



Family Decision Making in the Indian Hinterland: Lessons for the Marketers

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Abstract

Given that India is one of the world's largest consumer markets and is an emerging world economic champion too, this market presents a potentially vast untapped source for research and business. 69% of Indian population is residing in villages (Census, 2011), these rural markets demonstrate linguistic, regional diversities and economic disparities, and hence are considered to be more complex to deal with than the urban markets.

This paper attempts to explore the dynamics of family purchase behavior in the rural context by means of a survey of 152 families from eight villages of Aligarh district (Uttar Pradesh, India). The study empirically investigates the relative involvement of family members in the different stages of decision making. The impact of members' position in the family has been tested on in the purchase decision stages (idea initiation, information collection and final decision) for specific products and also product related sub-decisions (amount to be spent, when to purchase, what brand, type, size, color and quantity to purchase and from which dealer). Statistical tools like Kruskal-Wallis-H test have been employed to analyze the data collected.

The findings of the study point towards a gradual shift from unilateral decision making to joint decision making process marked by increased participation of females and

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children. Also, significant differences were observed in the involvement of family members in the purchase decision process depending upon the nature of the product, stages of the purchase decision process, and the sub-decisions related to purchase.

Keywords: Family Decision-making, Spousal role in decision-making, Rural consumer, Individualized joint families, Rural Buying Pattern, Unilateral decision-making, Children as decision makers

Introduction

The family is the most important consumer-buying organization in society, and family members constitute the most influential primary reference group (Kotler, 2003). Since 1970 the interest of consumer researchers increased in examining the extent and nature of husband-wife influence in purchase decisions after the pioneering work of Davis (1970, 1971, 1974, and 1976). The information about who influences the purchase decision within a family setup serves as the basic input in designing the marketing communication and subsequently in media selection. Researchers have categorized household decision making as husband dominated, wife dominated, syncretic (joint decision) and autonomic (individualized decisions) (Herbst, 1952; Davis & Rigaux, 1974 and Lavin, 1985)

The purchase of a consumer durable product is an important occasion in Indian families (Kapoor, 2003). A large number of family and social factors influence consumer purchase decision process (Gupta & Chundawat, 2002). They evolve from a consumer's formal and informal relationships with other people. There are distinct roles in the family decision process, which throw light on how family members interact in different consumption related roles.

Historically, Indian society has long been male dominated, with women deferring to men and serving in subordinated positions both at home and in the work place, but as literacy rate is picking up, income level rising, and their being gradual but steady transition from an agrarian to an industrial economy from traditional family to democratic family setup, the role of women is

changing and is further expected to change greatly. Women are becoming increasingly aware of their rights and are marching shoulder to shoulder with men. Thus, their role in purchase decision making and actual buying has also undergone a drastic change. The male (breadwinner) is no longer the sole authority in purchase decision making (Dobhal, 1999).

Vincent (2006) in his study found high level of brand awareness among children, their influence in the decision making process and independent decision making in case of FMCG's. Another study by Mishra (2006) found brand preference among children in the high involvement category including cars, computers and cell phones etc. Researchers Halan (2003) and Kashyap (2005b) also indicated the influence of children in the urban settings.

Thus, we need to empirically verify their respective roles and levels of involvement during purchase decisions before conclusions are drawn and the findings are used as inputs for formulating marketing strategies for the rural consumer considering the fact that almost 68% of Indian population lives in rural areas offers a cornucopia of opportunities to companies who venture to brave it. This kind of study assumes a greater significance due to the simple fact that rural consumer is different from his urban counterpart (Aneja, 1996; Sathyavathi, 1996; Dey & Adhikari, 1998; Kashyap, 2000; Krishnamoorthy, 2000; Krishnamacharyulu & Ramakrishnan, 2002; Manjunatha, 2004).

Review of Literature

In the context of role of females in the urban settings, a gradual shift is discernable with more and more women taking up jobs and consequently influencing the decision process (Khan, 2000), While Pareek (1999), Krishnamurthy & Lokhande (2000), Khairoowala & Siddiqui (2001), Lokhande (2004), Nagaraja (2004) indicate the increasing influence of women in the buying process even in the rural context, Krishnamurthy & Lokhande (2000) and Suri & Singh (2003) found brand awareness among the rural children.

