

Overspendings in Indian Weddings

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Indian weddings are known for being big and culturally important, but lately, they're also known for costing a lot of money. Overspending in Indian weddings happens because of a number of factors like society expectations, cultural traditions, and changing trends. This research paper investigates the frequent problem of spending lavishly on Indian weddings, exploring the reasons and its impact. The study also examines how traditional beliefs and cultural factors influence the patterns of distributing wedding expenses equally between both the parties. The research was conducted through Google Forms, the research gathered primary data from a sample of 100 respondents, while the secondary data set includes information from research papers, blogs, and reports. This research is a quantitative type of research, with simple random sampling method, the research design is both descriptive and basic. Chi square was used as the statistical test which led to the rejection of null hypothesis, aligning with the prediction of the authors. The findings revealed that majority of the people are against overspending in weddings and are willing to reduce the expenditure to a minimum. The study successfully achieved its objectives, contributing valuable insights into the factors influencing wedding expenses in the Indian context.

Keywords: *Indian wedding, expenditure, overspending trends, societal expectations, Equal distribution of wedding expenses.*

0. INTRODUCTION

In India, weddings are known to be big celebrations, colorful and filled with strong emotions with a lot of traditions. These traditions are important, but there's a growing issue—people are spending way too much on weddings. What used to be a special time to celebrate love and family has turned into a

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show of wealth in many cases. It is very crucial to be careful about spending too much money. The occurrence of overspending in Indian weddings has garnered increasing attention and raised concerns within the society. Lately, more people are having very fancy weddings, and this is making it hard for families financially. Many families end up owing money after the wedding, and it affects not just the couple but the whole family's money situation. Let's think about how we can keep our traditions but also have weddings that are affordable and make financial sense. We want to find a good balance between keeping our culture alive and being smart with our money.

As we look closely at Indian weddings, it's clear that what others expect, pressure from friends, and cultural influences are some of the reasons causing people to spend a lot. By digging deeper into the issues of overspending at Indian weddings, this research aims to start a conversation about changing the way we think about wedding celebrations. We believe that India is in dire need of solutions that can keep the rich cultural traditions but also encourage responsible spending. As we go deeper into this, we'll also think about how spending too much money affects people, families, etc. By digging into the various parts of this problem, our research aims to give useful information. This information can help not just people planning weddings but also those who make rules and influence our culture. We also aspire to promote equality in financial responsibilities for both partners in the wedding ceremony.

We want to encourage a way of celebrating important moments in life that is both responsible for money and good for the long run.

Let us all imagine for a future where weddings in India are known for both cultural richness and smart financial choices.

1. REVIEW OF LITERATURE

The literature on overspending in Indian weddings highlights the cultural significance attached to extravagant celebrations.

Scholars like Gupta (2018) emphasize the societal pressure and the desire to highlight prosperity as driving forces behind excessive spending.

Additionally, Patel and Sharma (2019) argue that the influence of media, especially Bollywood, contributes to unrealistic expectations, fostering a culture of wealth.

Expanding on these on ideas, Prachi Singh (2016) delves into the lavish wedding landscape in India, highlighting major cities and states where people spend between two to 20 million rupees for three to five days of celebrations.

Rhea Almeida (2021) further discusses the transformation of Indian weddings into extravagant displays, involving all societal classes and fueling a lucrative market for wedding-related services. Economist Jayati Ghosh notes that rise in indebtedness due to wedding expenses, with banks like HDFC and

ICICI offering wedding loans to cover extravagant costs.

Sneha Krishnan (2023) discusses the continued trend of extravagant Indian weddings, despite the pandemic briefly curbing overspending. The article highlights an estimated expenditure of ¹ 3.75 lakh crore on weddings in November and December 2022 alone. It emphasizes the proliferation of lavish celebrations for every ritual, even those deemed non-essential.

Later on Kakali Das (2023) explores the origin of the obsession with extravagant weddings, attributing it to the rise of urban youth culture and the influence of social media since the 2000s. When weddings cost between 20 to 50 lakhs or more, leading some to take out personal loans. A study by a National NGO reveals that over 60% of Indian families resort to borrowing money with many ending up in bonded labor to repay these debts.

