CHAPTER 3

SPOUSAL INFLUENCE AND CONFLICT IN FAMILY DECISION MAKING

Spousal influence is defined here as a degree to which husbands and wives attempt to dominate household decisions. The nature of husband's and wife's influence is structurally determined by household role structure within the group (Family). Much of consumer behaviour exhibited by families results from a rather well developed role structure within the family. Two basic functions needed by all families are "instrumental leadership" and "expressive leadership" (Bernard Berelson and Gray Steiner, 1964). Instrumental leadership is aimed at successfully completing the basic tasks of the family group, while expressive leadership stresses on family affection, pleasure and lower levels of tension. In the traditional families, the father played most of the instrumental and external roles, while the mother performed most of the internal expressive roles.

These distinctions can easily be recognised in the market place, if we attempt to classify the primary motive behind various purchases. For example, men have traditionally been important consumers for automobiles, repair services, tools and mechanical products. Women, on the other hand, have constituted the dominant market segment for expressive and nurturance products. This has been true even for products worn exclusively by husbands, such as men's colognes, glasses (women buy 70 per cent of this product category P. Sloan, 1980, P-69) and men's underwear and shirts.
Most family research in marketing have focused attention on overall measure of purchase influence (spousal influence). Operationally "spousal influence" is defined as the degree to which authority, power and decision making responsibility are attributed to the husband or wife by their spouse (William. J. Qualls, Sept 1987 P - 271). Such studies have usually restricted their attention to the husband and wife part of the family. Within this framework, surveys of family purchase influence have been completed and have often classified purchases as being husband dominant or wife dominant or joint. When either partner is dominant for a particular product, that product decision is said to have been "role specialised".

Information on purchase influence within families is important to market researchers in the selection of appropriate media and appeals, the best prospects for sales efforts, directed at the most knowledgeable member of a family as respondent in market surveys. The more involved a spouse with a particular sub-decision is, the more critical will be the need to communicate the firms unique advantages to that spouse. Marketers knowledge of which spouse typically has recognised authority in deciding a product, would be a basis for aiming promotion efforts, gearing product design and concentrating other marketing efforts on that spouse.

As we would expect, family members tend to specialise in products for which they have particular interest or for which their role calls for expertise. Also different families sometimes exhibit different role structures for handling the same product decisions. For this reason, consumer researchers have had to
expand their classification scheme to cover four categories of role specialisation associated with different types of product classes (P.G. Herbst, 1952; Donald M. Wolfe, 1959; Harry L. Davis, 1974). These categories, together with some consumer examples are:

**Wife Dominant Decisions** Wives decide on how much is to be spent for groceries in 75 per cent of husband-wife families; in 15 per cent this is a joint decision, and in 10 per cent it is the husband's. For individual food products, wives make most purchase decisions in virtually all categories (one exception being hard liquor). Wives have also been found to dominate decisions for most household furniture and for small appliances (K. Benhardt 1981, E.H. Bonfield 1978, A. Burns and S. De Vere 1981, I.C.M. Cunningham and R.T. Green 1955 and 1973, R. Ferber and L.C. Lee 1974, G. Munsinger et al., 1975, A Woodside and W. Motes 1979, Lakshman Krishnamurthi 1983, Dennis L. Rosen and Donald H. Granbois 1983, Charles B. Weinberg and Russel S. Winer 1983, Giovana Imperia et al., 1985).

**Husband Dominant Decisions** Husbands have been found to have a smaller and less exciting array of products in which they tend to specialise. These include Life Insurance (in 66 per cent of families, with another 30 per cent joint), lawn mowers and auto tyres.

**Syncratic Decisions** This is a technical term for joint decisions in which wives and husbands share influence. Vacations, for example, are jointly decided
upon in over 75 per cent of all families, as are movies, living room furniture and housing choices.

**Autonomic Decisions** This category is reserved for those products for which different families make their decisions in different ways. These decisions are made jointly in some families; by the wife alone in other families; and by the husband alone in the remaining households. Day-to-day management of the family finances is one such area. Wives have been found to keep track of the money and bills in about 50 per cent of husband-wife families, with 25 per cent having the husband specialise in it. Products that have been found to fall into the autonomic category include men’s neckties (in some families, the man buys his own, while in others, the wife buys them for him, in yet others, the two decide jointly on which ties to buy), children’s toys and living room drapes.

It has been shown that family purchasing roles tend to vary between different income classes. The upper and lower-income classes are characterised by greater husband/wife autonomy in decision making than the middle income class (Komorovsky, Mirra 1961). Family purchasing patterns also tend to vary with the age of the couples. Komorovsky notes the existence of more joint decision making among younger couples (Komorovsky, Mirra 1961). Sharp and Mott found more wife participation in Life Insurance decision making among older couples (Sharp and Mott 1956).
SPOUSAL INFLUENCE IN FAMILY PURCHASE DECISIONS AND RESEARCH

As early as 1951, Strodbeck (1951) attempted to measure the relative power or influence of the husband and wife using a procedure called the "Revealed Difference Technique". Strodbeck found that he could predict the ultimate decision by weighing the privately predetermined opinion of each participant by the total time she/he had spoken during their attempt to resolve their differences. Another experimental investigation was conducted by Kenkel (1963) who asked a sample of married couples to decide how they would spend on a hypothetical $300 gift. Using Bales Interaction Process categories, Kenkel found that there were significant differences in the amount and type of verbal comments made by husbands and wives. In 1966, Hallenbeck suggested that the French and Raven (1959) Paradigm of influence and power could be used as a conceptual base for influence research in the context of family decision making. The French and Raven Paradigm suggests that the use of influence is most effective when an influence strategy is chosen that is consistent with the basis of social power.

