous financial pressure on families, particularly those from modest economic backgrounds. The inability to meet these social expectations has increasingly resulted in delays or avoidance of marriage for many women, as observed in the study.



**Figure 01: Topographic Map of the Kashmir Valley, India, Depicting the Study Area Boundary**  
The map delineates the geographical extent of the Kashmir Valley, with elevation gradients represented by a color scale and the study area boundary outlined in red. This region encompasses the core localities from which participants were sampled for the study.

Many households have had to redirect financial resources toward survival and education, often postponing or abandoning plans for marriage. In this climate of uncertainty, women from middle- and lower-income families bear a disproportionate burden, as marriage becomes an economic event that few can afford without external aid or loans. Another important dimension is the growing urban-rural divide within the valley. While urban centers like Srinagar may offer marginally better infrastructure and job prospects for women, the surrounding districts still struggle with poor access to education, skill development programs, and women-centric employment schemes. The lack of targeted social support mechanisms has further compounded the delay in the marriage of women from such backgrounds.

In this context, the study area provides a unique lens through which to analyze the socio-economic constraints that contribute to late or absent marriages among women. The sample for this study was drawn from women who are lifelong residents of the region and represent the socio-economic diversity of the valley's working and homemaking female population. The majority of respondents reside in family homes where income is shared among multiple dependents, and where financial planning is dominated by necessities rather than ceremonial expenditures. By focusing on the Kashmir Valley, the study not only highlights the local nuances of marriage and economic constraints but also contributes to broader discussions on gender, economy, and social expectations in economically transitioning regions. The insights drawn from this area are particularly valuable given the limited existing literature on the intersection of marriage, class, and gender within the socio-cultural context of Kashmir.

### **Objective:**

The objective of this study is to examine the socio-economic and cultural factors contributing to delayed or absent marriages among women above 40 years of age in the Kashmir Valley.

### **Methodology**

This study adopts a descriptive and exploratory research design, aimed at understanding the underlying socio-economic and cultural factors that contribute to the rising number of unmarried women over the age of 40 in the Kashmir Valley. The research approach is qualitative in nature, supported by a structured analysis of field-collected quantitative data to present both patterns and personal experiences associated with delayed or absent marriage.

## **1. Research Design and Rationale**

The research design was formulated to explore the lived realities of women from economically constrained backgrounds, specifically those who have remained unmarried due to prevailing societal norms and financial limitations. A cross-sectional field survey was used to capture data from a single point in time, providing a snapshot of the current situation faced by this demographic group. The study also aimed to document firsthand accounts and reasons for remaining unmarried, which required a combination of numeric data collection and qualitative contextualization.

## **2. Population and Sampling**

The population for this study comprised unmarried women aged 40 years and above residing in various districts of the Kashmir Valley. These women primarily belonged to low- and middle-income families and were engaged in occupations such as home-making, private school clerical work, tuition tutoring, tailoring, domestic help, and other informal or semi-skilled employment.

A **purposive** sampling method was employed to select the participants. This non-probability sampling technique was suitable given the specific nature of the target group. Participants were identified through community networks, local women's groups, referrals from NGOs, and field visits to economically underprivileged neighborhoods. A total of 108 respondents were selected based on predefined inclusion criteria, namely: being over 40 years of age, never married, residing in Kashmir, and belonging to a household with limited income.

## **3. Data Collection Tools and Techniques**

Data collection was carried out using a structured survey questionnaire, which included both closed- and open-ended questions. The questionnaire was divided into the following sections:

- Demographic details (age, education level, occupation, income, family background)
- Employment status and financial condition
- Marital history and family perspectives on marriage
- Perceived reasons for not marrying
- Emotional and social impacts of remaining unmarried

The tool was first pilot-tested on a small group of five women to ensure clarity and appropriateness of language, after which minor revisions were made. Trained local field researchers conducted face-to-face interviews with respondents in Kashmiri or Urdu, depending on the participants' preference, ensuring effective communication and data accuracy.

## **4. Data Analysis**

The collected data were organized and cleaned using Microsoft Excel. Descriptive statistics were used to analyze numerical variables such as age distribution, occupation types, and income levels. For the qualitative responses related to the reasons for non-marriage, thematic analysis was used to identify recurring patterns and sentiments. Responses were categorized into broader themes such as financial barriers, societal pressures, dowry demands, and family responsibilities.