In a similar vein, Neeta Lal (2021) discusses that Bollywood is the key factor, influencing modern wedding spending and the culture of extravagance. Lavish venues, designer clothes, and elaborate performances create financial pressure, leading families to borrow from relatives or banks.

Building on a theme of wedding extravagance, Divya and Vithika (2012) highlight the extravagance of Indian weddings, emphasizing the importance of skilled photographers, memorable guest experiences, and budgeting for travel, accommodations, attire, and entertainment. They recommend wedding planners for optimizing costs and prioritizing essential items while maintaining quality and aesthetics.

Shifting the focus to practical advice, Durba Sengupta (2018) advises against overspending on weddings by focusing on happiness and joy rather than excessive expenses. She suggests keeping the guest list short. Planning early helps avoid last-minute expenses, and considering professional or beginner photographers can save costs. Resisting impulse decisions, peer pressure, and staying calm throughout the planning process are crucial to ensure a successful and budget-friendly wedding.

Adding to the financial management perspective, Sanjeev Sinha (2023) outlines strategies like, prioritize essential expenses, explore loan options wisely, avoid unplanned shopping, or making unreasonable purchases. He also emphasizes that ensure quality, proper billing, and understanding return policies and rates while buying jewelry as they are assets for the future.

In a more recent context, Swagata Dam (2023) explores how the COVID-19 pandemic has shaped two types of brides: those opting for intimate weddings and those still holding onto Bollywood-inspired dreams. While influenced by movie aesthetics, some brides prioritize simplicity and low-key celebrations. However, pressure to achieve a certain “vibe” can overshadow the sacredness of the moment, leading to excessive spending on picturesque venues, custom decor, and exotic flowers.

Leandra Monteiro (2021) reports the surge in wedding and travel loans amid the COVID-19 pandemic, with wedding loans accounting for over 35% of total loan demand. Companies like Smart Coin and LenDenClub report significant increases in loan demand, particularly due to overspending on gold and shopping with average size of INR 15,000. Fintech companies like CASHe have also observed a increase in demand, providing a quicker alternative to traditional wedding planning and alleviating financial stress during uncertain times.

Finally, Vasudha Mukherji (2023) reports that India expects its largest wedding season between November 23 and December 15, 2023, with 3.5 million wedding generating approx. 4.25 trillion in expenditures, with Delhi alone hosting over 350,000 weddings. Of the total spending 20% allocated to the bride's and groom's sides and 80% to third-party agencies involved in organizing ceremonies. Traders have made extensive preparations for this significant event.

The above literature indicates, overspending in Indian weddings is a multifaceted issue influenced by societal, cultural, economic, and media-related factors. Understanding these influences is crucial for devising strategies to mitigate the pressures that lead to extravagant spending and exploring alternative narratives that promote financially responsible and meaningful celebrations.

2. OBJECTIVES OF RESEARCH

The subsequent research objectives are defined for this study:

- To explore and investigate the factors contributing to excessive spendings in Indian weddings.
- To propose equal distribution of economic responsibility within this cultural context.
- To pinpoint possibilities for meticulous spending.
- To investigate the impact of overspending on people.

3. HYPOTHESIS

- **H₀:** It is mandatory to spend lavishly on wedding planners, designer outfits, photographer, big meals, makeup and henna artists, DJ, food stalls.
- **H_a:** It is not mandatory to spend lavishly on wedding planners, designer outfits, photographer, big meals, makeup and henna artists, DJ, food stalls.

4. RESEARCH METHODOLOGY

Source of data was primary as well as secondary. Primary data was collected directly from the target audience through a survey. The steps involved in this process include:

- **Preparation of a Questionnaire:** The researchers designed a questionnaire tailored to gather the required information from the respondents. The questions were likely structured to address specific research objectives and hypotheses. The questionnaire was distributed online via Google Forms, a popular tool for conducting surveys.
- **Sample Size:** The survey successfully collected responses from 100 individuals.
- **Sampling Method:** The sample was selected using the Simple Random Sampling method, which ensures that every individual in the population has an equal chance of being chosen. This method helps to reduce bias and increase the reliability of the results.