One of the interesting aspects of joint decision making by husband and wife is the extent of their agreement regarding the role each plays in the decision making. Using automobile and furniture purchase, Davis (1970) found that the degree of agreement ranged from 59 per cent to 68 per cent for automobile purchase decisions and 49 per cent to 75 per cent for the purchase of furniture. Munsinger Weber and Hansen (1975) in an analysis of the incongruence between...
the husbands and the wives, revealed that husbands and wives attribute greater dominance to themselves than is attributed to them by their spouses. More specifically, the authors studied housing decisions, where they found that congruence between the spouses tends to be associated with joint decision making. When the decision making was not reported as joint, congruence tended to occur when the husband dominated the decision making process, and incongruence happened when the wife was reported to be dominant in the decision making process. Moreover, the findings revealed that the agreement about relative influence in decision making ranged from 49.6 per cent to 71.3 per cent, thus supporting earlier reports by other researchers that agreement between husbands and wives pertaining to relative influence in decision making is seldom much higher than 50 per cent (Davis, 1971).

Hempel (1975) Munsinger et al. (1975) in their study to explore joint decision interaction between husbands and wives and investigating individual sub-decision preferences, found sub-decisions like style, floor plan, master bedroom and optional built-in product features, to be wife dominant, while location, price, optional exterior and optional energy saving product features were classified as husband dominant decision areas.

Donald J. Hempel (1974), in a cross cultural study of husband-wife interaction in family decision in house buying process, found that in the initial purchase stage, joint decision making was lower, with husband playing a dominant role. This is in line with previous studies (Flemming, Hansen (1972); Sheth, Jagdish. N (1970) pp. 31-49). In information seeking task influence is
usually shared with some concentration on areas of relative expertise. This is supported by earlier studies (Flemming, Hansen (1972); Sheth, Jagdish N (1971) pp. 31-49). Evidence suggests that some role specialisation does exist in all countries, with wives concentrating in the social expressive decisions and husbands being involved in financial instrumental decisions.

Green et. al. (1975), conducted a study to examine the potential impact of changes in female role upon family purchasing patterns. The results with respect to the total number of husband, wife and joint decisions made by the groups (conservative, moderate and liberal) indicate that the husbands of liberal wives tend to make fewer purchase decisions than husbands of conservative and moderate women. Decisions related to groceries are wife dominated for liberals, moderates and conservatives, while life insurance decisions are husband dominated. Furniture is basically a jointly decided item with substantial wife influence, regardless of attitude towards women's role. Likewise, decisions on family savings are split between joint and husband decisions. Finally, housing decisions tend to be jointly made. The products which provide the greatest contribution to the total differences between the groups are major appliances like automobiles and vacation. In each of these areas, husbands of liberal wives were reported to make fewer decisions than husband of conservative and modern wives.

Jenkins, Roger Lane (1976), studied vacation decision making process for families with children who took vacation in 1975. There was considerable variability in family role structure across the total vacation decision and nine
sub-decisions as perceived by husbands and wives. Children were perceived to exert considerable influence in vacation decision. Depending upon the particular decision, children exerted up to thirty-seven per cent influence. Family life cycle variables and spouses' attitudes toward marital roles were significantly associated with variability in husband-wife pattern across a large number of vacation sub-decisions than were other variables. A study to evaluate stages in joint purchase decision making between husband and wife was undertaken by Thal, Nancy Lynn (1977). It was observed that wife's age and education were more important in explaining the difference in attitude towards couches, while the husbands' age and education were significant for the difference in attitude towards television and refrigerators. Also the findings suggest that overall, neither the husband nor the wife is dominant for any product category. However, husband and wife dominance was found with respect to particular independent variables. For example, for couches, the wife's age was directly related to her dominance. Traditional specialisation in marital role structure is still found, especially when the couple have children at home.

Alvin C Burns and Donald H. Granbois (1977), in their study of husbands' and wives' preferences in 11 sub-decisions of automobile purchase decision revealed strong similarity in first choices but moderate discrepancy in total preference distribution. The three decisions of radio, seat upholstery and exterior colour comprise the region of lowest husband involvement. The wives' involvement levels, in contrast are not as well defined or as dispersed. But it is clear that the price range and financing decisions are of greatest importance and that of radio and place of purchase share the region of lowest involvement. With
the exception of automobile size, remaining decision areas define a zone of moderate involvement for wife's. It was found that of 101 couples 76 of them agreed that, husband possesses the right to determine the type of brakes. whereas none of the couples agree that the wife could decide or that the decision is joint. The remaining 25 couples indicate a mixed set, such as one spouse designating the husband and the other designating a joint decision. Across the 11 automobile-related decisions, the wife is credited with practically no autonomous decision-making power. The husband, however, maintains considerable arbitration power in the type of brakes and type of transmission decisions. He has appreciable power in deciding on radio, place of purchase and automobile make. The six other decisions are basically joint, with the exception of the seat upholstery decision, which shows no clear pattern. In conclusion, husband autonomy and joint decision making characterise the product class. It is necessary to reiterate that only one product class is considered in this presentation and comparisons across products are mandatory before the results can be generalised unconditionally to the husband and wife decision-making process.

