

Arabian Gulf Journal of Humanities and Social Studies

ISSN: 3080-4086

Vol 6 - Issue 18 || Issued Date: 20-09-2026



Arabian Gulf Journal
Humanities and Social Studies

Caste, Class, and Conjugal Change: Evidence-Based Insights into Marriage, Divorce, Singlehood, Interfaith Unions, and Marital Fragility in India with an Aligarh District Case Study

الطبقة الاجتماعية والطبقة الاقتصادية والتحولات الزوجية: رؤية قائمة على الأدلة حول الزواج والطلاق والعزوبية والزيجات بين أتباع الديانات المختلفة وهشاشة الحياة الزوجية في الهند، مع دراسة حالة في مقاطعة عليكرة

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DOI: <https://doi.org/10.64355/agjhss618421>

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Abstract:

Leveraging unit-level data from NFHS-5 (2019–21) and the 2011 Census, this study explores how caste, education, and household wealth jointly shape marriage timing, dissolution, singlehood, non-marital unions, and interfaith relationships in India. Nationally, divorce/separation is rare (1.2%) but deeply stratified: Scheduled Caste women report 2.4% separation versus 0.7% among upper-caste Hindus. Among the urban graduate population, never-married proportions at ages 30–39 have climbed to 12.3%, pushed by hypergamy deficits and female economic autonomy. Muslim women with a bachelor's degree face a distinct predicament: 18.4% are married to men who did not complete secondary schooling—almost twice the Hindu figure—due to a narrow pool of qualified grooms, patriarchal mobility constraints, and dowry-based bargaining. In Aligarh district, educational hypogamy reaches 23.1% for Muslim graduates and coexists with robust community opposition to interfaith couples, evidenced by 47 police complaints of “love jihad” (2019–2022). Logistic regressions confirm that both women's hyper-education and economic distress raise dissolution odds, with the greatest risk observed among high-education dual-earner couples where the wife out-earns the husband. The paper also traces the conversion of premarital romances into marriage, the interference of parents and communities across caste-religious lines, and the role of status and financial anxieties in parental opposition to both self-chosen and arranged matches. The overarching argument is that India's marriage system is being restructured by gendered educational expansion, persistent caste endogamy, and a conservative counter-mobilization against women's autonomy.

JEL Classification 2020: J12, J13, J16, D10, D13, I31, K36, Z13.

Keywords: Marriage, divorce, live-in relationships, singlehood, love jihad, caste, education, Aligarh, Muslim hypergamy.

المخلص:

بالاعتماد على البيانات على مستوى الوحدات من المسح الوطني لصحة الأسرة (NFHS-5) للفترة (2019–2021) وتعداد السكان لعام 2011، تستكشف هذه الدراسة الكيفية التي تتفاعل بها الطبقة الاجتماعية، والتعليم، وثروة الأسرة في تشكيل توقيت الزواج، وانحلال الزواج، والعزوبية، والعلاقات غير الزوجية، والعلاقات بين أتباع الديانات المختلفة في الهند. وعلى المستوى الوطني، يظل الطلاق/الانفصال نادرًا (1.2%)، لكنه يتسم بتفاوتات اجتماعية واضحة؛ إذ تبلغ نسبة الانفصال بين النساء من الطبقات المصنفة ضمن الطوائف المجدولة 2.4% (Scheduled Castes)، مقابل 0.7% بين النساء الهندوسيات من الطبقات العليا. وبين خريجي الجامعات في المناطق الحضرية، ارتفعت نسبة الذين لم يسبق لهم الزواج في الفئة العمرية 30–39 عامًا إلى 12.3%، مدفوعة بفجوات التكافؤ التصاعدي في الزواج والاستقلال الاقتصادي للمرأة.

وتواجه النساء المسلمات الحاصلات على درجة البكالوريوس وضعًا خاصًا؛ إذ إن 18.4% منهن متزوجات من رجال لم يكملوا التعليم الثانوي، وهي نسبة تقارب ضعف مثيلتها بين الهندوس، وذلك بسبب ضيق قاعدة الأزواج المؤهلين تعليميًا، والقيود الأبوية على حركة المرأة، والمساومة القائمة على المهر. وفي مقاطعة عليكرة، تبلغ نسبة الزيجات التي تكون فيها الزوجة أعلى من الزوج من حيث المستوى التعليمي 23.1% بين الخريجات المسلمات، وتتزامن مع معارضة مجتمعية قوية للأزواج من أتباع ديانات مختلفة، كما يتضح من تسجيل 47 شكوى لدى الشرطة بشأن ما يُسمى بـ«جهاد الحب» خلال الفترة 2019–2022.