Secondary data was gathered from existing sources. This type of data is typically used to complement the primary data and provide a broader context for the study. Sources of secondary data include:

- **Journals:** Scholarly articles and papers that provide in-depth research and findings related to the study topic.
- **White Papers:** Authoritative reports or guides that offer insights into specific issues and are often used in business and technical fields.
- **Blogs:** Posts from experts or enthusiasts that discuss relevant topics and provide opinions, case studies, and anecdotal evidence.
- **News Websites:** Articles and reports from reputable news sources that cover recent developments and current events pertinent to the research.
- **General Websites:** Online resources that provide data, statistics, and other relevant information.
- **Research Timeline:** The study was conducted over a span of about two months

Start Date: 20 September 2023

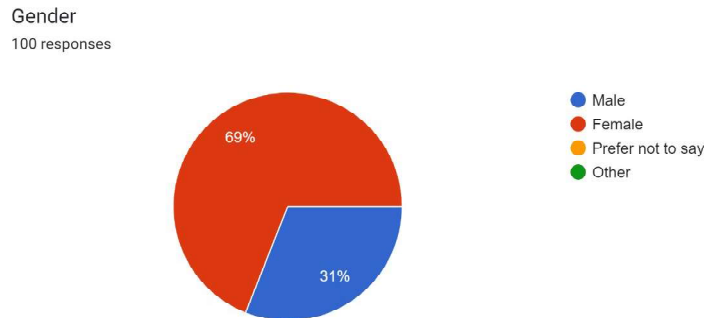
End Date: 24 November 2023

This timeline includes the entire process from the preparation of the questionnaire, collection of primary data, gathering of secondary data, analysis of the collected information, and compilation of the final report.

5. DATA ANALYSIS AND INTERPRETATION

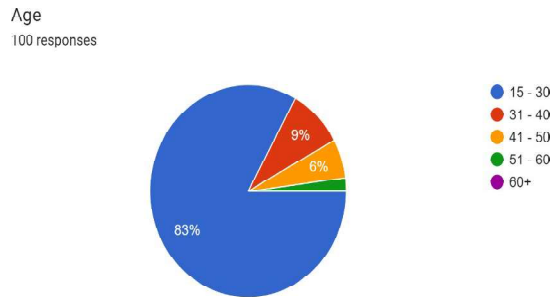
Data was collected by the questionnaire method from the google forms and, there were 100 respondents. The collected responses were analyzed by various charts like pie charts, bar charts. Descriptive statistics is used to examine the collected data to summarize and describe that data.

- Gender wise distribution of respondents:



Interpretation: It can be clearly observed from the above chart that, in this survey, out of 100 respondents 31% are male and 69% are female. There are no respondents who prefer not to say or identify as “Other,” as indicated by the absence of those segments in the chart. This indicates a significant majority of female participants compared to male participants in this survey.

- Age group wise distribution of respondents:

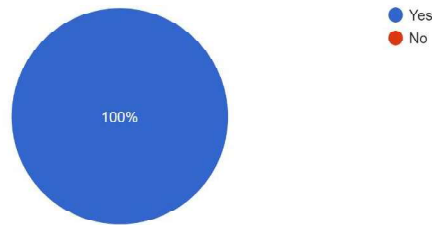


Interpretation: In this survey, 83% of the respondents fall under the age group of 15 to 30, 9% of the respondents fall under the age group of 31 to 40 years, 6% of the respondents fall under the age group of 41 to 50 years and the rest i.e., 2% fall under the age group of 51 to 60 years. This indicates that the majority of respondents are young adults, with a smaller representation from the middle-aged groups and no representation from the oldest age group.