Children have not been observed to have a large impact on instrumental decisions such as how much to spend (Kaur, 2003; Singh and Kaur, 2004; Verma, 1982), but rather play a role while

making expressive decisions such as color, model, brand, shape, and time of purchase (Sen Gupta and Verma, 2000; Singh, 1992; Synovate, 2004) as validated in the West as well. According to Kaur & Singh (2006) while younger children clearly affect parental behavior and purchases, adolescents have full cognitive development and possess an understanding of the economic concepts required for processing information and selection. Veni & Vishwanath (2011) tried to find the role of children in family purchase decision in Hyderabad, in case of selected products such as Household furniture, automobiles, personal computer, Household appliances, Breakfast cereals and in vacation decisions. It was found children though not much, exhibit a considerable amount of influence in house hold purchases and with the increase in their age their influence also increases.

According to Singhla & Kumar (2011) in personal care products where the brand is not visible at the time of consumption (Spaghetti), and where the product is transformed considerably by the time it is consumed, the female spouse partner is an autonomous buyer for the joint consumption. However, a large number of purchase decisions are likely to be joint, if their consumption is also joint. It was also observed that there are some determinants which make an impact of spousal decision making process and they are social class of the family to which the spouse belongs, role orientation, life cycle, importance of purchase, perceived risk and time pressure - all these imposing upon whether a buying decision will be joint or autonomous.

According to Ali, A. et al (2012), children especially boys, in the age group of 14-16 years, have more influence than girls in the same age group. Moreover, this influence increases when parents are professionally more involved than otherwise.

From the survey of the extant literature, it becomes clear that the researchers in India have till date focused more on the purchase behavior of individual rural consumers. Studies addressing the issue of involvement of family members during different stages of the decision-making process and the various related sub-decisions are few and far between (Sayulu & Reddy, 2002; Shivakumar & Arun, 2002; Lokhande, 2003; Lokhande, 2004; Nagaraja, 2004).

Rural buyers in India provide a tremendous range of contradictions and paradoxes which baffle the marketers who had an urban mindset and, even more so, the foreign observers. Rural consumers are far less homogeneous than their urban counterparts and differ from region to region (Bargal, 2004) The buyer in rural India is strongly bogged down to local social and cultural pressures (customs, habits, religion, attitude and their interplay) with their indomitable influences on the buying pattern (Kashyap, 2000; Mathur, 2005).

A survey of a village conducted by Clarion McCann revealed that brand consciousness among the rural folk is quite significant (Mathur, 2005). According to Nandgopal & Chinnaiyan (2003) the level of awareness among the rural consumers about the brands of soft drinks is high. Rural consumers especially those belonging to the higher income category are becoming more brand conscious, they avoid buying from Haats¹ as branded and premium products are usually not available there (Khairoowala & Siddique, 2001).

Kashyap (2005) asserts that though individuals are branching off to form nuclear families (with separate cooking arrangements) they continue to live in the traditional family compound (under one roof). According to researchers like Kashyap (2005a) in the urban family, the husband, wife and often-even children are involved in the buying process. But in a village, because of lack of mobility and very little contact with the market, it is the men who make the purchase decisions but this trend is changing slowly but steadily. Women have started participating in the buying process though not as much as their urban counterparty (Khairoowala & Siddiqui, 2001; Krishnan, 2002; Lokhande, 2004; Nagaraja, 2004). An interesting trend that is emerging and being observed by the researchers (Nagaraja, 2004; Doctor, 2005) is that daughters-in-law can be important agents for change in the consumption patterns of rural households

¹ *Haats* are the oldest outlets to purchase household goods and for trade in the villages. They are periodic markets whose place changes every week. About 47,000 haats are held annually in India (Chatterjee, 1996).