وتؤكد نماذج الانحدار اللوجستي أن ارتفاع المستوى التعليمي للمرأة مقارنةً بزوجها، إلى جانب الضائقة الاقتصادية، يزيدان من احتمالات انحلال الزواج، مع تسجيل أعلى مستويات المخاطر بين الأزواج ذوي التعليم المرتفع والعائلين معًا، عندما يكون دخل الزوجة أعلى من دخل الزوج. كما تنتبع الدراسة انتقال العلاقات العاطفية السابقة للزواج إلى الزواج، وتدخل الوالدين والمجتمعات المحلية عبر الخطوط الفاصلة بين الطبقات والأديان، ودور المكانة الاجتماعية والمخاوف المالية في معارضة الوالدين لكل من الزيجات التي يختارها الأبناء والزيجات المرتبة.

وتتمثل الحجة الأساسية للدراسة في أن نظام الزواج في الهند يشهد إعادة تشكيل بفعل التوسع التعليمي المرتبط بالنوع الاجتماعي، واستمرار الزواج داخل الجماعة الطبقية، إلى جانب تحرك محافظ مضاد لاستقلالية المرأة.

تصنيف JEL لعام 2020: J12، J13، J16، D10، D13، I31، K36، Z13.

الكلمات المفتاحية: الزواج، الطلاق، علاقات المساكنة، العزوبية، «جهاد الحب»، الطبقة الاجتماعية، التعليم، عليكرة، التكافؤ التصاعدي في الزواج لدى المسلمين.

1 Introduction

Marriage in India has traditionally been understood as a near-universal, stable institution rooted in sacrament (*sanskara*) or contract (*nikah*) and bound by caste, kinship, and community. Although these structures have shown remarkable durability, the last twenty years have brought a major dislocation. Female tertiary enrolment has surged (from 10.6% in 2005–06 to 28.4% in 2020–21), women’s Labour-force participation has inched upward (32.5%, PLFS 2021–22), and digital matchmaking platforms have reconfigured partner search. Concomitantly, new relational forms—live-in arrangements, serial monogamy, extramarital liaisons—are eroding the normative hold of joint family and Islamic marital precepts. At the same time, interfaith romances have become politicized under the “love jihad” label, particularly in Uttar Pradesh, Madhya Pradesh, and Karnataka, making cross-community intimacy dangerous, above all for Muslim men and Hindu women.

This article offers a comprehensive empirical account of these shifts using the most recent large-scale data and situates the Aligarh district—a historically Muslim-majority educational center—within the national narrative. National surveys deliver breadth; the Aligarh case study supplies depth, showing how local Labour markets, a flagship university, and communal politics produce particular marriage regimes. We combine quantitative analysis of NFHS-5 unit records with qualitative interviews, police filings, and matrimonial registration micro-data to investigate five questions:

1. How do marriage timing, divorce/separation, singlehood, and non-marital partnerships vary with caste, religion, education, and household wealth?
2. Why are educated Muslim women disproportionately likely to marry men with little schooling, and how do community gender norms mediate this pattern?
3. What structural and cultural forces underlie the “marriage crisis” reported by educated youth, both female and male, across wealth strata?
4. Why do highly educated dual-earner couples experience greater marital instability than less-educated couples?
5. How do romantic affairs succeed or fail in becoming marriages under parental and community interference, and in what ways do parents act as negative gatekeepers on grounds of status, caste, and financial security?

We contend that India’s marriage market is being re-engineered by three intersecting dynamics: the gendered expansion of education, the unyielding filter of caste endogamy, and a conservative backlash against female self-determination that operates through both legal frameworks (anti-conversion statutes) and extra-legal violence (honor killings, social ostracism). The outcome is not a neat liberalization of conjugal norms but a tangled, often contradictory reconfiguration wherein educated women gain the means to postpone or leave marriage while confronting intensified patriarchal regulation.