- Distribution of respondents who have and have not attended Indian weddings:

1. Have you attended any Indian Wedding?

100 responses

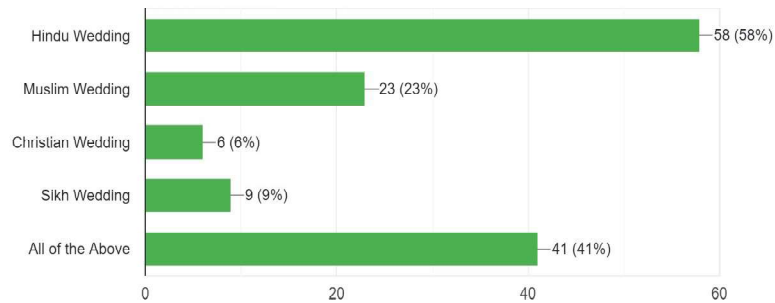


Interpretation: 100% of respondents answered “Yes.” 0% of respondents answered “No”. It can be inferred from the above chart that out of 100 respondents everyone has attended an Indian wedding.

- Distribution of respondents according to the type of weddings that are mostly celebrated in India:

2. According to you which type of weddings are mostly celebrated in India? (Select all that apply)

100 responses

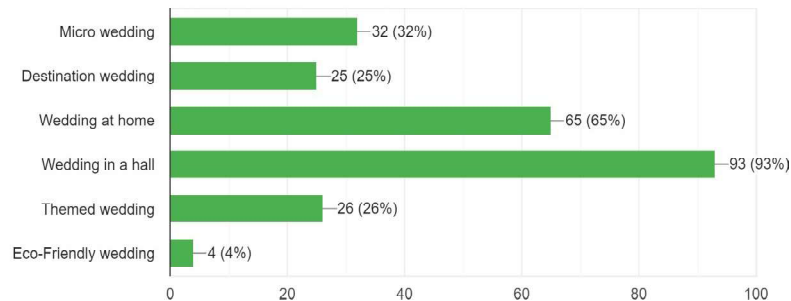


Interpretation: From the above chart we can conclude that, 58% respondents believe that Hindu wedding is celebrated on a large scale in India, 23% respondents have voted for Muslim wedding, 6% respondents have selected Christian wedding from the options and 41% respondents said that all types of weddings are celebrated in India.

- Distribution of respondents according to the type of wedding they attended:

3. Which type of wedding did you attend? (Select all that apply)

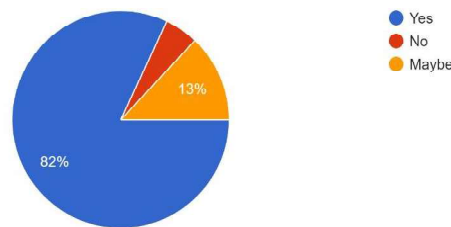
100 responses



Interpretation: In this survey, out of all the respondents, greater part of the respondents i.e., 93% of the respondents have attended an Indian wedding in a wedding hall, 65% of the respondents have attended wedding at home, 32% of the respondents have attended a micro-wedding, 25% of the respondents have been to a destination wedding, 26% of the respondents have been to a themed wedding and 4% respondents have attended an eco-friendly wedding.

- Distribution of respondents according to whether they enjoyed the wedding:

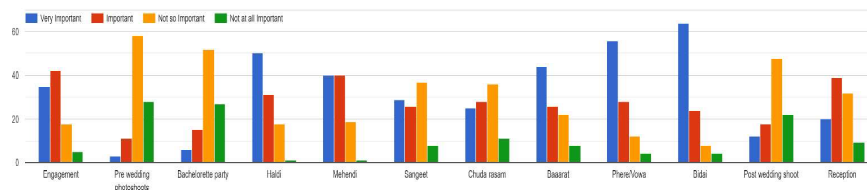
4. Did you enjoy the wedding?
100 responses



Interpretation: It can be inferred from the above chart that 82% respondents enjoyed the wedding, 13% respondents were confused if they enjoyed or not and 5% respondents did not enjoy.

- Distribution of respondents according to the rituals they witnessed and their importance:

5. We're sure you must have witnessed at least some of these rituals if not all. We would like to know how important do you think they are?