Women's autonomy in decision making is positively associated with their age, employment and the number of children. (Acharya et. al. 2010) Women from rural area and Terai region have less autonomy in decision making in all four types of outcome measure. Western women are more likely to make decision in own health care, while they are less likely to purchase daily household needs. Women's increased education is positively associated with autonomy in health care decision making.

The Need for the Study

Gradual changes have taken place in the rural setup due to a gradual shift from agriculture to non-agricultural activities (Bijapurkar, 2002) and emergence of 'individualised joint families' (Kashyap, 2005b), and increased literacy and media exposure. Earlier women and children as such had no role to play in the decision making process, however, now due to the aforementioned reasons their level of participation has significantly gone up (Pareek, 1999; Khairoowala, 2001; Lokhande, 2004; Nagaraja, 2004).

Another aspect that deserves attention is that the family member-influence is not static and is likely to shift, depending upon the specific product or service (Converse, Huegy & Mitchell, 1958; Wolff, 1958; Beckman and Davidson, 1962, Ferber and Lee, 1974; Wilkes, 1975; Davis, 1976 and Woodside & Motes, 1979) and the specific stage in the decision-making process (Davis & Rigaux, 1974; Park & Lutz, 1982 and Belch et al., 1985). Thirdly, it also depends on the specific purchase factors (Belch et al., 1985).

Interestingly, most of the studies on family purchase behavior and decision-making process are US centric (Brehl & Callahan Research, 1967; Bernardt, 1974; Cunningham & Green, 1974; Davis & Rigaux, 1974; Bonfield, 1978; Burns & Devere, 1981; Belch et al., 1985) and only a few studies have been conducted in the Indian context (Dhobal, 1999; Khan, 2001; Gupta & Chundavat, 2002; Kapoor, 2003) and that too focusing on the urban families.

As the influence of the family members in product purchase decisions is likely to vary across cultures and regions, the findings of US centric studies as well as those related to urban context in India cannot directly be applied to family decision making in rural

India, without verification. Thus, through this study, an attempt has been made to explore the dynamics of family purchase behaviour for selected products in the rural context.

Research Objectives

The study broadly attempts to empirically investigate the patterns of family purchase behaviour for selected products in the rural context. Keeping the same in mind, the following objectives were set:

1. To investigate the relative involvement of husband, wife, children and grandparents in the purchase of specific products (i.e. product specific influences).
2. To investigate the effect of individual's position in the family on the involvement in the purchase decision stages, i.e. the relationship between the independent variable- individual's position in the family (i.e. husband, wife, son, daughter, grandfather, grandmother) and the dependent variables- stages in the decision process (i.e. idea initiation, information collection and final decision making).
3. To investigate the effect of individual's position in the family on the involvement in the product related sub-decision (i.e. amount to be spent, when to purchase, what brand, type, size, colour and quantity to purchase and from which dealer) for four products – television, radio, edible oil and tooth paste.

Hypotheses

The study is primarily based on the premise that the individual's position in the family – *independent variable* – and stages and sub-decisions in the purchase of specific products – *dependent variable* – are independent of each other as far as the relative involvement of different family members is concerned. The hypotheses considered are reflective of this premise.

H_{01} : There is no relationship between the individual's position in the family and involvement in the idea initiation stage during the purchase of selected products.

H₀₂: There is no relationship between the individual's position in the family and involvement in the information collection stage during the purchase of selected products

H₀₃: There is no relationship between the individual's position in the family and involvement in the final decision- making stage during the purchase of selected products

H₀₄: There is no relationship between the individual's position in the family and involvement in the sub-decision 'amount to be spent' for selected products

H₀₅: There is no relationship between the individual's position in the family and involvement in the sub-decision 'timing of the purchase' of selected products

H₀₆: There is no relationship between the individual's position in the family and involvement in the sub-decision 'brand' of selected products

H₀₇: There is no relationship between the individual's' position in the family and involvement in the sub-decision 'type' of selected products

H₀₈: There is no relationship between the individual's position in the family and involvement in the sub-decision 'colour' of selected products.

