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## Wife's Participation in Household Purchase Decisions —The Indian Scenario

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### ABSTRACT

Women constitute a little less than the half of the economically active population. There is a lot of talk and task about their education, their employment and how to increase their inclusiveness in the mainstream. However, is this eve empowerment a myth or a reality? Have the power relations between men and women as India has known them, really changed? This paper aims to explore whether the progress toward gender equality reflects in respect of participation of a Wife in the Household Purchase Decisions

**Key Words:** housewife, working wife, education, occupation, income, length of marriage, household purchase decisions

### INTRODUCTION

Traditionally in India, the wife's participation in household purchase decisions has been clear cut — she is responsible stocking the kitchen with vegetables & fruits, regular groceries & supplies and purchasing routine toiletries. The roles in the family seems to continue to be straitjacketed—inside home for the wife and outside home for the husband

However, with more and more women in India opting for formal education and an increasing number of women joining the work force, they are contributing to the earnings of the household. Is this financial contribution synonymous with real participation in purchase decision making? —does it translate into the power of taking non routine purchase decisions in the household like durables and investment purchases.

### LITERATURE REVIEW

Ferber, R., & Lee, L.C. (1974)<sup>1</sup>Used the concept of a family financial officer and studied the couples purchase behaviour of automobiles. Davis, H.L., & Rigaux, B.P. (1974)<sup>2</sup>, studied the Influence exerted by husbands and wives at different stages of the decision process in Belgian households. The analysis considered changes in marital roles throughout decision-making and extent of role consensus within families. Osmond, M. W., & Martin, P. Y. (1975)<sup>3</sup> Studied 255 female and 255 male undergraduates to examine variations in sex-role attitudes. Males and females tended to show the least divergence over macrolevel social

change issues and the familial roles of both sexes. They differed most over extrafamilial roles of females and the stereotypes of both sexes. Munsinger, G. M., Weber, J. E., & Hansen, R. W. (1975)<sup>4</sup> analysed Relationships between dominance in decision making and husband-wife agreement concerning that dominance. Davis (1976)<sup>5</sup> studied which family members are involved in economic decisions, what is the nature of family decision processes and are decision outcomes affected by differences in family role structure and decision strategies. Curry, D. J., & Menasco, M. B. (1979)<sup>6</sup> examined the effects of different information processing strategies on prechoice agreement about brand utilities and post choice utility loss for each spouse as a result of their joint decision concerning high-priced durable goods. George et al (1979)<sup>7</sup> studied comparisons of perceived influence structure within household decision-making units of differing composition revealed substantial variations in patterns of role dominance and response consensus. Kourilsky & Murray (1981)<sup>8</sup> examined parents and youngsters everyday family decisions, and their satisfaction with the decision-making process. Green et al (1983)<sup>9</sup> examined marital power in cultural context and analyzed family decision-making data in 5-nation family decision-making study. Rosen & Granbois (1983)<sup>10</sup> studied the role of husband and wife in family financial tasks and financial management. Spiro (1983)<sup>11</sup> Evaluated the influence strategies used by husbands and wives in resolving disagreements concerning purchase decisions. The characteristics of the individuals and of the situation that affect the spouse's use of influence were also identified. Seymour & Lessne (1984)<sup>12</sup> developed a conflict arousal scale as a tool to conduct empirical research in family decision making. Jackson et al (1985)<sup>13</sup> compared the responses of working wives and housewives on food shopping and preparation-related psychographic statements. Qualls (1987)<sup>14</sup> examined the impact of sex-role orientation on the outcome of a family home purchase decision in married couples. Menasco & Curry (1989)<sup>15</sup> studied the effects of cognitive conflict, role dominance, and persuasive messages on husband-wife decisions in couples. Webster (1994)<sup>16</sup> Investigated the relationship between Hispanic ethnic identification and marital roles as couples proceed through the purchase decision process. Grusky, Bonacich & Webster<sup>17</sup> (1995) studied the Caplow's model of coalitions and power relations and found that arguments led to coalitions about 30% of the time, with spousal coalitions found to be the dominant type. Support was thus found for Caplow's model. Banerjee (2008)<sup>18</sup> undertook a study in the Indian Context to identify specific culture and core values at the time of marketing in a cross-cultural setup. Surajit (2015)<sup>19</sup> study examines how background characteristics as well as decisions of men and women determine the family outcomes

## **RATIONALE FOR THE STUDY**

Extensive research has taken place internationally on spousal decision making. However, India differs significantly from the developed countries in its traditional ideological and social construct vis a vis economies and cultures where these studies are conducted. The results from the same cannot be applied directly for the Indian households. Through this research, an effort has been made to analyse the participation of the wife at various stages of household purchase decision making process. This study aims to study if there exists an association in the wife's participation in the purchase decision-making process and her education level, employment status, independent income and length of marriage.