Cosenza and Robert Michael (1980) in their dissertation, a study to provide systematic approach to the study of which family member, if any, might control a purchase decision have developed a control dominance typology based upon individual and joint product purchase decision sets of the husband and wives. Utilising five product categories, an attempt is made to develop a general study typology of control dominance and to examine differences across these categories (husband dominant, syncratic, wife dominant) based upon the set of
interactive measure which affect family power allocation. Three of the products studied showed significant differences in the behavioural measures across control dominance categories. These are vacations, life insurance and home owners/renters insurance. Social status, stage in family life-cycle and family size seem to be the variables which can do best in discriminating between control dominance types. A phenomenon is discovered which indicates that even when the husband and wife initially agree upon a set of important purchase decision criteria, there is a tendency for one of them to attempt to dominate the final decision.

Bran, Roger and Joseph (1980), in their dissertation analysed the roles assumed by husbands and wives in making financial decisions and performing financial activities. Results indicate that there is substantial amount of jointness between spouses in making checking and savings decisions and performing financial activities, since nearly 50 per cent reported joint involvement across all 18 decisions and activities. However, there is considerable spread over all three involvement categories (husband, wife or both together). The "joint" response category did not account for 60 per cent or more for any of the responses for any of the 18 decisions or activities. Wives are more likely to unilaterally handle financial activities than to unilaterally make financial decisions; whereas there is no difference in husband's unilateral handling of decisions or activities. Spouses agreement was high on intra-family and aggregate bases.

Cabrejos Doig, Belisario Gerardo (1981) in a study on cross cultural decision making roles among two countries, the U.S and Columbia, found role
structure in the purchase of five durables goods and services varied across product characteristics and decision processes. Colombian husbands and wives exhibited greater patriarchal decision making than American couples. In addition to roles, other cultural variables affect husband-wife share of influence in both countries i.e. cultural norms, relative resources contributed by family members, wives working status and family cycle. Colombian wives participate much less than their American counterparts in the decision process. The Colombian wife makes fewer suggestions; is far less involved in information research and enjoys less product and brand purchase decision influence, for the five product types studied. Colombian family decision for durable goods was more influenced by Colombian husband than in the U.S. family. The American and the Colombian husband's share of influence is higher in brand than in product decision for all product classes and differ for products within their "domain". The Colombian husband more often suggests brands actively, gathers information and exerts greater decision influence than the Americans. This is true for the products reflecting family economic protection and male personal use/self expression, requiring technical and mechanical judgement and contact with a salesman.

Park and Enswer (1981), suggested that the differences in spouses perceptions are due to the ignorance of each spouse of the other's strategies in the decision making process. Also, the interactions between the spouses during the process, as well as during the mutual influence transaction process, may contribute to the discrepancies. In addition, it was reported that there is more agreement among contemporary couples (Brinberg and Shwenk, 1985). Several
factors are cited as affecting the influence perception: memory, inferential ability, perceptual bias, reporting bias, and measure specificity (Corfman, 1991).

In a study to investigate the effects of race in family purchasing decision making in the purchase of automobile and winter coat, Jenkins, Cyde Elbert (1981), have indicated significant two-way interactions in the automobile and winter coat purchases. Racial interactions affects were not significant for the purchase of winter coats but were significant for purchase of an automobile. The perceptual influence of family members varied by product specific decisions and family members. The influence pattern of family members for the purchase of family automobile was different from that for the purchase of child's winter coat. In this study, children exerted substantial influence in the purchase of a winter coat but low influence in the purchase of the family automobile.

C Whan Park (1982), in a study to examine the joint decision making process in the context of husbands and wives joint decisions in house purchasing, found husbands were predominantly responsible for financial dimensions, such as price, resale value, and insulation, while wives were very influential for dimensions such as attractiveness, interior design, location, and home style. These results are similar to those of Davis (1970) on the roles played by husbands and wives. Imperia, Giovanna (1982), studied the relative importance of husbands and wives in purchase decision making to assess the differences between the spouses in different communities: the Anglos and the Mexican Americans. The Mexican Americans have shown a more spouse dominated environment than the Anglos. The Mexican Americans showed a more
conservative attitude towards the feminine role than the Anglos. Differences in purchase decision making appeared to be better associated with feminine role perception than demographic characters.

Rosann L. Spiro (1983), in his study on family decision making towards purchase of furniture and other durables have observed that several of the demographic and attitude variables like the traditional family ideology, avoidance of conflict, income, gender, age, age of youngest child, education, whether or not the wife is employed, and the percentage of income contributed by wife, were particularly important discriminators among the influence strategy mixes. Certainly these findings provide support for Sheth's (1974) theory of family buying decisions, which included many of these same variables.

Belch, Belch and Ceresino (1985), studied potential and teenage children influence in family decision making. The outcome of their study showed that product category is the dominant factor determining the role structure (influence) in family decision making. Husbands tend to be more dominant in terms of where and when to purchase, whereas wives seem to be more dominant in selecting product features such as colour and style.