Interpretation:

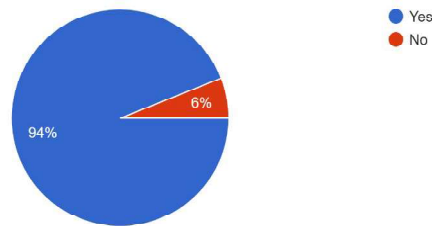
- Engagement-** Out of 100 respondents, 35 respondents consider engagement to be particularly important ritual in a wedding, 42 respondents think it is important, 18 respondents consider engagement as not so important ritual, and 5 respondents think that it is not at all important.
- Pre-wedding photoshoot-** Maximum number i.e., 58 respondents think that pre-wedding shoots are not so important, 28 respondents think it

is not at all important, while 11 find it important, then there are 3 who think it is especially important.

3. **Bachelorette party-** Here, maximum number i.e., 52 respondents think that this party is not especially important, 27 respondents think it is not at all important, 15 find it important, and 6 think it is particularly important.
4. **Haldi-** 50 respondents consider engagement to be especially important ritual, 31 respondents think it is important, 18 respondents consider haldi as not especially important ritual and 1 respondent thinks that it is not at all important.
5. **Mehendi-** 40 respondents think it is particularly important, other 40 think it is important, 19 respondents think it is not particularly important and 1 respondent thinks it is not at all important.
6. **Sangeet-** 37 respondents think it is not especially important, 29 respondents think it is especially important, 26 respondents consider it important, 8 respondents consider sangeet as not at all important.
7. **Chuda rasam-** 29 respondents think it is particularly important, other 26 think it is important, 37 respondents think it is not particularly important and 8 respondents think it is not at all important.
8. **Baraat-** 44 respondents consider baraat to be particularly important, 26 respondents think it is important, 22 respondents consider baraat as not so important ritual and 8 respondents think that it is not at all important.
9. **Phere/Vows-** 56 respondents consider it as a particularly important part, 28 respondents think it is important, the rest think it is not that important.
10. **Bidai-** 64 respondents think it is important, 24 respondents think it is important, 8 respondents think it is not so important, 4 respondents consider Bidai as not at all important.
11. **Post-wedding photo shoot-** Maximum number i.e., 48 respondents think that post-wedding shoots are not so important, 22 respondents think it is not at all important, while 18 find it important, 12 think it is especially important.
12. **Reception-** 20 respondents consider reception to be important, 39 respondents think it is important, 32 respondents consider reception as not important part, and 9 respondents think that it is not at all important.

- Distribution of respondents on whether Indian weddings involve excessive spending:

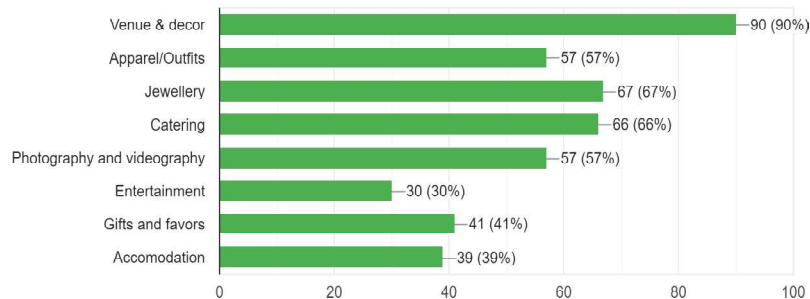
6. Do you think Indian weddings involve excessive spending?
100 responses



Interpretation: It can be clearly observed from the above chart that Out of 100 respondents 94 of the respondents think that Indian weddings involve excessive spending and 6 think exactly opposite.