H₀₉: There is no relationship between the individual's position in the family and involvement in the sub-decision 'dealer' of selected products

Rationale for Product Selection

The rationale behind the selection of the aforementioned products for the present study was that these products represent buying situations ranging from complex buying decisions (e.g. television) to relatively less complex ones (e.g. tooth paste) and also the number and type of role played by various family members is expected to vary in each case. Further, since the products were of use to all members of the family their participation in decision making for the same was assumed.

The Methodology

The research instrument designed for the study consisted of structured questionnaire and the respondents were required to indicate their level of involvement with the help of three-point rating scale viz. HI (highly involved), MI (moderately involved) and NI (not involved). The simple scale format allowed the researcher to easily collect data even from children who possess varying cognitive levels.

Data was collected from a sample of rural families consisting of husband, wife, children and grandparents. These families were residing in eight different villages of four blocks that were randomly selected from Aligarh district (Uttar Pradesh, India). Of the 241 families (randomly picked up from an exhaustive list prepared by the researcher) that were initially approached, those households were identified that had purchased at least two of the durables during the last two years to minimize forgetting effect (Khan, 2000), or had not received the same as *dowry*² during marriage in the household or as gifts from a relative living in a city. This resulted in a sample of 176 households; questionnaires were administered to these households. After collecting the data from 176 households, it was found that questionnaires from 152 families (499 individuals) were suitable for further analysis.

While administering the questionnaire, the members of the family were instructed not to confer or consult with one another and the researcher made it a point to be present so as to respond to doubts and queries regarding the questions in the research instrument. The researcher personally assisted the children in filling up the questionnaire after explaining to them the contents of the questionnaire and eliciting their views.

² Dowry or *Dahej* (also known as trousseau) is the payment in cash or/and kind by the bride's family to the bridegroom's family along with the giving away of the bride (called *Kanyadaan*) in Indian marriage. In India, size of the dowry is directly proportional to the groom's social status, and is still very common in arranged marriages and in rural areas.

So as to maintain data integrity, at the very outset, the database was maintained using *SPSS 17*. This was essential because for each family member about 75 data entries (7 for the demographic section of the questionnaire and 68 for the decision stages and the sub-decisions for the eight products under study) had to be performed. The maintenance of such a huge database (consisting of about 37,425 data cells) would have been quite cumbersome if not impossible using other available software.

For the purpose of ascertaining whether there were significant differences in the responses vis-à-vis respondent's position in the family, for the various decision stages and the related sub-decisions for each product, the Kruskal-Wallis-H Test was employed. The hypotheses were tested on the basis of significance of results. In quite a number of cases, the null hypothesis was rejected.

Analysis

For a *bird's eye view*, the summarized tables of results [Table 1a & 1b] in terms of statistical significance for the various stages of decision process and related sub-decisions are given at the end. Further, detailed tables representing the Involvement of Family Members in the Purchase of each selected products is provided (see Table 2a, 2b, 2c, 2d.); wherein the mean ranks represent the degree of involvement of the family members during the different decision stages as well as sub- decisions.

At the aggregate level as can be seen from the above tables, $p < 0.02$ in most cases is indicative of highly significant differences between the family members position in the family and involvement during the different stages in the decision- making process as well as the sub-decisions, implying thereby that there is a relationship between the life stage of the member and his involvement in decision-making process. A shift from unilateral to a more participative decision- making can be traced, Contrary to the popular belief females & children exhibited involvement in the different stages & sub decisions. Children showed high involvement in the idea initiation stage & sub decisions like timing of purchase, choice of brands & model of not only FMCGs but also higher end durables, etc. Members belonging to the middle adulthood stage seem to

show active involvement in most of the decisions and sub stages across the different product categories.

Involvement of the members is quite product specific. Children (son and daughter) dominate the scene in the purchase related decisions of toothpaste, while the pattern that emerges in case of radio is indicative of active participation of the older age group (grandparents). The product is basically of interest to them and is a frequent source of entertainment and information. The younger generation was not much interested in the product as they are more interested in TV. Females (Wife and grandmother) showed more active participation in the decisions related to the purchase of grocery items. The general trend that is quite apparent is that in issues involving allocation of family's money, it is the husband and grandfather who matter the most. Results also indicate some kind of dyadic relationship involving consultation between the younger generation and the older one regarding the brand choice.