In a study on family decision making, Burns and Hopper (1986), reported that for some couples, there appeared to be a generalised stability for each spouse to maintain the pattern of agreement or disagreement across sub-decisions and products. Patterns of agreement or disagreement were seen related to the number of years the couples were married and their sex role orientation.
Webster (1989) and Al-Thakeh (1985) both concluded that people in the higher social class in developing countries tend to assimilate the values of the modern Western societies. Even Rodman (1972), suggested that husbands in the high class were more exposed to Western values and, consequently, more willing to give their wives power in decision making process. This study confirmed these findings only in terms of decisions regarding eating out. For eating out, the wives in the higher class were found to have more influence than the wives in middle and low social classes.

The findings of study on "Vacation Decision Making" by Fodness, Dale (1992), suggest that as the family moves through the life cycle and the family structure changes, predictable and observable changes also occur in terms of family decision making process. The findings that wives were more likely to conduct the pre-vacation information search, contrary to earlier studies, implies that roles related to family decision making may change over time, both in general and within specific stages of the family life cycle.

Family shopping behaviour of baby boom couples was analysed by Lavin and Marilyn (1993). The marketers assumptions that husband and wife division of tasks according to the broadly accepted ideas about appropriate gender roles has been questioned. Over the past two decades, however, the rise in employment of women, especially in non-traditional jobs, and shifts in social values regarding division of domestic labour have weakened the standard conceptions. This study makes an assessment of how married couples have altered their attitudes towards
the allocation of household purchase responsibilities and suggests marketing strategies appropriate to these changes.

**WORKING WIVES PARTICIPATION**

Women in urban India today are not just content with running a household and bringing up children. They want to go out and prove themselves in corporate and Government circles, which for long were male bastions. Dinesh Kapoor et. al., (1997), reported that one-third of those surveyed from upper income household worked because it gave them economic independence. Quite a few of them from the same group were keen on a career of their own. On probing deeper, working women seemed to have a variety of reasons for doing a full time job. At some level, women see it as an exciting challenge that gives them the opportunity to know themselves better, to see how far they could stretch themselves and utilise their potentials fully. For older married women, working is also important to maintain a certain standard of living.

Younger women also enjoy the purchasing power that money gives them and possibility of indulging themselves. For almost all of them the independence that has resulted from working is a strong motivator. Women are now willing to go out and get their job done. They bring in additional income, they are able to indulge their children, they can afford items of comfort... they can lead fuller, more complete lives.

In general, women in Chennai and Mumbai are more career oriented. Also events like marriage and child birth haven't deterred women from pursuing a
career. Only about one per cent of them have taken a break to bring up their children. For the working woman, it is a constant struggle to balance her family and her career. For some of them, the balance is tilted towards their career. But a majority of them feel that family comes first, and a few feel their husband’s career is more important. Interestingly these findings are bound to have an impact on the role women play in decision making regarding purchase of durables.

Review of literature on family decision making suggests that one of the most important factors of influence in the decision making is wife’s work participation. In the past years, a wife was labelled as the complement to her husband, who was known as family head. In recent years women better educated are coming to define work in the same way as men have always done and view work not only as a means to earn money, but to gain prestige, esteem, greater independence and autonomy (Anand, 1992). The presence of children is no longer a significant impediment to the mothers’ employment that once it was, due to increase in the number of creches and day child care centres. Further, labour saving machines have freed women from many household tasks.

The development and social acceptance of birth control devices have also provided the families with more flexibility and control over their lives. These changes and trends have provided women with increased time and opportunities for participation in activities outside the home. Evidence show such sociological changes might alter the distribution of family power between husbands and wives (Holter, 1971).
Role of Working Women

Similar to the "Gender School" are those who consider sex roles primarily in terms of division of household labour. Behaviourally based, this perspective contends that the performance of household roles is the process by which sex role attitude is acquired. Evidence of the use of such a framework is found in numerous research studies, that have investigated the impact of wives' occupational status, changing male roles in the household and household time allocation studies (Douglas and Wind 1978; Ferber and Birn Baum 1980; Hass 1980; Schaninger and Allen 1981; Strober and Weinberg 1977). For example Schaninger and Allen (1981) found significant differences in shopping and consumption behaviour between households where the wife is employed outside the home and households with traditional housewives.