To preserve authenticity, some direct quotes from the participants were recorded to reflect emotional and social dimensions of their experiences. These qualitative insights enriched the numerical findings and provided a more comprehensive understanding of the issue.

## **5. Ethical Considerations**

All participants were informed about the purpose of the study, and their informed consent was obtained before conducting interviews. Respondents were assured of the confidentiality and anonymity of their responses, and were given the freedom to withdraw from the study at any point. No personally identifiable information was recorded. The study adhered to ethical standards for social science research and respected the dignity and privacy of all participants.

## **6. Limitations**

While the study provides valuable insights into a rarely discussed issue, it is not without limitations. The sample size, though adequate for qualitative exploration, may not fully represent the broader population of unmarried women in Kashmir. Additionally, the use of purposive sampling limits the generalizability of the findings. Nonetheless, the depth and context-specific data gathered serve the purpose of illuminating a significant yet overlooked social issue.

## Findings and Results

**Table 01: Distribution of Stated Reasons for Non-Marriage Among Women Aged 40 and Above in Relation to Occupational Categories in the Kashmir Valley**

S.No	Age	Occupation	Monthly Income (₹)	Reason for Not Marrying
1	50	Private Tutor	5500	Marriage postponed due to financial prioritization of brothers
2	41	Private Tutor	5500	Pressure to host lavish wedding kept delaying marriage
3	40	Tuition Tutor	4000	Couldn't meet dowry/showoff expectations
4	51	Home-maker	0	Couldn't meet dowry/showoff expectations
5	44	Knitting/Embroidery	4000	Rejected matches because of consistent dowry pressures
6	43	Tailor	6500	Marriage postponed due to financial prioritization of brothers
7	43	Maid	3000	Eldest sibling, had to take care of siblings first
8	42	Home-maker	0	Marriage postponed due to financial prioritization of brothers
9	51	Private School Clerk	7000	Marriage postponed due to financial prioritization of brothers
10	41	School Helper	4800	Family avoided marriage talks due to low income
11	50	Tailor	6500	Personal choice due to family's financial insecurity
12	51	Home-maker	0	Family couldn't afford extravagant wedding expenses
13	48	Home-maker	0	Rejected matches because of consistent dowry pressures
14	41	Private Tutor	5500	Rejected matches because of consistent dowry pressures
15	49	Private School Clerk	7000	Rejected matches because of consistent dowry pressures
16	46	Private Tutor	5500	Couldn't meet dowry/showoff expectations
17	40	Tuition Tutor	4000	Family couldn't afford extravagant wedding expenses
18	40	Tailor	6500	Marriage postponed due to financial prioritization of brothers
19	41	Tuition Tutor	4000	Personal choice due to family's financial insecurity
20	43	Domestic Help	3500	Eldest sibling, had to take care of siblings first
21	43	Home-maker	0	Couldn't meet dowry/showoff expectations
22	48	Private School Clerk	7000	Pressure to host lavish wedding kept delaying marriage
23	49	Private Tutor	5500	Pressure to host lavish wedding kept delaying marriage
24	40	School Helper	4800	Pressure to host lavish wedding kept delaying marriage
25	48	Home-maker	0	Showoff culture at weddings became unaffordable
26	43	Home-maker	0	Family avoided marriage talks due to low income
27	51	Maid	3000	Prospective grooms' families demanded high-standard lifestyle
28	50	Tailor	6500	Marriage postponed due to financial prioritization of brothers