## SCOPE OF STUDY

This study looks at the participation of the wife at various stages of household purchase decision making process.

The **household purchase decisions** considered were

- Mobile hand set for self
- Purchase of an automobile for family use—this included two-wheeler scooter, motorbike and /or car.
- Life Insurance policy, and
- Family vacation destination

The intent was to consider purchase decisions for products/services with specialised attribute(s), therefore, routine grocery items have been left out . Personal apparel and cosmetics have NOT been included in this study for obvious reasons.

The **various stages of household purchase decision making process** were

- Identification of Need
- Survey of Alternatives available
- Final selection of Product/Brand

Levels of participation of a Wife in the Household Purchase Decisions have been categorized as

**A. ONLY** Identification of Need

**B.** Identification of Need **AND** Survey of Alternatives available

**C.** Identification of Need **AND** Survey of Alternatives available **AND** Final selection of Product/Brand

**D. NO** participation

It must be noted that under Working Status – salaried is defined as wives employed part time or full time outside the home

## OBJECTIVES OF THE STUDY

- To study the wife's level of participation in the purchase decision-making process wrtpurchase of an automobile for family use, Life Insurance policy, Mobile hand set for self and Family vacation destination
- To study if there exists an association between the level of the wife's participation in the purchase decision-making process and her demographics, namely-- education level, employment status, independent income and length of marriage.
- To understand the perception of the wife on gender roles in household purchase decisions

## HYPOTHESIS

- Working status of the wife is not associated to her level of her participation in the purchase of a Mobile hand set for self
- Working status of the wife is not associated to her level of her participation in the purchase of an Automobile
- Working status of the wife is not associated to her level of her participation in the purchase of Life Insurance policy
- Working status of the wife is not associated to her level of participation in the purchase of Vacation destination decision
- Length of marriage is not associated to the wife's level of her participation in the purchase of a Mobile hand set for self
- Length of marriage is not associated to the wife's level of participation in the purchase of an Automobile

- Length of marriage is not associated to the wife's level of participation in the purchase of a Life Insurance policy
- Length of marriage is not associated to the wife's level of participation in the Vacation destination decision
- Income level of the wife is not associated to her level of participation in the purchase of a Mobile hand set for self
- Income level of the wife is not associated to her level of participation in the purchase of an Automobile
- Income level of the wife is not associated to her level of participation in the purchase of a Life Insurance policy
- Income level of the wife is not associated to her level of participation in the Vacation destination decision
- Education level of the wife is not associated to her level of her participation in the purchase of a Mobile hand set for self
- Education level of the wife is not associated to her level of her participation in the purchase of an Automobile
- Education level of the wife is not associated to her level of her participation in the purchase of a Life Insurance policy
- Education level of the wife is not associated to her level of participation in the purchase of a Vacation destination decision

## **METHODOLOGY**

### **Research Design**

The study has been conducted under conclusive research using Descriptive research design.

### **Data Collection**

The study made use of primary data collected using a Structured Questionnaire. The questionnaire was divided into 2 sections –the first section was to study the wife's level of participation in the purchase decision-making process while the second section used Likert Scale to understand the attitudes that explain wife's participation in the decision-making process. Likert Scale responses were converted into scores ranging from 1 to 5, with 1 representing "completely agree" and 5 representing "completely disagree"

The questionnaire was pretested on a small sample of respondents (wives)—after which the response alternative of "NO participation at all" was removed in the questions studying the participation level in purchase of Mobile hand set for self, automobile and vacation destination; it was retained only for Life Insurance policy.

The survey was administered personally at home and at shopping areas and malls.

### **Sampling**

The target population was married women whose household/family has purchased a mobile hand set, automobile and insurance policy in the last three years. A sample of 244 respondents located in the National Capital Territory, Delhi was selected using non-random Convenience sampling. Of the 244 responses received, 27 questionnaires were rejected due to incomplete response.