Table 1(a): Summary of Results for Kruskal-Wallis-H Test - Individual's Position in The Family and Involvement during Stages of Decision Making

Stage	Product	P,df	Hypothesis	HI → LI
Idea Initiation				
	Television	p<0.02, df=5	Rejected	S → GF
	Radio	p<0.01, df=5	Rejected	GF → D
	Edible Oil	p<0.02, df=5	Rejected	W → S
	Tooth Paste	p<0.02, df=5	Rejected	D → GF

Stage	Product	P,df	Hypothesis	HI → LI
Information Collection				
	Television	p<0.02, df=5	Rejected	H → GM
	Radio	p<0.01, df=5	Rejected	GF → GM
	Edible Oil	p<0.02, df=5	Rejected	GM → S
	Tooth Paste	p<0.02, df=5	Rejected	S → G

Stage	Product	P,df	Hypothesis	HI → LI
Final Decision Making				
	Television	p<0.02, df=5	Rejected	H → GM
	Radio	p<0.01, df=5	Rejected	H → D
	Edible Oil	p<0.02, df=5	Rejected	GM → S
	Tooth Paste	p<0.02, df=5	Rejected	S → GF

HI = Highest Involvement; LI = Lowest Involvement

H=Husband, W=Wife, S=Son, D=Daughter, GF=Grandfather, GM=Grandmother

Table 1(b): Summary of Results for Kruskal-Wallis-H Test - Individual's Position in The Family and Involvement during Sub-Decisions

Stage	Product	P,df	Hypothesis	HI → LI
Amount Decision				
	Television	p<0.02, df=5	Rejected	H → D
	Radio	p<0.01, df=5	Rejected	GF → D
	Edible Oil	p<0.02, df=5	Rejected	GM → S
	Tooth Paste	p<0.02, df=5	Rejected	H → D

Stage	Product	P,df	Hypothesis	HI → LI
Time Decision				
	Television	p<0.02, df=5	Rejected	S → GF
	Radio	p<0.05, df=5	Rejected	H → GM
	Edible Oil	p<0.02, df=5	Rejected	W → S
	Tooth Paste	p<0.02, df=5	Rejected	H → D

Stage	Product	P,df	Hypothesis	HI → LI
Brand Decision				
	Television	p<0.02, df=5	Rejected	H → GM
	Radio	p<0.05, df=5	Rejected	H → D
	Edible Oil	p<0.02, df=5	Rejected	GM →
	Tooth Paste	p<0.02, df=5	Rejected	H → GF

Stage	Product	P,df	Hypothesis	HI → LI
Type Decision				
	Television	p<0.02, df=5	Rejected	S → GF
	Radio	p<0.05, df=5	Rejected	H→ D
	Edible Oil	p<0.01, df=5	Rejected	W → S
Stage	Product	P,df	Hypothesis	HI → LI
Colour Decision				
	Two Wheeler	p<0.05, df=5	Rejected	H→GM

Stage	Product	P,df	Hypothesis	HI → LI
Dealer Decision				
	Television	p<0.02, df=5	Rejected	H→ D
	Radio	p<0.05, df=5	Rejected	H→ D
	Edible Oil	p<0.02, df=5	Rejected	H→ D
	Tooth Paste	p<0.02, df=5	Rejected	H→ D

HI = Highest Involvement; LI = Lowest Involvement

H=Husband, W=Wife, S=Son, D=Daughter, GF=Grandfather, GM=Grandmother

Detailed tables representing the Involvement of Family Members in the Purchase of Television, Radio, , toothpaste & Washing powder are provided as follows; wherein the mean ranks represent the degree of involvement of the family members during the different decision stages as well as sub- decisions vis-à-vis their life stage