Studies have often shown that when the wife is working or employed outside the home, she is exchanging a part of the home maker for dual role in which she anticipates greater power or influence in view of her contribution to the family coffers (Hacklander, 1979; p. 499). Her transactions with the economy and society outside the family are associated with her increased power within the family and her husband. In such cases, she is likely to have less power than when she is not employed (Kendel and Lesser, 1972; p. 136). It may be because the wife gains power in at least two ways when she works outside home (Wolfe, 1959). First, she develops resources (financial, intellectual, skill etc.,) which usually are not readily developed in the home. Secondly, she becomes less dependent upon her husband for the satisfaction of her needs. The contacts she makes outside the home provide resources for a satisfying some of her needs.
affiliational needs. Her own success and prestige are less contingent upon those of her husband, and she becomes aware of other sources of aid for her goal attainment, and she has the opportunity to gain experience in interpersonal and decision making skills outside the family setting, which ultimately become very relevant to the exercise of power within the family (Kendel and Lesser, 1972; p. 137). The husband also finds that he is no longer the sole bread winner (although he remains the chief bread winner) and would feel that his wife now controls more resources which he also could utilise for his own need satisfaction and goal attainment, and will attribute more power to her. The study by Hendon and Hamilton (1977; p. 345) also contends that as the wife works, her independence (influence) in decision making would increase. This as Heer (1963; p. 138) has stated, "women working outside the home will have assurance that they could earn a reasonable living in case their marriage breaks up and less likely to endure a wilful husband than would women without such assurance". She is thus more independent in her dealings and as Lupri (1959) has observed, becomes a real and potential competitor to her husband and thereby tries to dominate. Heer (1958) also supports this view saying that a woman who goes out of home to take a job is by nature more dominant in her dealings with other individuals than is her husband (p. 344). Some researchers (e.g., Hamley, 1950, p. 211; Lasswell, 1936) contend that power or influence varies with control (the relative ability of spouses to sanction each other) and stated that when the wife works, she presumably increases her ability to sanction or control because of the financial contribution she makes to the family, thereby improving her status and actual power (Kirkpatrick, 1936; p. 387) in the family. The same view was
expressed by Lupri (1961, p. 136, 146) who stated that wives participation in the
labour force strengthens her position in the family and gives her a status boost.

WORKING WIVES PARTICIPATION AND RESEARCH

A number of previous studies have found that the employment of the wife
outside the home, indeed, increases her importance and relative influence in
family decision making (eg., Fougey Rollas, 1951; Kligler, 1954; Sharp and
Mott, 1956; Sheldon and Glueck, 1957; Blood and Hamblin, 1958; Heer, 1958;
Blood and Wolfe, 1960). Fougey Rollas (1951) in a study of respondents in a
suburb of Paris, France demonstrated that the working wife had greater authority
in making decisions in a variety of areas in the family. Kligler (1954), with a
predominantly middle-class sample of respondents from New York showed that
the working wife influenced family decisions on major purchases, bank savings
and investments to a greater extent than did the non-working wife and found that
the difference was statistically significant. Sharp and Mott (1956) have shown
that in families where the wife is not employed, the husband is likely to have
more influence whereas for families where the wife is working, the situation is
reversed and the wife is far more likely to make the decision. Sheldon and
Glueck (1957) also showed that the working wife is more apt to dominate family
affairs than the non-working wife. Blood and Wolfe (1960) in their Detroit
sample study, too, found that the relative power of the wife was greater if she
worked outside the home. In examining the wives contribution to family income,
her commitment to her occupation, the number of years she has worked, and the
number of hours per week she is employed Hempel (1972, 1974) found that all
these variables had a positive association with the wives influence in decision
making. Rosen and Granbois (1983) found that wives motivation for working (for monetary reasons or not) affects the roles of husbands and wives in the family decision making.

It is interesting to note that some studies found no significant relationship between wife's work participation and her level of influence in family decision behaviour. Bartos (1977) reported that like their working counterparts, non-working wives also exhibited a substantial influence in purchase decision for financial services, travel and automobiles. Similarly, Ferber and Lee (1974) indicated that wives employment had little effect on who played the role of family finance officer. Strober and Weinberg in 1977 found that wives labour status has no statistical relationship to the purchase of five-time saving durables: dishwasher, drier, refrigerator, stove and washer or other durables (Black and White TV, Colour TV, Furniture), and among purchasers to the amount spent on that durable except for a positive relationship to the amount spent for black and white T.V and for furniture. A subsequent study, using a sample of married women in 1977 (Strober and Weinberg 1980) replicated these results for likelihood of ownership. In addition, neither the purchase decision nor ownership of microwave ovens (owned by only 13 per cent of the sample) was significantly related to wives labour force status, holding income and life cycle constant. Schaninger and Allen (1981) and Reilly (1982) found similar results for ownership of time saving durables from regional samples in Canada and United States. Davis (1980; p. 79) indicated that when the wife was working, she depended more on the husband to make decision; when she was not employed the wife became more aware of the importance of the decision to her family and
became more involved and thereby exerted more influence in the purchase decision making.

Bran and Roger Joseph (1980) in their Doctoral thesis analysing the four roles assumed by husbands and wives in performing financial activities have found significant relationship between these roles and wife's employment status. Dummy variable regression analysis was used to examine the impact of wife's employment status on her involvement in these four financial roles while controlling for variation in role and stage in family life cycle. As predicted, wives employment increases the likelihood of their being involved in the Initiator, Decision maker, and Opener of the Saving Account (IDOSAV), and Initiator, Decision maker, and Opener of the Checking Account (IDOCA) roles, independent of the race or stage of the life cycle. For FFO (Family Financial Officer) role it was found that wife's employment status by itself does not increase wife's likelihood of being involved in family financial decision making, but in conjunction with a wife being in the latter FLC stage employment does increase involvement in the FFO role. Cabrejos Doig and Beliscrio Gerardo (1981) in their study of family role structure in two countries, the USA and Columbia have found wife's working status to affect husband-wife share of influence in both the countries.

Wolgast (1958), found that wives work participation had no significant bearing on her home decision making function. Similarly, Middleton and Putney (1960) failed to find any greater power of the wife when she worked outside the home than if she did not. The study by Hoffman (1960; p. 35) also found that
women's employment did not affect family power structure by itself but had an effect on interaction with pre-existing ideologies and personalities of the individuals.

