

The Price of Prestige: Wedding Expenditures, Social Media Influence, Debt and Landholding Displacement in Rural India

Mr. Sanket Sadashiv Kumbhar

Independent Researcher, Roha, Raigad, Maharashtra

ABSTRACT:

This study explores the impact of cultural expectations, social media influence, and financial decisions on wedding expenditures and their subsequent role in the debt crisis and landholding patterns in rural India. Social media platforms amplify the pressure for lavish weddings, promoting extravagant trends and fostering a culture of social comparison, which drives families to overspend. The need to maintain social prestige, combined with dowry expectations and the “what will people think” syndrome, leads families to incur significant debt for weddings. This often results in the collateralization or sale of agricultural land to finance these expenses, contributing to the displacement of small farmers and the consolidation of land by wealthier elites.

The findings indicate that debt incurred for weddings frequently leads to distressed land sales, forcing small landholders into cycles of poverty and displacement. This reshapes rural landholding structures, with intergenerational debt further entrenching economic vulnerability. Cultural pressures to maintain social standing override long-term financial planning, perpetuating land loss and economic disempowerment in rural communities. The study underscores the need for targeted interventions to mitigate the socioeconomic consequences of lavish wedding expenditures in rural India.

Keywords: Lavish Weddings, Cultural Expectations, Debt Crisis, Social Media Influence, Land Displacement, Economic Vulnerability, Social Prestige

INTRODUCTION:

This research paper delves into the intricate relationship between cultural expectations, economic pressures, and their profound impact on rural landholding patterns in India, with a particular focus on lavish wedding expenditures. The increasing influence of social media, cultural traditions, and societal norms has amplified the financial burden on rural families, pushing them into debt. Weddings, often seen as a reflection of social prestige, compel families to take high-interest loans, leading to the collateralization and eventual loss of land. The resultant debt crisis and land displacement have long-lasting effects on rural economies, perpetuating cycles of poverty and reshaping land ownership structures. By exploring the intersection of these cultural and economic forces, this study sheds light on the mechanisms through which rural households are trapped in a cycle of debt, displacement, and economic vulnerability.

NEED FOR THE STUDY:

This study is crucial in understanding the intricate relationship between cultural expectations, social media influence, and economic decision-making in rural India, particularly concerning wedding expenditures.

The increasing pressure to host lavish weddings, fueled by societal norms and the portrayal of extravagant celebrations on social media, has pushed families into financial distress. The resulting debt crisis, compounded by dowry expectations and the “what will people think” syndrome, has led to widespread land mortgage, sale, and eventual displacement of small farmers.

Examining this issue is essential to identify the underlying socio-economic drivers behind debt accumulation and land loss in rural areas. Additionally, the study highlights the urgent need for policy interventions and social reforms to mitigate the detrimental impact of these cultural and financial pressures on rural livelihoods and landholding patterns. Addressing these challenges is key to promoting sustainable economic practices and ensuring social equity in rural India.

SCOPE OF THE STUDY:

This study explores the intersection of social and economic dynamics that influence wedding-related expenditures in rural India and their broader implications on household debt and landholding patterns. It examines how cultural expectations, such as social prestige, dowry, and the fear of social exclusion, drive families to incur unsustainable financial burdens. The research also delves into the role of social media in shaping extravagant wedding trends, increasing the financial pressure on rural households.

Additionally, the study investigates the impact of wedding-related debt on rural landholding structures, highlighting the distress sale of land, the consolidation of property by elites, and the displacement of small farmers. By analysing the cultural, economic, and social factors at play, this study aims to provide a comprehensive understanding of the debt crisis and its role in reshaping land ownership in rural India. Through this lens, the research also considers intergenerational debt and the long-term social and economic disempowerment of small landholders.

The findings will be particularly useful for policymakers, social scientists, and financial institutions seeking to develop strategies to mitigate the adverse effects of these socio-economic pressures on rural communities.