- Distribution of respondents according to the most expensive part in the entire wedding:

7. What is the most expensive part in the entire wedding? (Select all that apply)
100 responses

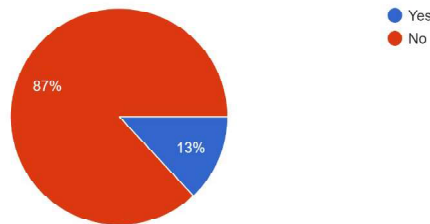


Interpretation: Out of all the respondents, greater part of the respondents i.e., 90% of the respondents think venue and décor is the most expensive in the wedding, 57% of the respondents think it is apparel/outfits, 67% of the respondents think jewellery is most expensive, 66% of the respondents think it is catering, 57% of the respondents think it is Photo/videography, 30% of the respondents think entertainment is most expensive, 41% of the respondents think it is the gifts and Favors, 39% of the respondents think it is accommodation.

- Distribution of respondents according to need of overspending:

8. Is overspending on a wedding extremely necessary, what is your take on it?

100 responses

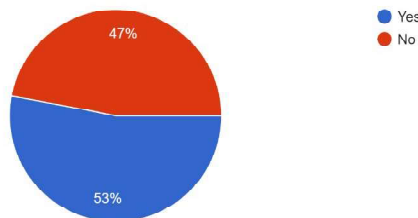


Interpretation: Out of all the respondents 87% of the respondents think that overspending on weddings is extremely unnecessary and 13% think it is necessary.

- Distribution of respondents according to effectiveness of the size of the wedding:

9. According to you will a small simple wedding be less effective than a large overly spent wedding?

100 responses

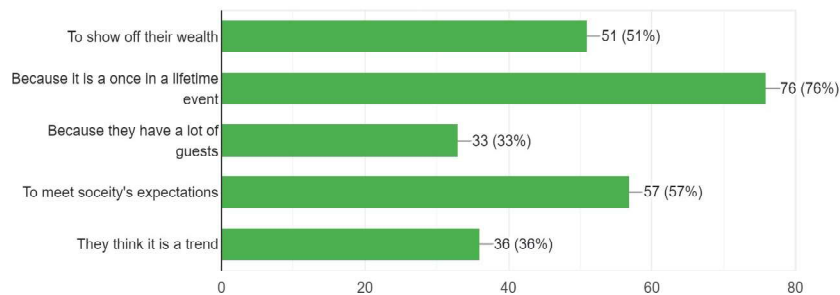


Interpretation: Of the surveyed individuals, 53% are of the opinion that small weddings will be as impactful as large ones whereas 47% believe that small, simple weddings will not be as effective as large ones.

- Distribution of respondents according to why Indians are so obsessed on spending a lot of money on a wedding ceremony:

10. Why are Indians obsessed in spending so much on a wedding ceremony? (Select all that apply)

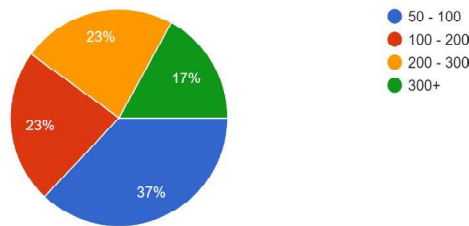
100 responses



Interpretation: From the above graph we can understand that 76% of the respondents believe that the reason why Indians are so obsessed on spending a lot of money on a wedding ceremony is because it is a once in a lifetime event, 57% respondents think it is to meet society's expectations, 51% respondents think it is a way to show off wealth, 36% respondents think it is a trend, 33% respondents think it is because of large number of guests.

- Distribution of respondents on number of people to be invited in a wedding:

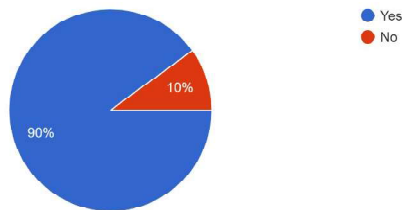
11. How many people should be invited to a wedding?
100 responses



Interpretation: It can clearly be observed from the above chart that 37% respondents think 50-100 people should be invited, 23% respondents think 100-200 people, 23% respondents think 200-300 people should be invited, 17% think 300+ people should be invited.