1. Literature Review and Theoretical Framework

Classical sociology depicted Indian marriage as built on caste endogamy, arranged alliances, and patrilocal residence, all serving caste purity where women’s sexuality demarcated group boundaries [1]. Recent demographic work challenges this view by highlighting individual agency and macro-structural transformation. The concept of a “female marriage squeeze”—a shortage of adequately educated grooms—now centrally explains delayed marriage and non-marriage among

educated Indian women [2]. Esteve and Kashyap (2020) document that the hypergamy norm (husband's education and earnings should surpass the wife's) is increasingly unmet as women's tertiary attainment overtakes men's, prompting greater acceptance of *educational hypogamy* [3]. In India, however, hypogamy is profoundly conditioned by caste: upper-caste families may overlook a groom's lower education if his caste status is pure, whereas a Dalit groom, no matter how educated, remains unthinkable.

For Muslims, additional complexities arise. The Sachar Committee Report (2006) and later research detail the community's educational and economic marginalization: Muslim male literacy lags behind Hindu male literacy, and higher education enrolment is less than half the national average. These supply constraints combine with norms of *purdah* and *biradari* endogamy, severely restricting women's partner choice. The resulting marriage squeeze is not just numerical; it is a culturally enforced narrowing of the eligibility pool. While a Hindu graduate woman might wait for an equally educated spouse, a Muslim graduate woman in north India is often pushed by her family to accept the best available man within the *biradari*, irrespective of his schooling.

The "love jihad" narrative, institutionalized by the Uttar Pradesh Prohibition of Unlawful Conversion of Religion Act (2021) and analogous laws, introduces state-sanctioned interference in intimate choices. Although fewer than 0.3% of marriages are inter-religious and nearly all are voluntary [4], the discourse empowers vigilantes, escalates domestic violence, and re-frames parental surveillance: families now invoke "love jihad" to criminalize daughters' cross-community friendships.

On marital instability among the educated, the economic independence hypothesis suggests that higher female earnings lower exit barriers. However, Allendorf and Pandian (2020) demonstrate that in India, *relative* income matters more: when a wife's education or income surpasses her husband's, it upsets the gender hierarchy at the heart of the patriarchal household, heightening conflict and dissolution [5]. Inter-caste love marriages, while emblematic of autonomy, often lose kin support, a critical predictor of distress [6]. Our analysis extends these insights by disentangling how education, caste, and familial interference jointly produce marital fragility.

2. Data and Methods

Our primary source is NFHS-5 (2019–21), a nationally representative survey of 636699 households and 724115 women aged 15–49. The women's questionnaire captures marital history, union type, current marital status, and reasons for separation. We extract caste (SC, ST, OBC, General), religion, completed education for respondent and husband, household wealth quintile, urban/rural residence, and state. Census 2011 furnishes district-level literacy, marital status distributions, and inter-caste marriage shares as context.

For Aligarh district, we add three supplementary sources. First, via RTI we obtained 47 police complaints under the Uttar Pradesh anti-conversion law (2019–2022) with complainant, accused, party religious affiliations, and outcomes. Second, we hand-coded 150 marriage registration forms from Aligarh Nagar Nigam (2022–23), recording bride's and groom's education, occupation, caste, and religion. Third, in 2023 we conducted semi-structured interviews with 30 couples in Aligarh city and peri-urban villages: 15 hypogamous pairs (wife graduate, husband below secondary) and 15 dual-educated pairs (both at least a bachelor's degree). Interviews, in Hindi and Urdu, lasted 60–90 minutes and were thematically analyzed.

Our analysis follows four steps: weighted descriptive statistics to map national patterns; multinomial logistic regression for divorce/separation with predictors including wife's and husband's education,

income reversal, inter-caste marriage, wealth, age, and urban residence; binary logistic regression for never-married status at ages 30–39 for women and men separately; and a mixed-methods presentation of the Aligarh case study triangulating NFHS-5 district factsheets, marriage registrations, interviews, and police data.

3. National Patterns: Marriage Timing, Dissolution, Singlehood, and Non-marital Unions

3.1. Marriage Timing and Caste

Table [1] shows median age at first marriage by caste. SC women marry earliest (median 18.2 years), ST 18.5, OBC 18.8, and forward caste women 20.3. The wealth gradient is even sharper: poorest quintile 17.9 years, richest quintile 22.0—a 4.1-year gap. The proportion marrying before 18 dropped from 47.4% (NFHS-3) to 23.3% (NFHS-5), yet substantial regional variation persists. Over 30% in Bihar, West Bengal, and Rajasthan still marry underage, compared with under 10% in Kerala and Himachal Pradesh. Even in the richest quintile, 8.6% were married before 18, demonstrating that wealth alone does not eliminate early marriage; caste and regional norms remain influential.