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29	51	Tuition Tutor	4000	Prospective grooms' families demanded high-standard lifestyle
30	48	Tailor	6500	Dowry demand unaffordable for family
31	46	Private School Clerk	7000	Family avoided marriage talks due to low income
32	43	Home-maker	0	Pressure to host lavish wedding kept delaying marriage
33	47	Private School Clerk	7000	Couldn't meet dowry/showoff expectations
34	49	Knitting/Embroidery	4000	Family avoided marriage talks due to low income
35	44	Maid	3000	Showoff culture at weddings became unaffordable
36	40	Home-maker	0	Couldn't meet dowry/showoff expectations
37	42	School Helper	4800	Family couldn't afford extravagant wedding expenses
38	51	Private Tutor	5500	Rejected matches because of consistent dowry pressures
39	46	Private Tutor	5500	Showoff culture at weddings became unaffordable
40	45	Tuition Tutor	4000	Family couldn't afford extravagant wedding expenses
41	44	Tuition Tutor	4000	Couldn't meet dowry/showoff expectations
42	42	Home-maker	0	Pressure to host lavish wedding kept delaying marriage
43	43	Home-maker	0	Prospective grooms' families demanded high-standard lifestyle
44	45	Maid	3000	Marriage postponed due to financial prioritization of brothers
45	41	Maid	3000	Family avoided marriage talks due to low income
46	41	Domestic Help	3500	Family avoided marriage talks due to low income
47	46	Private Tutor	5500	Pressure to host lavish wedding kept delaying marriage
48	41	Private School Clerk	7000	Marriage postponed due to financial prioritization of brothers
49	45	Home-maker	0	Family couldn't afford extravagant wedding expenses
50	45	Tailor	6500	Prospective grooms' families demanded high-standard lifestyle
51	49	School Helper	4800	Marriage postponed due to financial prioritization of brothers
52	44	Private School Clerk	7000	Family couldn't afford extravagant wedding expenses
53	40	Home-maker	0	Marriage postponed due to financial prioritization of brothers
54	51	Tuition Tutor	4000	Dowry demand unaffordable for family
55	47	Home-maker	0	Family avoided marriage talks due to low income
56	48	Knitting/Embroidery	4000	Dowry demand unaffordable for family
57	41	Knitting/Embroidery	4000	Marriage postponed due to financial prioritization of brothers
58	46	Knitting/Embroidery	4000	Personal choice due to family's financial insecurity
59	41	Tailor	6500	Personal choice due to family's financial insecurity
60	48	Private School Clerk	7000	Showoff culture at weddings became unaffordable

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61	44	Home-maker	0	Rejected matches because of consistent dowry pressures
62	50	Tuition Tutor	4000	Personal choice due to family's financial insecurity
63	49	Domestic Help	3500	Family avoided marriage talks due to low income
64	45	Private Tutor	5500	Prospective grooms' families demanded high-standard lifestyle
65	49	Home-maker	0	Pressure to host lavish wedding kept delaying marriage
66	43	Home-maker	0	Dowry demand unaffordable for family
67	51	Tailor	6500	Pressure to host lavish wedding kept delaying marriage
68	41	Home-maker	0	Family couldn't afford extravagant wedding expenses
69	40	Maid	3000	Multiple marriage negotiations failed due to financial disparity
70	50	Private Tutor	5500	Personal choice due to family's financial insecurity
71	43	Domestic Help	3500	Showoff culture at weddings became unaffordable
72	44	Private School Clerk	7000	Family couldn't afford extravagant wedding expenses
73	41	Home-maker	0	Personal choice due to family's financial insecurity
74	43	Maid	3000	Eldest sibling, had to take care of siblings first
75	41	Knitting/Embroidery	4000	Family couldn't afford extravagant wedding expenses
76	46	Home-maker	0	Family couldn't afford extravagant wedding expenses
77	44	Private School Clerk	7000	Multiple marriage negotiations failed due to financial disparity
78	47	Tailor	6500	Family avoided marriage talks due to low income
79	50	Domestic Help	3500	Showoff culture at weddings became unaffordable
80	45	Knitting/Embroidery	4000	Showoff culture at weddings became unaffordable
81	42	Private Tutor	5500	Prospective grooms' families demanded high-standard lifestyle
82	45	Maid	3000	Family couldn't afford extravagant wedding expenses
83	45	Maid	3000	Showoff culture at weddings became unaffordable
84	43	Tuition Tutor	4000	Couldn't meet dowry/showoff expectations
85	50	Maid	3000	Prospective grooms' families demanded high-standard lifestyle
86	44	Tuition Tutor	4000	Couldn't meet dowry/showoff expectations
87	51	School Helper	4800	Multiple marriage negotiations failed due to financial disparity
88	50	Tuition Tutor	4000	Couldn't meet dowry/showoff expectations
89	50	Home-maker	0	Rejected matches because of consistent dowry pressures
90	41	Home-maker	0	Pressure to host lavish wedding kept delaying marriage
91	49	Home-maker	0	Marriage postponed due to financial prioritization of brothers
92	50	Private School Clerk	7000	Couldn't meet dowry/showoff expectations
93	42	Tailor	6500	Multiple marriage negotiations failed due to financial disparity

