

Cost and Benefits of Marriage: Evidence from Rural India

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Abstract

Keywords : Marriage, dowry, rural India.

Introduction

Accroche Dubois (1825) : en Inde, le mariage est la chose la plus importante

Problématisation Most of the literature on marriage in India deal with dowry and the consequences in terms of empowerment (Alfano, 2017; Roy, 2015; Srinivasan & Bedi, 2007) or the age at marriage and the child marriage (Sheela & Audinarayana, 2003; Vogl, 2013) Few economist deal with the finance of marriage. Recently, Anukriti, Kwon, and Prakash (2020) investigate the channels to finance dowry in India. They show that actual saving is driven by the expected amount of dowry [method]. Bloch, Rao, and Desai (2004) is one of the only research article that try to investigate the determinants of marriage expenses [literature].

Guérin, Venkatasubramanian, and Kumar (2020) show that ceremonials (including marriage) is a form of savings in rural India. Married expect withdraw a profit from marriage with gift.

We try to understand the determinants of marriage benefits after

Guérin, Roesch, Venkatasubramanian, and Kumar (2014) : the problem is not debt, but to whom one becomes indebted

1 Theoretical Framework

Economics of marriage and family Becker (1973) : base pour parler de l'économie des mariages

Marriage in south India Meitzen (1980); Shulman (1980) : déroulement du mariage hindoue en Inde du Sud

Gupta (1972, 1976) : religiosity, economy and patterns of hindu marriage + love and arranged marriage

De Neve (2016) : economies of love in SI

Dharmalingam (1994) : economics of marriage change in SI Caldwell, Reddy, and Caldwell (1983) : causes of marriage change in SI Srinivasan (2005) : dowry practice change in SI

Jejeebhoy and Halli (2005) : économie des mariages en Inde du Sud Reddy (1991) : structure familiale et age au mariage en Inde du Sud K. James and Srinivasan (2015) : stabilité de l'institution du mariage en Inde du Sud

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Rao (2001a, 2001b)

Guérin et al. (2020) We attended the entire process for five of those, from the preparations, which involve lively debates among family members and subtle calculations to determine the scale of the events, to post-ceremonial remarks, both within the family (with heated debates on the generosity or conversely the selfishness of the guests) and the neighbourhood (here with endless judgments on the greatness – or the smallness – of the event). Discussions about notebooks – a backbone of ceremonial savings as we shall see below – were also key.⁷

First of all, these events are concrete opportunities to display and make visible the status (*mariyātai*) of the family. Ceremonies, insofar as they gather the whole set of relations of individuals and their families, and insofar as they are in great part funded by this same set of relations, express one's *mariyātai* and contribute to building it. The scale of the ceremony is evaluated in terms of guest numbers, their 'quality,' the quality of food provided, and the gifts received: all this aims at maintaining, possibly uplifting or at least not downgrading the organisers' *mariyātai* (and that of their respective kin). Far from being simple, impersonal, individual numbers of the kind found on a savings account statement, ceremonies reflect, crystallise and update the social wealth of a group and its control over specific territories. These aspects are assessed in terms of both the size of the local attendant population and the capacity to attract outsiders.

The scale of the ceremony mostly depends on two criteria. The scale of ceremonies recently organised within the close circle (kinship and neighbourhood) is a first benchmark. Doing less amounts to a downgrade in terms of honour. Doing better, even very slightly, is usually what is expected.

Guérin et al. (2014) : Census data indicates that Tamil Nadu is one of the states where household debt is the highest (NSSO 2003). Traditional forms of rural debt based around extreme dependency between landlords and labour are fading away (Cederlöf 1997; Guérin et al. 2009), as also observed in other parts of India (Bremán 1974; Bremán et al. 2009). Labourers now have a wide range of borrowing options. Empirical studies in the early 1980s highlighted the dynamism and diversification of the rural financial landscape (Bouman 1989; Harriss B. 1981). In rural Tamil Nadu for instance, professional lending, which had historically been the preserve of specific castes, has opened up to other communities. Many local elites also used their cash surpluses to invest as loans (Harriss B. 1981). More recent studies have shown that the diversification of Tamil Nadu's rural financial landscape is still going on (Ramachandran and Swaminathan 2005; Polzin 2009).

Tamil Nadu is moreover one of the states where microfinance has developed the most (Fouillet 2009).

De l'autre côté (du côté de la demande donc), il y a une envie de mobilité sociale = consumérisme, même en zone rurale Kapadia 2002

Consumerism creates norms which many households are willing to follow without having the financial means to do so (the "paradox of aspiration" raised by Thorstein Veblen and also observed by Olsen and Morgan (2010) in Andhra Pradesh). Households are borrowing on a daily basis at slack financial times to make ends meet. They also borrow considerable amounts to marry their children, renovate their houses or invest in private education. Avec RUME monthly debt service around half of their monthly income on average D'autant plus graves que les revenus ne sont pas stables

On trouve trois types de ménages : transitional over indebtedness pauperization extreme dependance

Bloch et al. (2004) : To better understand the nature of marriage expenditures in India, it might help to outline the basic nature of Indian marriage markets: Marriage is restricted to endogamous groups. That is, people are only permitted to marry within a well-defined set of families who make up their subcaste. A second feature of the marriage market is that it is patrilocal⁴-brides leave their parents' home to live with their husbands. A third is that

marriages are arranged for both grooms and brides by their parents. Finally it is important to note that marriage is considered final and, while there are cases of separation, divorce is not an option D'autant plus en zones rurales

2 Data and method

Nordman, Guérin, Michiels, Natal, and Venkatasubramanian (2019) Nordman et al. (2017)

2.1 Data

Peut-être que je peux faire un matching avec pour les mariages de 2010-2016 comme ça je regarde avant mariage, juste après et au moins 4 ans après, même si ça me paraît difficile..!

Bien regarder la composition par sexe et par âge des ménages pour trouver les mêmes, mais juste qu'il n'y a pas eu de mariage. Le mariage est la norme, donc en théorie, tous les HH qui ont une fille entre 18 et 25 ans ont vécu un mariage. Je dois donc trouver des ménages avec des enfants non mariés qui ont l'âge de ce marier. Je dois faire un gros topos sur ça parce que c'est le plus important.

Guérin et al. (2014) Difficultés à collecter données sur la dette car Many people underestimate their debt levels for various reasons, including shame, concern for confidentiality, fear of losing access (for fear that the survey results might be disclosed to NGOs or governmental units). For further discussion of the challenges of collecting reliable data on debt, see Morvant-Roux (2006), and Collins et al. (2009). Morvant-Roux Solène, Processus d'appropriation des dispositifs de microfinance : un exemple en milieu rural mexicain, Thèse de doctorat en sciences économiques, Université Lumière Lyon 2, 2006.

J'ai de la chance car excellente connaissance du terrain et présence de l'équipe depuis une vingtaine d'année donc confiance et fiabilité sont au rdv

2.2 Method

Bien regarder les prêts pour mariages Montants, nombres, fréquences, intérêts, relations avec le prêteur, castes, Se fixer sur les choses importantes de Guérin et al. (2014)

Bloch et al. (2004) : A large proportion of marriage costs are in the form of dowries. To an outsider these weddings can seem extremely lavish, especially in contrast with the extreme poverty of rural Indian life, with large numbers of people invited for feasts and ceremonies that can go on for several days. Such celebrations are, of course, not unique to India but are of special relevance in very poor societies where the money spent on weddings can be particularly wasteful given its high opportunity cost.

While there is a large economics literature on marriage markets following the work of Becker (1990), and a rapidly expanding literature on dowries,¹ wedding celebrations are driven by different considerations and have not been addressed at all by economists, or much by other social scientists.

Our in-depth interviews indicated that dowries were largely driven by competition for scarce men and by the quality of grooms. However, marriage celebrations were driven by different criteria that had more to do with symbolic display than transfers, with the bride's family primarily responsible for paying for the wedding, just as they were responsible for paying the dowry. The size of the celebration was usually justified as being forced by norms in the community that are usually determined by observing the scale of other recent weddings in the community.

In addition, however, to what was considered a minimally acceptable wedding, many families tended to have particularly lavish celebrations influenced less by norms in the village than by patterns in cities with celebrations by poor families imitating the more extravagant patterns

common in richer families. Comme dans le papier de Guérin et al. (2014) où les HH tendent vers les modes de consommations urbains bien qu'ils soient ruraux et très pauvre

When asked why he had spent so much money on a wedding that was obviously well beyond his means, the father said that his daughter had married into a "good family" and he wanted to have a "show." It should be noted that the son-in-law's father was a relatively wealthy landowner from another village. Such clear distinctions between the motives driving dowries, which our respondents said were about "purchasing" desirable grooms, and wedding celebrations, which they indicated were of more symbolic value, were expressed by most of the individuals with whom we had in-depth interviews.

Clearly, wedding celebrations have a lot to do with social status and prestige. What does status mean in this context and how does it matter? Anthropologists have long believed that Indian concepts of individuality differ markedly from the Western. An Indian is defined not just by his or her own accomplishments and character, but also by their circle of acquaintances and friends-how many important people they know, and the status and respect accorded to them by their social group. Mines (1994), in a study of a South India community, shows that men will often describe themselves to a stranger not simply by providing information about who they are and what they do, but by listing all their prominent acquaintances. In our own fieldwork, one village leader described himself to us in a similar manner, "I am not a big man, but my father was a freedom fighter and my daughter is married to a big family in Patilur village (about 100 miles away). They have lots of land and her father-in-law is a big Congress politician in the area." Thus, the village leader's sense of self seemed to be derived from the "big men" to whom he was related.

Furthermore, mobility within a village is often achieved by imitating the behaviors of families of higher social orders (Srinivas 1989). Families devote a great deal of effort and expense to the presentation of external attributes. Household decisions are often made with an emphasis on how one's family will be viewed by others: What will others say? What will they think? For the parents of a daughter, marriage is potentially the most important source of mobility because marrying into a "good family" can greatly enhance how a family is viewed by its peers, and a prestigious match is an occasion for great celebration and status displays. This, more than anything, explains why some weddings are particularly lavish. Status is a value in itself. While it may also generate some secondary benefits like greater access to networks and information, families clearly gain direct Utility from simply moving up the social ladder and being associated by marriage with a prestigious, wealthy pedigree.³ Thus, when a family marries into a rich family it is in their interest to demonstrate this to the rest of the village, particularly if the rest of the village does not know the new in-laws. The most effective way of signaling a family's newfound affinity-derived status is to have as lavish a wedding as they can possibly afford. On the flip side, if a family marries a poor local family-well known to everyone in the village, this may also be an occasion for celebration-but lavish displays are no longer necessary because not much can be gained by signaling.

Marriage celebrations, however, follow a different pattern. They are large, averaging about four months income, though much smaller than the dowry. In about 25 percent of the cases, the bride's family reported spending nothing on marriage celebrations, which is indicative of a small function restricted to immediate family members or of rare cases (more common in the past) where the groom's family celebrated the wedding. Excluding these families, marriage expenses average over 5,000 rupees, which is about a third of the annual income of an average family. While the celebration costs are small relative to the dowry, they still represent a major burden for families at a time when substantial resources have to be spent on the dowry.

. When the bride's family is marrying into a family from another village, however, the quality of the match is unknown to the village of the bride's family and this change in status can be signaled to the village by the size of the wedding celebration. This is suggested by the fact that in the sample analyzed in this paper, the average distance from the wife's home village for

families that practice village exogamy is 34 kilometers, which can be a considerable distance in a society where roads and public transportation are very poor. In addition, while families themselves are quite careful about obtaining reasonably good information on their prospective in-laws, the new in-laws are often quite unknown to the other families in the village. Therefore, variations in village exogamy provide a natural experiment that allows us to test if wedding celebrations are driven by signaling motives

The processes by which dowries and marriage expenses are determined are somewhat different. Dowries are almost always the result of direct negotiations between the families of the bride and the groom, though there is clear sense of what a reasonable dowry is for any given match which is a function of the marriage market. Wedding celebrations are also, to a degree, the result of negotiations between the two families but to a much lesser extent than the dowry. A bride's family often spends well beyond the level expected by the groom's family as a result of its own set of incentives

Based on our ethnographic findings, we follow a "participatory econometric" Rao (1997, 2002).

Often dowries are not perfectly observable in the community, and hence cannot be used as perfect signals of the groom's quality. Clearly, rumors may circulate about the amount of the dowry paid, but the exact amount of the dowry is not usually public information. There are at least two reasons why dowries are not publicly observed. Firstly, they are illegal and hence are usually not publicly announced. Secondly, there are clear incentive problems in the revelation of dowries. Bride's families have an incentive to underreport the amount paid, as high dowries may imply that the bride is of poor quality

Yh and Yw, the pre-marriage wealth of the two families, will be measured with dummy variables for whether the families had any land.¹⁴ Among these rural households, the possession of land makes a great deal of difference to a household's status within the village because about 40 percent of the households are landless. To measure the characteristics of the husband and wife that are valued in the marriage market x_h and x_w , we use their years of schooling and their ages at marriage. m the measure of alternatives in the marriage market is measured by the year of marriage and the marriage squeeze ratio (Rao, 1993)-the ratio of the number of women to the number men at marriageable ages (defined as women aged 10-19/ men aged 20-29). m is measured at the year of the marriage for the district where the village is located, because the census reports age tables by district. Also, because the census occurs every ten years we use the ratio for the census year closest to the year of marriage. In addition to these variables we also include dummies for whether the family is Muslim or belongs to a scheduled caste, which are disadvantaged castes targeted by affirmative action programs. In the regression analysis we will examine a set of four specifications for each dependent variable. The first will test Model 1, including only the wife's characteristics, the second will include the husband's and wife's characteristics with the village exogamy variable and no interactions, the third will add the interactions between village exogamy and the wealth and education of the husband and wife. Finally, we include a fourth regression introducing a new pair of variables, the average level of education in the husband's village, and the interaction between village education and exogamy. This is a measure of the opportunity cost for people from the husband's village to attend the wedding. They attempt to answer a comment from a referee who suggested that positive effects on interactions of wealthy husbands with exogamy may simply indicate that husband's families with higher opportunity cost demand larger outlays of expenditures during the wedding. If this is true, then the husbands from villages that are better educated should have more money spent on their wedding celebrations. After controlling for the average level of education in the husband's village and its interaction with exogamy, the husband's own education and wealth should measure the impact of the husband's own characteristics on wedding celebrations, independent of the opportunity cost of his fellow villagers to attend the wedding.

3 Burden of marriage

Box 1: NEEMSIS 2 data at marriage level for description (n=117)

- 85.47% of our marriages are arranged and only 6.84% are consanguineous;
 - We find strong difference between caste for arranged marriage: 69.23% for upper caste and 91.43 for middle;
 - In 85.47% of marriage, the economic situation of husband or wife is the same than the observed husband or wife;
 - On average, the number of people at the wedding increase with the caste and on all sample, 372 persons are present at a marriage;
 - 90% of marriage take place before lockdown and 8.55% after;
 - We have 2 marriage during the lockdown;
 - 83.75% of marriage take place in the same caste (dalits, middle, upper);
- ... thus 16.25% (which represent 19 marriages) are inter caste^a [literature] which is supported by the government;
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^aAs Guérin et al. (2014) stated, avec la dette normalement ils ne prêtent pas entre eux.

Box 2: NEEMSIS 2 data at marriage level (n=117)

- Marriage cost, engagement cost and total cost increase with caste;
- 50% of marriage cost and engagement cost is provided by husband and 50% by female for 50% of marriages (44% by wife for marriage on average and 74% by wife for engagement on average);
- Dowry represent 54% of wife total cost (including engagement, marriage and dowry) but dowry represent 176% of marriage and engagement fees;
- Wife provide, on average, 66% of total cost of **union (including engagement, marriage and dowry)** and the median is at 69%;

Box 3: NEEMSIS 2 data at individual level (male=59; female=58)

- In our sample, the marriage cost represent 47% of the monetary value of assets;
- ... , the engagement represent 11% of the monetary value of assets;
- For our sub sample of female, dowry represent 69% of the monetary value of assets (the median is at 43%);
 - Relative to the annual labor income of the household, the cost of marriage represent 85% for male and 166% for female;
 - The dowry represent 235% of the annual labor income, around 2 years and 4 months of labor income;

- The total cost of union represent 1 year of income for male on average and more than 3 years for female;
 - If we looked the expenses, they represent, on average, 85% of the cost for male and 59% of the marriage cost for female (not including dowry, only marriage fees) which suppose that female need to borrow more than male to finance the marriage fees;
 - Surprisingly, when the husband/wife family is in better economic situation than the observed, the proportion of the payment is not higher than when the husband/wife family is in the same situation;
- ... Indeed, when the observed is a male (husband) and the wife's family is in better situation, the ratio of $\frac{\text{marriagewife cost}}{\text{marriage total cost}}$ equal 0.40 on average while it is at 0.46 on average when the wife family is in the same situation (for observed wife, the ratio is respectively 0.49 and 0.56);

Box 4: NEEMSIS 2 data for gift (male=59; female=58)

- 95% of individuals (husband or wife of our sample) received gift;
 - On average, individuals receive 133 000 rupees as gift for their marriage;
- ... that represent 38% of the monetary value of assets and around one year of labor income (98%);
- Gift represent 138% of the cost provided by the individual on average (the median is at 90%);
 - Thus, 42% of the individuals have a net profit on marriage fees (gift amount higher than cost);
 - This proportion is higher for wife than for husband because they pay less on marriage fees;
 - If we looked at the net benefits of marriage for wife ($\text{benefits} = \text{gift} - (\text{fees} + \text{dowry})$) and husband ($\text{benefits} = (\text{gift} + \text{dowry}) - \text{fees}$), the average benefits is respectively at -266 120 rupees and +209 850 rupees;
- ... that represent a gain of 38% of their assets for male (median) and a loss of 42% for female (median);
- in terms if labor income, it represent a gain of 11 months of labor income for husband family and a loss of 33 months for wife family;
 - Again with income, the median is at 0.61 for husband, which represent more than 7 months and the median is at 1.1 for wife, which represent more than 13 months;

Consumption Bloch et al. (2004) : Wedding celebrations as conspicuous consumption

Rosenzweig and Stark (1989) : Marriage that smooth consumption

Guérin et al. (2014) : Honouring reciprocity in ceremonies has always been a source of permanent pressure. Many interviewees make clear that they prefer going into debt outside the family circle to meet their own needs. This is a matter of freedom, as kin support calls for constant justification (niyayapadthanum). Some say they borrow from their kin only for "justified" reasons, which are mainly ceremony, housing and health costs. The obligation of

reciprocity (tiruppu) is also a burden. Not only should the debt be repaid, but the debtor should be able to lend in return when the creditor is in need.

Guérin et al. (2020) Weddings are the most important events in terms of amount, which vary according to social group. For Dalits, typical amounts in the region now range from three to six lacks (300,000 to 600,000 INR), which on average amounts to four to eight years of household income. These amounts have risen considerably over recent decades and include the cost of the celebration, gifts to close relatives and the dowry.

At the same time, one is supposed to organise an event within one's financial and human resources. Human resources are needed to help with the preparation of the food, service and cleaning – the events usually bring together several hundred guests who must be welcomed, fed and sometimes accommodated. Financial resources depend on available savings (has the family been able to accumulate gold, possibly land that can be offered, sold or pledged?), borrowing capacities (how much can the family borrow and what is its creditworthiness in the eyes of potential creditors?). Last but not least, how much can be expected from the guests in gifts (moi)? Le moi panam (la somme des dons offerts lors de l'événement) représente le plus souvent une part importante des dépenses de cérémonie, voire plus. En fait, mis à part les mariages de filles qui conduisent toujours à une «perte» due à la dot, chaque cérémonie devrait conduire à un surplus, un «profit», comme on nous l'a souvent dit (le terme anglais est fréquemment utilisé). En fait, le moi panam est le «nœud» de l'événement, son pilier. En d'autres termes, les cérémonies sont une sorte de pari sur la générosité de leur cercle social (à la fois en argent et en temps), qui à son tour dépend des obligations que les organisateurs ont accumulées au fil des ans. Pour les funérailles, les invités doivent fournir du riz et des articles de cuisine, qui doivent ensuite être retournés en temps opportun.

As we were told once, each event 'is a link to the past, the present and the future.' It is an opportunity to show 'the strength of your family and relatives' as we were also told, but the strength in question is a process: each event updates prior relations and prefigures upcoming relations.