- Distribution of respondents about the social pressure created on the lower-class families:

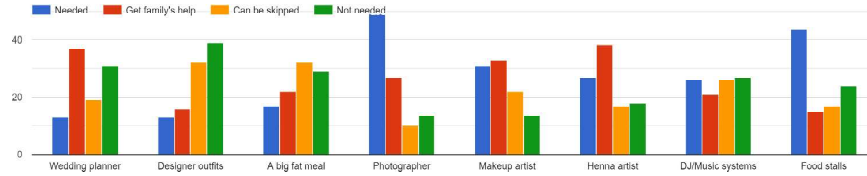
12. All the excess spending's in a wedding are causing social pressure to the lower class families in India. Do you agree?
100 responses



Interpretation: From the survey, 90% of the respondents agreed that all the excessive spending in a wedding is causing social pressure to the lower-class families whereas 10% respondents did not agree to the statement.

- Distribution of respondents according to their response on where to reduce the spending:

13. In the following list select what can be done according to you to reduce spending's in a wedding.

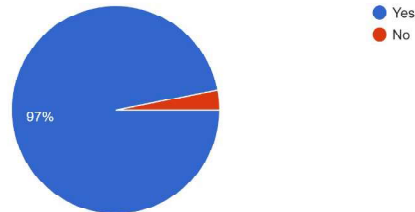


Interpretation:

- Wedding planner-** Out of 100 respondents, 13 respondents said wedding planner is needed, 37 respondents think family can help in planning, 19 respondents said it can be skipped and 31 respondents think that it is not at all needed.
- Designer outfit-** Maximum number i.e., 39 respondents think that designer outfits are not needed, 32 respondents think it can be skipped, while 16 believe that family can help with outfits, then there are 13 who think they are needed.
- A big fat meal-** Here, maximum number i.e., 32 respondents think that a big fat meal can be skipped, 29 respondents think it is not at all needed, 22 said get family's help, and 17 think it is needed.
- Photographer-** 49 respondents think it is needed, 27 respondents think it is something where family can help, 10 respondents feel it can be skipped and 14 respondents think that it is not needed at all.
- Makeup artist-** 31 respondents think it is needed, 33 think family can help, 22 respondents think it can be skipped and 14 respondent thinks it is not at all needed.
- Henna artist-** 27 respondents think it is needed, 38 respondents said get family's help, 17 respondents consider it can be skipped, 18 respondents consider it is not at all needed.
- DJ/Music systems-** 26 respondents think it is needed, 21 respondents said get family's help, 26 respondents consider it can be skipped, 27 respondents consider it is not at all needed.
- Food stalls-** 44 respondents think it is needed, 15 respondents said get family's help, 17 respondents consider it can be skipped, 24 respondents consider it is not at all needed.
 - Distribution of respondents about equal contribution of expenses:

14. Do you think both the bride and the groom getting married should be contributing equally for the wedding expenses rather than brides father bearing all the expenses alone?

100 responses



Interpretation: 97% of the respondents think that both the bride and groom side families should be equally contributing for the wedding expenses, whereas 3% respondents think the exact opposite.

• **CALCULATION OF CHI SQUARE:**

1. Observed Data (O) as per google form survey:

Observed	Neede d	Get Family's Help	Can Be Skipped	Not Needed	Total
Wedding planner	13	37	19	31	100
Designer outfit	13	16	32	39	100
A big fat meal	17	22	32	29	100
Photographer	49	27	10	14	100
Makeup artist	31	33	22	14	100
Henna artist	27	38	17	18	100
DJ/Music system	26	21	26	27	100
Food stalls	44	15	17	24	100
Total	220	209	175	196	800

2.Expected Data (E) as per google form survey:

Expected	Needed	Get Family's Help	Can Be Skipped	Not Needed
Wedding planner	27.5	26.13	21.88	24.5
Designer outfit	27.5	26.13	21.88	24.5
A big fat meal	27.5	26.13	21.88	24.5
Photographer	27.5	26.13	21.88	24.5
Makeup artist	27.5	26.13	21.88	24.5
Henna artist	27.5	26.13	21.88	24.5
DJ/Music system	27.5	26.13	21.88	24.5
Food stalls	27.5	26.13	21.88	24.5