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94	48	Home-maker	0	Pressure to host lavish wedding kept delaying marriage
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96	43	Home-maker	0	Multiple marriage negotiations failed due to financial disparity
97	42	Home-maker	0	Family couldn't afford extravagant wedding expenses
98	47	Home-maker	0	Multiple marriage negotiations failed due to financial disparity
99	46	Tuition Tutor	4000	Couldn't meet dowry/showoff expectations
100	44	Private School Clerk	7000	Marriage postponed due to financial prioritization of brothers
101	50	Tuition Tutor	4000	Rejected matches because of consistent dowry pressures
102	51	Private School Clerk	7000	Multiple marriage negotiations failed due to financial disparity
103	48	Private School Clerk	7000	Multiple marriage negotiations failed due to financial disparity
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105	50	School Helper	4800	Eldest sibling, had to take care of siblings first
106	45	Tailor	6500	Dowry demand unaffordable for family
107	40	Home-maker	0	Pressure to host lavish wedding kept delaying marriage
108	43	Private School Clerk	7000	Rejected matches because of consistent dowry pressures

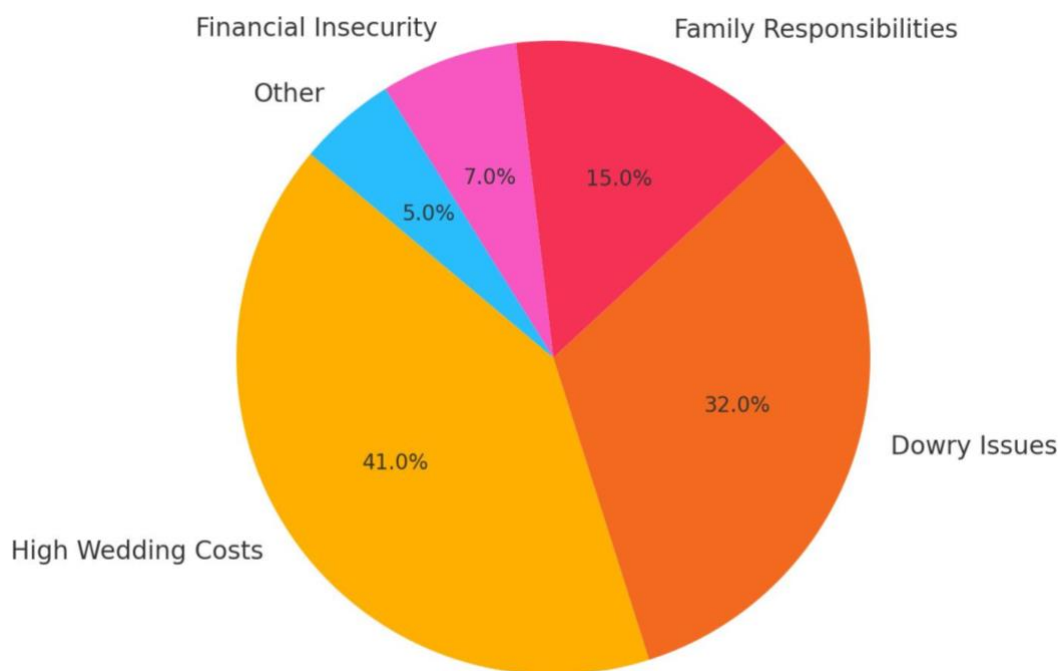
The analysis of data collected from 108 respondents provides both descriptive and inferential insights into the socio-economic dynamics that underpin delayed or absent marriages among women aged 40 and above in the Kashmir Valley. The findings reveal how economic constraints, social customs, and occupational realities interact to limit marital prospects for women in this demographic, particularly those from lower- and middle-income backgrounds.

### Descriptive Statistics

The demographic data revealed that the average age of participants was 45.4 years, with a median age of 45 years and a standard deviation of 3.63, indicating a relatively narrow age distribution within the sample (ranging from 40 to 51 years). This suggests a fairly homogenous cohort in terms of age, concentrated in the mid-forties, a stage by which marriage is often expected to have occurred in traditional Kashmiri society. Regarding economic indicators, the average monthly income across participants was ₹3,697, with 50% of respondents earning ₹4,000 or less. The standard deviation of ₹2,527 and an income range of ₹0 to ₹7,000 reflect both widespread financial hardship and the absence of economic autonomy among many respondents. These statistics underscore the pervasive economic precarity within the sample, suggesting that limited financial capacity is a foundational obstacle in the marriage process.