Table 2(a): Involvement of Family Members in the Purchase of Television

Television									
Stages and Sub-decisions	Husband (139)	Wife (138)	Son (86)	Daughter (56)	Grand father (24)	Grand mother (23)	Kruskal-Wallis H statistics	df	Inter st
Idea initiation	202.88	218.89	309.69	299.75	123.83	174.46	91.062	5	S
Information collection	336.46	159.62	273.64	151.3	221.25	117.33	192.276	5	S
Final decision	351.88	164.67	238.24	146.79	225.75	132.5	210.914	5	S
Amount Decision	364.30	190.09	168.53	136.03	260.33	168.72	231.877	5	S
Time Decision	230.50	233.43	287.57	254.71	108.38	126.28	60.699	5	S
Brand Decision	330.40	168.13	273.38	165.83	166.42	134.17	164.424	5	S
Type Decision	246.41	223.93	284.83	242.93	94.17	141.67	62.816	5	S
Dealer Decision	362.33	153.29	232.97	152.22	224.85	155.24	277.069	5	S

Table 2(b): Involvement of Family Members in the Purchase of Radio

RADIO									
Stages and Sub-Decisions	Husband (84)	Wife (84)	Son (50)	Daughter (32)	Grandfather (15)	Grand mother (12)	Kruskal-Wallis H statistics	df	Inter st
Idea Initiation	154.35	134.85	124.22	113.5	189.17	127.5	16.334	5	S
Information Collection	179.87	110.36	140.13	101.38	184.97	91.58	59.364	5	S
Final Decision	191.57	117.02	128.01	84.59	154.43	96.42	77.3	5	S
Amount Decision	196.32	116.64	101.8	86.63	186.6	129.42	95.923	5	S
Time Decision	158.67	130.48	131.29	121.69	163.23	108.92	12.804	5	S
Brand Decision	181.2	106.71	147.73	90.72	167.3	126.63	66.895	5	S
Model Decision	181.16	107.28	146.94	98.47	162.7	111.29	64.843	5	S
Dealer Decision	193.36	104.14	139.72	97	142.6	107	99.813	5	S

Table 2(c): Involvement of Family Members in the Purchase of Edible Oil

EDIBLE OIL									
Stages and Sub-Decisions	Husband (151)	Wife (150)	Son (89)	Daughter (60)	Grand Father (25)	Grand Mother (23)	Kruskal-Wallis H statistics	df	Inter st
Idea Initiation	210.12	343.15	157.84	240.63	210.44	328.80	130.500	5	S
Information Collection	234.68	317.26	174.89	216.30	222.72	321.61	74.460	5	S
Final Decision	244.25	311.20	172.53	202.21	226.16	328.11	73.078	5	S
Amount Decision	283.84	294.99	157.80	170.32	240.64	312.67	90.334	5	S
Time Decision	187.21	347.81	163.60	286.08	201.12	316.11	156.105	5	S
Brand Decision	218.99	331.82	168.12	216.48	239.90	336.65	105.290	5	S
Type Decision	212.33	337.99	170.37	213.98	240.96	336.93	115.903	5	S
Quantity Decision	219.98	337.94	176.65	201.62	231.30	306.07	107.323	5	S
Dealer Decision	300.82	234.17	246.33	166.20	280.28	211.63	49.490	5	S

Table 2 (d): Involvement of Family Members in the Purchase of Tooth Paste

TOOTHPASTE									
Stages and Sub-Decisions	Husband (151)	Wife (149)	Son (89)	Daughter (61)	Grandfather (24)	Grand mother (22)	Kruskal-Wallis H statistics	df	Inter st
Idea Initiation	193.14	263.89	305.11	313.84	129.25	244.11	80.875	5	S
Information Collection	224.02	246.50	305.04	280.09	146.10	236.80	38.440	5	S
Final Decision	234.22	244.43	304.05	271.41	145.92	209.27	34.880	5	S
Amount Decision	303.69	280.19	174.19	162.33	205.04	251.86	90.595	5	S
Time Decision	175.64	317.37	246.69	312.54	134.06	244.95	114.996	5	S
Brand Decision	219.31	253.78	301.14	301.72	142.19	179.55	55.226	5	S
Pack Decision	238.07	259.13	273.02	278.70	124.81	210.89	30.198	5	S
Dealer Decision	293.67	200.06	320.78	200.61	218.69	152.95	83.814	5	S

Conclusion

The cultural and sociological ethos in the Indian rural set up are undergoing a gradual change with increased literacy, a shift from agriculture to non-agricultural activities, emergence of 'individualized joint families', and increased media exposure, which have triggered changes in the purchase process and consumption patterns of rural consumers.