**Sampling Technique:** Sampling technique used for the research was Convenience Sampling (Non-Probability Sampling)

**Sample Size:** The sample size was 217 respondents.

**Period of data Collection:** The period of collecting spanned July 2017 to August 2017.

## Data Analysis

Graphical and percentage analysis are used for descriptive analysis. Non- parametric test – chi square test ( $X^2$ ) at 5% level of significance was used to test whether there exists an association between the wife's level of participation in purchase decisions and her demographic characteristics

### SAMPLE PROFILE

Table 1: Sample Profile of Respondents based on Demographics

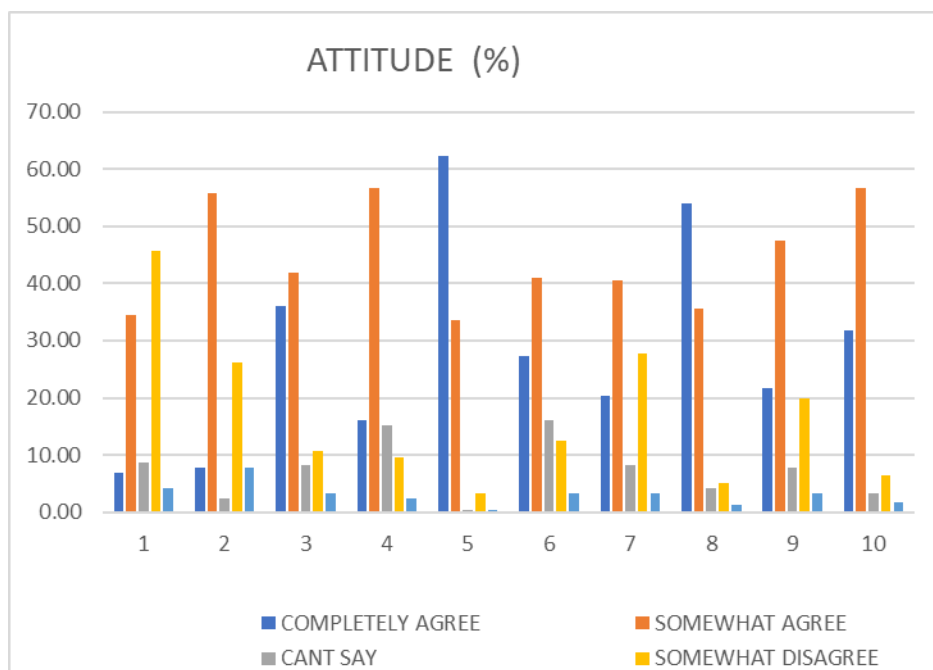
<b>AGE (years)</b>	<b>count</b>	<b>%</b>
< 20	14	6.45
20-30	57	26.27
30-45	61	28.11
45-60	52	23.96
> 60	33	15.21
<b>EDUCATION</b>		
School	9	4.15
College Degree	179	82.49
Professional degree	29	13.36
<b>WORKING STATUS</b>		
Self employed	21	9.68
Salaried	66	30.41
Retired	13	5.99
Home maker	117	53.92
<b>LENGTH OF MARRIAGE (years)</b>		
Less than 3	29	13.36
3-10	51	23.50
10-20	38	17.51
Greater than 20	99	45.62
<b>INCOME (Rs.)</b>		
No independent income	117	53.92
Less than 10000	9	4.15
10000-25000	33	15.21
25000-50000	13	5.99
50000-1 lakh	27	12.44
Greater than 1 lakh	18	8.29

## FINDINGS & ANALYSIS

To understand the attitude of the wife towards her participation in purchase decision making, Likert scale was used to measure the degree of agreement on the following 10 statements

1. The upbringing of children is compromised in cases of working mothers
2. The husband should earn more than the wife
3. Late hour working at work place is not accepted by husbands
4. India needs an equal rights legislation
5. Women get paid less than men for the same level jobs
6. A touring job does not suit a married woman
7. Men are better at taking financial decisions in the house
8. A woman's prime concern should be to look after the wellbeing of the family
9. Men being more tech savvy are better at purchase decisions involving technical products
10. In case of an exigency at home, it is the working wife who has to take leave

Chart 1



Note: for percentage figures refer Annexure (table 18)

More than 60% wives agree with all the statements except statement 1—namely—"The upbringing of children is compromised in cases of working mothers" where the agreement percentage is 41.5%. 96 % wives are in agreement with statement 5—"Women get paid less than men for the same level jobs". 89% are in agreement with statement 8—"A woman's prime concern should be to look after the wellbeing of the family". And 88% are in agreement with statement 10—"In case of an exigency at home, it is the working wife who has to take leave".