Charles B Weinberg and Russel S Winer (1985), conducted a study to examine several working wives and non working wives family major expenditures; in particular, time saving durables, other durables and hobby and recreation items. As in all previous studies, wives employment was not significantly related to the purchase of each of the five-time saving durables taken separately or as a group.

In an all India survey of working women conducted by Urban Pulse - a Business Line INDICA survey (July 1997), Madona Devasaghayam reported that profession has little impact on the kind/extent of personal care products these women use. Those in the teaching profession use as much lipstick, perfume or eye-liner as any other working women. The personal care category is one where the buyer's level of involvement is quite high. More personal the product, higher the extent of involvement in its purchase. Single working women (Compared to married working women) have been found to be less involved in the purchase of 'household' personal care products such as tooth paste, toilet soap and hair oil. Such decisions are normally taken by mothers (or the housewives) in the household. And most often, 'household' personal care products are purchased along with groceries. Usage of most personal care products increases with income and decreases with age (except for hair colorants). The young and more affluent working women have taken to new and specialised personal care
products faster than older and less affluent working women. Be it personal care products or 'household' personal products, working women in general are fairly loyal to the brands they currently use.

Risikesh Ramachandran in his survey has reported that in most households the purchase of any new durable like television, washing machine and refrigerator etc., is usually initiated by the women of the house. The preliminary screening of the brand is also done by her and only then does the husband come into the picture. The husband's advice is usually sought only on technical aspects of the product and with respect to the choice of the brand. Consumer durable companies agree that the discussions on the need and priority of the durable are usually joint but specifics like the brand and financing are still largely decided by the husband. However, most working women are unenthusiastic about using hire purchase or instalment schemes and would rather pay the price up front. High interest rates and the fear of sudden financial crisis that may affect payment haunt women with a full-time job. The growth in purchasing power of women also leaves the present working woman with the choice of balancing individual needs with family needs.

In the above survey N. Nagaraj (1997) has reported that the composition and nature of household has changed drastically over the last few years. To begin with, nuclear families are becoming the norm with an increasing number of dinks (double income no kids families). Nowadays, people who live in a joint family tend to have separate kitchen and therefore, there is the need for more appliances where earlier, one would have sufficed. In addition to that, certain family
members may buy other appliances depending on their attitude towards new trends. The availability of good domestic help is declining and is also becoming more expensive. Also, women now want to experiment with different foods and some usually opt for multi-cuisine fare almost regularly. With aspiration levels spiralling upwards, women from middle income households are increasingly opting for convenience appliances. For appliances like mixies, juicers, electric cookers, soda makers, microwave ovens and dishwashers, the ultimate user of such appliances, the woman, is only an initiator of such purchases. When it comes to taking decisions, she goes ahead and buys products in the price range of Rs. 2000 or so on her own. But for bigger buys like a food processor or a water purifier, she depends on a male member for the final technical verdict.

In the survey Urban Pulse-Business line, R Sukumar (July 97), opines that the average woman who works full time has not changed. Nor has she become completely different from her contemporary who prefers to lord it (or lady it) around the house. In short, not all products that can be classified under convenience foods have succeeded. A woman in a full time job takes her job as wife/mother seriously. Not surprisingly, almost half the respondents feel convenience foods are not as nutritious as food cooked traditionally. 'we don't mind spending time and effort; we will not compromise on food', seems to be in-favour refrain. How, then do they manage to cook a complete meal? Most respondents claim they do so by using kitchen appliances and preparing items that do not require much effort. Stated behaviour often tends to be different from observed behaviour, a comparison of the stated attitude of respondents towards
convenience foods and their actual behaviour indicates a far greater dependence on convenience foods than they'd like to admit.

In the Survey Urban Pulse-Business Line N. Nagaraj (1997) reports in India, the woman is under tremendous psychological pressure to save and invest, especially if she has a girl child. A working woman with a full time job has several options for investments. Some require a regular outflow of money (like a recurring deposit, chit fund or jewellery savings scheme) for a certain period while others require a one time outflow (shares, mutual fund units, fixed deposits). There are visible assets (like real estate, gold that one can acquire through an investment and some invisible ones (investments in paper like shares and mutual fund units). Many working women have insurance policies but in most cases it is taken on the advice of a colleague or a relative to save on her income-tax. But the most startling fact is that a woman who is independent (or wants to be), a woman who is out hunting, a woman who makes her own decisions at her place of work, doesn't know what to invest in. In most working women' lives the decision to invest is made by an anchor. The anchor is almost always the husband for a married woman and always the father for a single woman. If it's not the husband or the father, the brother or some male relative is the anchor. The advice of friends or colleagues and their investments also plays an important part in the choice of investment-option. Many of the women, especially from the middle class invest at the present only for conspicuous consumption on a durable or even for a holiday-sometimes in the future.
Most women go on a holiday with their families: married women go with their husband and children (if they have any); and single woman goes with her parents and/or other relatives. For a woman in a full-time job, a holiday is also used as a sop to the conscience for not sticking to her central role. This is especially true in case of working woman having a child or children. This is her one chance in a life time to dedicate quality time to her children. Most decisions concerning the holiday are taken by the woman of the house. The woman is the one who decides where to go, where to stay, what to see, the duration of the trip and other such details. She is the one who will handle all the paper work, run around for the visa (in the case of international trip) and generally organise the whole holiday. The way the family spends the holidays depends on primarily the economic and social strata of the household.