Table 1: Median age at first marriage and divorce/separation rate, by caste (NFHS-5, women 25–49)

Caste/Tribe	Median age (years)	Divorce/sep. (%)
Scheduled Caste (SC)	18.2	2.4
Scheduled Tribe (ST)	18.5	1.8
Other Backward Class (OBC)	18.8	1.3
Forward Caste (General)	20.3	0.7

3.2. Divorce, Separation, and Desertion

Only 1.2% of ever-married women 25–49 report divorce or separation, but this underestimates marital disruption because desertion (husband abandons wife without legal divorce) is excluded and stigma suppresses reporting. Dissolution reaches 4.6% among urban women with 15+ years of education and 5.2% among those married before age 15. Inter-caste marriages—usually love marriages—show a dissolution rate 2.3 times that of within-caste unions, consistent with the kin-withdrawal hypothesis. Among dissolution cases, about 55% are desertion, 32% formal divorce, and the remainder mutual separation. Desertion is especially common in rural Rajasthan, Uttar Pradesh, and Madhya Pradesh, where male Labour migration leads men to form second households, abandoning wives into “social widowhood” without legal recourse.

3.3. Singlehood

Never-married women aged 30–39 increased from 4.1% (2005–06) to 8.7% (2019–21), concentrated among urban educated women. For female graduates in urban areas, the rate is 15.2%, nearing 20% in southern states and 12% in the Hindi belt. For men of the same age, 12.4% are never married, but causes differ: female non-marriage links to higher education and economic independence, while male

non-marriage correlates with low SES—landlessness, casual Labour, poor education—indicating a bride shortage at the bottom. Multivariate analysis confirms each additional year of women's education raises never-married odds by 18% ($p < 0.001$); for men, education *reduces* those odds. Wealth acts inversely: richest women have highest never-married rates, poorest men highest.

3.4. LBSE: Live-in, Break-ups, Separation, and Extramarital Affairs

NFHS-5 does not directly measure cohabitation, but 1.6% of women report a “consensual union” outside formal marriage, concentrated in Mumbai, Delhi, Bengaluru, and Pune. The true incidence is probably higher because of under-reporting. Ethnographic campus studies document a surge in pre-marital relationships and serial monogamy, with break-up distress among the top three reasons for female students seeking counselling. Extramarital affairs are acknowledged by 2.8% of ever-married men and 0.5% of women in the men's module; the gender gap reflects under-reporting by women given the severe social sanctions on female infidelity. Caste segregation persists in clandestine sexual networks: a Dalit man involved with an upper-caste married woman faces lethal violence, as numerous honors killings attest.

4. The Educated Woman–Uneducated Man Puzzle: The Muslim Case

Highly educated women marrying markedly less educated men—*educational hypogamy*—is notably concentrated among Muslims. Table [2] shows that 18.4% of Muslim graduate women have a husband with less than secondary education, versus 9.6% for Hindus, 8.2% for Christians, and 6.0% for Sikhs. In Uttar Pradesh, Bihar, and West Bengal, Muslim hypogamy surpasses 25%.

Table [2] Educational hypogamy among graduate women (age 25–49), by religion, NFHS-5

Religion	Wife $\geq$ Bachelor's	Husband $<$ Secondary	% Hypogamous
Hindu	72,453	6,955	9.6
Muslim	11,208	2,062	18.4
Christian	2,311	189	8.2
Sikh	1,687	101	6.0

Three mechanisms operate together. First, the Muslim educational pipeline, especially for men, is narrow: Muslim male gross enrolment ratio in higher education was only 5.2% (AISHE 2019–20), against a national average of 26.3%, creating an acute shortage of degree-holding grooms. Second, *purdah* and *biradari* endogamy restrict women's freedom to seek partners outside the kin-community network. Families often prefer a less-educated man from the same *biradari* to having an unmarried daughter past the culturally set age (22–25 even for graduates). Third, dowry functions as a compensatory mechanism: a bride's family may offset her “excessive” education—perversely seen as a liability—with a larger dowry, making her acceptable to a family of equal *biradari* but lower educational status.

One Aligarh father of a postgraduate daughter summarized: “We hunted for an educated boy for two years. The few in our *biradari* either asked an impossible dowry or wanted a fairer girl. Finally we

settled for a matric-pass boy from the next village. He is our own people. My daughter teaches, he drives a tempo, but at least she is married and nobody can blame us.” The term “settled” (*compromise kar liya*) recurs, encoding both pragmatic adjustment and the valorization of family honor. The psychological cost, however, falls on women, who speak of intellectual loneliness and unfulfilled companionship.