The Likert Scale responses were converted into scores ranging from 1 to 5, with 1 representing “completely agree” and 5 representing “completely disagree”. The average score for each statement is as follows

Statement	Average score
1	3.06
2	2.71
3	2.03
4	2.25
5	1.46
6	2.24
7	2.53
8	1.65
9	2.35
10	1.90

This average score reinforces the tilt towards agreement for all statements barring statement 1 which shows an average score (3.06) indicating a neutral perspective

**Test of Hypothesis:**The non-parametric chi square ( $X^2$ ) test has been used at 5% level of significance to test the hypothesis.

**Null Hypothesis:** Working status of the wife is not associated to her level of participation in the purchase of a Mobile hand set for self

Table 2

	A	B	C	Total
Self employed	15	3	3	21
Salaried	52	8	6	66
Retired	9	2	2	13
Home maker	94	15	8	117
Total	170	28	19	217

Calculated  $X^2$  is 2.34 which is **less** than tabulated (critical) value of  $X^2$  of 12.592 at 5 % level of significance and 6 degrees of freedom. Therefore, **the null hypothesis is accepted**

**Null Hypothesis:** Working status of the wife is not associated to her level of participation in the purchase of an Automobile

Table 3

	A	B	C	Total
Self employed	12	4	5	21
Salaried	43	9	14	66
Retired	9	2	2	13
Home maker	100	11	6	117
Total	164	26	27	217

Calculated  $X^2$  is 16.66 which is **greater** than tabulated (critical) value of  $X^2$  of 12.592 at 5 % level of significance and 6 degrees of freedom. Therefore, **the null hypothesis is rejected**

**Null Hypothesis:** Working status of the wife is not associated to her level of participation in the purchase Life Insurance policy

Table 4

	A	B	C	D	Total
Self employed	12	2	3	4	21
Salaried	48	8	8	2	66
Retired	6	3	2	2	13
Home maker	67	35	3	12	117
Total	133	48	16	20	217

Calculated  $X^2$  is 23.76 which is **greater** than tabulated (critical) value of  $X^2$  of 16.919 at 5 % level of significance and 9 degrees of freedom. Therefore, **the null hypothesis is rejected.**

**Null Hypothesis:** Working status of the wife is not associated to her level of participation in the Vacation destination decision

Table 5

	A	B	C	Total
Self employed	7	4	10	21
Salaried	14	16	36	66
Retired	4	3	6	13
Home maker	26	19	72	117
Total	51	42	124	217

Calculated  $X^2$  is 3.96 which is **less** than tabulated (critical) value of  $X^2$  of 12.592 at 5 % level of significance and 6 degrees of freedom. Therefore, **the null hypothesis is accepted.**

**Null Hypothesis:** Length of marriage is not associated to the wife's level of participation in the purchase of a Mobile hand set for self

Table 6

	A	B	C	Total
Less than 3 yrs	23	5	3	29
3-10 yrs	35	7	6	51
10-20 yrs	29	7	2	38
Greater than 20 yrs	80	9	8	99
Total	170	28	19	217

Calculated  $X^2$  is 4.37 which is **less** than tabulated (critical) value of  $X^2$  of 12.592 at 5 % level of significance and 6 degrees of freedom. Therefore, **the null hypothesis is accepted.**

**Null Hypothesis:** Length of marriage is not associated to the wife's level of participation in the purchase of an Automobile



Table 7

	A	B	C	Total
Less than 3 yrs	14	5	10	29
3-10 yrs	42	5	4	51
10-20 yrs	27	2	9	38
Greater than 20 yrs	81	14	4	99
Total	164	26	27	217

Calculated  $X^2$  is 28.13 which is **greater** than tabulated (critical) value of  $X^2$  of 12.592 at 5 % level of significance and 6 degrees of freedom. Therefore, **the null hypothesis is rejected**

**Null Hypothesis:** Length of marriage is not associated to the wife's level of participation in the purchase of a Life Insurance Policy

Table 8

	A	B	C	D	Total
Less than 3 yrs	3	9	7	10	29
3-10 yrs	37	3	3	8	51
10-20 yrs	27	7	3	1	38
Greater than 20 yrs	66	29	3	1	99
Total	133	48	16	20	217

Calculated  $X^2$  is 69.23 which is **greater** than tabulated (critical) value of  $X^2$  of 16.919 at 5 % level of significance and 9 degrees of freedom. Therefore, **the null hypothesis is rejected**

**Null Hypothesis:** Length of marriage is not associated to the wife's level of participation in the Vacation destination decision

Table 9

	A	B	C	Total
Less than 3 yrs	4	5	20	29
3-10 yrs	8	10	33	51
10-20 yrs	7	12	19	38
Greater than 20 yrs	32	15	52	99
Total	51	42	124	217

Calculated  $X^2$  is 12.01 which is **less than** tabulated (critical) value of  $X^2$  of 12.592 at 5 % level of significance and 6 degrees of freedom. Therefore, **the null hypothesis is accepted.**

**Null Hypothesis:** Income level of the wife is not associated to her level of participation in the purchase of a Mobile hand set for self

Table 10

	A	B	C	Total
No income	106	5	6	117
Less than 10000	5	3	1	9
10000-25000	25	6	2	33
25000-50000	7	3	3	13
50000-1 lac	20	4	3	27
Greater than 1 lac	5	6	7	18
Total	170	28	19	217

Calculated  $X^2$  is 51.09 which is **greater** than tabulated (critical) value of  $X^2$  of 18.307 at 5 % level of significance and 10 degrees of freedom. Therefore, **the null hypothesis is rejected.**

**Null Hypothesis:** Income level of the wife is not associated to her level of participation in the purchase of an Automobile

Table 11

	A	B	C	Total
No income	104	5	6	117
Less than 10000	4	4	1	9
10000-25000	24	6	3	33
25000-50000	7	3	3	13
50000-1 lac	18	4	5	27
Greater than 1 lac	5	4	9	18
Total	162	26	27	217

Calculated  $X^2$  is 56.17 which is **greater** than tabulated (critical) value of  $X^2$  of 18.307 at 5 % level of significance and 10 degrees of freedom. Therefore, **the null hypothesis is rejected.**

**Null Hypothesis:** Income level of the wife is not associated to her level of participation in the purchase of a Life insurance policy

Table 12

	A	B	C	D	Total
No income	71	30	3	13	117
Less than 10000	6	1	1	1	9
10000-25000	26	3	2	2	33
25000-50000	9	1	1	2	13
50000-1 lac	13	10	3	1	27
Greater than 1 lac	8	3	6	1	18
Total	133	48	16	20	217

Calculated  $X^2$  is 34.71 which is **greater** than tabulated (critical) value of  $X^2$  of 24.996 at 5 % level of significance and 15 degrees of freedom. Therefore, **the null hypothesis is rejected.**

**Null Hypothesis:** Income level of the wife is not associated to her level of participation in the Vacation destination decision

Table 13

	A	B	C	Total
No Income	32	15	70	117
Less than 10000	2	3	4	9
10000-25000	8	13	12	33
25000-50000	3	4	6	13
50000-1 lac	3	7	17	27
Greater than 1 lac	3	4	11	18
Total	51	42	124	217

Calculated  $X^2$  is 18.14 which is **less than** tabulated (critical) value of  $X^2$  of 18.307 at 5 % level of significance and 10 degrees of freedom. Therefore, **the null hypothesis is accepted.**

**Null Hypothesis:** Education level of the wife is not associated to her level of participation in the purchase of a Mobile hand set for self

Table 14

	A	B	C	Total
School	5	2	2	9
College	160	11	8	179
Professional degree	5	15	9	29
Total	170	28	19	217

Calculated  $X^2$  is 80.06 which is **greater than** tabulated (critical) value of  $X^2$  of 9.488 at 5 % level of significance and 4 degrees of freedom. Therefore, **the null hypothesis is rejected.**

**Null Hypothesis:** Education level of the wife is not associated to her level of participation in the purchase of an Automobile

Table 15

	A	B	C	Total
School	3	3	3	9
College	155	13	11	179
Professional degree	6	10	13	29
Total	164	26	27	217

Calculated  $X^2$  is 68.87 which is **greater than** tabulated (critical) value of  $X^2$  of 9.488 at 5 % level of significance and 4 degrees of freedom. Therefore, **the null hypothesis is rejected.**

**Null Hypothesis:** Education level of the wife is not associated to her level of participation in the purchase of a Life Insurance Policy

Table 16

	A	B	C	D	Total
School	2	1	1	5	9
College	112	41	12	14	179
Professional degree	19	6	3	1	29
Total	133	48	16	20	217

Calculated  $X^2$  is 25.96 which is **greater** than tabulated (critical) value of  $X^2$  of 12.592 at 5 % level of significance and 6 degrees of freedom. Therefore, **the null hypothesis is rejected.**

**Null Hypothesis:** Education level of the wife is not associated to her level of participation in the Vacation Destination Decision

Table 17

	A	B	C	Total
School	2	3	4	9
College	42	34	103	179
Professional degree	7	5	17	29
Total	51	42	124	217

Calculated  $X^2$  is 1.27 which is **less** than tabulated (critical) value of  $X^2$  of 9.488 at 5 % level of significance and 4 degrees of freedom. Therefore, **the null hypothesis is accepted.**

## CONCLUSIONS

Wives seem to agree on the AREA of their roles--that they have a primary responsibility of home care and health care with 89.4% wives agreeing with the statement "A woman's prime concern should be to look after the wellbeing of the family" and 88.48% agreeing with "In case of an exigency at home, it is the working wife who has to take leave".

Since, 77% agree with the statement "Men being more tech savvy are better at purchase decisions involving technical products" and 69% agree with "Men are better at taking financial decisions in the house"; it indicates an implicit acceptance that men can perform some purchasing tasks better. With 63.6% agreeing with "The husband should earn more than the wife", there seems to be an unspoken desire and tendency to conform to societal and cultural expectations in a marital relationship. Does this stem from role expectations---an inherent attitude of the Indian woman about her role as a wife? Are these responses triggered by the need to maintain and enhance family stability and to minimize conflict?

The chi square test was conducted to ascertain the association between the wife's level of participation in purchase decisions and her demographic characteristics. Each demographic characteristic was analyzed with respect to purchase decisions of an automobile for family use, Life Insurance policy, Mobile hand set for self and Family vacation destination. The Wife's level of participation in purchase of a car/two-wheeler is associated with her

education, working status, length of marriage and income. Also, is the case of the Wife's level of participation in purchase of a Life Insurance Policy—where her level of participation is associated with her education, working status, length of marriage and income. Noteworthy in this case is that 2% of wives were not a part of the purchase process at all

This research has highlighted the importance of education, working status and income on the wife's level of participation in the purchase decision. Given the financial implications of the purchase decisions studied in this research, the role of the wife as an individual decision maker and her level of participation in purchase decision making is influenced by the resources, she is able to provide to the household. However, choice of vacation destination is a departure and can be clearly termed as a “joint decision”, not being associated to her education, working status, income and length of marriage. It is important to note that participation in mobile hand set for self-use is not associated with working status—bringing forth a contradiction in the traditional role expectation wherein 77 % wives agreed that ‘Men being more tech savvy are better at purchase decisions involving technical products’

### **LIMITATIONS OF THE STUDY**

The major limitations of the study are as follows:

- The data is obtained through convenience sampling (non-random sampling technique) and hence the results obtained pertain only to the specific sample. Thus, the results cannot be easily extrapolated and generalized.
- The possibility of the recent demonetization having a bearing on the responses of a few respondents
- The selection of respondents only from NCT Delhi thus bringing in an urban/metro bias in the responses

### **SCOPE FOR FURTHER RESEARCH**

In India, Patriarchy is a social construct which imposes masculinity and femininity character stereotypes in society. Role structure seems more complex than it appears. While this research has studied the influence of the wife's education level, employment status, independent income and length of marriage on her level of participation in the household purchase decisions, extensive research needs to be conducted to study the gender role attitude in a marriage and its influence on purchase decisions

Also, additional research study incorporating the influence of the children on the wife's (who is a mother also) participation in the family/ the household purchase decisions would give a more comprehensive insight on the whole process

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## ANNEXURE

Table 18

### Attitude responses (%) (Likert Scale)

Statement	Completely agree	Somewhat agree	CANT SAY	Somewhat disagree	Completely disagree
<b>1</b>	6.91	34.56	8.76	45.62	4.15
<b>2</b>	7.83	55.76	2.30	26.27	7.83
<b>3</b>	35.94	41.94	8.29	10.60	3.23
<b>4</b>	16.13	56.68	15.21	9.68	2.30
<b>5</b>	62.21	33.64	0.46	3.23	0.46
<b>6</b>	27.19	41.01	16.13	12.44	3.23
<b>7</b>	20.28	40.55	8.29	27.65	3.23
<b>8</b>	53.92	35.48	4.15	5.07	1.38
<b>9</b>	21.66	47.47	7.83	19.82	3.23
<b>10</b>	31.80	56.68	3.23	6.45	1.84