### Reason Categories for Remaining Unmarried

Responses concerning the reasons for remaining unmarried were categorized thematically into five primary groups: Dowry Issues, High Wedding Costs, Financial Insecurity, Family Responsibilities, and Other. Among these, the most frequently cited reason was the high cost of wedding ceremonies, reported by 41% of respondents. This was followed by dowry-related challenges, which accounted for 32% of the responses. Family responsibilities, such as caregiving duties, constituted 15%, while financial insecurity was cited by 7%. The remaining 5% fell under miscellaneous or unspecified reasons. These findings highlight how financial burdens both in the form of direct marriage expenses and the culturally entrenched practice of dowry constitute the primary barriers to timely marriage. Notably, the prominence of dowry and ceremonial costs points to a society where marriage is increasingly commodified, placing undue stress on families with modest or unstable incomes.

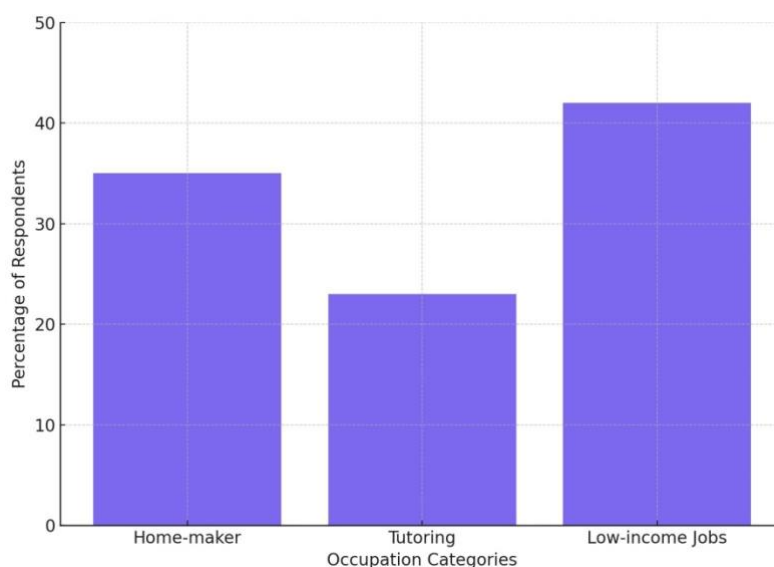


**Figure 02: Distribution of Stated Reasons for Non-Marriage Among Respondents**

This pie chart illustrates the relative proportions of primary reasons cited by women for remaining unmarried, with high wedding costs and dowry issues dominating the responses

#### Contingency Analysis: Occupation vs. Stated Reasons

To further investigate the influence of economic roles on marital status, respondents were grouped into three broad occupational categories: home-makers (35% of the sample), tutors (23%), and low-income workers (42%) such as clerks, tailors, maids, and domestic helpers. A contingency analysis of these occupational groups against their reported reasons for non-marriage revealed distinct and revealing patterns. Home-makers, who typically depend entirely on family income and lack independent earnings, most frequently identified high wedding costs as the primary deterrent, accounting for 35% of their subgroup. This highlights their economic vulnerability and inability to contribute financially to marriage arrangements.



**Figure 03: Occupational Distribution of Respondents**

This bar chart shows the breakdown of participants across three main occupational categories: home-makers, tutors, and low-income workers, reflecting their economic diversity.

Tutors, many of whom earn modest but consistent incomes, demonstrated the highest incidence of dowry-related concerns, with approximately 42% of this group citing dowry as the main barrier. This indicates that even regular income does not insulate women from the pressures of fulfilling dowry expectations suggesting that the dowry system operates independently of actual economic security and is rooted in societal perceptions and patriarchal traditions. Low-income workers reported a more diversified set of reasons, with high wedding costs and family responsibilities both featuring prominently. This dispersion reflects the multiple and intersecting pressures faced by women in informal or semi-skilled occupations.