OBJECTIVES OF THE STUDY:

- Examine the impact of social media on the financial behaviour of couples, focusing on the pressure to conform to extravagant wedding norms that lead to increased expenditures.
- Investigate the role of cultural expectations, such as social prestige and dowry practices, in shaping economic decisions that result in unsustainable debt accumulation and land loss.
- Analyze the dynamics of the debt crisis in rural communities, including the patterns of land mortgage, distress sales, and consolidation of land ownership, and their implications for rural livelihoods and social structures.
- Assess the long-term socio-economic consequences of these phenomena, particularly the effects on landholding patterns and the displacement of vulnerable populations.

RESEARCH METHODOLOGY:

- The study employs a **descriptive research design** to assess the relationship between social media influence, wedding-related debt, and changes in landholding structures.
- This research is based on **secondary data** collected from various sources, including books, academic journals, and credible internet sources.

DETAILED ANALYSIS:

1. WEDDINGS AND SOCIAL PRESTIGE IN RURAL INDIA-

Weddings in India are a matter of immense social prestige, particularly in rural areas where families feel compelled to host large, extravagant celebrations. Research indicates that such social norms place a heavy financial burden on households, often leading to severe indebtedness. Cultural factors significantly influence Indian families to spend beyond their financial means to maintain social status, particularly during weddings. A comprehensive overview of typical wedding expenses is as follows:

Category	Rough Expenditure
Venue:	INR 1,00,000 to INR 3,00,000
Decoration:	INR 1,50,000 to INR 3,00,000
Catering:	INR 600 to INR 1,000 per plate
Bridal/Groom’s Attire:	INR 50,000 to INR 1,00,000
Wedding Invitations:	INR 50 to 100 per card
Photography:	INR 50,000 per day
Accommodation:	INR 1,000 per room

(Reference- Inamdar. F. (2023, August 3) *How much does a wedding cost in India?*
WWW.TradeBrains.com)

Overall, the average cost of a wedding in India ranges from **INR 8 to 10 lakhs**, even when attempting to minimize expenses.

According to the **National Statistical Office (NSO)** survey conducted in 2019, the average monthly income of an agricultural household in rural India is approximately **₹10,218**, translating to about **₹1,22,616** annually. This indicates that agricultural families often spend **8 to 9 times more** than their average annual income on weddings. Such financial strain is frequently alleviated through informal lending, particularly from village landlords, which exacerbates the cycle of debt and financial instability among rural families.

2. SOCIAL MEDIA AND LAVISH EXPENDITURE-

Social media platforms significantly influence marriage expenses in the following ways: **Increased Pressure for Lavish Weddings-** Couples feel pressured to meet social media-driven expectations of "picture-perfect" weddings, leading to higher spending on venues, decor, attire, and photography.

Promotion of Extravagant Trends- Platforms showcase luxury weddings, inspiring users to adopt similar high-cost trends, like destination weddings and elaborate themes.

Social Comparison- Constant comparison with peers and influencers encourages couples to overspend to match the perceived standards of wedding grandeur.

Influence of Wedding Influencers- Wedding influencers and bloggers often endorse expensive vendors and products, pushing couples to opt for premium services.

Viral Trends and Competitions- Viral challenges or trends like extravagant pre-wedding shoots or grand wedding reveals add pressure to make weddings more elaborate and costly.

Marketing by Wedding Vendors- Social media provides a platform for wedding vendors to advertise luxury services and products, further driving up the perceived need for high-end arrangements.

FOMO (Fear of Missing Out)- Social media amplifies the fear of missing out, leading couples to spend more to create unique, Instagram-worthy moments and avoid feeling left out.

3. DEBT CRISIS AND LANDHOLDING PATTERNS

The debt crisis in Indian villages, often exacerbated by social obligations like weddings, contributes significantly to land displacement. Here's how:

Loans for Social Obligation- In rural India, large social events such as weddings are frequently financed through high-interest loans. Families without adequate savings are forced to borrow from moneylenders or informal sources, leading to a debt trap.