The objective of this survey was to provide interesting insights into a segment of the population that has not been studied till recently. Some of the targets considered were working women, senior citizens (people over 60 years of age) and children in the age group of 5 to 12 years. Detailed interviews were conducted at Bangalore, Chennai, Cochin, Mumbai and New Delhi. Between two hundred and three hundred interviews were conducted in each centre and the total sample was a significant 1212 respondents. The entire exercise was carried out in two stages. The first stage was a large scale 'mapping' exercise where we profiled working women in each of the centres- in terms of age, marital status, nature of employment etc.. In the next stage, detailed interviews were conducted among a smaller sub-sample where information was collected on a whole range of topics- Their daily routine, attitude towards career, usage of convenience
foods, dressing habits, usage of personal care products, durable and media habits.
All findings were weighted to represent the universe of working women.

**RELATIVE RESOURCE CONTRIBUTION**

Comparative or relative resources are defined as the husbands and wives' contribution to the maintenance and growth of household. Operationally, they are defined as the husband's and wife's employment status outside the home as a source of generating income and/or subtracting time away from household activities. Thus the husband's and/or wife's ability to have an impact on the economic and time resources in household partially determines his/her ability to participate and obtain influence in household decisions (William Qualls, Sept 87; p. 268).

Resources has been defined as anything that can be transmitted to the other to help the latter satisfy his or her needs or obtain his or her goals (Blood and Wolfe 1960). Different researchers have defined resources differently. For example, Lupri (1969; p. 137) defined resources in terms of educational attainment, level of income, inheritance, work participation and organisational membership. Wolfe (1969; p. 100) defined resources as the property of a person or a group which can be made available to others as instrumental to the satisfaction of their needs or the attainment of their goals. According to this view, resources may be the personal properties or attributes of the spouse like physical strength, personal appearance and attractiveness, personality traits, knowledge or skills, "Capacities" for giving and receiving love and understanding and companionship or they may be material possessions or status distinction which
may be intrinsically valuable or instrumental objects, like income contribution or rights and privileges concomitant with holding a special position eg. an office. Green et. al. (1983; p. 436) described resources as education, income and occupational status which a marital partner brings into a relationship. Resources also include such specific factors as the time for decision making. For example, wives have been found to lose influence vis-a-vis their husbands during the child rearing stage of the family life cycle (Blood and Wolfe, 1960). The reason appears to be the combined effect of having to care for children and of having to give up activities outside home. Because wives have less time to be involved in decision making and less to contribute in terms of financial resources, they become more dependent on their husbands during this period.

However, the four variables viz., education, employment, earnings and age were frequently classified as resources (Beutler and Sahlberg, 1979; p. 481). Education of a spouse is said to have positive relationship to influence, suggesting that more influence is expected where the spouse has a higher level of education (Blood and Wolfe 1960; Hill, 1963; Jackson. 1968; Kendel and Lesser, 1972). Age of the spouse was chosen as an indicator of experience (Rosen, 1972). Presser (1975) has stated that the difference in ages between the husband and wife may affect their level of influence and found that when the husband is considerably older than the wife, his greater experience and occupational achievement may give him more power within the family. Income reflects a resource obtained through employment Wolfe (1963, P. 103) better explains the concept as follows:
"Although the traditional cultural norms may prescribe that the husband... should make the final decisions... with respect to expenditures for major purchases for the family, yet because of his insecurity in financial matters and because of her (his wife's) greater competence (derived from education, employment and experience), she may be better able to advance the family toward its financial goals and she may (thus) derive more power than he in this region where he has the authority".

Heer (1963) lists three resources as economic contributions, personal attractiveness and ability to fulfil one's role adequately. Economic resources, i.e earning power plus material possession are tantamount to French and Ravens (1960) "Reward Power" category. Hill (1955; p. 79) states that "money is a source of power that supports male dominance in the family ... money belongs to him who earns it, not to her who spends it, since he who earns it may withhold it". Heer (1969), also mentions "attractiveness" especially in women, as a resource. Waller (1951) observed that dominance in marriage derives from the relative position of the males in the scale of courtship desirability. It is apparent and interesting that the man who desires or values the woman as a mate more than she desires or values him will be in the position of working to please her. Her enhancement in his eyes may be her physical attractiveness, pleasing personality, his perception of her as a "perfect" wife and mother or an artefact of his own poor self-image. The woman in this case might be willing to take the dominant position in this respect and retain it or can nullify it or by voluntarily giving over control to her husband (Hallenbeck, 1966, p. 201).
Blood and Wolfe (1960; p. 47) also contend that "the power to make decisions stems primarily from the resources which the individual can provide to meet the needs of his marriage partner and to upgrade his decision making skill". Competent decision making, according to French and Raven (1960), appears to lead to the establishment of expert power. The basis is purported to be the influenced ones attribution of skills, knowledge or perception to the powerful one. This concept partly fits with Blood and Wolfe's (1960) findings that many family decisions are "apportioned" according to the areas involved. Thus, husbands decide about their own job career, insurance, selecting automobiles, while wives make the decisions concerning the food buying and meal preparation. Kinpins (1984) and Kinpins et. al., (1980) also suggested that those who control resources that are valued by others, or those who are in positions of dominance, use a greater variety of influence tactics than those with less power.