#### Cross-Tabulation Insights

A more granular look at the occupational categories revealed that dowry expectations were particularly acute among tuition tutors. Out of 25 women engaged in tutoring, 10 explicitly mentioned dowry demands as the primary impediment to marriage, signaling a troubling disconnect between educational or professional engagement and social empowerment. Meanwhile, family responsibilities particularly those involving the care of siblings, parents, or other dependents were reported disproportionately by low-income workers. These women are often burdened with care-giving roles due to their unmarried status, which in turn further delays or permanently obstructs the possibility of marriage. Interestingly, financial insecurity, although less frequently mentioned overall, was primarily cited by home-makers. This reflects their total dependence on their families' income and their lack of economic agency, making marriage a luxury that their households cannot afford.

#### Inferential Analysis and Policy Implications

A chi-square test was conducted to statistically assess the association between occupation and the stated reason for non-marriage. The test yielded a statistically significant result ( $\chi^2(8) = 17.92, p = 0.0219$ ), confirming that the economic role of a woman is meaningfully related to the type of barrier she faces in the marriage process. This finding carries significant policy implications. It indicates that any intervention aimed at addressing delayed marriages must be tailored to the occupational context of the women it intends to support. For instance, initiatives focused on eliminating dowry practices may be particularly effective for women engaged in educational roles such as tutoring, where social respectability is high but financial demands remain unmet. On the other hand, financial aid programs, conditional cash transfers, or targeted grants might be more beneficial for home-makers and informal sector workers, who are more likely to be impacted by the sheer expense of marriage ceremonies and their own economic dependence.

## Discussion

The findings of this study reveal a deeply entrenched and multifaceted issue concerning the rising number of unmarried women above 40 years of age in the Kashmir Valley. At its core, the issue is rooted in a complex intersection of economic vulnerability, cultural pressure, and societal transformation. What was once a cultural milestone marked by simplicity has now evolved into a financially burdensome affair, making marriage increasingly inaccessible for families with limited means. One of the most prominent themes emerging from the data is the exorbitant cost of marriage ceremonies. Participants across all occupational groups repeatedly cited high wedding expenses as a major deterrent to timely marriages. What once involved modest functions has, over the past two decades, turned into a competitive display of wealth fuelled by societal expectations, peer pressure, and the desire to project a certain social status. Middle- and lower-income families, who often live hand-to-mouth, find themselves unable to meet these inflated demands. As a result, daughters' marriages are delayed indefinitely, leading to long-term emotional and social consequences. Another critical barrier is the persistence of dowry demands. Despite legal restrictions, dowry expectations remain widespread in Kashmiri society, particularly among families of grooms. For women from modest backgrounds such as tuition tutors or domestic workers dowry obligations become nearly impossible to meet. Families either resort to debt or delay the marriage in hopes of improved financial conditions, which often do not materialize. Over time, the eligible age of marriage passes, and these women are socially typecast as "leftover," reducing their chances of finding suitable matches even further.

The study also highlights the role of financial insecurity and dependence. Many respondents, especially homemakers and informal workers, lack personal savings or economic autonomy. Their marital prospects are tied directly to the financial capacity of their natal families. This dependence not only delays marriage but also prevents them from making independent life choices. In patriarchal settings like Kashmir, where a woman's value is often linked to her marital status, this can lead to feelings of marginalization, diminished self-worth, and social invisibility. An underexplored yet significant factor revealed by this research is the burden of family responsibilities, particularly caregiving for siblings or elderly parents. Several women reported deferring marriage to care for family members, only to find that the opportunity to marry never returned. This reflects broader gender norms that prioritize women's roles as caretakers over their individual aspirations. For lower-income families with

few earning members, unmarried daughters often become the default caregivers further diminishing their prospects for marriage or self-development. The association between occupation and reason for remaining unmarried, as confirmed by statistical analysis, underscores that employment alone is not a safeguard against social exclusion. While employment does offer some financial relief, it does not always translate into marital empowerment, especially when wages are low, and societal norms remain unchanged. Women employed in low-paying or home-based jobs face the double burden of economic and social disadvantage.

### Recommendations

To effectively confront these entrenched challenges, a multifaceted, policy-intensive, and communally anchored paradigm of intervention is imperative.