Collateralization of Land- To secure these loans, families often mortgage their agricultural land as collateral. When they are unable to repay the debt due to exorbitant interest rates or poor financial planning, they are forced to sell or forfeit their land.

Small farmers spend more on wedddings
Percentage distribution of amount of outstanding loan amount by purpose of loan

	Size class of land possessed (ha.)							
	< 0.01	0.01-0.40	0.40-1.00	1.01-2.00	2.01-4.00	4.01-10.00	10	all sizes
Capital expenditure in farm business	2.6	13.8	20.3	28.9	34	31.1	34.1	25.9
Revenue expenditure in farm business	4.2	15.2	25.7	33.6	37.6	45.2	48.8	31.6
Non-farm business	4.1	5.7	4.6	3.8	2.4	3.5	1.6	3.9
For housing	2.5	21.5	14.9	9.9	6.6	3.9	3.3	11.2
Marriages and ceremonies	12.8	9.8	7.7	5.8	4.6	5.3	0.4	6.4
Education and medical	42.2	11.4	6.3	4.2	2.9	1.8	6.4	5.4
Other consumption expenditure	19.1	14.2	11.1	8.8	7.2	6.2	3.5	9.4
Others	12.4	8.4	9.3	5.2	4.7	3	1.9	6.2

(Reference- Radheshyam Jadhav, 18th July 2024,

<https://www.thehindubusinessline.com/data-0stories/datafocus/wedding-expenses-drive->

Distress Sale of Land- Heavy debt burdens lead to distress sales, where small or marginal farmers sell their land below market value to wealthier landholders to settle their debts. This displaces small farmers and exacerbates land inequality.

Consolidation of Land by Elites and Neo-moneylenders - Farming distress has attracted a class of neo-moneylenders. Anyone with some disposable cash from shopkeepers, the inputs dealers, government officials, and policemen to village teachers — now lends in the hope of making a killing. They are willing to extend credit, but at highly extortionate rates – sometimes exceeding 50 percent, which keeps borrowers in lifelong penury.

A current of dread runs through the country’s suicide-ravaged farmlands as their debts pass from husband to widow, from father to children. Most villages are locked into a bond with village moneylenders — an intimate bond, and sometimes a menacing one. Popular cinema and classic literature tell many pathos-filled narratives of India’s poor caught in that karmic cycle of poverty. Those stories inevitably end in tragedy.

Wealthier individuals or moneylenders buy up the land sold by indebted farmers, leading to the consolidation of land in the hands of a few large landholders. This creates disparities in landholding patterns and reduces small farmers’ access to land.

Displacement of Small Farmers- In 2011, the number of landless agricultural workers in India was 14.43 crore, up from 10.67 crore in 2001 (Reference- Data from the 2011 Census). With land being sold or seized, small farmers lose their livelihoods, and many are forced to migrate to cities in search of work, creating rural-to-urban displacement and weakening rural economies.



Intergenerational Debt- Debt is often passed on to future generations, further entrenching poverty and landlessness within vulnerable families, trapping them in a cycle of debt and displacement. This process of indebtedness, land loss, and consolidation reshapes the rural landholding structure, leading to social and economic disempowerment of small farmers.

4. CULTURAL EXPECTATIONS AND ECONOMIC DECISIONS-

Cultural expectations play a significant role in shaping economic decisions in rural India, often driving families into financial hardship. Here's how cultural pressures fuel the debt crisis and land displacement:

Social Prestige and Status- Weddings and other social events are seen as opportunities to showcase status and prestige in rural communities. Families feel compelled to host lavish ceremonies to maintain or elevate their social standing, even if it means incurring debt.

“What Will People Think” Syndrome- Cultural norms around reputation and public perception drive families to overspend, fearing social judgment if they hold simpler, more affordable events. This leads to financially unsustainable decisions, as families prioritize appearances over financial stability.

Dowry Expectations- In many communities, dowry is still a significant cultural expectation, adding substantial financial pressure on families. Even when dowry is not explicitly demanded, there is often an unspoken obligation to provide expensive gifts, leading to large loans and eventual land sales.