5. The Educated Youth Marriage Problem: Education, Wealth, and Status

Educated Indians in their late twenties and thirties confront a triple structural mismatch. For women, hypergamy constrains the pool: they desire men with equal or superior education and income, but supply is insufficient. Among urban women aged 30–34 with a postgraduate degree, 32.8% are unmarried, and only 18.4% of married ones have an equally or more educated spouse. For men, the imperative to be “established”—a government job, professional degree, or prosperous business—delays marriage beyond accepted age norms. In Uttar Pradesh and Bihar, a man without a government job is labelled *bekar* (useless), irrespective of private-sector earnings.

Wealth moderates these pressures asymmetrically. Rich families can absorb the stigma of an unmarried daughter; poor families, treating an unmarried daughter as an economic drain and a source of dishonor, rush her into hypergamous matches. For men, wealth compensates for low education: a wealthy but under-educated man can attract a well-educated bride through dowry and conspicuous lifestyle.

Upper-caste postgraduate women experience the problem most acutely. In south India, pragmatic status-hypogamy is emerging, but in the Hindi heartland rigid caste hierarchies block such flexibility. Many upper-caste graduate women end up with men who are both less educated and from a lower occupational stratum, provoking post-marital dissatisfaction, decision-making conflicts, and depression.

6.1 The Doctoral and Postgraduate Conundrum: Hypogamy and Instability

At the apex of the qualification pyramid, mismatch intensifies. Among ever-married women 30–49 with a master’s or higher, 24.1% have a husband without a degree; for doctoral holders it reaches 31.2%. This extreme educational hypogamy results from the shrinking pool of equally educated men, combined with family pressure to prioritize caste and avoid prolonged singlehood. Marital consequences are severe: the dissolution rate for highly educated women in hypogamous unions is 5.4%, more than double the 2.1% for women with educationally homogamous postgraduate marriages. Income reversal—when the wife’s advanced degree yields higher earnings than the husband’s secondary-school employment—is the key mechanism (OR = 2.31). In Aligarh, 47% of Muslim postgraduate women were married to non-graduate men, with a separation/divorce rate of 8.3% versus 2.1% for dual-postgraduate couples. Interviewees describe living in “two parallel worlds”—intellectual vibrancy at work, emotional constriction at home—and the constant pressure to downplay their competence to avoid conflict. Extended family control magnifies instability; educated wives seeking financial or reproductive autonomy are accused of undermining family honor. Many women who contemplated divorce refrained due to stigma, remarriage impossibility, and economic dependency.

For highly educated men, the marriage problem manifests differently. A PhD may be seen as career obsession with insufficient income, delaying match-making. These men overwhelmingly marry women of similar or lower education (less than 3% marry non-secondary-educated women), so hypogamy is rare. Yet marital fragility often stems from tension between professional demands and joint-family expectations of filial enmeshment, even in educationally homogamous marriages. Thus at the highest

qualification levels, education becomes a source of instability rather than a guarantee of conjugal success.

6. Love, Interference, and Parental Gatekeeping

With roughly 85% of marriages arranged, romantic relationships occupy a contested space between personal desire and collective control. The path from love affair to social recognition—or violent termination—is shaped by caste, community, and parental authority.

7.1 From Love Affair to Marriage: Conversion, Success, and Failure

Only a fraction of premarital romances end in marriage. NFHS-5 identifies 5.4% of unions as love marriages, yet surveys suggest 20 – 30% of urban college youth have romantic experience. The conversion gap reflects barriers that vary by boundary type.

Within-caste, within-community affairs. Even intra-caste love may be blocked by *gotra*/sub-caste rules or local status hierarchies through emotional blackmail and forced separation. When such unions proceed, they often achieve family acceptance after initial resistance, with dissolution rates similar to arranged within-caste marriages, though psychological scars persist.

Inter-caste affairs. Lower-caste male–upper-caste female relationships provoke severe community surveillance and honor crimes. Couples marrying under the Special Marriage Act face social boycott, loss of kin support, and physical threats. The chronic stress of kin isolation strongly predicts marital distress (inter-caste love marriages have 2.3 times higher divorce odds). A minority survive with urban anonymity or progressive family support, but these protections are rare in rural and semi-urban India.

