CHAPTER -2

REVIEW OF LITERATURE

“A traveler without knowledge is like the bird without wings”. - Sa’di, Gulistan(1258)

It has been universally acknowledged that no work can be meaningfully conceived and soundly accomplished without critically studying what already exists in relation to it, in the form of general literature and in the shape of outcome of specific studies. It is the study of already established knowledge pertaining to the area that enables us to perceive clearly what is already lighted up in that area and what still remains enveloped in darkness. Once we come to know about what is already researched and what portion is left out, then we can proceed logically and purposefully, provided we have the necessary ability and will to change any segment of its dark portion into a realm of clear knowledge.

Good, Barr and Scates have pointed out that the purpose of survey of related literature is to show whether the evidence already available solves the problems adequately without further investigation and thus avoids the risk of duplication. It contributes to the general scholarship of the investigator and provides ideas, theories, explanations and hypotheses valuable in formulating the problem and suggests the methods of research appropriate to the problem. It also helps to locate comparative data useful in the interpretation of results.

Emphasizing the importance of survey of related literature, C.V.Good pointed out that the survey of related literature may provide guiding hypotheses, suggestive methods of investigation and comparative data for interpretative purposes. Sometimes
textbooks and subjective critiques of a problem area provide important insights and hypotheses, which have place in the summary of related literature.

Good further suggests that it would be useful in exploring the way, how the previous studies are comparable with the present study. It helps to expand the present problem to enable us to see its importance and to relate it to much other related literature. Through review of existing research, the candidate locates and defines his problem clearly and in writing of his review, he so organizes these previous findings that the reader can just see how the problem is important and is going to fit into a wider pattern of universalizing the results of the present study.

Apart from the above considerations, the review of literature goes a long way in building up and accumulating knowledge over a period of time through the reflections of primarily empirical studies. Whatever may be the mode of building up knowledge, it is invariably realized that no one can embark upon a new venture in any area of life without critically acquainting himself with what already exists in the form of knowledge in that area. Needless to say that the study of related literature goes a long way in equipping the research with these understandings and knowledge which are necessarily needed to put one’s own problem in a proper perspective and which are essential for a valid interpretation of the findings of one’s own research efforts. Fully convinced of the need and importance of studying the related literature in the present study, the investigator studiously scanned the available management literature and psychological researches in the field of personality and intelligence, relevant to the problem and other materials.
It would be more relevant to review the research in the field of management before actually embarking upon the review of literature relating to the present study.

The Nucleus Marketing being a recent emerging approach a few direct studies are available on the subject. The review of related issues and aspects certainly guides us regarding the deviation from the conventional viewpoint.

**Changing Approach**

The following existing concepts shall be helpful to get an insight into the spousal roles in family decision-making process:

- Buying Behaviour
- Consumer Behaviour
- Purchasing Decision
- Decision Making Process
- Group Behaviour Dynamics
- Concept of Cognitive Dissonance
- Working status of spouse
- Nature of the Family
- Attitude Formation

*Carter (1954)* suggested that three patterns called individual predominance; group goal facilitation and sociability are manifested by small groups including the family members. The last aspect encompasses the individual differences in motives, preferences and even values among family members and their effects on the process of family decision-making.
**Herbst (1954)** in his study theoretically develop, or empirically explain, categories of marital power structures to differentiate marital role. His study of power structure has focused on the question of husband or wife dominance. He developed four decision making power structures: (1) autonomic, or when an equal number of decisions is made by each spouse, (2) husband dominant, (3) wife dominant, and (4) syncratic, or when most decisions are made by both husband and wife.

**Wolgast and Elizabteh (1957,1958)** In his study “*Do Husbands or wives make the purchasing decisions?*” found that in the joint decision making of buying automobiles, the husband usually initiated the though of buying a new car and the make of that car, while the wife concentrated on the interior features of the car. This specialization brought about by differential roles among family members in decision-making is considered significant to minimize conflict in decision making.

**Kenkel (1959)** studied the relationship between certain personality characteristics like traditional family ideology of husbands and wives and the roles they played in an observed decision making session. He observed that personality syndrome measured by the several scales of Traditional Family Ideology scale does not go far in explain the roles a husband and wife play in the decision making. some dimensions of the scale differentiated more among women then men, some differentiated more for certain types of role behaviour then for others. He argued that traditional family Ideology have not a consistent, logically predictable effect in the decision making process.

**Blood and Wolfe (1960)** took a macro systemic view when they presented their resource theory of family power. That is, they looked for associations between power
inside the family and power outside the family, and argued that power was apportioned
between husbands and wives based on the relative resources that each contributed to the
family. Blood and Wolfe specifically focused on the resources of income, occupational
prestige, and educational attainment and, based on interviews with hundreds of white,
middle-class wives in Detroit, Michigan, demonstrated that the greater the men's
resources in these three areas, the greater the men's perceived power within the family.
The resource theory of family power was influential because the idea suggested that
men do not become heads of households by divine right or natural biological processes,
but because they have more and easier access to educational, financial, and occupational
resources in society. The idea suggested that opening up women's access to resources
outside the family could result in a more evenly balanced distribution of power within
the family.

Kamarovsky (1961) examined various empirical studies and showed that there is
greater autonomy with regard to expenditures at the bottom and at the top of the socio
economic hierarchy than among the middle class. She found that in all social classes
there existed a higher rate of joint decision-making on spending among young couples.
She argued that the wife, relative to the husband, in lower socio economic classes seems
to have more influence in decision-making.

Wilkening and Morrison (1963) examined comparisons of husbands and wives
concerning who made home decisions. The report suggested "there is greater agreement
upon whether or not matters were discussed or not than upon whether or not the
decision was usually joint or made by one spouse or the other."
Lancaster (1965) conducted a study on ten wives who had not attended college. Several women expressed or gave evidence of uncertainty in relation to their decision-making. Families are more likely to report satisfactory than unsatisfactory decisions. This may be due to pride to accepting the consequences with good grace, to rationalization of the alternative chosen or to the fact that people frequently make new decisions to offset the unpleasant consequences of the unsatisfactory decision.

Life(1965) that across stages in the decision process wives was more involved than husbands in recognizing a family need for orange juice and purchasing orange juice, while both husbands and wives collected information about orange juice. The result of this study argues against generalizing about family member involvement in family decision making.

Wells (1966) pointed out that one member, particularly the house-wife, may be the buyer, but the products and services may be consumed either by all the members or even some other members. Specific attention has been paid to the role of the housewife as a purchasing agent, and whether some decisions are truly joint among all members of the family.

Constantina Safilios-Rothschild (1967) that the bases of family power are a reflection of culturally defined gender ideologies and gender-segregated resources in the wider society in which a family is embedded. In practically all societies, this means that males have more power in families because of patriarchal beliefs about male authority.

Pollay(1968) conceptualizes husband-wife decision making as a continual interactive process, in which couples maintain decision harmony through distributive justice. The
A notion of distributive justice refers to the share of rewards (receiving utility) proportional to the predetermined distribution of priorities the spouse hold, such as their standard role behaviour or power status. For example, a purchase decision might be made in favour of the husband’s preference, and the wife would not perceive any injustice. However, a disproportional share of utility may create a utility debt based on spousal decision history and thus adjust the decision priority structure thereafter. For example, if the husband made too many decisions in the past, he is in debt to his wife in terms of the utilities received; he then must make fewer decisions in the future to maintain equity. They defined a decision dynamics in which spouse maintain distributive justice in family decision making through decision behaviour revision.