1. **Social Awareness Campaigns:** Initiatives should be launched to educate communities about the harmful effects of dowry and extravagant weddings. Religious leaders, educators, and local influencers should be mobilized to promote simple marriage ceremonies, especially under Islamic traditions which encourage modesty.
2. **Marriage Support Schemes:** The government and NGOs should implement targeted marriage support funds for women from low-income backgrounds. These schemes should be based on need rather than age, and should specifically cover dowry-free and simple marriages to disincentivize lavish spending.
3. **Legal Enforcement and Community Vigilance:** Laws against dowry must be enforced more strictly in the region. Community-level marriage committees could be formed to ensure ceremonies remain within modest budgets and to monitor any exploitative practices during matrimonial arrangements.
4. **Skill Development and Economic Upliftment:** Vocational training programs should be made accessible to unmarried women to help them attain financial independence. Women engaged in tuition, tailoring, or domestic work should be linked to formal networks that offer stable income, pensions, or microloans to build long-term security.
5. **Emotional and Psychological Support:** Counseling services must be made available through women's welfare centers to support the emotional well-being of unmarried women, many of whom experience isolation and societal judgment.
6. **Promotion of Late-age and Single Living Acceptance:** Social narratives must evolve to accept that marriage is not the sole path to a woman's fulfillment. Encouraging acceptance of unmarried women in society, and showcasing role models who have built successful single lives, can help reduce stigma.
7. **Community-based Marital Platforms:** Local governments or civil society can set up low-cost matchmaking platforms focused on older unmarried individuals. These platforms should be sensitive to economic realities and aim to connect people based on compatibility rather than financial status.

### Conclusion

This study sheds light on an often overlooked but deeply pressing social issue in the Kashmir Valley the rising number of unmarried women above the age of 40, primarily from economically weaker backgrounds. The findings clearly demonstrate that delayed or absent marriages among these women are not the result of personal choice alone, but are heavily influenced by broader societal, economic, and cultural forces. Excessive marriage expenses, persistent dowry expectations, financial insecurity, and caregiving responsibilities emerge as the dominant barriers preventing timely marriages. The data reveals that even women who are engaged in income-generating activities such as private tutoring or domestic work continue to face significant obstacles, highlighting that mere employment is insufficient in the face of entrenched social norms. The burden of upholding society's extravagant marriage customs has become so overwhelming that many families simply defer or abandon the idea of marriage for their daughters, especially when the cost outweighs their lifetime savings. The psychological and emotional impact on these women often stigmatized, overlooked, or burdened with family responsibilities is profound.

They remain trapped in a cycle where societal validation is denied, not because of any personal shortcoming, but due to the unaffordability of marriage in its current societal form. This calls for urgent introspection and action not only from policymakers but also from community leaders, families, and society at large. Marriage should not be a privilege of the wealthy, nor should a woman's worth be measured by her marital status. The need of the hour is to normalize modest weddings, dismantle dowry practices, and create socio-economic support systems that empower women regardless of their marital outcomes. In essence, the plight of these women is a mirror reflecting the distorted priorities of society. Until dignity, affordability, and equality are restored to the institution of marriage, the number of unmarried women will likely continue to rise along with the social and

emotional costs that come with it. Therefore, a collective cultural shift, combined with practical interventions, is essential to ensure that no woman is left behind simply because her family could not afford a wedding.

### **Acknowledgements**

The authors extend their heartfelt gratitude to all the women who courageously participated in this study, sharing their personal experiences with honesty and resilience. Their voices form the core of this research and have provided invaluable insight into a complex and underrepresented issue. The authors also acknowledge the support of community facilitators, local women's collectives, and non-governmental organizations across the Kashmir Valley who played a critical role in participant identification and outreach. Their cooperation and guidance were essential in ensuring smooth and culturally sensitive field engagement. Lastly, the authors express appreciation to colleagues and academic peers who offered constructive feedback during various stages of the research process.

### **Declarations**

**Conflict of Interest:** The authors declare no conflict of interest regarding the research, authorship, or publication of this paper.

**Funding:** This study received no financial support from any funding agency, public or private.

**Ethical Considerations:** Although formal institutional ethical clearance was not obtained, the research adhered to widely accepted ethical standards for social science inquiry. Informed consent was obtained from all participants, and confidentiality and anonymity were rigorously maintained throughout the study.

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