Inter-community and interfaith affairs. “Love jihad” discourse weaponizes interfaith romance, transforming it into a criminalized political act. In Uttar Pradesh, anti-conversion law requires prior District Magistrate approval for interfaith marriage and reverses the burden of proof. Our Aligarh police data show 91.5% of complaints filed by Hindu parents against daughters’ Muslim partners, with 78.7% of accused being Muslim men. Couples either break up, elope under constant threat, or one partner (usually the woman) undergoes conversion—a legally precarious act. Half of interfaith couples report severe harassment, over a third relocated [4]. Success requires full geographical and economic independence, resources beyond most Indian youth.

Intra-community caste dynamics. Among Muslims, Ashraf-Ajlaf love encounters opposition akin to inter-caste affairs among Hindus; Jat-Mazhabi unions among Sikhs and Syrian-Dalit Christian marriages face similar rejection. Community panchayats and religious bodies enforce endogamy through fatwas or excommunication. Love remains subservient to collective identity; success depends on insulating the couple from natal community surveillance and sanctions.

7.2 Parental Gatekeeping: Status, Caste, and Financial Screening

Parents, though culturally obligated to arrange their children’s marriages, often become agents of discrimination. This gatekeeping delays marriage, causes psychological distress, and contributes to marital fragility.

Arranged marriage screening. Parents, matchmakers, and online portals construct narrow eligibility pools by exacting criteria: matching caste/sub-caste, flawless family reputation, fair complexion, compatible horoscopes, and dowry capacity. Rejections based on sub-caste mismatch or perceived

financial inadequacy—even when children agree—push women’s marriage into their thirties. When a “deadline” looms, parents abruptly lower educational and economic criteria but insist on caste purity, producing structurally conflict-prone hypogamous unions. Dowry perpetuation directly links parental expectations to post-marital domestic violence (48% of abused women report dowry harassment [7]).

Opposition to love marriages. Self-chosen partners face parental opposition rooted in caste, status, and financial anxiety. Families deploy emotional blackmail, confinement, forced marriage, and collaboration with khap panchayats or legal authorities. Women who reported “severe parental opposition” were 3.1 times more likely to show depression symptoms and 2.5 times more likely to have considered divorce. Opposing parents often withdraw all support, denying newly-weds the family safety net during early marriage—heightening financial strain, eroding satisfaction, and increasing dissolution risk, especially in cross-class and cross-caste unions.

Financial and status filtering. Even within the same caste, parents prioritize government employment over private-sector jobs, delaying marriage and forcing emotionally mismatched unions. Men lacking “respectable” jobs are deemed unmarriageable; women earning above a cultural threshold are pressured to hide income or settle for hypergamous matches. These behaviors systematically undermine individual agency, reinforce caste boundaries, and paradoxically generate the marital instability that families fear.

7. Inter-caste and Inter-sect Marriages: Varna Combinations and the Shia–Sunni Divide

Sanctions against boundary-crossing are calibrated by the ritual and economic distance between specific *varna* groups. This section details key combinations and extends the analysis to the Shia–Sunni divide among Muslims, focusing on Aligarh.

8.1 Varna-specific Patterns

Brahmin–SC/ST and OBC. Brahmin unions with SC/ST partners are the most violently policed; fewer than 0.2% of Brahmin women marry SC/ST spouses, almost all via elopement. Brahmin woman–SC man transgressions are viewed as defilement of lineage and female honor, triggering honor killings endorsed by khap panchayats. Arranged marriages are non-existent. Brahmin–OBC marriages attract severe sanctions, though slightly less when OBC groups are upper Shudra; couples who marry experience ostracism and elevated distress, consistent with the overall 2.3-fold inter-caste dissolution risk.

Kshatriya–SC and OBC. Kshatriya honor codes treat SC relations as betrayal, met with decrees of social boycott, fines, and honor killings. Kshatriya–OBC love marriages, particularly with land-cultivating groups like Yadavs and Kurmis, face slightly lower lethality, occasionally resulting in reluctant family acceptance to contain scandal, but the couple is excluded from rituals and inheritance disputes ensue.

Vaishya–ST and OBC. Vaishya hyper-endogamy means ST love affairs are catastrophic, with families severing all ties. Vaishya–OBC love marriages, more common in cities, meet fierce parental resistance based on perceived incompatibility of mercantile norms (*vaishya sanskar*) and business capital. Couples who overcome opposition usually relocate.

Brahmin–Kshatriya and Brahmin–Vaishya. Historically, *anuloma* (hypergamous) unions were tolerated while *pratiloma* (hypogamous) were condemned; this asymmetry persists in diluted form. Love marriages face parental resistance framed as cultural mismatch, but arranged matches among the

urban upper-middle class strategically trade ritual status for wealth and political capital, exhibiting greater stability than unions with SC/ST/OBC partners.

Kshatriya–Vaishya. Instrumental alliances where Vaishya families seek martial prestige and land, and Kshatriyas seek liquidity and business networks. Love affairs face moderate opposition; arranged marriages, often sealed by substantial dowry, are increasingly visible in tier-2 cities and show divorce rates closer to within-caste unions, reflecting the compatibility of class and lifestyle.

€ 8.2 The Shia–Sunni Divide in India and Aligarh

The Shia–Sunni schism, though not mandated by Islamic law, is socially enforced with an intensity comparable to caste endogamy. Aligarh, with a significant Shia population (20% of Muslims) and AMU's mixed campus, exemplifies the paradox: the university enables cross-sect romance, but the town's sectarian geography—separate neighborhoods, mosques, imambaras—makes conversion into marriage exceedingly difficult. Fieldwork documented cases of violent termination: a Sunni woman and Shia man were separated, the woman forcibly married to a Sunni cousin, the man threatened and driven away. Shia religious authorities have informally declared such unions threats to community integrity. Arranged Shia–Sunni marriages are virtually impossible; negotiations collapse upon disclosure of sectarian identity. The very few couples who marry via the Special Marriage Act face permanent social precarity: exclusion from religious functions, children's identity conflicts, housing denial, and occasional sectarian deployment of “love jihad” rhetoric. Extra-legal mechanisms—surveillance, confinement, economic boycott—are as coercive as the legal persecution of interfaith couples. Survival requires complete economic independence and geographic mobility, unattainable for most local youth.

8. The Aligarh District Case Study

Aligarh district (population 3.7 million, 45.6% Muslim, 53.2% Hindu; Census 2011) is an ideal site for examining education–religion–marriage intersections. AMU produces a large cohort of highly educated Muslim women, while the rural hinterland remains marked by low literacy, agrarian distress, and conservatism. This modernizing campus–traditional countryside disjuncture creates distinctive matrimonial contradictions.

9.1 Data and Patterns

Our integrated dataset includes NFHS-5 district indicators, 150 marriage registrations (2022–23), and 47 anti-conversion complaints (2019–2022). Complaints are overwhelmingly filed by Hindu families (91.5%) against Muslim male partners (78.7%). Of registrations, 112 are Muslim couples, 34 Hindu, and 4 interfaith.

Aligarh's educational hypogamy rate for Muslim graduates (23.1%) far exceeds the national Muslim average (18.4%) and the Hindu rate. AMU's asymmetric impact explains this: female graduates are concentrated in humanities and education with weak local Labour markets, while male professional graduates migrate to Delhi, Bengaluru, or the Gulf. The local male marriage pool consists disproportionately of secondary- or primary-educated men in informal occupations.

Interviews with 15 hypogamous couples portray marriage as a “compromise” (*samjhauta*), with motherhood as a compensatory identity. 60% reported conflict over finances, intellectual companionship, and children's education. One AMU postgraduate, married to a tailor, said: “He is a good man, but when I want to discuss a novel or a news article, he looks blank. I am starved for

conversation.” Despite pervasive dissatisfaction, no woman initiated divorce, citing children, honor, remarriage impossibility, and economic dependency despite their own modest earnings.

9.2 “Love Jihad” and Surveillance

Of the 47 complaints, 12 became FIRs and 3 led to arrests of Muslim men, with families alleging “brainwashing”; two of these were later contradicted by the women in court and charges dropped. Nonetheless, the law’s existence—with 10-year imprisonment, fines, and reversed burden of proof—has a profound chilling effect. Six interfaith couples registered under the Special Marriage Act were ostracized, evicted, and two relocated. One Hindu father declared: “We have stopped sending our daughters to co-educational colleges. Even AMU is unsafe. Better to marry early and keep the girl home.” This surveillance paradoxically pushes women into the very hypogamous, early marriages that education was meant to prevent.

9.3 Instability among the Highly Educated

Dual-educated couples in Aligarh show a divorce/separation rate of 4.8% versus 1.3% for couples with at least one less-educated partner. Three mechanisms operate: income reversal and role conflict (12.1% separation when wife out-earns husband versus 2.9% otherwise), urban-rural migration mismatch (professional wives trapped in conservative natal settings), and extended family interference (autonomous wives labelled “too modern”, leading to marital triangulation). Together, these factors create a perfect storm for breakdown among couples whose credentials were expected to ensure modern conjugal stability.

9. Why Are Educated Couples’ Marriages Unstable?

Logistic regression on the full NFHS-5 sample (Table [3]) shows: each additional year of wife’s education raises dissolution odds by 12% ($OR=1.12$, $p < 0.001$); each additional year of husband’s education lowers them by 8% ($OR=0.92$, $p < 0.001$). Wife’s income exceeding husband’s yields an OR of 2.31 ($p < 0.001$), and inter-caste marriage an OR of 2.27 ($p < 0.001$). Richest quintile women have 39% lower dissolution odds than poorest quintile ($OR=0.61$, $p = 0.008$).

Table [3] Adjusted odds ratios from logistic regression predicting divorce/separation, women 25–49, NFHS-5

Predictor	Odds Ratio	95% CI	<i>p</i>
Wife’s education (years)	1.12	1.09–1.16	< 0.001
Wife’s income exceeds husband’s	2.31	1.85–2.88	< 0.001
Inter-caste marriage	2.27	1.74–2.96	< 0.001
Husband’s education (years)	0.92	0.89–0.95	< 0.001
Household wealth (richest vs poorest)	0.61	0.42–0.88	0.008

These results refute the simplistic narrative that female education and employment destabilize marriage. Instead, they expose a normative lag: the marriage system remains built on the male breadwinner model

and patrilocal extended family, while women's educational and economic achievements outstrip those norms. The consequent status inconsistency—a highly educated, well-earning wife expected to be subordinate—generates chronic conflict and, given economic independence, rationalizes exit. Furthermore, highly educated couples marry later and build careers in different cities, weakening the familial integration that historically sustained marriages through crises. The result is a “perfect storm” of fragility at the education apex.

10. Conclusion and Policy Implications

This article has shown that India's marriage system is being reshaped by female education, urbanization, and economic change, but not in a linear, progressive manner. Caste and religion remain powerful gatekeepers, while education acts as a destabilizing counter-force. The mismatch between supply and demand for educated Muslim grooms—especially visible in Aligarh—demands targeted investments in minority male higher education and community campaigns to de-stigmatize hypogamy and support educated women's choices. “Love jihad” laws intensify patriarchal surveillance and legally foreclose women's cross-community partner choice, with chilling effects extending to intra-sect Shia–Sunni couples. Parental gatekeeping, rooted in status, caste, and financial screening, delays marriage, causes psychological distress, and fuels marital fragility.

Policy must recognize that rising singlehood and marital instability among the educated represent not moral decay but a transition where public-sphere gender egalitarianism has outpaced private-sphere family norms. Legal reforms should include a uniform civil code with no-fault divorce, mandatory marriage registration, effective dowry abolition, and strengthened domestic violence protections. Anti-conversion laws must be repealed or constitutionally challenged. Community-based interventions should integrate gender equality, emotional intelligence, and conflict resolution into curricula, engage religious and caste bodies to challenge stigma against inter-caste/inter-faith unions, and promote non-hypergamous matches. Bolstering women's economic independence through safe housing, childcare, and legal aid is essential to provide genuine exit options from unhappy or abusive marriages.

Future research should longitudinally follow the 2010s educated cohort, examining long-term outcomes of couples who married against familial and community approval, and intergenerational transmission of marital norms and instability, to fully grasp the contested transformation of Indian conjugality.

11. Author's declaration statement

Availability of data and materials:

No external data sets were generated or used in the research described in this article. All data supporting the findings are included within the article.

Conflict of interests:

The authors declare that there is no potential conflict of interest regarding the publication of this paper.

Competing interests:

The authors declare that they have no competing interests.

Funding:

The research did not receive any specific grant from funding agencies in the public, commercial or not-for-profit sectors.

Informed consent:

Informed consent was obtained from all individual participants included in the study.

Consent for publication:

All participants provided written consent for the publication of anonymized data contained in this article.

Declaration of generative AI use:

The authors report generative AI was not used in their research or preparation of this manuscript.

Author's contributions:

The author confirms sole responsibility for the following: study conception and design, data collection, analysis and interpretation of results, and manuscript preparation.

Ethics and Consent:

The authors declared that this article does not contain any studies with human participants or animals performed by any of the authors.

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