Green and Cunningham (1970) Green and Cunningham were the first to examine the effects of the wife’s employment on decision role structure. In their study *Employment Status, Feminine Role Perception, and Family Purchasing Decisions* found that husbands of employed women made significantly fewer decisions by themselves than husbands of women not in the labor force. Another important finding of this research was that the influence given up by husbands was more likely to be shared by the couple rather than the decision turning into a wife-dominated one.

Rodman (1972) demonstrated that power is not limited only to resource rather it is also shaped by cultural setting. It needs to understand the setting of the society whether it is strong patriarchal, modified patriarchal or equalitarian and he found that in the strongly patriarchal society husband has more power irrespective of his resources whereas it is not either in modified patriarchy or equalitarian society. He rightly mentioned as a
spouse may say that he/she has made the decision but the power is conferred by the other spouse.

**Denise and Gerald (1972)** In their study further tested the Blood and Wolf’s theory of resources in family decision-making power through survey research among Danish and American families. The research showed that wife’s employment whether fulltime or part-time play an important role to increase her decision-making power in family.

**Hempel(1974)** compared family decision making behavior across cultures. Though some of this research termed itself as "cross-cultural," it is not very clear whether it was cross-national or truly cross-cultural. National boundaries were treated as cultural boundaries and no manipulation checks to verify differences in cultures were examined. The first attempt at comparing family consumption behavior across countries did not find any differences. Hempel compared family decision making between the US and the UK and reported that decision roles varied more by stage of decision than "culture."

**Hempel(1975)** explored the determinants and effects of family role structures in house buying decisions. He extends his earlier work of 1974 by examining the relative predictive value of selected family characteristics which other studies have identified as important determinants of role structure. He concluded that role structure in family house buying decisions is affected by household characteristics which are often used as bases for market segmentation. Education, occupational prestige, and the wife’s employment status appear to be the most useful predictors. There was a considerable variation in the relative importance of different determinants across biological differences among human, culture, and role structure measure. He argued that family
characteristics and other influences upon role allocations considered here an insufficient
set of roles structure determinants. He suggested that role structure has relatively little
direct influence upon other types of behaviour within the decision process. The findings
about the interrelationships between roles in housing decisions and expenditure for
related goods are more promising.

**Cox (1975)** in his study *Family Purchase Decision Making and the Process of
Adjustment* reported that the process of mutual adjustment of preferences in a household
is a long one and most predictable on the basis of stage in family life cycle. Cox found
that families in the later stages of the family life cycle demonstrated greater similarities
between the preferences of husbands and wives.

**Weber et al. (1975)** the studied the joint home purchasing decisions by husbands and
wives as compare to the work done by Davis and Hempel. In their study the found that
relative influence and congruence involved a measure of dyadic dominance. The
showed that congruent responses tend to be associated with syncratic decision-making
that is, when husband and wife agree concerning perceived relative influence in
decision-making, they usually agree that they have equal influence. They showed that
tendency or willingness of husband to admit dominance in decision-making, whether it
is dominance by themselves or by their wives, and reluctant of wives to admit
dominance by either themselves or husbands.

**Burns (1976)** studied the unique characteristics of spousal involvement and empathy in
product-feature sub decisions. He observed that when one spouse indicates high
involvement with a sub decision, the other appears to realize this state and reciprocates
with a greater willingness to allow that spouse’s preference to shape the final outcome. Thus, serious conflicts are avoided and the outcome is satisfactory to each spouse. He suggested that those decision areas which are within legitimate decision making authority of a particular spouse are readily acknowledged and the nonauthority spouse concedes the decision graciously to that spouse. According to him empathy appear to be productive dimension with which to describe spousal dispositions. In terms of spouses’ predictions, joint decision are identifiable. In instance of joint decisions, spouses tend to exhibit similar positions; recognized authority decisions, on the other hand, are associated with dissimilar positions.

**Douglas (1976b)** In his study *Working Wife Vs. Non-working Wife Families: A Basis for Segmenting Grocery* examined about what convenience products and time saving appliances would find their way into the kitchens of women in the labor force and whether working wives would differ significantly from non-working wives in terms of how they shopped. He also examined what other sub-streams included the effect of the wife’s employment on her decision role structure and on the effect of income on decision role structure. He concluded that decision role structure in family decision making has been defined as the role in a purchase decision, e.g. whether the husband or the wife makes the purchase decision.

**Scanzoni (1977)** in his study *Changing Sex Roles and Emerging Directions in Family Decision Making* made the strongest effort to outline the relevance of shifts in gender roles for consumer behavior. Though he did not present any empirical evidence, he listed the key implications of shifts in gender roles that should guide research attention.
He identified two key demographic and social changes that bear relevance to gender roles -- (a) women defining their paid employment in the same terms as men did and (thus) (b) a change in relationships between men and women. He argued that institutional norms were no longer sufficient to pre-scribe behavior in families, and therefore there was a necessity for researchers to deal with issues that they have not dealt with before. He identified consumption and leisure as two important areas where much of the effect of these changes would be felt.

Strober and Weinberg (1977) controlled for income, and found that income and assets and not wife's labour force behaviour were the significant predictors of resource outlay decisions. Strober and Weinberg also initiated the discussion about the relationship between the wife's labour force behaviour and the purchase of time saving durables when they found no significant relationship between the two. Strober and Weinberg (1980) substantiated this finding when they found similar effects after holding the life cycle stage constant.

Donald and William(1977) the purpose of their exploratory study is to determine the difference in partners’ influence in purchase decision-making behaviour between three classifications of heterosexual couples(married / living together, engaged/ living apart, and going steady) for four product categories(Entertainment, apparel, furniture, and automobiles). They also presented a general model of joint purchase decision-making influence. They defined tensile strength as the degree of stability or volatility of the decision-making partners with regard to their own relationship. They showed that
stability and volatility in turn influencing the purchase decision-making process in either a democratic (consultative) or autocratic (dominant or independent) manner.

Curry and Michael (1979) were the first to consider information processing arguments to explain disagreements in family consumption decisions. Research attention was also devoted to issues concerning differences in information processing across members of the family and the role of alternative judgment rules in reducing conflict in family decisions. They suggested that the process of pre-choice agreements turning into a post-choice loss of utility was a function of different information processing strategies used by husbands and wives. Thus, attention shifted in this research from differences in preferences to differences in approaches to those preferences.

Filiatrault and Ritchie (1980) study the underlying causes for differences in relative influence also remain unexplained. They compared decision roles among couples and "families" (couples with children) and found that while greater consensus was reported by couples, husbands dominated decisions when children were present in the families.

Robert and Davis (1980) in their study examined the spousal influence in the purchase of a specific product/service. The also examined the effect of the wife’s working status on family dominance structure. Their results indicate that the locus of familial control appears to shift when the wife becomes employed. They also argued that the number of children living at home and the reason for working does not affect decision making dominance in the family. They argued that attitude of each member of the dyad towards each other and their own occupational success also makes an affect upon familial dominance.
**Foa and Foa (1980)** suggested that in addition to tangible resources such as money, education, and occupation, intangible resources such as intelligence, physical attractiveness, likeability, love, and comfort impact family power. Actually, any trait or behavior that is valued by others in the family can be a resource that is exchanged for influence and power.

**Jenkins (1980)** in his research surveyed the main research of recent years on family decision making and they tried to determine what role theory has played in the evolvement of the body of knowledge we now have. They argued that theories are tentative, timely, refutable, applicable, and capable of being incorporated into larger bodies of thought. They are essential in that they represent a mature stage in the development of thought. The suggested that in reality, no adequate theory can be developed to explain why one spouse rather than the other is more influential in family decision-making until all dimensions of power have been thoroughly investigated.

He suggested that the relative or comparative resource contribution theory suggest that role structures are affected by the relative resources such as income, education, and time contributed by the various nuclear family members. Because the male usually does the most earning and is the major household provider, he is usually perceived as the major dominant member in the household. The comparative resource suggests husbands will have more influence than wives in families in which income of the husband is perceived to be better equipped to manage the intricate task of major household decision-making.

He suggested that the least-interested-partner theory contends that it is not the value of the resources contributed by each partner, but the value of these resources outside the
marriage. For example, the greater the difference between the value to the wife of the resources she might earn outside the marriage, the greater the influence of the husband in family decision-making.

He argued two generally accepted “truths” from the literature also include the cost hypothesis and the income hypothesis; respectively, the greater the cost of the product or service considered and the lower the family income, the greater the tendency for two or more family members to involved in the decision process. They argued that it is difficult to weigh the relative merits of these various explanations of influence and role structure within the nuclear family. Some studies have supported and others disagreed with above theories although, in general, there is more agreement than disagreement.

Schaninger and Allen (1981) In their study Wife’s Occupational Status as a Consumer Behavior Construct suggested that there was much merit in treating the wife’s occupational status as a summary construct because it represented a cluster of lifestyle and consumption patterns. They found differences between women employed in lower occupational status jobs and women employed in higher occupational status jobs, but these findings were not dissimilar from those reported across socio-income classes in general.

Qualls (1982) in his study Changing Sex Roles: Its Impact upon Family Decision Making found that not only did sex roles affect the distribution of influence and the extent of interaction, but also accounted for differences in the reports of relative influence.
Mumtaz (1982) in her study there are various family matters on which men generally take decisions. Women are quite often not even consulted. This is because of the feeling among men that women are incapable of expressing their decisions, due to illiteracy among them. It would mean if women are educated they would acquire the capacity to participate in decision making.

Park (1982) suggested that the process of joint decision making was one through which couples muddled rather than steered according to a pre-determined strategy. While Park's argument on one plane was not unique compared to the differences in relative influence across decision stages that were reported until then, Park's vital contribution was the focus he placed on conflict resolution as the driving force at each stage and the classification of product attributes in terms of their role in resolution of conflicts.

Philip Blumstein and Pepper Schwartz (1983) conducted a study in the United States and found that when men made substantially more income than their wives, they were more likely to exert greater power in financial decision-making when compared with husbands that made about the same income as their wives.

Nickols and Fox (1983) clarified convenience as being made up of time saving and time buying strategies, and found evidence that certain time saving (preparing fewer meals at home, reduced time for leisure) and time buying (child care, disposable diapers) strategies were more prominent among women in the labour force.

Qualls (1984) investigated the impact of spousal sex-role orientation upon the joint decision process of a housing purchase by husbands and wives. A model is presented and hypotheses are tested which explore the effect of sex-role orientation upon family
member decision influence, preference agreement, conflict resolution, and decision outcome. The results indicate that sex roles may play a key part in determining the household role structure and decision responsibility of husbands and wives. Although husbands and wives exhibited some variation in the perception of influence that should be held by each spouse, it was found that household SRO affects the perception of the degree and directionality of decision influence. According to him a significant relationship was found to exist between a household's sex-role orientation and the level of preference agreement. Although the relationship between the two variables is a little ambiguous, it is believed that a household's SRO affects the degree and manner in which husbands and wives interact over preferences, but has minimal effect upon preference positions. When preference disagreement did occur, it was found that spousal SRO significantly affected the method used to resolve that disagreement.

Belch et al.(1985) in his study *Parental and Teenage Child Influences in Family Decision Making* found that while husbands made the purchase decisions for automobiles and televisions, wives dominated decisions about the purchase of appliances, furniture, and cereal.

David and Schwenk(1985) examined the sequential nature of the decision process between the couples. They concluded that the more contemporary the couple, the more likely the wife is to direct the conversation back toward a resolution of the problem. The more contemporary the couple, the more likely the husband is to agree with the wife and less likely to give commands to him. Their findings suggest that there seem to be more positive interactions(i.e agreement) among contemporary couples and the greater
“Communication talk” among contemporary couples suggests their decision process is more complex than traditional couples. The findings suggest that there is more positive interaction in the discussion of contemporary couples, and they are less likely to become involved in cross–complaining. They argued that contemporary wives are more likely to emphasize the issue most important to them during the conversation, perhaps indicative of their feelings of equality with their husbands and the wives less likely to express their feelings about a problem.

Hood (1986) identified three distinct couple groups. Co providers saw themselves sharing the breadwinning responsibility equally with their partner. Main-secondary provider couples viewed as earners of supplement income; wives’ income helped the family, but husbands were seen as the primary providers. Ambivalent co providers described their economic role in contradictory terms. Wives’ contribution were central, and frequently husbands could not fully support the family, but these couples still viewed wives’ breadwinning responsibility as limited. McCall (1986) reported that approximately 60 percent of all people entering the workforce in recent years have been women. While the number of working women has tripled since World War II, the number of working mothers has increased tenfold. Researchers interested in family decision making have attempted to determine the impact of women’s employment on product ownership. Several researchers have suggested, for example, that outside employment should increase the demand for time-saving durables. This would be due to two primary factors, less time available for
household tasks, and an increase in total household income that enables purchases previously beyond the family’s budget.

Corfman and Lehmann (1987) they construe that the decision outcome for a cooperative decision group (e.g. family) as a weighted function of spouse’ individual preferences. Spouse use power to gain more influence for a purchase decision before they prefer, through they may also consider the costs of using power, such as avoiding conflict or supporting the relationship, when choosing influence strategies. In particularly, spouses consider decision history (i.e., who won or lost in the past) to equalize the influence over time. Therefore, dynamically, the spouse with more power is not necessarily always the more influential decision maker,, because he or she may consider equity to maintain relationship harmony.

Kirchler (1990) in his study investigates spouses' influence tactics in purchase situations. A taxonomy of influence tactics is presented, deriving from phenomenological analysis and deduced from previous empirical research. The aim of his study was to detect situational characteristics affecting the choice of a specific strategy. A total of 35 couples were presented with six vignettes, representing a value conflict, a probability task and an allocation problem. The spouses were asked to indicate what they would do to get the partner's agreement to fulfill their individual desire for the product presented in the vignettes. In addition, a questionnaire was also presented, assessing marital quality, power patterns and relating to several demographic characteristics. They seem to show that the taxonomy of influence tactics presented is useful in research on joint purchasing strategies, and that the type of conflict has a
major impact on the choice of a specific strategy. On the other hand, gender, marital
happiness, and power patterns are of minor importance.

**Vianello et. al (1990)** The study by Vianello et al. showed that a husband’s power
within marriage tended to increase in proportion to the resources that he could muster:
education, income, prestige, social status, and so on. The author also found that the
husband’s power was associated with the stage in the life cycle and with the presence of
children in the home. More importantly, wives who worked for pay had more power
than wives not gainfully employed. When the resource theory was applied to the study
of marital power in different societies, the findings were inconsistent.

**Bailey (1990)** examined household decision-making, more specifically the relative
influence of husband and wives in the 1990’s. The research shows that impact of SRO
on the household decision-making process. A couple’s SRO affects both the level of
agreement between spouses about relative influence, and who dominates the decision at
each step of the decision making process. The shoed the level of agreement to be higher
for couples with similar sex role orientation. Consequently, as the difference between a
husband and wife’s SRO increases, the odds of agreement about relative influence
decrease. Results also showed the decreasing domination of husbands in the household
decision making arena. AS couples become more modern, decisions at each step of the
spouses are increasingly joint, showing the continuing movement of household
decision-making towards a more egalitarian decision-making environment.

**Park et.al (1991)** in their study The Role of Love, Affection, and Intimacy in Family
Decision Research had introduced the role of affect in spousal decision making and
argued that the presence of love in a marital relationship makes relative influence a difficult construct to capture unless affect (along with attribute-based evaluation) was studied.

Lee and Ro (1992) found that the major difference between Koreans and Americans in their evaluations of product attributes was the different weights each put on the importance of the family. Koreans tended to be more family oriented in their product evaluations than the Americans. This meant that the products were selected according to their family’s needs, rather than their own personal wants.

William et. al (1992) Research on the relative influence of husbands and wives has shown that, while both partners play a major role in the purchase process, the particular forms of influence depend on a number of factors including: (1) the product, (2) the stage of the decision process, (3) a couple's sex-role orientation, (4) the intensity of each individual's preferences, and (5) a couple's consideration of equity or fairness issues within the context of their relationship. This research stream indicates that, in general, the level of joint decision-making is quite high, particularly as a couple progresses toward a final decision. The patterns of influence between husbands and wives, however, are not universal even within a single product category. The existence of different influence patterns among different families indicates that market segmentation offers substantial potential for marketers of household durables.

Childers and Rao (1992) studied the influence of the family on individuals product and brand decisions in the United States (an individualistic country), and Thailand (a Collectivist country). It was found that the influence of referents other than family
members was relatively less powerful in extended families (in Thiland) compared to nuclear families (in the United States). For instance in Thiland, the relatively larger number and variety of family members such as uncles, aunts and cousins creates a family-based identity and thus reduces peer influence. This supports the suggestion that a collectivist country will be more influenced by members of the ingroup, in this case the extended family.

Lavin (1993) observed the concept in terms of ‘Husband-Dominant, Wife-dominant, Joint; A Shopping Typology for Baby Boom Couples?’ He has tried to explain the joint influence of the family members on the purchasing decision process. The literature on buying behavior is varied. It reflects the diversity of background of the researchers who have been intrigued by this topic, whether they are psychologists or statisticians or from the various sub-fields of business and marketing. The emphasis of the researchers on the topic has been changing with the passage of the time i.e. the research to establish the degree of change in buying behaviour, buying process, the relationship and influence of the various environmental factors on the existing buying/consumer behaviour. The modern phenomenon of marketing is to provide full satisfaction to the ‘king of Market’ i.e. the customer but for this the knowledge of various socio-cultural factors is necessary which effect directly or indirectly the buying process and hence the market. These studies have pointed to a counter movement from a “Me Society” to a “We Society”.

Ford et. al (1995) in their study followed the approach of the classic 1974 martial-role influence study of Davis and Rigaux, and focuses their study on differences in decision
making (i.e., joint, husband dominated, wife dominated) across 24 product categories as a function of two key factors. These factors are stage of the decision process (i.e. problem recognition, information search, and the final decision) and culture. They used Jacobson Martial-Role egalitarianism scale to further assess individual differences in husband and wife traditionality-modernism. They showed that emphasis on joint, husband – dominated, and wife-dominated decisions vary by stage and by stage–culture interaction.

Hopper (1995) investigates family financial service choice behavior including insurance, investments, and banking services. It indicates that, for the majority of the couples surveyed, both spouses participate in financial decision making. Results support the overwhelming need for financial services institutions to target wives as well as husbands in promotional strategy and product/service development.

Webster (1995) studied the background, personality, and couple-related variables as possible explanations for martial roles in purchase decision making for both husband and wife. He argued that the most important factor for wives in determining the role structure for high-involvement purchases is modernity in sex-role orientation, where as for husbands, the most powerful determinant is confidence in spouse. For both husbands and wives, the confidence in spouse factor is the most important in determining relative influence for low–involvement purchases. His findings indicate that there are many other important explanations for martial power in decision making other than the existing theoretical orientation of resource theory, sex-role orientation and purchasing involvement. He argued that the factors which are particularly important for both
husbands and wives in their discriminating power are relative modernity in SRO, resources, aggressiveness, confidence in spouse, decision-making power at work, and locus of control orientation.

On the other hand there is a clear distinction between wives and husbands in martial roles among the decision types. First the relative willingness to please and self – esteem components are particularly strong for wives in discriminating among the martial role groups. Furthermore, relative modernity in SRO has opposite effects for wives and husbands. For wives it, leads to an increase in relative influence. For husbands, however, an increase in SRO modernity leads to a decrease in relative influence. Obviously , as he becomes less traditional in SRO relative to his wife, he becomes less dominant. The martial role pattern changes for the medium-involvement products. As the traits increase for wives relative to their husbands’ wife dominance become the primary martial role pattern, followed by joint decision making. As the traits increase for husbands, wife dominance remains the most primary pattern, followed by joint decision making, and then husband dominance.

Amarnath and Ch. (1996), have described the consequences of middle-class women taking up economically productive roles. The study examines whether the gender bias of men has undergone some change in the recent past. In order to carry out the analysis, the study uses six parameters – role perception, say in decision-making, acquisition of assets, economic freedom, spouse’s co-operation, and perception of status change. A sample of 68 middle-class women employed in different sectors of Anantapur District (Andhra Pradesh) within the age group of 20 to 45 years was selected. The findings
indicate that the employment of women has led to the women having a greater say in the decision-making process and thus, has lessened the degree of gender bias.

**Webster and Rice (1996)** reported that when husbands and wives retire, a shift in power (favoring wives) occurred only when the incomes of the couple were significantly unequal. Such long term implications of women's earnings on decision making and decision role structure hold relevance in the context of the rising incidence of the employment of women.

**Stafford et. al (1996)** In their study examined the differences between Americans and first generation immigrant groups contributes to a better understanding of target markets in the USA. They examined perceived spousal decision-making for consumer services across three different groups. Their results showed the effect acculturation on the decision-making process. First generation Tamil-Indian immigrants are adapting to American cultures by revealing differences when compared to their relatives in India. However, these immigrants do not yet exhibit the same level of syncratic decision-making within the martial unit found in American Families.

**Ganesh (1997)** In the Indian context Ganesh conducted research to understand the spousal dynamics in the purchase decision of consumer durables, using a scale similar to that prescribed by Likert. He has even studied the effects of spousal dominance across cultures and across products, but no effort has been made to study the services sector. He has also attempted to study the dynamics across working and non working wives, to understand the effects of relative resource contribution. The effect of such
research has led to extending the decision stages by upto 10 (Ganesh) and even 12 (Israel).

Tai and Tam (1997) found that women in Taiwan and China were significantly more family oriented than women from Hong Kong. This was attributed to the fact that Taiwanese and Chinese women were more influenced by Confucianism than women in Hong Kong. As a result, their philosophy of living emphasized the family system, and they had a strong sense of family responsibility. On the other hand, Hong Kong women were fully exposed to the Western culture and this resulted in them being more individualistic and less family oriented.

Winkler (1998) in their study showed that as married women have become increasingly likely to work in recent decades, their contribution to family earnings has grown as well—indeed, in 20 to 25 percent of dual earner couples, wives earn more than their husbands; these trends may have affected family decision making, giving some women more input into family financial and career decisions. He suggested that dual-earner couples are swiftly replacing the traditional married-couple model of a “breadwinner” husband and “homemaker” wife. From 1970 to 1993, the proportion of dual-earner couples increased from 39 percent to 61 percent of all married couples. However, Chinhui Juhn and Kevin M. Murphy suggested that wives are entering the work force largely in response to women’s rising labour market opportunities, rather than due to declining opportunities for their spouses. In his research he suggested the presence of a growing number of married couples in which traditional gender roles vis-à-vis labor market activity may be reversed—that is, the wife is the primary earner and the husband
is the secondary earner. He argued that at least in some families, the greater the wife’s relative earnings, the more control she is likely to have over family financial decisions.

**McCarthy (1998)** in his study investigates family decision making and more specifically, how decisions are made and what factors might impact on them. They argued that sex role attitudes of the spouses have been related to household role behaviours and they are believed to be linked to decision influences within the family. The perception of decision influence analysis indicated that spouse perceived certain sub-decisions to be under a different influence (husband or wife) depending on their sex role attitude; however, the trend is not clear. In terms of influence sharing, the results indicate that sex role attitude becomes more modern. They concluded that modern spouses chose destinations that had a different profile than those chosen by the modern spouses while attributing less importance to the cost of the trip.

**Kabeer (1999)** has attempted to construct the indicators of the empowerment of women, by using three-dimensional conceptual framework: (a) the ‘resources’ as part of the pre-conditions of empowerment; (b) the ‘agency’ as an aspect of process; and lastly (c) the ‘achievements’ as a measure of outcomes. The study shows that the most probable indicators for empowerment of women are: family structure, marital advantage, financial autonomy, freedom of movement, and lifetime experience of employment participation in the modern sector.

**Commuri and Gentry (2000)** In their study argued that decreases interest in family as a unit of analysis in marketing is largely due to fact that many interesting propositions about family as a consuming unit remain outside the current perspective of the domain.
They demonstrated that much of the research so far has addressed only a small part of the current domain. In their research they classified families have been classified in terms of their purchasing potential. They suggested that preferences in consumption and decision making have been found to evolve over the stages of the family cycle,, and preferences of husbands and wives have been found to converge over the later stages. The suggested that a persistent cristrism have been that family life cycle may be explain the effects of differences in incomes on consumption rather that effects of differences in composition. The concluded that wife’s wage paying employment has been found to affect decision roles with more decision being shared rather than being husband dominated. While no predominant relationship between gender roles and decision making have been detected, the lack of traditional attitudes about gender roles has been found to coexist with a greater incidence in joint decision making. They proposed that gender roles changes as women participate in labour force and these shifts will fundamentally alter husband-wife interactions, including decision making. They examined the decision roles that is who makes which purchase decision in the household, and suggested that there are enlarged decision roles i.e. introduced joint, syncratic, and autonomous decisions, and found such roles to vary across stages of decision. They argued that decision roles have been found to vary over time and such shifts have been found to depend on a host of demographic and social factors such as the wife’s employment and exposure to non-conventional decision roles through mass media. They found relative influence vary across stages of decision making and across decisions. They found influence strategies have been found to vary by decision history norms held by husbands and wives. Learning of and adjustment towards the spouse’s
preferences appeared to take place as decisions progressed. The conflict appeared to be more evident in the latter stages as the spouse’s preferences became more overt and imperative. While studying family decision making across cultures, they found differences across family ideology and stages of decision making were found to be stronger than differences across countries. They argued that husbands and wives use different information processing strategies and this may enable an understanding of disagreements in decision making.

Moen(2000) found in her study that when both spouses work, it may be the husband who puts in longer hours -- but his wife is likely to be the one who feels more stressed and less in control of her life. She argued that women are more likely to defer to a husband's career and shortchange their own so they may take responsibility for household matters.

Hundal(2001) in a study of rural buying behavior in the Amritsar district of Punjab investigated the role of family members in making purchase decisions for durables including refrigerators, televisions, air coolers, and washing machines. His findings projected that product selection decisions in rural families were mostly made by spouses together but they were highly influenced by children.

Meitei(2001) in her study attempts towards examining women’s autonomy in the context of Manipuri society. She studied both the egalitarian way of life between husband and wife and at the same time a manifestation of the Hindu way of life. This arouses the researcher a keen interest in examining the extent of women’s participation making decision in daily life at household level. The results of the study showed that
there is a strong involvement of women in all the spheres of decisions. Among the variables work status of women, access to the household resources, and religion are notable. However there is a strong argument that education augments the independence and avoidance of fatalistic ideas there is no significant effect among this group of women.

Nock(2001) He argued that women’s contribution of family income are increasing relatively. He defines “marriage of equally dependent spouses” as those in which wives contribute 40 to 59 percent of the family income. In the late 1990s, these couples represented 30 percent of dual-earner married couples and one-fifth of all married couples. Nock argues that this is an emerging form of marriage for American men and, women and, due to increases in married women’s labour force participation and earnings, represents the future for most American couples.

Roth and Mbizvo (2001) in his study found that wives tend to under-report their household decision-making power. In couples with both partners educated and in couples in which women work for pay, both partners were significantly more likely to report that both of them participate in the final decisions than was the case in couples without education or in which the wife did not work for pay. Decision-making power of women as measured in this study was significantly related to the household having a plan for what to do in case of a maternal emergency, but was not associated with place of childbirth or with having a postpartum checkup.

Lait and Rehmat(2001) in their study examined whether men’s and women’s retirement have a differential impact on several aspects of marital life, i.e. power
relations (as reflected in decision-making), spousal resources, division of household tasks, and quality of marriage. There was evidence of change in decision-making patterns about spending time and carrying out feminine and general tasks. It was also found that men’s retirement has a different impact than women’s retirement on decisions about household affairs and performance of feminine tasks.

**Willigen and Drentea (2001)** in their studies recognize spousal fairness as central to sustaining spousal decision dynamics, no empirical studies examine the behavioral consequences of spousal fairness in family purchase decision making. Specifically, spouses who perceive fairness (e.g., gained more influence and felt satisfied) in a prior decision are more likely to cooperate (e.g., endorse a decision preferred by their partner), whereas spouses who perceive unfairness (e.g., lost in a prior decision and felt dissatisfied) are motivated to be more assertive in subsequent decisions. Because of the behavioral/psychological interactions associated with ongoing decision episodes, spouses may also consider their partner’s fairness perceptions of a prior decision to revise their subsequent decision behavior. Therefore, we develop a model of spousal fairness in family purchase decision making to investigate how spouses harmonize conflict to seek a win–win situation in their utility distribution over time.

**Nosheen (2002)** Women’s decision-making authority is strongly related to the context in which they live, urban women having an almost as an equal say as their husbands in domestic decisions, whereas Rural women report that most household matters are predominantly decided by their husbands & other members of the family. There is a clear Regional diversity in women’s involvement in decision making, indicating to
some extent the variability in power relations & gender Inequality across regions especially in rural areas.

Kamaruddin and Mokhlis(2003) investigates how the process of consumer socialization will determine adolescents’ decision-making styles. Eight decision-making styles were conceptualized as outcomes of the socialization process, which is acquired via interaction with socialization agents, namely parents, peers, printed media, television commercials and in-school education. The study also proposes five social structural variables (social class, gender, ethnicity, residence and religion) as being associated with the socialization agents and decision-making styles. There is a significant relationship between the social structural factors and socialization process. The most revealing finding of this study is that parents did not contribute to the formulation of decision-making orientation for adolescence.

The relevance of the wife's labor force participation to family consumption has been repeatedly debated but seldom resolved. The debate has been about what convenience products and time saving appliances would find their way into the kitchens of women in the labor force and whether working wives would differ significantly from non-working wives in terms of how they shopped (Douglas 1976b). Other sub-streams included the effect of the wife's employment on her decision role structure and on the effect of income on decision role structure. Decision role structure in family decision making has been defined as the role in a purchase decision, e.g. whether the husband or the wife makes the purchase decision.
Chenting et. al (2003) The authors examine family purchase-decision dynamics to shed light on enhancing marketing communication effectiveness. In particular, the authors are interested in understanding the temporal nature of spousal behavioral interaction in family decision making to help marketers target communication messages, shape brand choice, and guide personal selling activities. The authors calibrate a dynamic simultaneous equations model to investigate spousal family purchase-decision behavior: What are spousal behavioral interactions in a discrete purchase decision, and what are the temporal aspects of spousal decision behavior across decisions? The results indicate that spouses tend both not to respond compulsion in a discrete decision and to adjust influence strategies over time. The authors also investigate the effectiveness of influence strategies and spousal satisfaction with decisions and their impacts on spousal subsequent decision behaviors from a postdecision perspective as a mechanism to explain why spouses revise decision behaviors across purchase decisions.

Moen and Sweet (2003): they argued that, although wives’ are increasingly participating in paid labour, their economic contribution and the priority of their occupational commitment remains secondary to that of their husbands. His idea of “secondary wives” is supported by research indicating that, when couples assign priority to one spouse’s job in order to manage the role conflicts and overloads that accompany balancing careers and family, it is typically wives who minimize their labour force either commitments, either by reducing work hours, limiting their investments in career development, or leaving the labour force altogether (Becker and Moen 1999).
Chenting et. al (2003) found evidence that spouses do not tend to return compulsion with compulsion in a discrete purchase situation; however, they do not tend to alternate use of strong influence measures across decisions. In addition spouses post-decision evaluations may affect subsequent decision behaviours. This finding seems to suggest that purchase-decision processes are adaptive, and as such, why spouses change behaviour over time.

Verma and Kapoor (2003) families as consumers display certain homogenous characteristics irrespective of who their members are. All the purchase decision, whether for buying a product for personal consumption or for common use, ranging from which brand to be purchased, in what quantity, how often, and from where to purchase, entail the playing of different roles by various family members. The precise role to be played by any member varies according to the dynamics of a particular family, its lifestyle, the personality of the individual member, and his relationship with other members, as also the nature of the product bought. They argued that marketers, must therefore, take the family into consideration while framing his marketing strategies.

Martha Barlett (2003) says that women bring in half or more of the Household (HH) income in the majority of US households (USHH). Also women are more profitable customers than men and effectively targeting women generates higher customer satisfaction among men as well. He opines, “In fact, today, 49% of all professional and managerial level workers are women. Even more interesting to the businesses that
sell materials to major companies is the fact that 51% of all purchasing managers and agents are women…bringing home on average 68% of HH income”.

**Palameta (2003)** in this study showed that the reversal of traditional earnings pattern may come at a price, however, the distribution of household earnings between spouses has been found to affect gender roles, spending patterns, and household decision making. Although findings have been mixed, women’s share of household income can be an important determinant in the decision to purchase home services such as cleaning or child care.

**Su et. al (2003)** found evidence that spouses do not tend to return coercion with coercion in a discrete purchase situation; however, they do tend to alternate use of strong influence measures across decisions. In addition spouses’ post-decision evaluations (such as perceived influence and satisfaction) may affect subsequent decision behaviours. This finding seems to suggest that purchase-decision process are adaptive, and as such, why spouses change behaviour over time.

**Mottiar and Quinn (2004)** In their study explored the household tourism decision making. They concluded that the overall consumption of a holiday is largely a joint decision, but when the purchase is broken down into different stages females have a dominant role in the early stages of the process, possibly making them the gatekeepers. In their research the analyzed the decision making process in household with regard to holidays by assessing the different stages in the decision and the trends in terms of which gender seems to be dominant at which stage. They argued that overall consumption of a holiday, in terms of where and when to go and how much to spend are
largely joint decision and this is consistent with the previous researchers. They argued that females have a dominant role in the early stages of the process with regard to initiating discussion and collecting the information.

Mitchel(2004) in his study, “family purchase decision dynamics” showed that unlike individual marketing, family marketing is characterized by selling to couples who make major family decision in concert to maintain harmony and mutual support over time.

Samsinar et. al(2004) in their study investigate the effects of sex role orientation on role structure in family decision making in Malaysia. They examined four different purchase decisions by interviewing 240 couples separately in four major cities in Malaysia. They found that there is no difference in sex role orientation among the four cultural groups of families. Also they found that wives with higher levels of education have more modern sex role orientation. The effect of sex role orientation on wives' relative influence was found for the purchase of furniture, electrical appliances and groceries.

Bateman and Munro(2005) have pioneered experimental tests of household decision-making. They have invited 76 couples and let spouses make risky decisions both separately and jointly. Their main focus has been to examine whether decisions made by couples conform more or less to the axioms of expected utility theory. Their results suggest that couples exhibit the same kinds of departures from expected utility theory as individuals. Furthermore, joint decisions have been found to be typically more risk averse than the spouses’ individual decisions.
Commuri and Gentry (2005) in their study, “Resource allocation in households with women as chief wage earners” showed that contemporary couples tend to use their common or joint resource pool to purchase major products and services. Although some purchases may occur through “silent arrangements” (i.e., decisions based on relationship rules, reached without verbal agreement), management of a common pool to control the important purchases is asymmetric and may result in spouses being concerned about the fair use of the pooled household resources.

Cheryl (2005) In his study argued that past research on spousal decision-making has indicated that husbands and wives often employ influence tactics to attempt to sway their spouses towards making a final purchase decision. Previous researchers argued that spousal decision behavior is key to understanding how families reach purchase decision. Cheryl in concluded that couples are more likely to use influence tactics in across category decisions than within product category decisions did not produce significant use of influence at either high or low levels of disagreement whereas across category product choice decisions did. Specifically, in across product category decisions, high levels of disagreement produced greater use of influence tactics than low levels of disagreement. Thus spouses do appear to engage in a greater use of influence tactics when deciding among products from different product categories, such as a new big screen TV versus a home security system.

Also, in across product category decisions, high level of disagreement produced greater use of influence tactics than low levels of disagreement. It appears, that when looking at product options from two different categories couples perceived significantly
higher levels of influence used if they had initially disagreed on the likelihood of product purchase than if the had not. This finding was not true of within category choices. Apparently, influence tactics may be more likely to be used by spouses in an attempt to influence the category of the final product chosen and, at the same time, minimize the possibility of generating conflict in the relationship when the spouse had experienced high levels of disagreement initially regarding the likelihood of product decision.

Johnson(2005) believes that “A society is patriarchal to the degree that it promotes male privileges by being male dominated, male identified, and male centered. It is also organized around a passion with control and involves as one of its key aspects the oppression of women”. He further states that patriarchy is a system including “cultural ideas about men and women, the web of relationships that structure social life, and the unequal distribution of power, rewards and resources that underlies privilege and oppression”

Palma et. al (2006) have focused on the question which spouse has more influence on joint decisions. Based on observations from 22 couples they have concluded that, in general, husbands have a stronger influence on the joint decision than wives, but that wives gain influence when they control the computer’s keyboard for entering the joint decision. They reported that the average couple decision tends to be less risk averse than the average decision of spouses separately.

Bennett(2006) defines patriarchy as “a familial-social, ideological, political system in which men- by force, direct pressure , or through ritual, traditional, law, and language ,
customs, etiquette, education and the division of labour, determine what part women shall or shall not play, and which the female is everywhere subsumed under the male.

**Ying et. al**(2006) has focused their on family purchase decision-making in families in Western countries, only limited attention has been paid to family purchase decision-making within Eastern cultures. This study was designed to explore for the possible differences and similarities in spousal influences in different cultural environments by comparing Singaporean family purchase decision-making process to that of US families. They showed that differences in marital values between Singaporean husbands and wives were found to be associated with differences in perceived patterns of influence throughout the family decision-making process. The findings indicate that family purchase decision-making is a culture-specific phenomenon. The study found that the level of social equality, which usually indicates a more syncretism or cooperative family purchase decision-making, was associated positively with higher levels of education and income.

**Lizarraga et. al**(2007) study the influence of gender and age in the importance allocated to several factors in the decision making process by using naturalistic approach. Researchers shoed that the process of decision making is one of the most complex mechanisms of human thinking, as various factors and courses of action intervene in it, with different results. Orasanu and Connolly(1993) define decision making as a series of cognitive operations performed consciously, which include the elements from the environment in a specific time and place. Narayan and Corcoran – Perry(1997) consider decision making as the interaction between a problem that needs
to be solved and a person who wishes to solve it within a specific environment. There are several steps that must be followed in order to achieve at a decision: one must realize that it is going to necessary to make a decision, determine the goals to be achieved, generate alternatives that lead to attaining the proposed goals, evaluate whether these alternatives meet one’s expectations and, lastly, select the best alternative, the one that implies an efficient global result (Halpern, 1997). Maria L. Sanz de Acedo Lizarraga, Maria T. Sanz de Acedo Baquedano, y Maria Cardelle-Elawar in their study suggested that there are significant sex and age differences in the decision processes. That is, depending upon their ages, humans do not behave in the same way when they make decisions, because the relevance they allocate to the task, the decision maker, and the environment factors that determine the resolution process is different in some aspects.

They showed that women are more concerned with uncertainty, doubts and the dynamism that are involved in the decision. They place more value on time and money; they are more concerned about the consequences that may derive from the decision, no matter whether these affect them or other people. Women are more aware of the constraints that the setting and the close persons put on them, and their emotions are more important to them in the decision process. Conversely, men assign more importance to the analysis of the information required to carry out the decision and to definition of the goals or purposes of the decision. They are more motivated during the process and also feel more intensely the pressure from all the work-related aspects.
They also showed that no sex differences were observed in cognition and self–regulation. That is men and women both carefully process information, retrieve the relevant decision-related data from their memories, categorize the data if they are very diverse, think logically about the 2005), and monitor all the decision stages.

Wang et. al(2007)This research provides an update and extension of previous work on adolescent influence in family purchase decisions by assessing influence across decision phases using samples of both American and Chinese adolescents. Contrary to previous findings, they find that adolescent influence at the decision stage is not lower than at the initiation stage in both the U.S. and Chinese samples, suggesting that adolescents in our current sample have considerable power in family decision making. They also found that adolescents' self-reported influence is largely consistent with their parents' perceptions of their children's influence. Further, they found no differences in adolescent influence between the U.S. and Chinese samples across all stages of the family purchase decision, as well as no gender effects in either sample.

Second, a spousal sense of fairness serves as a mechanism that sustains family decision dynamics. Salespeople must understand spouses’ behavioural interactions as a function of their prior cognitions and emotions evolved in the past decision episodes. Thus, when designing personal selling strategies, they may have to consider spousal decision history to influence the spouse who made the decision last time to accommodate his or her partner’s preference. Also, salespeople must understand gender differences in spouses’ decision behaviour. Spouse with different traits, such as empathy and
empowerment, may react differently to perceived fairness in family purchase decision making.

Muzamil and Akhtar (2008) showed that for the smooth running of a family, it is very important that equal status and equal power should be given to the basic constituents of family, i.e., man and woman so that they can rear up their children in a better way, and solve their day to day problems for achieving their desired goals. Women possess low decision-making power in their families. Women mainly possess familial decision-making power in control on unnatural abortions. Married and unmarried women holds egalitarian decision-making power related to their health of children. Women possess familial decision-making power related to education of children and familial decision making power related to marriage of their children. Married and unmarried women mainly possess non-specific decision-making power for participation in local government and masculine decision-making power in choice for income generating activity. Married and unmarried women also hold familial decision-making power for visiting to their relatives. Women also possess masculine decision-making power for visiting to their friends and familial decision-making power for sale and purchase of property.

Kumar and Kumar (2009) examined the underlying dynamics that influence purchase decision in a household for a service like primary education. They tried to examined the say of the family member in the decision making process and effect of education and employment of wife on influencing decision making. The suggested that the families where the wife is working will have more wife-influence in service choice decision than
where the wife is not working. They also argued that the families where the wife is at least graduate or wife is more or equally educated as the husband will have more wife-influence in service choice decisions than where the wife is not working. They concluded that in an urban nuclear family both wife and husband have more or less equal influence in deciding the school for their ward’s primary education.

**Carlsson (2009)** suggested that spouses have to choose between risky lotteries, first separately and then jointly. They found that spouses’ individual risk preferences are more similar the richer the household and the higher the wife’s relative income contribution. They suggested that couple’s joint decision is typically determined by the husband, but women who contribute relatively more to the household income, women in high-income households, women with more education than their husbands, and women with communist party membership have a stronger influence on the joint decision.

**Kannan (2009)** Decision making is always been an important in social setting. For understanding the process of decision making it is important to understand as to how people make decisions and the factors influence the decisions. Studies (Srinivasan and Sharan 2005, Pescosolido, 1992) show that decisions are not made in isolation but they are the products of influence and confluence of social correlates. These studies emphasize that the decisions are not made in isolation but in consultation with other members. This raises an important question of how individual’s choices no longer of his or her own but socially constructed. This emphasizes how individuals consult with others while making decisions. From this it clear that the matters relating to health are
also decided in consultation with the other members of the community. From this we can understand how decision making is important in a family setting for an individual. Literatures on social network (Srinivasan and Sharan 2005) have suggested the importance of social interaction on health decisions. They also suggest social networks help the individuals to learn to handle problematic situations. In National Family Health Survey (NFHS-3)(2005-06), under “Women’s empowerment and demographic and health outcomes” discussed the importance of wife’s participation in household decision making. According to NFHS-3, it is important to study the above aspect which will help in understanding the status and empowerment of women in society and within their households. It is thus critical to promote change in reproductive behaviour. This reminds the importance of Social Network by Bott(1957).According Bott Social Network is conjugal role relationships. According to her the degree of segregation in the role relationship of husband and wife varies directly with the connectedness of the family’s social network. The more connected the network, the greater the degree of segregation between the roles of husband and wife and vice versa.

Lang(2009) examined the living arrangements among ten biggest immigrant groups and used it as proxy to infer on how these arrangement may have been the outcome of men and women’s decision making power in the family. They showed that as immigrant women gained more economic power and higher status, their relative decision making power within the family increased as a result. They also observed that positive sign showing greater decision making power and gender equality for women, immigrant men
from the traditionally patriarchal cultures still exerted more power and influence on important family decisions.

Srivastava and Anderson (2010) studied that marketers have traditionally used gender to segment markets. Due to socially prescribed gender roles some products are thought more suitable to target women, while others more suitable to males. For example, automobiles have been traditionally targeted towards males, assuming that it would be males who would be the influencers and deciders in the auto purchase decision. However, the recent past has seen a blurring of gender roles. More and more women are receiving college degrees and a large number of households have two wage earners - with the woman out-earning the male in a growing number of households. As the gender roles are changing in society, it is time to re-examine gender roles in purchase decisions, particularly with respect to automobiles - a traditionally male area. The showed that in spouse decision making age, education and income contribution of gender plays an important role in the joint decision making process. They also showed that among the younger better educated consumers, the wife's influence is more pronounced.

Acharya et. al (2010) in their study examined the socio-demographics factors that influence women’s autonomy in decision making. They observed that women are excluded from decision-making by more than just lack of education. Employment and education have always empowered women and bought a positive impact on decision making and reducing the inequalities among spouses.
Helms et al. (2010) study the marital dyad as a unit of analysis. In their study they examined 272 dual-earner spouses’ provide role attitudes and their longitudinal associations with martial satisfaction, role overload, and the division of house work. Based on resemblance of husbands’ and wives’ they classified the couples into four types: main-secondary, co provider, ambivalent co provider, and mismatched couples. They showed that co provider couples reported higher levels of martial satisfaction and a more equitable division of house work than the other couple groups. Wives in the ambivalent coprovider couples’ group reported higher levels of role overload than their husbands to a greater extent that was found in the other couple groups. Their findings advance the understanding of how dual-earner spouses’ provide role attitudes serve as context for martial quality, behavior, and role-related stress.

Sultana (2011) examined women’s autonomy and decision-making power among rural women within their household in Bangladesh. She argued that for a happy family, both husband and wife’s equal participation in family decision-making are necessary. In rural Bangladesh women decision-making powers are limited to patriarchal ideology. Although in Bangladesh women generally posses low decision making power, resources (Education, occupation, income) effect on women decision-making power in this country. In her research she explored the variables that significantly contribute to explaining the variation on the family decision-making pattern of husbands and wives in family. She showed that education employments were found to have a positive effect on wives’ involvement in family decision-making. Her research showed that education, occupation, income has significant effect in explain the variance in household decision-
making power. Women’s educational attainment, occupation and income were positively related to their decision-making power.

**Subrahmanian (2011)** examined the women’s buying behaviour with respect to the age, martial status, occupation, professional status etc. to identify the decision maker and influencer for the purchase made by the women. He concluded that the new Indian women, with her increasing financial power, has a greater discretionary income and utilizes it to satisfy wants. Her criteria for family purchases have been modified by her increased exposure to various new ideas and information. She acts as a facilitator then the previous years.

According to the team of **AutoNetDirect.com**, women are not only becoming more influential in deciding what car to buy, they are also taking over the traditionally male-dominated responsibility of maintenance and repair, according to the National Institute of Automotive Services Excellence (ASE). The research survey data at AutoNetDirect show that women play a major role in any buying or services issues in the family. Women have influential buying power. **Ford Motor** marketing reports that women influence 80% of all purchases and have 95% veto power regarding automotive purchases. **ASE President, Ron Weiner** predicts “It is inevitable; just as we see more women in the showroom and at the service desk, we will see more women behind the service and parts counter talking to customers, and under the hood diagnosing and repairing automobiles”. The challenging careers now are no more gender specific.

**Sanjay Chaturvedi:** Wives are key decision makers, as far as purchasing homes are concerned. A deep influence on social living of a married man comes from his spouse.
To please her and make their relationship strong, men like to leave the decision to their wives to finalize the property purchase. Wives were influenced by the budget restrictions imposed by their husbands, but these cases were almost negligible in all the Cities.

Working wives were not very much involved in decision making, but at the same time they enhanced the budget to purchase a quality construction property.

**Wut, Tai, Chou and Ting** Investigate the influence of working wives on their family decision making in Hong Kong. The argued that based on model comparison using Structural Equations modeling, it is found that there is no significant difference for the mentioned effect between working wives and non-working wives, in which is contrast to previous research involving American and European respondents. Western working wives are taking more active roles in their family decision making, whereas, this study indicates that at least some Chinese working wives behave differently in this context. They also argued that there is cultural differences between Eastern and Western families.

**Conclusion**

This review of literature in family decision process reveals gap that offer research possibilities. Research to date has concentrated on husband-wife influence and used mainly husbands and or wives as respondents.

Although the role of spouse’s influence in family decision making has been acknowledged as important for its own sake, it has been largely ignored as a variable in an interactive family decision process. A need seems to exist to determine the
importance of spouse’s influence in relationship to other variables such as social –class, education and spouse’s influence on products not exclusively for their own use.

It can be concluded from the above discussion that the problem in hand requires more research, as it is yet an emerging phenomenon in the Indian society. After studying the consumer socialization and collective decision-making process of the family, it is appropriate to study how they mutually influence not only the decision-making process but also the choices and uses of different products at different times. The role of each family member is now redefined as they have equal importance/effect in the decision-making process. Women and children are no more just the spectators but have acquired the key role in every type of decision-making process of the household. They are now interested to be more informed about the prevailing environment surrounding them even more than any other constituent of the family.

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