3. Chi Square as per the data:

(O-E) ^2/E	Needed	Get Family's Help	Can Be Skipped	Not Needed
Wedding planner	7.6454	4.521	0.379	1.7244
Designer outfit	7.6454	3.927	4.68	8.5816
A big fat meal	4.009	0.6527	4.68	0.8266
Photographer	16.809	0.028	6.45	4.5
Makeup artist	0.445	1.80623	0.0006	4.5
Henna artist	0.009	5.39215	1.0884	1.7244
DJ/Music system	0.081	1.007	0.7757	0.255
Food stalls	9.9	4.74	1.0884	0.0102
	46.5438	22.07408	19.1421	22.1222
	CALCULATED VALUE			109.9
	DEGREE OF FREEDOM			21
	TABULATED VALUE			32.67

The Chi-square test was conducted to assess the significance level at 0.05%. Chi-Square Significance value is 32.67 (Calculated Value > Tabulated Value) therefore we will reject Null Hypothesis.

So, we can conclude that, it is not compulsory to spend lavishly on wedding planners, designer outfits, photographer, big meals, makeup and henna artists, DJ, food stalls.

6. CONCLUSION

From the above hypothesis testing it can be understood that people are not very keen on spending a lot of money on wedding ceremony, a low budget

wedding won't be causing any harm to people. According to the study, most respondents have agreed that it is not compulsory to spend lavishly on wedding planners, designer outfits, photographer, big meals, makeup and henna artists, DJ, food stalls. Instead, all of this can be either skipped or arranged by or within the family. Such practice can help people save a lot of money and will save resources as well as relieve all the lower-class people from the pressure of excessive spending in weddings.

7. LIMITATIONS OF THE STUDY:

- This study was carried out using online google forms, so we didn't get the opportunity to survey people face to face. The survey was entirely done via virtual mode.
- There was a time constraint hence the sample size was limited to 100.

8. SUGGESTION AND RECOMMENDATIONS:

- By taking into consideration the budget of all the expenses, people can easily figure out where they can save money and where they can spend.
- If family of both bride and groom side take equal responsibility and divide the total expenses of the wedding, it will be of immense help to both families as it will save them from overspending one-sidedly.
- Celebration is where you can celebrate your big day with family and close relatives. So rather than inviting too many guests, it is best to surround yourself with some close people who are significant in your life.
- Excessive diversity in food is unnecessary. Often individuals are not even able to taste all the dishes, leading to significant food wastage.
- People are often influenced by Bollywood weddings and rich families who spend lavishly on jewellery, clothes, decorations etc. which can be kept minimal are often chosen to be designed by designers. Rather than designers we can always choose jewellery and clothes from standard market who provide products in best prices and before going for wedding planners we can ask for help from our friends and families or even get some ideas from internet.
- Events like reception party, bachelor party which are not even a part of our wedding culture can be surely skipped. And all the other rituals like haldi, mehndi, sangeet can be kept minimal without any extravagant spending.
- The culture of return gifts creates pressure on families. Because of this notion, it set some lavish standard which people need to follow but guests come into the party to be the part of the happiness and to give their blessing, then there is no need for return gift in this situation.

- Gifts that are arranged by bride's family for the groom family should not be too many. Bride's family spend a lot on things like gold, silver, furniture, vehicle, jewellery, clothes for groom's family which eventually puts them under a lot of pressure, and it also leads to burdening other families. This relation of give and take must stop.
- Wedding can also be held in 3–4-star hotel with less guests and minimal decoration. People can save their money by not going for 5-star hotel and destination wedding.
- People can donate whatever food and clothes which is left for the people who are in need. So, it will come to use and will not go to waste.
- All the money saved by the bride's family by minimizing the expenses in the wedding can also be given to the bride just in case she needs them in future. This is of utmost use rather than overspending in the weddings.
- People can opt for digital invitations instead of traditional printed ones. This not only conserves finances but also has a positive impact on the environment.
- People can consider do-it-yourself (DIY) decorations and planning, to cut costs. Engage family and friends to contribute their skills and talents, creating a personalized and budget-friendly atmosphere.

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