Several researchers have identified that spouse's relative resource contribution has an immense effect on family purchase decision making. In an influential work Blood and Wolfe (1960) first presented a "theory of resources" which assumed that the relative power of husband or wife in working out family decisions depended upon the relative resources such as education, employment and earnings, which each spouse brings into the family. According to them, decision responsibility is accorded to the spouse who has the ability to provide the reward or punishment necessary to satisfy the needs of the other spouse. They further contend that "the greater the gap between a wife's evaluation of the resources contributed by her husband and the husband's evaluation of those
contributed by the wife, the greater the husband's power and vice-versa" (Blood and Wolfe, 1963; p. 12).

These "resources", possessed in varying degrees by each spouse are exchanged for the right to make (or not to make) decisions or to participate (or not to participate) in family activities. Scanzoni, (1970; p. 147-148) best illustrated this point by providing an explicit rationale for the resource influence relationship.

The more the husband fulfils his economic duties... the more the wife defines her status rights ... (as) being met, the more she will allow her husband to define the norm for ... decision making ... she ... gives him power to shape this dimension of the conjugal unit, in exchange for the economic rewards and status benefits he provides for her ... she is more motivated to "go along" with him, to "give in" to him, to let him "have his way" to the extent that he provides maximum economic rewards.

A similar view has been expressed by Wolfe (1959; p. 107) who contend: "The wife of a successful man (whose resource contribution is more) is likely to perceive him as a person who is generally competent and who has resources for need-satisfaction and goal attainment which he can readily actualise within the home as well as elsewhere. Thus, she shall attribute more power to him and will accept his influence attempts. In families in which husband is not so successful (i.e. whose resource contribution is less), the wife is apt to perceive him as being
less competent; she will feel that he is less capable of helping the family move towards its goals, and she will therefore attribute less power to him".

Komarovsky (1940), too expressed the same view saying that the man who does not satisfy his wife attaining the goal suffers a loss of self worth and develops a feeling of being less a male. The inability of the man to provide financially for his family, to fulfil his legal obligation, apparently hits at the core of his masculinity.

The basic proposition of the resources theory is thus, that the comparative participation of the husband and the wife in the external system will determine the balance of power or influence in the internal systems ie., in the family (Blood, 1963). Blood succinctly stated this major proposition of the family resource theory as follows.

In so far as marital power is measured in terms of decisions... the comparative participation of the husband and wife in the external system will determine the balance of power (Blood, 1963; p. 475 - 76).

RELATIVE RESOURCE CONTRIBUTION IN FPDM RESEARCH

The theory of resources was investigated in the study of cross-cultural family purchasing behaviour by Green et al., (1983) across five countries. They found that Blood and Wolfe's resource theory was appropriate for many developed countries but was inadequate when applied to less developed countries. Burns and Hopper (1986; p. 179) contend that wives tend to take
greater decision making influence for a function of greater resource contribution. On the other hand, wives with less resource contribution tend to understate their influence. Qualls (1987) stated that in a traditional Sex Role Orientation (SRO) family, the value of the resources contributed by husband greatly exceeds that contributed by the wife, as a result, influence in family decisions among such couples is wielded by the husband. Dehl (1968; p. 409) also suggested that "the greater one's resources, the greater one's power", thus supporting Blood and Wolfe's (1960) theory. Granbois (1962) showed that joint and equal participation in the decision making process to be more likely, if both partner's contribute resources comparable in value. The theory of resources has also been supported in the findings of the studies conducted in the U.S, West Germany, Belgium, Finland, Denmark, France and Japan (Rodman, 1972). Although variability in results was found, husbands were usually found to have a greater power because they control greater number of resources. However, in studies conducted in Yugoslavia and Greece, the resources of husband, such as his occupational status, educational attainment and level of income were found to be negatively related to his authority in family (Rodman, 1967; Michael; 1967); directly counter to the expectations of the theory of resources. Rather than disclaiming the theory on the basis of this contrary findings, Rodman (1972) felt that it needed to be placed in cultural context. He thus postulated that decision-making behaviour is the interaction of comparative resources contribution of husband and wife, and cultural and subcultural expectations about the distribution of marital power (Rodman, 1972; p. 60).
Blau (1964) and Scanzoni (1970) have also conceptualised that the allocation of authority within families depend on how each marital partner views the other as a source of valued resources to him/her. The same view was expressed by Davis (1976; p. 250) who observed that the "responsibility for decision making is assigned to the husband and wife on the basis of each one's ability to reward or punish, personal attractiveness and competence". He further quoted that unlike cultural or sex role expectations, the resource theory views the determinants of decision making roles to be "internal" to the family itself and contend that a spouse's decision and task involvement might change if the resources contributed by each spouse change (Davis, 1976; p. 251). He has also stated that the husband's "right to govern" (power) is likely to be attenuated if the wife controls resources such as income, education or higher occupational status.

While stating that resources also include such specific factors as the time available for decision making, Blood and Wolfe (1960) showed that wives would tend to lose influence during the child rearing stage of the family life-cycle. The reason may be, as Davis (1976; p. 251) has quoted, the combined effects of having to care for children and of having to give up activities outside the home. