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(AUTONOMOUS)

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STATISTICS DEPARTMENT



Marriage Choices and Their Socio-Economic Outcomes

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FIELD PROJECT REPORT

Project Report

Project Name :

Marriage Choices and Their Socio-Economic Outcomes

Main Focus / Problem Statement :

The main focus of this project is to study **Marriage Choices** and their **Socio-Economic effects** by collecting primary data through questionnaires. It aims to understand how factors such as income, education, family background, and social values influence marriage decisions and their impact on individuals and society.

Software Used :

- Python (Jupyter Notebook , Pandas , Matplotlib , Seaborn)
 - R Software
 - MS Excel (Pivot Tables , Graphs)
 - Google Form
 - MS Word
 - Canva
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Steps We Conducted :

1. Topic Selection
 2. Data collection And Cleaning
 3. Data Analytics (Demographic , Basic Statistics , Using Software's)
 4. Visualization Of Results
 5. Interpretation And Conclusions
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Chapter 1 - Introduction :

1.1 Abstract :

Marriage choices often extend beyond personal preference, shaping social and economic outcomes. This study investigates how financial independence interacts with relationship status, age categories, and generational shifts. Using an online Google Form survey with complete anonymity, responses were gathered from diverse groups—students, professionals, married couples, widows, divorcees, and older generations. To ensure robust analysis, 26 visualizations were created using R, Excel, and Python. Results reveal striking patterns where independence and socio-economic outcomes vary across groups. These findings underline how empowerment and economic stability play central roles in shaping marital decisions, offering insights into evolving social structures in modern India.

1.2 Background of the Study :

Marriage is one of the most important social institutions in every society. It is not only a personal relationship but also a social and economic arrangement that affects families and communities. In the past, marriage was seen mainly as a necessity, arranged by families and guided by traditions. Today, however, people's choices about marriage are influenced by education, financial status, independence, and personal preferences.

Some individuals believe marriage is essential, while others see it as optional. Many also debate whether love or financial stability should come first. These choices have direct effects on family life, financial management, and social expectations. Therefore, it is important to study how different marriage decisions shape both personal well-being and society's development.

1.3 Statement of the Problem :

While marriage is often considered a milestone in life, individuals face dilemmas when choosing a life partner. Questions arise regarding whether marriage should be based on love or arranged by families, whether financial stability should precede marriage, and how partners should contribute economically within the household. In addition, modern concerns such as prenuptial agreements, debt management, social media influence, and gender equality further complicate marital decisions.

The problem under study is to analyse how these marriage choices affect individuals' financial well-being, emotional stability, and overall socio-economic conditions. Understanding these patterns is vital to address issues such as rising marital conflicts, delayed marriages, financial burdens, and shifting family structures.

1.4 Research Questions :

The study aims to answer the following research questions:

1. Is marriage still considered **Essential** for a fulfilled life ?
2. What is the **Ideal Age** for marriage according to respondents from different backgrounds ?
3. How do individuals view **Financial Contributions**, **Wedding Expenses**, and **Prenuptial Agreements** ?
4. What role do **Social and Cultural Pressures** play in marriage decisions ?
5. Which is considered more important: **Emotional Compatibility** or **Financial Stability** ?
6. What **Socio-Economic Challenges** are most associated with marriage?

1.5 Significance of the Study :

This study is significant because it highlights the evolving nature of marriage in today's society. By analysing responses from diverse participants, it provides insights into the attitudes, expectations, and concerns people hold toward marriage. The findings will contribute to understanding the link between marriage choices and socio-economic effects, helping policymakers, educators, and counsellors to design awareness programs that promote healthy relationships and financial preparedness.

Chapter 2 – Objectives of the Study

- 2.1 To examine the relationship between age and financial independence among respondents, identifying how dependency shifts to independence across different life stages.**
- 2.2 To analyse relationship status trends across age categories, highlighting how singlehood, marriage, and other statuses evolve with time.**
- 2.3 To assess the financial preparedness of individuals for raising children, thereby understanding the economic confidence of respondents in terms of family planning.**
- 2.4 To identify the preferred number of children among respondents and explore how social and financial factors influence family size choices.**
- 2.5 To evaluate the importance of financial independence in marriage, assessing perceptions of stability and equality within marital relationships.**
- 2.6 To integrate findings across financial, social, and familial aspects, to understand how financial independence impacts life decisions such as marriage and child-rearing.**

Chapter 3 – Methodology :

3.1 Research Design :

This study is **Survey-based, Descriptive, and Analytical**. A **Structured Questionnaire** was designed to explore patterns in marriage-related preferences and their broader social and financial implications. The design enabled us to collect standardized, quantifiable responses, while also capturing diverse attitudes across individuals with different marital statuses and socio-economic backgrounds.

3.2 Study Area :

The study focused on a wide set of respondents, with **Data Collected Exclusively through Online Surveys**. Since online platforms allow access to respondents from both urban and rural areas, the study covered a broad geographical scope. This ensured that results were not restricted to one locality but reflected wider cultural and economic contexts.

3.3 Sample Size and Demographics :

The survey received **304 valid responses**. The respondents represented :

- **Age groups:** 18 to 60+ years
- **Gender:** Both male and female participants
- **Marital status:** Unmarried, married, divorced, and widowed individuals
- **Residence:** Urban and rural respondents

This diversity allowed us to compare perspectives across generations, life stages, and socio-economic settings.

3.4 Data Collection Tools :

The data was collected **Primarily** using a **Structured Questionnaire** designed in Google Forms. The form included:

- **Demographic Information :** Age, Gender, Marital status, and Area of residence.
- **Marriage-Related preferences :** Ideal age of marriage, Type of marriage (traditional/court/simple), Partner expectations.
- **Socio-Economic factors :** Financial independence, Expected earnings contribution, Decision-making roles in household.
- **Attitudinal Scales :** Opinions on gender roles, Marriage as a necessity, and Balance between modern and traditional practices.

All responses were Anonymous. No personal identifiers (such as names, contact details, or addresses) were collected, ensuring confidentiality and genuine participation.

3.5 Procedure :

- The Google Form link was shared among peer groups, families, and extended contacts.
- **Participation was voluntary**, and informed consent was obtained at the beginning of the form.
- Since the form **Did not request any Personal Identifiers**, participants were able to answer more honestly.
- The final dataset was exported from Google Forms into Excel for cleaning and organization.

3.6 Data Analysis Techniques :

The data was analysed using multiple software tools:

- **R Software**: 10 graphs were generated, mainly focusing on categorical comparisons and age-wise distributions.
- **MS Excel**: 10 graphs were developed, highlighting trends, percentages, and categorical breakdowns.
- **Python**: 5 graphs were created to explore advanced visualizations and detailed analysis.

This multi-tool approach ensured greater accuracy and variety in graphical representation.

3.7 Ethical Considerations :

- All responses were **Anonymous** and treated with **Confidentiality**.
- No sensitive or personally identifying information was collected.
- Participation was voluntary, and respondents had the freedom to exit the survey at any time.

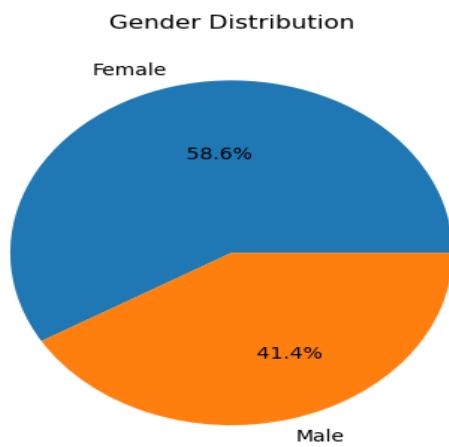
3.8 Division of Work (Team Contribution):

The project was carried out through Equal teamwork among the five members:

- **Questionnaire Design & Survey Circulation**: Everyone
 - **Data Collection & Cleaning (Excel)**: Atharva
 - **Data Analysis Graphs**:
 1. **Excel** : Aditi and Vedika
 2. **R Software** : Mugdha and Samruddhi
 3. **Python** : Atharva
 - **Report Writing**: Everyone
 - **Review, Coordination & Final Presentation Preparation**:
All team members contributed equally.
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Chapter 4 – Graphs And Conclusions :

4.1 Gender Distribution :(B1)



Software Used : Python

Male to Female ratio:

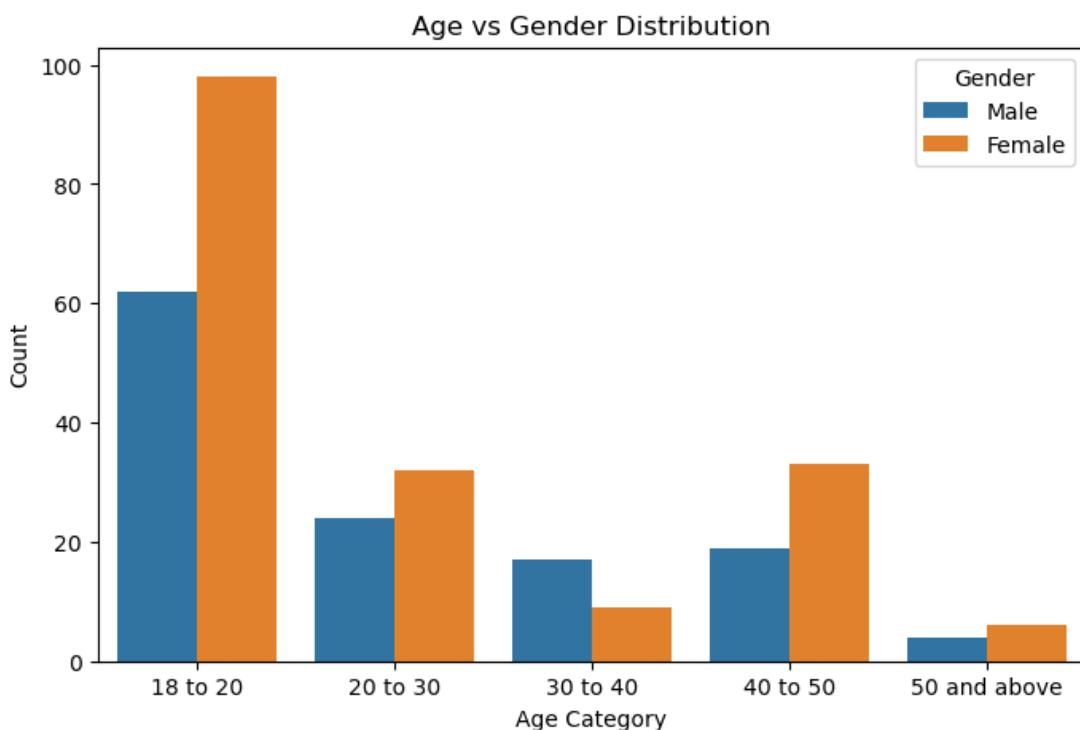
Female = 58.6% (178) ; Male = 41.4% (126)

Male: Female = (41.4 : 58.6) = 0.71 : 1

Interpretations

The gender distribution of the respondents shows that **58.6% (178) are female** and **41.4% (126)** are male, giving a **Male-to-Female Ratio** of approximately **(0.71 : 1)**. This indicates that the sample is slightly female dominated, which may influence the overall interpretation of marriage choice patterns in the study.

4.2 Age VS Gender Distribution : (B2)

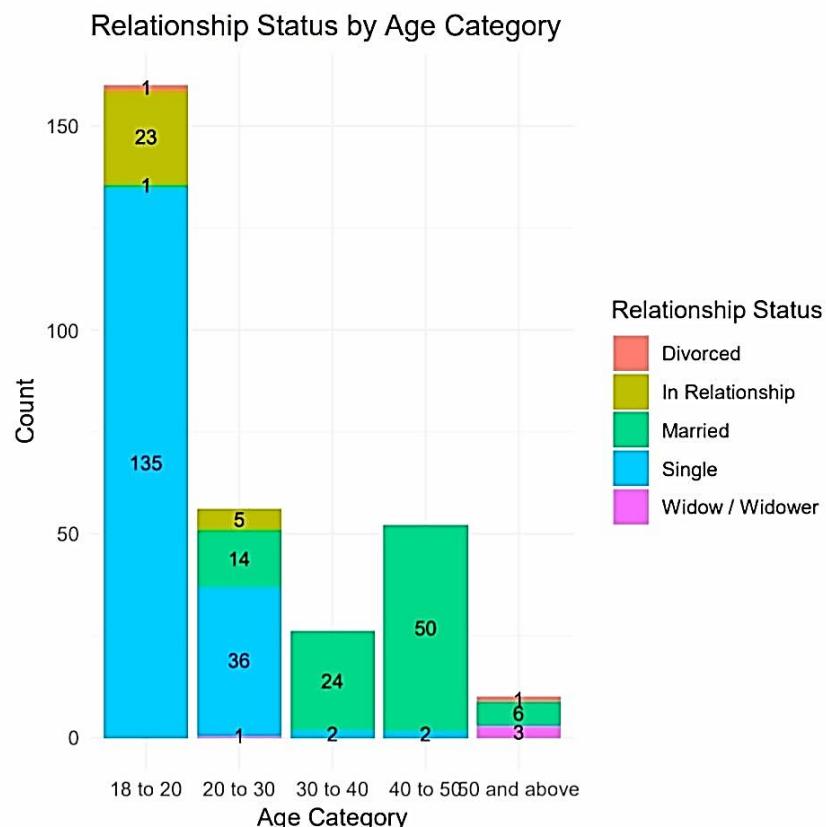


Software Used : Python

Interpretations :

The graph shows clear patterns in gender across age groups. Females are higher in the younger groups, especially 18–20, which has the most people overall. Males are slightly more in the 30–40 group, while the 40–50 group is almost equal for both. The 50 and above group has the fewest people, with very few males.

4.3 Relationship Status VS Age Category: (B3)

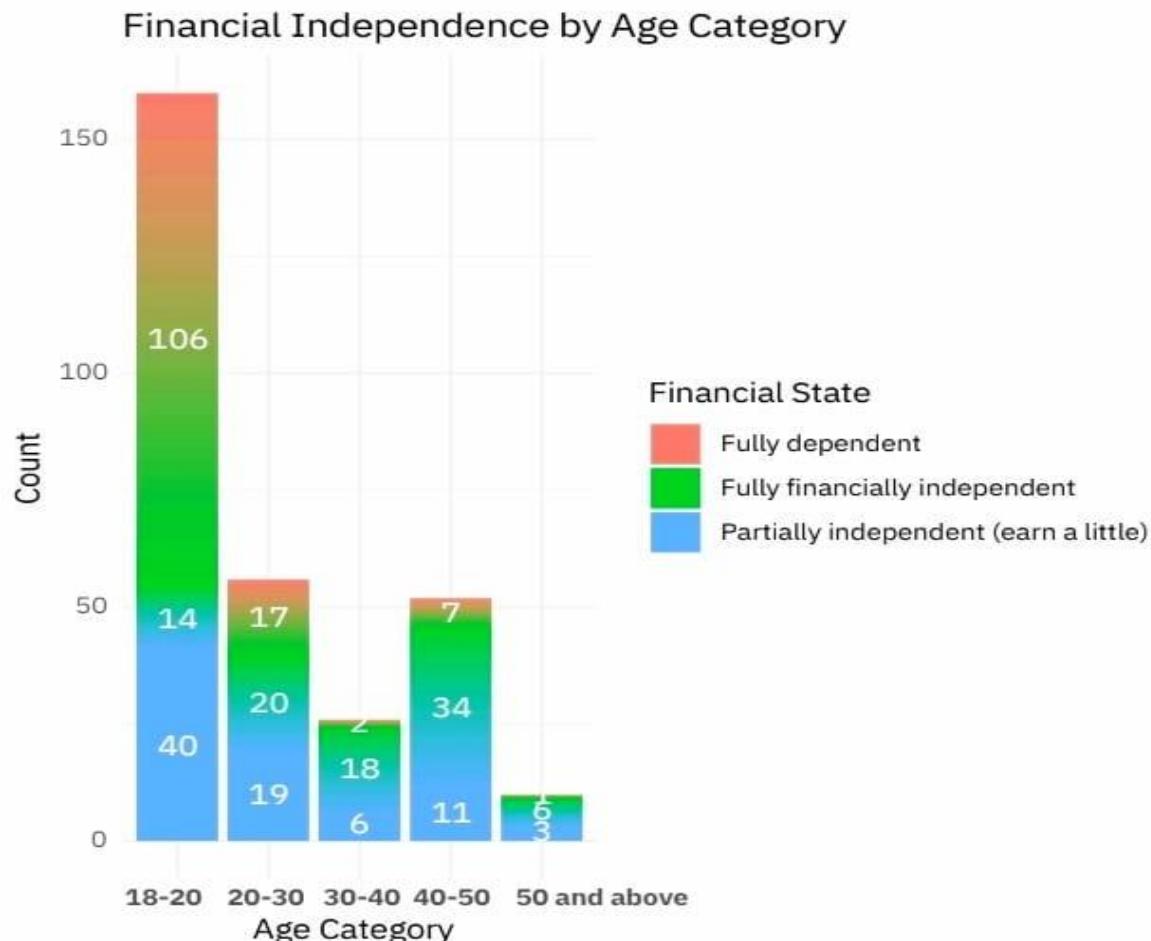


Software Used : R Software

Interpretations :

Among respondents aged 18–22, the majority are single (135 respondents), followed by 23 in a relationship. Very few are married (5) or divorced/widowed. In the 23–30 category, 36 are single, 24 are married, 14 in a relationship, and 3 divorced. By 30–40, marriage becomes the dominant status with 50 married, compared to 34 single, 5 divorced, and 3 in a relationship. In the 40–50 group, married status continues to dominate with 50 married, 8 divorced, and smaller counts of singles and widows. Among those aged 50 and above, marriage remains the most common status, but widowed and divorced statuses also appear. Overall, this indicates that singlehood dominates in younger ages, while marriage becomes the norm as age increases.

4.4 Financial Independence VS Age Category : (B4)



Software Used : R Software

Interpretations :

In the 18–22 age group, a large majority of 106 respondents are fully dependent, while 40 are partially independent (earn a little) and only 19 are fully independent. In the 23–30 category, dependence decreases with 20 fully dependent, 18 partially independent, and 17 fully independent. By the 30–40 group, independence becomes dominant with 34 respondents fully independent, 11 partially independent, and only 7 dependent. In the 40–50 category, 34 are fully independent, while only 6 each are partially independent and dependent. Finally, in the 50 and above category, the trend continues with 6 fully independent respondents and negligible dependency. This shows that financial independence steadily rises with age, peaking in the 30–50 range.

4.5 Residencial Area : (B5)

Software Used : Google Form

Interpretations :

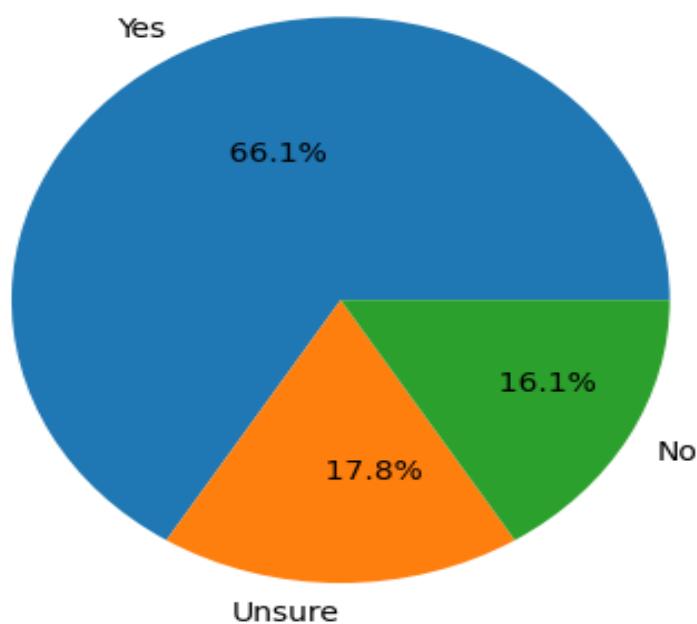
This chart shows the distribution of 304 respondents based on their residential location, categorized into urban and rural areas. The data reveals the following:

- **82.2%** of respondents reside in **Urban areas**, depicted by the blue section.
- **17.8%** of respondents reside in **Rural areas**, represented by the red section.

This distribution indicates that a substantial majority, exceeding four-fifths of the respondents, are based in urban settings, while less than one-fifth are from rural areas. The significant disparity highlights a predominant representation of urban residents within the surveyed population.

4.6 Do you believe marriage is essential in life ? : (M1)

Is Marriage An Essential Thing in life?

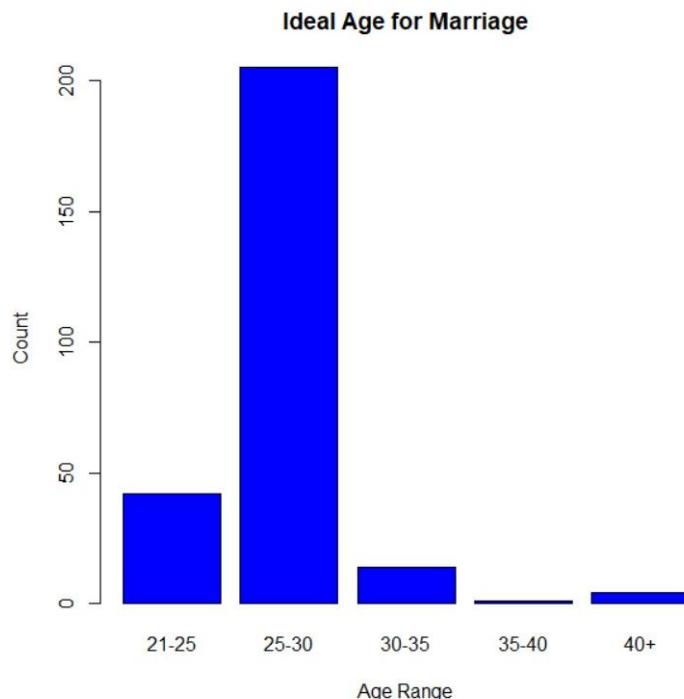


Software Used : Python

Interpretations :

This graph presents the distribution of respondent's opinions on the necessity of marriage based on data collected three months ago. Of the total, **66.1%** consider it **Essential** (blue section), **17.8%** are **Unsure** (orange section), and **16.1%** consider it as **Not Essential** (green section). This indicates that a majority, exceeding two-thirds, regarded marriage as a vital aspect of life, while a notable minority held differing perspectives

4.7 Ideal Age for Marriage : (M2)

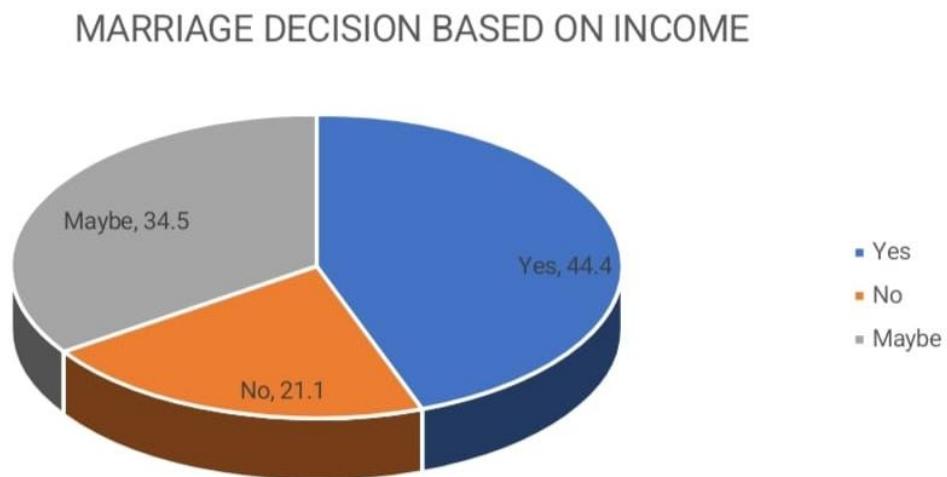


Software Used : R Software

Interpretations :

The data indicates that the majority of respondents consider the age group of 25–30 years as the most suitable for marriage, highlighting a societal preference for individuals to complete their education and establish early career stability before entering into marital commitments.

4.8 Marriage Decision Based on Income : (M3)

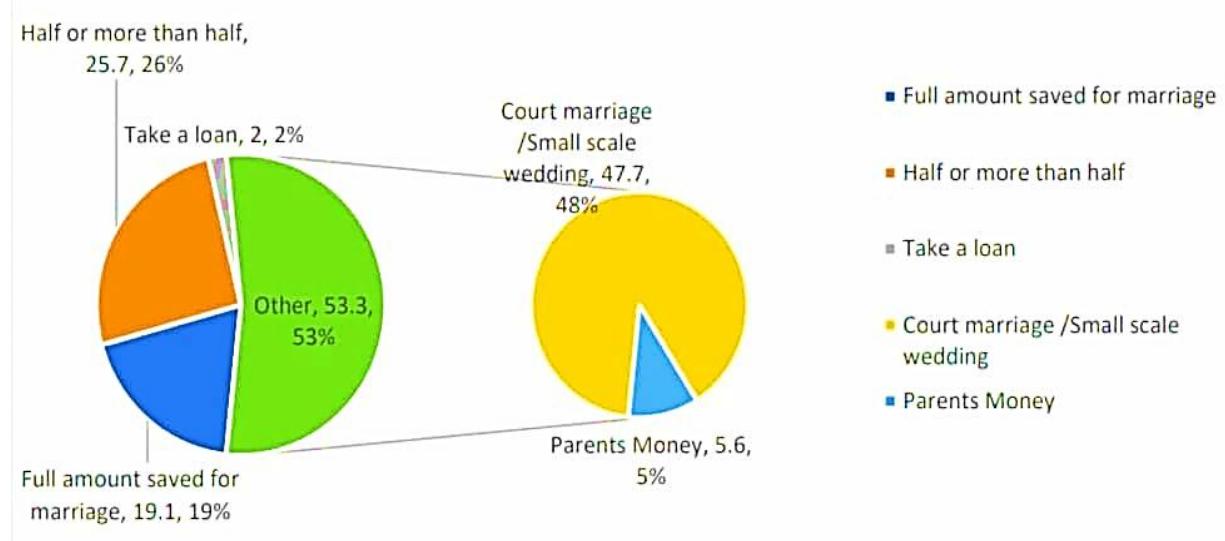


Software Used : MS Excel

Interpretations :

Majority of people consider income as a factor in their marriage decisions. Approximately **79%** of respondents either believe income is a definitive "**Yes**" factor **44.4%** or a conditional "**Maybe**" factor **34.5%**. Only a small minority **21.1%** consider income to have **No Influence** on their decision to marry.

4.9 Wedding Spendings : (M4)

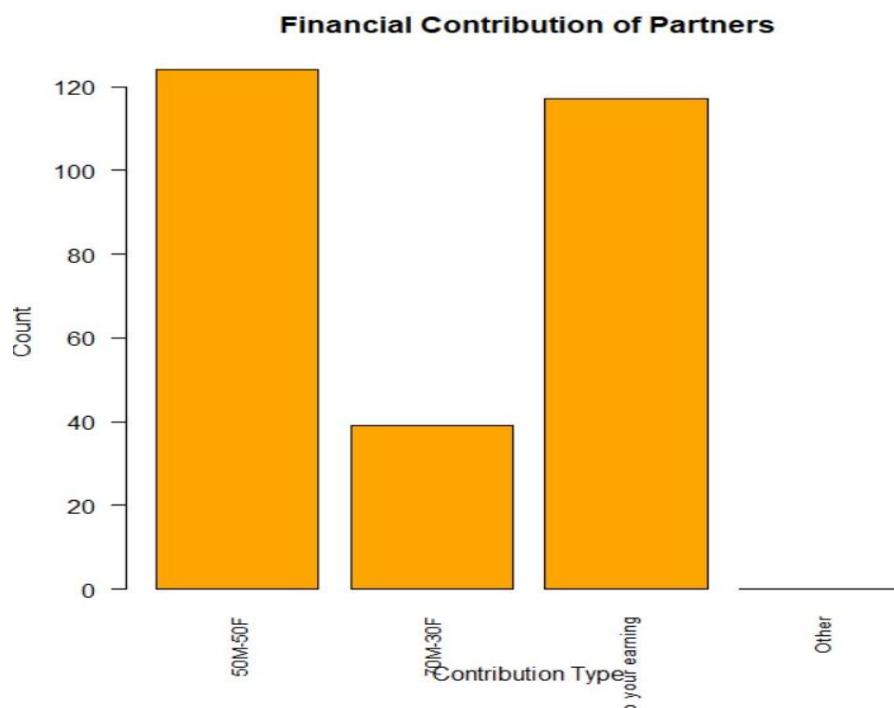


Software Used : MS Excel

Interpretations :

Based on the provided chart, the most preferred option was **Having a Court marriage or a Small-scale wedding**, which was chosen by **47.7%** of respondents. It means younger generations choose small weddings rather than lavish ceremonies to use that money for their future and career.

4.10 Financial Contribution of Partners : (M5)

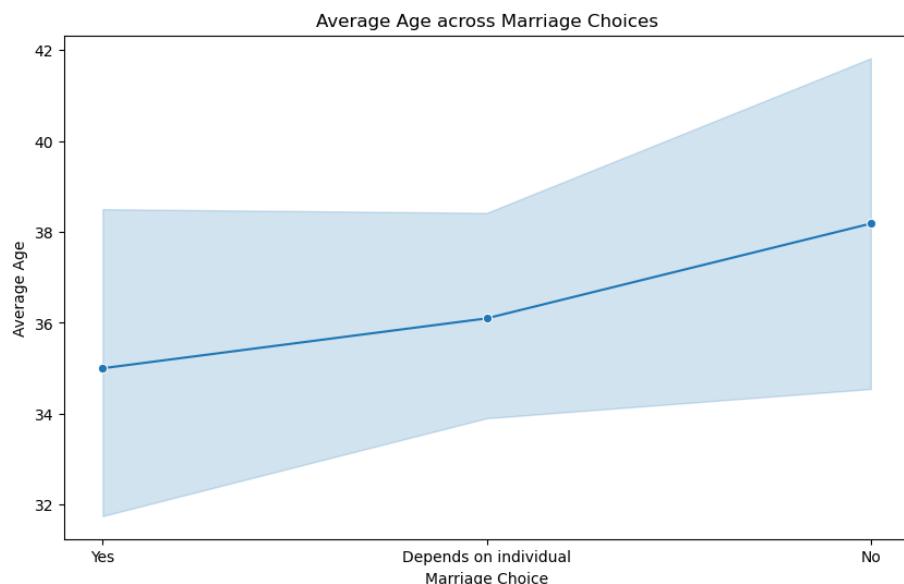


Software Used : R Software

Interpretations :

The responses reveal that most participants favor an equal (50–50) division of financial responsibilities between partners, reflecting a modern perspective on shared responsibility and equality within the household.

4.11 Average Age VS Marriage Choice : (M6)

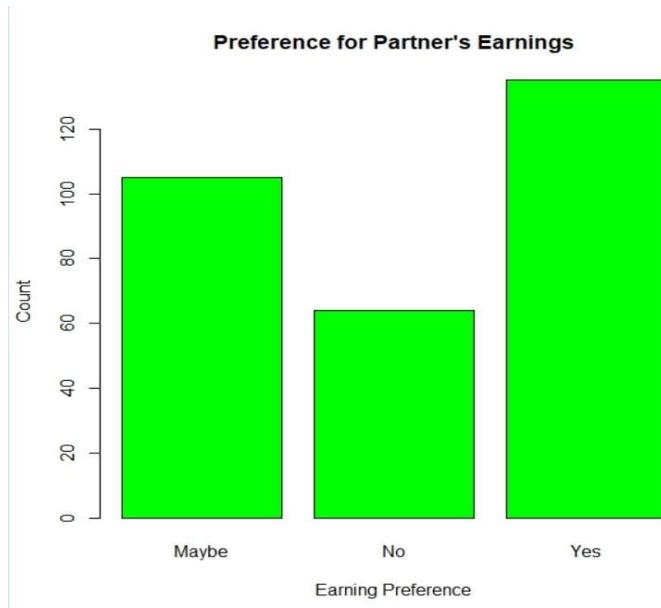


Software Used : Python

Interpretations :

This graph highlights the relationship between age and attitudes toward marriage. Younger respondents, with an average age of around 35, are more likely to say “Yes” to marriage, while middle-aged individuals (around 36) tend to view it as a personal choice that depends on the individual. In contrast, older respondents, averaging above 38, are more inclined to reject marriage. Overall, the trend suggests that acceptance of marriage tends to decline with increasing age.

4.12 Marriage Decision Based on Income : (M7)

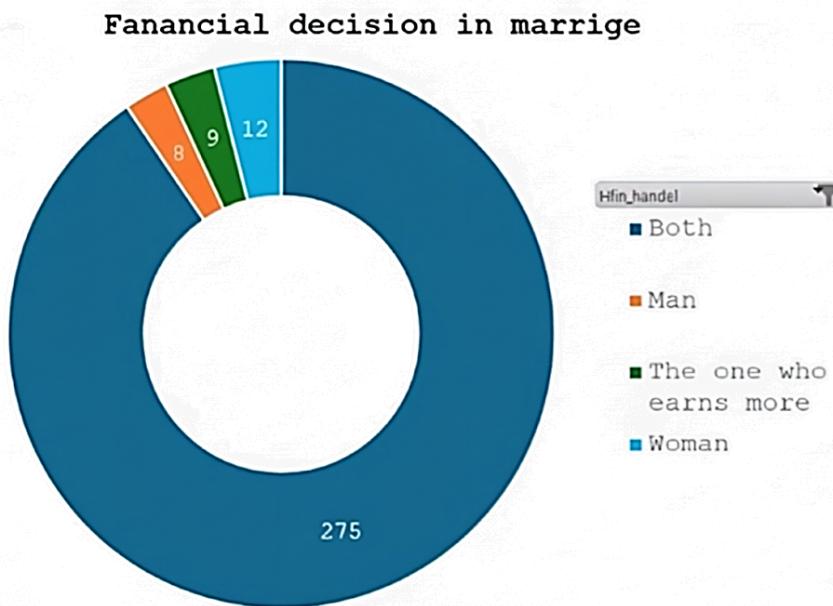


Software Used : R - Software

Interpretations :

The analysis shows that the majority of respondents prefer their partner to earn the same as themselves, which underscores a growing emphasis on balance, parity, and the avoidance of financial dependency in marital relationships.

4.13 Financial Decisions In Marriage: (M8)

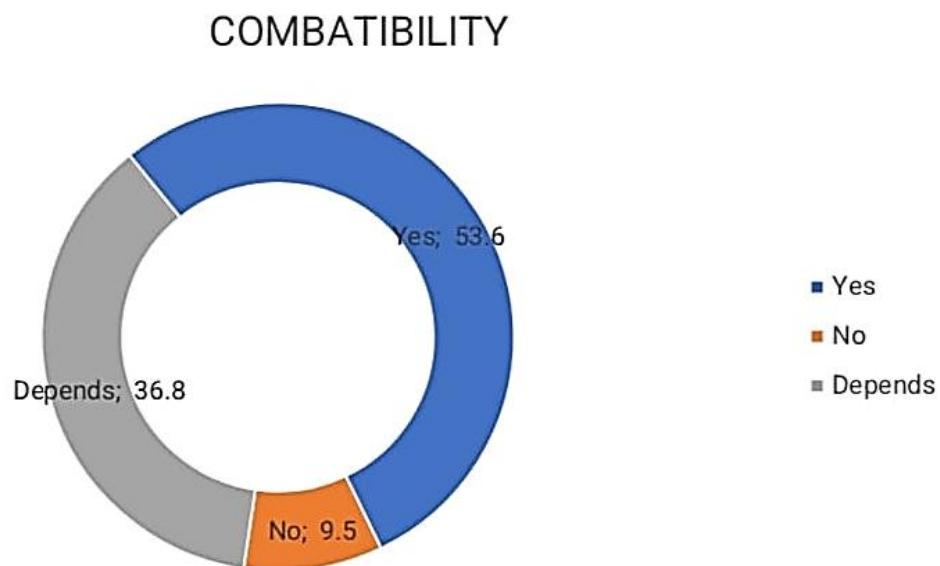


Software Used : MS Excel

Interpretations :

The majority of married couples, represented by 275 respondents, report a collaborative approach to financial decision-making. This value is significantly higher than those where the decisions are made by either the man (8), the woman (12), or the higher earner (9), indicating a strong central tendency toward joint financial management in marriages.

4.14 Emotional Compatibility In Marriage : (M9)

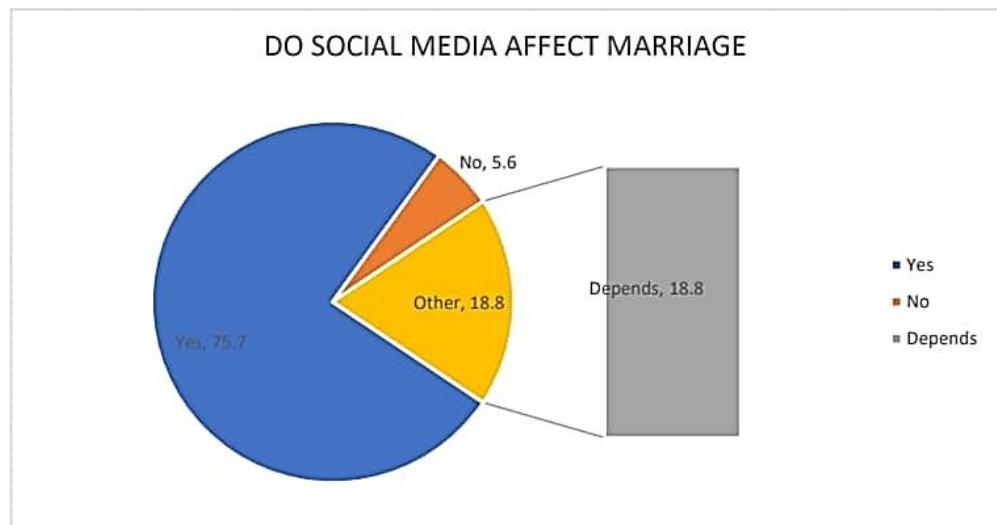


Software Used : MS Excel

Interpretations :

Based on the chart, over half of the respondents (53.6%) believe compatibility is a crucial factor. When combined with the 36.8% who feel it "Depends," it's clear that the vast majority of people consider compatibility to be a significant or conditional element in their decisions.

4.15 Effect of Social Media on Marriage : (M10)

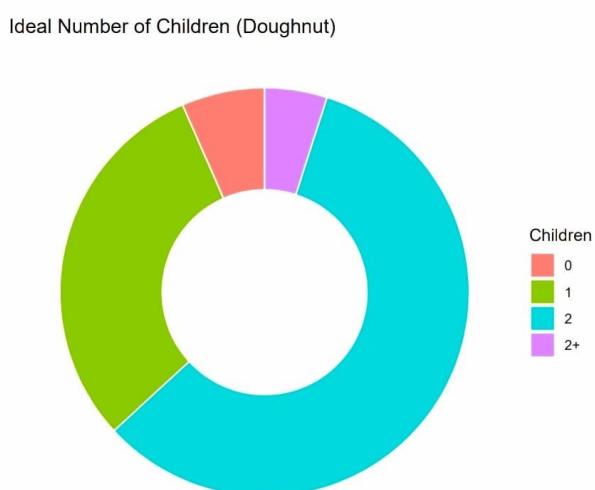


Software Used : MS Excel

Interpretations :

Majority of people believe that social media affects marriage, with **75.7%** answering "**Yes**." A smaller group of **18.8%** believes it "**Depends**," while only **5.6%** think social media has **No effect**. This shows a strong consensus that social media is a significant factor in marital relationships.

4.16 Ideal No. Of Children's : (M11)

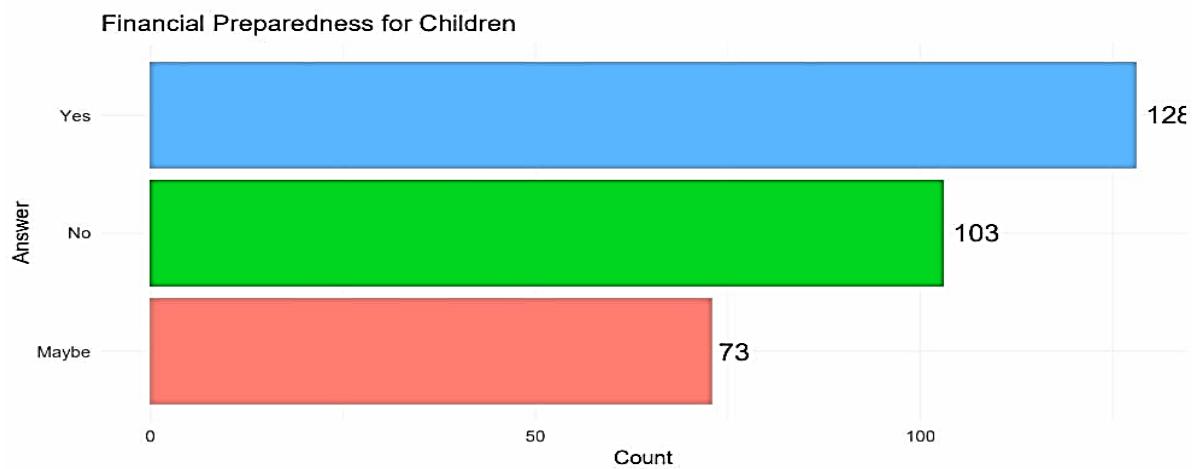


Software Used : R - Software

Interpretations :

The doughnut chart shows that most respondents prefer having two children, making it the most popular choice. This is followed by respondents who prefer one child, while a smaller segment indicated no children as their preference. Only a very small portion opted for more than two children. This highlights that the majority lean toward smaller family sizes, with the two-child norm being most widely accepted.

4.17 Financial Preparedness: (M12)

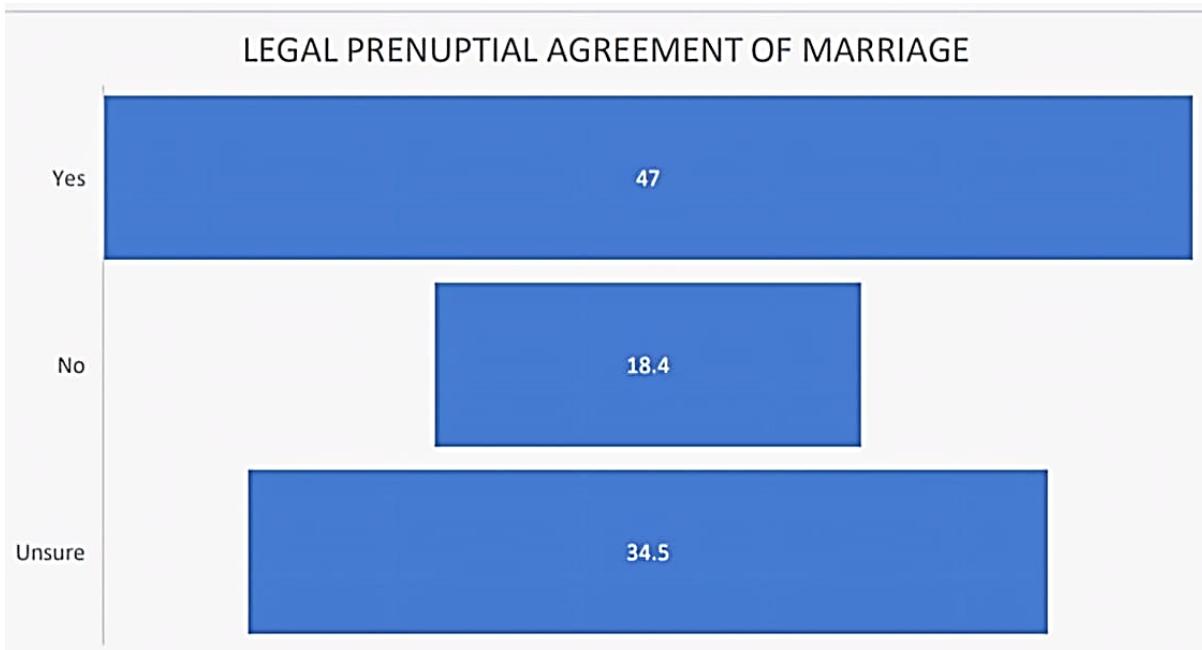


Software Used : R - Software

Interpretations :

When asked about financial preparedness for children, 128 respondents said they were prepared, while 103 respondents stated they were not, and 73 respondents were unsure. This suggests that although a majority feel financially ready to raise children, a significant proportion are either not confident or remain uncertain about their financial capability to take on this responsibility.

4.18 Support To Prenup Agreement : (M13)

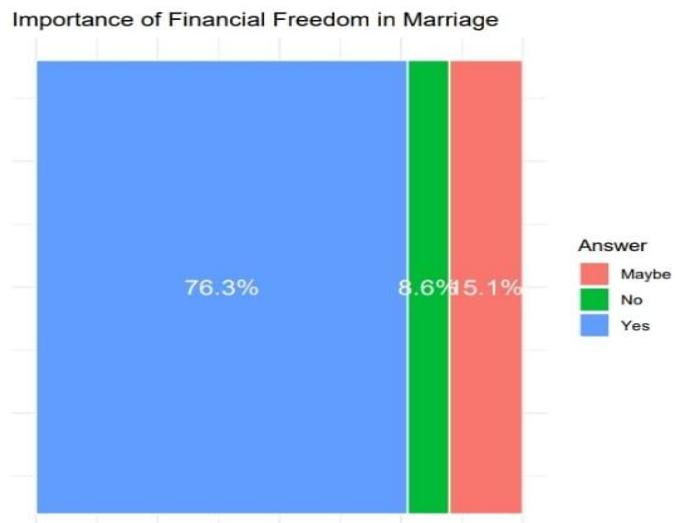


Software Used : MS Excel

Interpretations :

The majority of respondents, **47%**, believe that a Prenuptial agreement is a **Legal document**. In contrast, **34.5%** are **Unsure** about its legal status, while a smaller group of **18.4%** believe it **Isn't a legal document**.

4.19 Importance of Financial Freedom in Marriage: (M14)

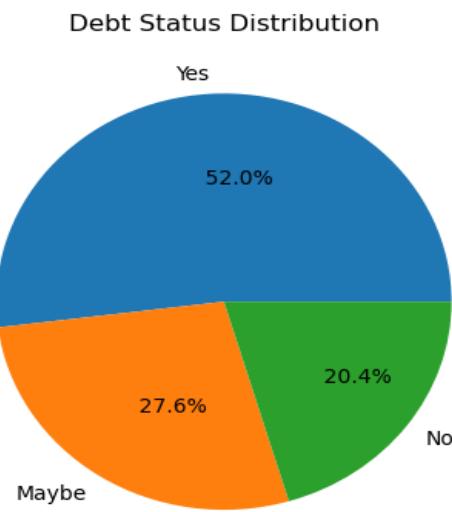


Software Used : R Software

Interpretations :

The importance of financial independence in marriage was strongly supported by respondents. A large majority of **76.3%** agreed that it is **Important**, while **15.1%** were **Unsure**, and only **8.6% Disagreed**. This indicates that financial freedom is considered a vital factor for marital stability and equality, with very few respondents undermining its role in marriage.

4.20 Debt Status : (M15)

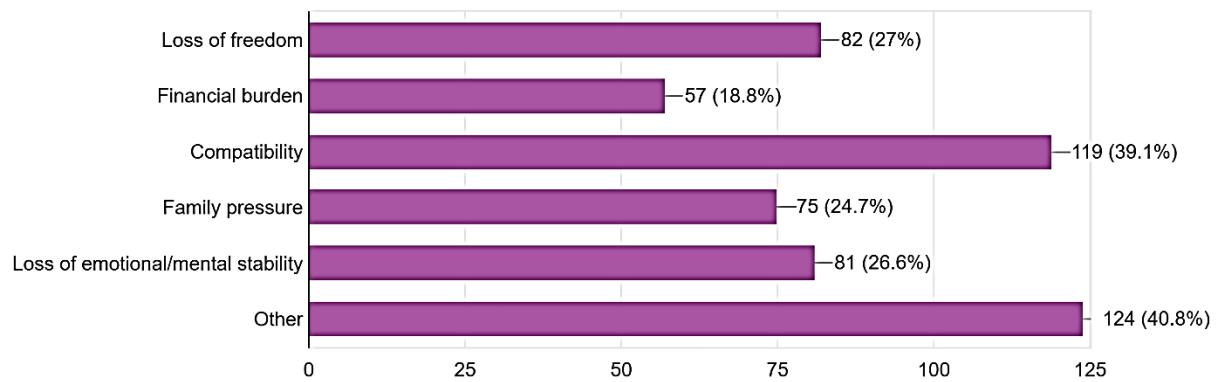


Software Used : Python

Interpretations :

Over half of respondents **52%** are comfortable with a **Spouse having debt**, while **27.6%** are **Uncertain** and **20.4%** are **Opposed**. This shows that debt plays an important role in marital decisions.

4.21 Concerns In Marriage : (M16)

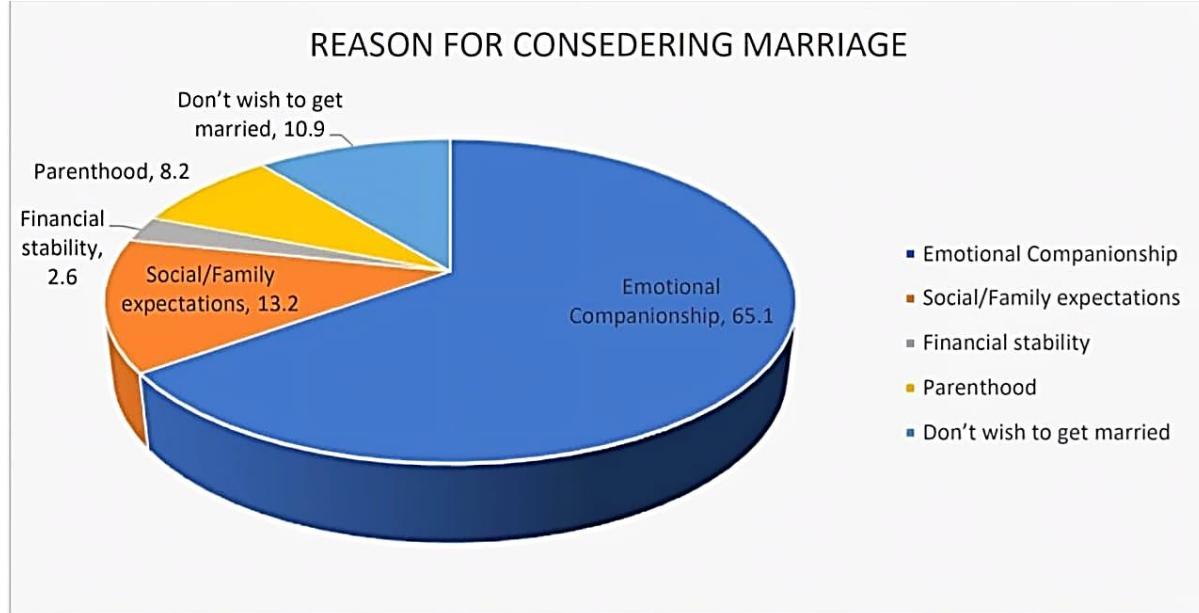


Software Used : Google Sheets

Interpretations :

The graph highlights **Compatibility 39.1%** as one of the top concerns in marriage, showing that people value emotional and personal understanding with their partner. This suggests that, in modern times, individuals see compatibility as more important than financial stability or social expectations for a successful marriage.

4.22 Primary Reason for Considering Marriage: (M17)

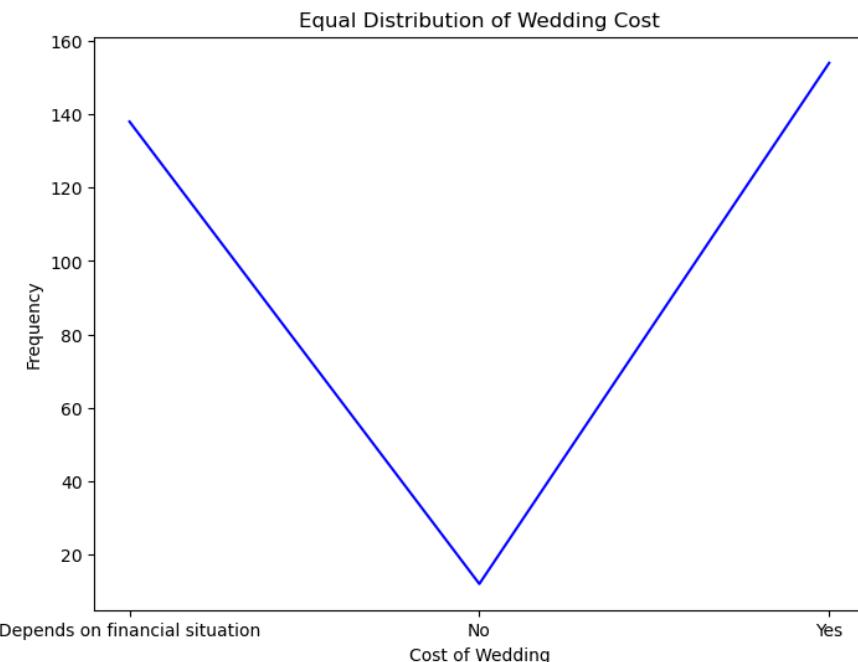


Software Used : MS Excel

Interpretations :

For most people, the main reason they consider getting married is for emotional connection and companionship, which accounts for about two-thirds of the responses. Other factors like family expectations, wanting children, or financial security are much less important.

4.23 Wedding Cost Distribution : (M18)

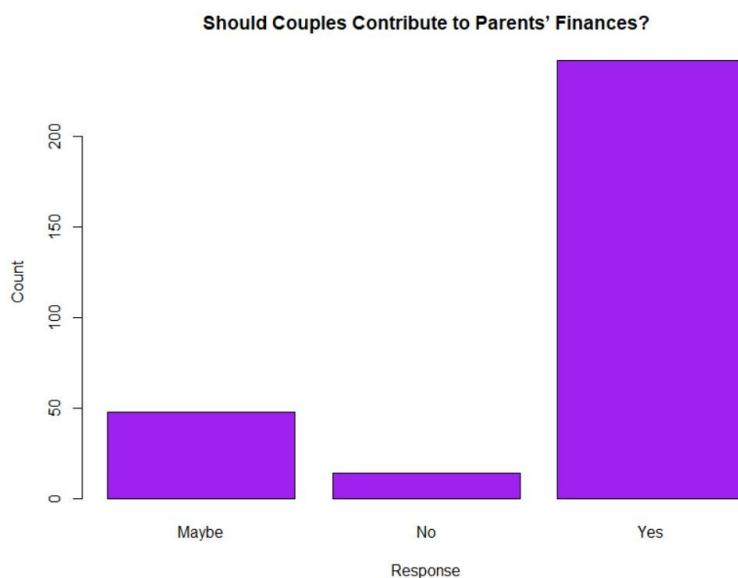


Software Used : Python

Interpretations :

Most people **92%** feel that wedding costs should be **Shared**, either **Equally (55% Yes)** or **Depending on financial situation (37%)**. Only a small group (**4%**) said costs **Should not be Shared**. This shows strong support for shared responsibility, with many also valuing fairness based on ability to pay

4.24 Couple should both contribute to their parents' finances? :(M19)

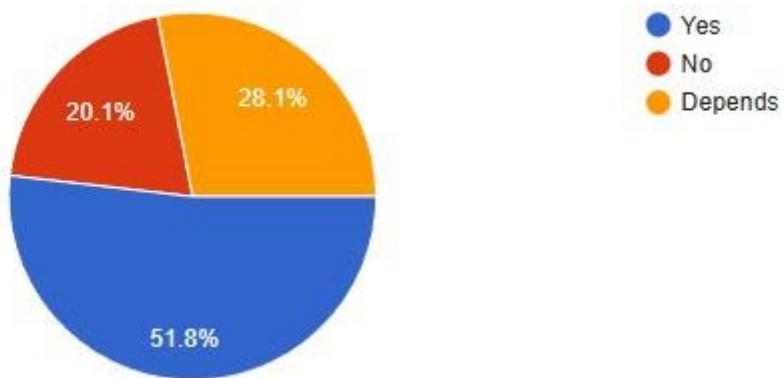


Software Used : R Software

Interpretations :

A significant portion of respondents agree that couples should jointly contribute to their parents' financial needs, indicating that traditional values of familial responsibility and intergenerational support continue to hold importance in contemporary society.

4.25 Joint Property Purchases : (M20)

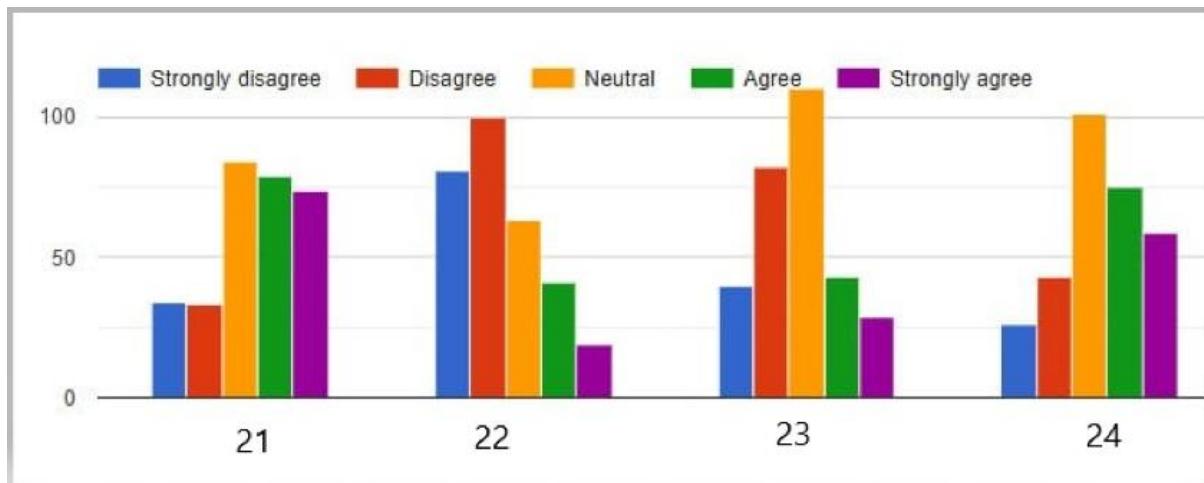


Software Used : R Software

Interpretations :

More than half (51.8%) of people **Support Joint Purchases** like cars or property. Around 28.1% **Say it Depends on Circumstances**, while 20.1% are not in favour. This shows that most respondents are open to shared ownership, though some prefer flexibility.

4.25 Scale Of 5: (M21-M24)



21. I believe marriage should be postponed until both partners are financially stable.

Majority of respondents are Neutral, Agree, or Strongly Agree, showing that financial stability is considered important before marriage. Only a small portion Strongly Disagree or Disagree, which means very few reject this idea.

Interpretation: Most people feel that financial security is a necessary foundation for marriage.

22. I feel pressure from society to get married.

The highest responses are in Disagree and Strongly Disagree, with smaller groups saying Neutral or Agree. Very few respondents Strongly Agree.

Interpretation:

A large proportion of people do not feel strong social pressure to marry, indicating changing social attitudes and more personal choice in marriage decisions.

23. Financial compatibility is more important than romantic compatibility.

Neutral has the highest responses, followed by Agree and Strongly Agree. Strongly Disagree and Disagree are relatively lower.

Interpretation:

Many respondents are undecided, but a considerable number lean toward believing financial compatibility holds more weight than romance in long-term relationships.

24. Overall compatibility is more important than romantic compatibility.

Majority responses are Neutral, Agree, or Strongly Agree, with Neutral being the highest. Fewer people Disagree or Strongly Disagree.

Interpretation:

Most respondents believe that while romance matters, overall compatibility (values, lifestyle, communication, future goals) is more crucial for a successful marriage.

Graphical Conclusions :

This chapter presents the results of the survey, focusing on key trends in attitudes toward marriage, financial responsibilities, gender roles, and family obligations. The findings reveal both traditional influences and emerging progressive perspectives shaped by education, financial independence, and urban–rural differences.

1.Key Trends in Responses :

- The majority of respondents identified **25–30 years** as the ideal age for marriage, reflecting a preference for completing education and establishing careers before commitment.
- Equal **50–50 financial contribution** between partners was strongly supported, signalling greater acceptance of dual-income households.
- Most participants preferred their partners to earn the **same as themselves**, highlighting a desire for balance and equality.
- A significant number supported contributing to **parents' expenses**, showing the continued influence of traditional family responsibilities.
- Respondents also favoured **equal sharing of wedding costs**, reflecting evolving expectations of fairness in pre-marital financial planning.

2. Gender-Based Differences :

- Both men and women agreed on 25–30 as the ideal marriage age, but women emphasized education and career stability more strongly.
- Men were more inclined toward unequal household contributions (e.g., 70%–30%), while women favoured equal sharing.
- Women preferred partners earning the same or more, while men showed growing openness to partners earning equally or more.
- On parental financial support, men often saw themselves as primary contributors, while women preferred shared responsibility.
- Women overwhelmingly supported equal wedding costs, whereas some men accepted traditional models of uneven contributions.

3. Urban vs. Rural Perspectives :

- **Urban respondents** leaned toward later marriage, equal financial sharing, and acceptance of diverse earning arrangements.
- **Rural respondents** were more traditional, favouring earlier marriage, male-dominant financial roles, and greater emphasis on joint-family obligations.
- Urban participants supported shared wedding costs, while rural participants often followed cultural traditions where one family contributes more.

4. Financial Dependence and Independence :

- **Financially independent respondents** strongly favoured equality in household contributions, partner earnings, and wedding costs.
- **Financially dependent individuals** (students, early career) leaned toward traditional arrangements where one partner—typically male—bears more responsibility.
- Independence was also linked to viewing **parental support** as a shared duty, while dependent individuals deferred responsibility to the higher-earning partner.

5. Graph-Based Key Conclusions :

1. **Age of Marriage (Age_ideal):** Majority prefer 25–30 years, reflecting maturity and career readiness.
2. **Household Contribution (Hfin_contri):** Strong preference for equal (50–50) division of expenses.
3. **Partner's Earnings (partner_earn):** Respondents favoured partners earning the same, ensuring balance.
4. **Parental Support (Pfin_share):** Couples expected to jointly contribute to parents' finances.
5. **Wedding Costs (cost_wed):** Most supported equal sharing, reinforcing fairness and shared responsibility.

Final Conclusion Based on Graphs :

The analysis shows a blend of **traditional family values**—such as parental support—with **modern expectations of equality and fairness** in marriage. Gender differences highlight women's stronger advocacy for balance, while men are increasingly open to non-traditional roles. Urban respondents reflect progressive perspectives, while rural respondents remain influenced by cultural norms. Above all, **financial independence emerges as a key factor shaping modern attitudes** toward marriage, partnership, and family obligations.

Chapter 6 – Conclusions and Recommendations :

This report highlights a shift in marriage attitudes from traditional ideals to a more pragmatic outlook. Respondents increasingly value financial stability and compatibility over convention, forming the basis for the following conclusions and recommendations.

6.1 Financial Prerequisites :

Data from all age groups, especially those under 30, shows an overwhelming consensus that financial stability is a necessary condition for marriage. The belief that both partners should be financially secure before marrying was the most widely supported statement in the survey.

6.2 Practicality over Romance :

While love is a factor, the data suggests a move beyond romance as the primary driver for marriage. Respondents cited emotional companionship and overall compatibility as the most crucial reasons for marrying, indicating a more holistic and sensible approach to choosing a life partner.

6.3 Navigating Gender Roles :

The survey highlights differing financial perspectives by gender. Young men frequently expressed a willingness to assume a greater financial burden, aligning with traditional expectations. Conversely, financially independent women largely advocated for an equal 50/50 split of expenses, while also seeking partners who earn more than they do, suggesting a desire for both equality and security.

6.4 Balancing Freedom and Expectation :

A notable finding is the tension between modern desires for personal autonomy and traditional social pressures. People often struggle with a "loss of freedom" and "family pressure," which were the most cited concerns about marriage. This reflects a conflict between individualism and societal expectations.

6.4 Financial Foresight:

A strong desire for financial protection within marriage is evident. The data shows broad support for prenuptial agreements and a cautious approach to shared property. This demonstrates that financial security is of highest importance, with many respondents, particularly men, expressing a preference for maintaining some degree of individual financial autonomy.

1.5 Scope and Limitations :

This research focuses on the responses collected through surveys from individuals of different age groups, genders, financial backgrounds, and residential areas (urban and rural). It examines their views on marriage choices and the socio-economic consequences associated with them. However, the study is limited to the responses received and may not represent the views of the entire population. Cultural variations and personal experiences outside the dataset may also influence marriage choices in ways not fully captured here.

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