Tradition vs. Modernity- As modern, extravagant weddings showcased on social media or in urban areas become aspirational, traditional rural families often feel the need to mimic these costly trends, stretching their economic resources beyond what they can afford.

Fear of Social Exclusion- Families who host modest weddings may fear social exclusion or gossip, further pressuring them to overspend on ceremonies. The desire to meet societal standards often takes precedence over practical financial considerations.

Economic Decisions Based on Cultural Obligation- Cultural obligations, like hosting grand weddings, are prioritized over long-term economic planning. Families frequently choose to incur debt, mortgage land, or sell assets rather than risk social disapproval.

These cultural expectations push families to make poor financial decisions, leading to long-term consequences such as debt, loss of land, and displacement, creating a cycle of economic vulnerability in rural communities.

FINDINGS FROM THE ANALYSIS:

1. Impact of social media on Wedding Expenditures: Social media platforms significantly elevate wedding costs by promoting lavish trends, fostering social comparison, and amplifying the desire for extravagant, picture-perfect celebrations. The influence of wedding influencers, viral trends, and

targeted marketing by vendors encourages families to overspend on luxury services, decor, and venues. This leads to increased financial strain on rural families, who seek to match the social media-driven expectations of grandeur.

2. **Debt Crisis and Land Displacement in Rural India:** Large-scale social obligations, particularly weddings, are often financed through high-interest loans in rural India. The lack of savings forces families to mortgage agricultural land as collateral, resulting in a cycle of debt and distress sales of land. This contributes to the consolidation of land by wealthier elites and neo-moneylenders, displacing small and marginal farmers. The resultant land loss reshapes rural landholding structures and leads to long-term rural-to-urban migration, weakening local economies and deepening inequality.
3. **Cultural Expectations Driving Financial Decisions:** Cultural norms, including social prestige, the “what will people think” syndrome, and dowry expectations, heavily influence financial decisions in rural communities. Families prioritize maintaining their social standing through extravagant weddings, often at the cost of financial stability. This results in increased indebtedness, with many families mortgaging or selling their land to finance weddings. The interplay between traditional values and modern wedding aspirations further strains economic resources, leading to poor long-term financial planning and land displacement.
4. **Intergenerational Debt and Economic Vulnerability:** The debt incurred from lavish weddings is often passed down to future generations, perpetuating a cycle of poverty and landlessness. Families trapped in this cycle face continuous economic disempowerment, resulting in long-term shifts in rural landholding patterns and heightened economic vulnerability among small landholders.

RECOMMENDATIONS AND MITIGATION MEASURES:

1. **Enhance Financial Literacy Programs-** Develop and implement comprehensive financial literacy initiatives tailored for rural communities, focusing on budgeting for weddings and managing debt. Educating families about the long-term implications of financial decisions can empower them to make more informed choices.
2. **Promote Responsible Social Media Usage-** Encourage awareness campaigns on social media literacy, highlighting the potential negative impacts of social comparison and lavish lifestyles. Educating users about realistic expectations can help mitigate pressure to conform to extravagant trends.
3. **Encourage Cultural Shifts towards Simplicity-** Foster a cultural movement that values simplicity and practicality over extravagance in weddings and social events. Community leaders and influencers can play a crucial role in promoting modest celebrations that reflect genuine values rather than material excess.
4. **Establish Cooperative Wedding Funds-** Create community-based savings cooperatives that allow families to pool resources for wedding expenses. Such initiatives can reduce the financial burden on individual families and minimize reliance on loans.
5. **Implement Regulations on Wedding Expenses-** Advocate for local regulations that limit excessive wedding expenditures, including caps on the number of guests and expenditure on luxury items. This can help encourage more affordable celebrations that are aligned with economic realities.
6. **Strengthen Anti-Dowry Laws-** Ensure stringent enforcement of existing anti-dowry laws and conduct regular awareness campaigns to educate communities about the legal and ethical implications of dowry practices.

7. **Support Social Welfare Programs-** Develop government-sponsored welfare programs that provide financial assistance to vulnerable families for essential social obligations, reducing their reliance on debt.
8. **Encourage Collective Weddings-** Promote the practice of collective weddings where multiple couples can celebrate together. This approach not only reduces individual costs but also fosters community bonding and support.
9. **Facilitate Access to Affordable Credit-** Establish microfinance institutions that offer low-interest loans specifically for social events, helping families manage expenses without resorting to high-interest lenders.
10. **Monitor and Evaluate Cultural Practices-** Conduct ongoing research to monitor the impact of cultural practices on economic decisions and landholding patterns. This will inform policy-making and targeted interventions to address emerging challenges.

LIMITATIONS OF THE STUDY:

This research primarily relies on secondary data sources, including internet reports and a review of existing literature. Due to time and financial constraints, it was not feasible to conduct a comprehensive field study or include the entire universe of data. Consequently, the analysis is limited by the availability, accuracy, and relevance of the secondary data used. Furthermore, the findings may be constrained by the inherent biases or limitations of the sources reviewed, and the lack of primary data collection may restrict the depth of context-specific insights.

CONCLUSION:

The interplay between social media, cultural expectations, and economic decisions significantly contributes to the debt crisis and land displacement in rural India. The pressure to host extravagant weddings, fuelled by social media and societal norms, compels families to incur substantial debt, often secured against their land. This leads to distress sales and consolidation of land among wealthier individuals, displacing small farmers. The resulting cycle of debt and economic vulnerability perpetuates inequality and disrupts livelihoods. Addressing these challenges necessitates comprehensive strategies, including financial literacy programs and cultural shifts toward more sustainable wedding practices, to foster economic stability in rural communities.

ACKNOWLEDGEMENT:

I wish to express my sincere gratitude to **Shri. Vikas Ranjan sir**, specialist teacher of sociology, for his invaluable guidance, insightful suggestions, and unwavering support throughout the course of this research. His expertise and mentorship have been instrumental in shaping the direction and depth of this study.

I also extend my heartfelt appreciation to my family and friends for their encouragement and understanding during this endeavour. Furthermore, I am deeply indebted to the individuals and communities whose experiences and perspectives have served as the cornerstone of this research.

Finally, I acknowledge with gratitude the support of all those who provided resources, insights, and encouragement, enabling the successful completion of this study. This paper is a testament to their contributions and shared commitment to addressing critical socioeconomic issues in rural India.

REFERENCES:

1. Outlook Business. (2024, July 13). The extravagance of Indian weddings: A display of wealth or financial burden. Retrieved from <https://www.outlookbusiness.com/personal-finance/plan/the-extravagance-of-indian-weddings-a-display-of-wealth-or-financial-burden>
2. Qazi, M. (2017, June). Why money lenders still rule the farmlands in India? Countercurrents. Retrieved from <https://countercurrents.org/2017/06/why-money-lenders-still-rule-the-farm-lands/>
3. Lal, N. (2021, January 31). The financial burden of weddings on India's poorest families. Al Jazeera. Retrieved from <https://www.aljazeera.com/features/2021/1/31/the-financial-burden-of-weddings-on-indias-poorest-families>
4. Peethambaran, R. (n.d.). The nonsense that is Indian weddings. Medium. Retrieved from <https://rubypeethambaran.medium.com/the-nonsense-that-is-indian-weddings-512ae056a1be>
5. Inamdar, F. (2023, August 3). How much does a wedding cost in India? (For average Indians). Trade Brains. Retrieved from <https://tradebrains.in/wedding-cost-in-india/>
6. Dogra, B. (2021, January 17). One hundred Indian farmers go landless every hour. Newslick. Retrieved from <https://www.newslick.in/one-hundred-indian-farmers-go-landless-every-hour>
7. Jadhav, R. (2024, July 18). Wedding expenses drive farmers deeper into debt. The Hindu Business Line. Retrieved from <https://www.thehindubusinessline.com/data-0stories/datafocus/wedding-expenses-drive-farmers-deeper-into-debt/article68417340.ece>