One can observe a gradual shift from unilateral decision making to joint decision making process marked by increased participation of wife and children. But, the involvement of family members in purchase decision process depends to a great extent on the nature of the product, stages of the purchase decision process, and the sub-decisions related to purchase.

Male Family Members (MFM), particularly, husband and grandfather, play a dominant role as far as the resource allocation and vendor selection is concerned in almost all the product categories. Female Family Members (FFM), particularly, wife and grandmother, play a dominant role and are actively involved in the purchase decisions involving household items thereby indicating the prevalence of traditional sex role norms in the Indian rural set up. Children are increasingly playing an active role not only in the purchase decision of FMCGs but also in the purchase of higher end items like television, two-wheeler. And they display significant level of brand awareness. The involvement of rural youth is growing in stages as well as sub decisions concerning color, brand, type and model

One of the most interesting and noticeable development vis-à-vis the rural set up in India is the emergence of 'individualized joint families' where individuals branch off to form nuclear families (with separate cooking arrangements), live separately on a daily basis and make independent purchase decisions for FMCGs. But unlike their urban counterparts, they bond with the 'parent' family for social occasions and seek the advice of family elders in important decisions involving heavy investments as is seen in the present study where grandfather is seen playing a dominant role especially in case of resource allocation in the purchase of nearly all the durables under study.

Marketing Implications

As earlier stated, rural markets offer huge untapped potential to the marketers and academicians alike and the buying behaviour demonstrated by the inhabitants of rural India differs significantly from their urban counterparts. But, surprisingly, not much research has been done in the area of rural buying behaviour more so in the area of family purchase behaviour and the marketers usually try to extend urban marketing programmes to these rural areas, which generally do not produce the desired results.

An in-depth knowledge of the rural psyche and buying patterns is one of the prerequisites for making a dent into the rural market. The insights thus gained may also facilitate practitioners to re-engineer their offerings keeping in mind the peculiar needs and preferences of the rural consumers. The present study in addition to having academic worth has practical implications. The results of this study may prove to be useful in designing marketing strategies and in this context a number of suggestions have been made to the marketers in the which may serve as vital inputs in developing promotion campaigns, selecting markets, market segmentation and product design and development.

Future Directions for Research

As the geographical extent of this study was limited to the villages of Uttar Pradesh, India, similar studies in other regions of the country would add both breadth and depth to our understanding of the family as a decision making unit considering the simple fact that the rural market is not only large, but also geographically scattered and exhibits linguistic, regional, economic and cultural diversities.

Children have emerged as a dominant player in the purchase process involved in the purchase of not only FMCGs but also big ticket items. Thus, more studies dealing specifically with the involvement of children belonging to different age groups are needed to ascertain as to which group plays a more dominant role across different product category especially in the Indian rural context.

The sub-cultural factor of religion, and the related dimension of religious orientation, also has been found to be associated with family decision making (Guber, 1991). They assume even greater significance in the Indian rural settings where buyer is strongly bagged down to local social and cultural pressures (customs, habits, religion, and attitude) which have indomitable influences on the buying pattern (Kashyap, 2000; Mathur, N 2005). This aspect needs to be explored in the Indian rural context. Considering the fact that the rural respondents are sometimes semi-literate and illiterate, the researchers need to reorient their enquiry approaches to get amore insightful outcome for e.g. innovative research tools like images with varying expressions to ascertain preference and liking, colour association tests could be used (Krishnamurthy, 2000; Krishnamacharyulu & Ramakrishnan, 2002). Alternative research approaches like observational studies, interactive interviewing and focus group interviews can also be adopted.

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