The event cost them around 1,50,000 INR¹⁰ (mostly food and transport, which was taken care of for distant guests). They received 1,92,365 INR as gift (moi panam), which means a 'surplus' of around 40,000 INR, that Sivaselvi used to pay off past debts. Gifts in cash ranged from 50 to 3000 INR. Gifts in gold ranged from a quarter of sovereign to 2.5 sovereigns (from around 5500 to 55,000 INR). The number and profile of the guests was a great source of satisfaction: most of the neighbours came, and many from outside and sometime long distances, revealing the territorial spread of the family. In terms of gifts, however, Sivaselvi explains bitterly that she was expecting a surplus of twice more.

3.1 Burden of marriage debt

Je dois revenir sur le fait que ce sont les plus pauvres qui s'endettent pour le plus pour les cérémonies. De plus, c'est pour cela que nous trouvons les montants de dettes les plus élevés. Je devrais faire un panel avec les prêts pour montrer que les montants moyens de prêts pour mariage ne font que augmenter et que ce sont les castes les plus basses qui s'endettent avec ça. Faire les ratios panel dette mariage / revenus annuel du travail pour montrer cette augmentation.

Guérin, Roesch, Venkatasubramanian, and D'Espallier (2011); Reboul, Guérin, Raj, and Venkatasubramanian (2019) : Debt for why?

Agarwalla, Barua, Jacob, and Varma (2015) : Financial literacy among young

(Carswell, De Neve, & Ponnarasu, 2021) : Marriage debt is a good debt

Guérin et al. (2014) : social meaning of debt While "financial inclusion" policies are now central to the political agendas of Indian public policy makers (Garikipati 2008), private stakeholders such as NGOs and banks (Srinivasan 2009), and international organisations (World Bank 2007), this concern remains extremely pressing

Over indebtedness and unmanageable can see as disaster : Dette → suicide : Mohanty B. B. *We are Like the Living Dead': Farmer Suicides in Maharashtra, Western India*, *The Journal of Peasant Studies*, 32(2): 243–276, 2005

But it is also daily indebtedness: not necessarily lead to the dramatic situations observed amongst cotton farmers or microfinance clients but it can be nevertheless a source of impoverishment, pauperization and dependency (Guérin et al., 2014)

As for the purposes for taking on debt, table 3 shows how in terms of debt size, the most significant reasons include economic investment (mainly in agriculture) and ceremonies. In terms of the number of loans, household expenses, economic investment and ceremonies are the most common purposes. Here too significant disparities emerge as regards debt purpose: low castes, landless households and labourers more often borrow to cover daily survival costs and ceremonies, while middle castes, landowners and producers more often borrow for economic investment.

If we examine the main causes of over-indebtedness (see table 4 below), the most frequent are ceremonies (42.65% of households), housing and health (25% and 23.53%). These are followed by failed economic investments (17.65%); most frequently obtained for agricultural purposes such as well digging or tractor purchase.

When they are asked to talk about over-indebtedness, the borrowers rarely use the amount of debt as an indicator. It is more the nature of the debt and the nature of the debt relationship that determines whether debt is considered a burden or not.

Debt is a marker of social hierarchy in kinship groups, the neighborhood and community alike. People try to avoid debts degrading to their status, or at least try to pay back these debts first.

Borrowing from mobile lenders is seen as the most degrading practice, reserved for low castes (and to women). Mobile lenders come to households' doorsteps, precluding any form of discretion. They do not request any collateral but use coercive enforcement methods. The lenders themselves state that low caste individuals and women are more prepared to tolerate abusive language from them.

The sense of debt as something immoral also depends upon the hierarchical positions of the lender and the borrower. On the borrower's side, the norm is to contract loans from someone from an equal or higher caste." They do not take water from us, do you think they would take money?" is something the low castes often said to us. On the creditor side, some upper castes refuse to lend to castes who are too low in the hierarchy in comparison to them, stating that it would be degrading for them to go and claim their due. To ask an upper caste whether he is indebted to a lower caste can be considered as an insult.

The use of the term *terinjavanga* presupposes the idea of mutual acquaintanceship ('I know him/her, he/she knows me')

While family support is crucial for ceremonies and rituals

The most sensitive debts are those that do not respect the rules of rights and obligations dictated by blood and alliances/bonds. For instance, borrowing money from the bride's kin is often a last resort, because it admits that the groom's family is unable to meet its responsibilities. Sometimes individuals may have no choice, but they will be prompt in repayments, as the case study below illustrates. Kathirvelu has an outstanding debt of 165 000 INR borrowed from twelve lenders, at rates ranging from 0 to 5% per month. Of this, he considers only 28 000 INR as problematic. 20 000 INR is from pledging his daughter-in-law's jewellery. She allowed him to pledge 10 000 INR, but without her knowledge he borrowed twice as much. The interest rate is rather low (1.5% monthly) but this is not the problem: "I have to keep face with the bride's kin" he says. Another priority is a debt of 8000 INR from his son's recruiter. Here too, he does not want to show the bride's kin that he is indebted. The family reputation is at stake: he still has two daughters to marry, "we will never get them married if we have a reputation as indebted family" (Kathirvelu, SC, agriculture coolie and tenant)

“Bad” debts are rarely the most expensive, financially speaking, but those that tarnish the reputation of the family and jeopardize its future, especially children’s marriages. Bad debts serve to reveal that a household is unable to maintain its position in the social hierarchy. The poor do undertake financial reasoning, but financial criteria are not a priority and debt behaviours stem from subtle arbitrations between financial costs and social status. [D. James \(2020\)](#) : debt, marriage and consumption

4 Marriage gift as net benefits

[Guérin et al. \(2020\)](#) : savings gift ceremonials Proposent que le mariage lui même soit une forme d’épargne Donc on investi beaucoup d’argent dedans (à moi de le montrer), mais c’est une sorte d’épargne

In the absence – or the dismantling – of public health and social security systems, bank saving is expected to help the poor to cope with risk and emergencies, to better plan for the future, whether for life cycle and ritual events, education, housing or economic investments (Collins et al. 2009).

People keep explicit accounts of contributions and receipts, and switch between debtor and creditor positions across their life cycle, but accounting remains imbued with social and emotional considerations.

Achievements in terms of savings deposit, however, are less convincing. The median amount is unchanged (around 600 INR) and the average amount had even decreased (from 4470 INR to 2043 INR). Most bank accounts are in fact ‘dormant’ and mostly used as a conduit for social transfers. In villages, we were frequently told that bank deposits were ‘useless.’ People were clear that informal saving made more sense, both socially and financially. Gold, in particular, meets a much higher demand for storing value than keeping money in a bank account. As in 2010, gold is still the most important form of saving. Most households own gold (95.7%) at an average weight of 52.2 grams, for an average value of 155,653 INR (76 times more than the average value of bank deposits). "pour tacler [Anukriti et al. \(2020\)](#) si jamais elle parle d’épargne classique"

In rural Tamil Nadu, the reappropriation of rituals, whether in terms of meaning or funding, is a powerful tool for asserting individual and collective identities, especially among Dalits (De Neve 2000, Picherit 2018) At the same time, some dominant group rituals continue to spread. This is the case of the dowry, a Brahmin practice which many social groups have adopted in recent years, and around the 1960s in Tamil Nadu (Kapadia 1996). The prevalence of the dowry is often presented, perceived and upheld, as pre-mortem compensation for non-access to inheritance for girls, including by the women themselves. Although generous dowries certainly boost the social standing of households, clans and the women themselves in their community (much less than it being material protection for the women, as it is most often appropriated by in-laws), it is obviously a symptom of – and a powerful tool of – entrenched patriarchy

Families usually keep one notebook per event (see Figures 1 and 2 as examples), with a list of the givers specifying their names, location and the amount of their gift, which can be in cash or in kind, mostly gold, clothes, vessels and food.⁷ Gifts in kind are restricted to relatives (exceptionally close friends may give gold).

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[Deolalikar and Rose \(1998\)](#) : gender and savings in rural India

[Heyer \(1992\)](#) : Dowry and savings

[Goedecke, Guérin, D’Espallier, and Venkatasubramanian \(2018\)](#) : Financial policy and savings

[Anukriti et al. \(2020\)](#) : finance dowry through savings and saving channels

5 Discussion

Conclusion

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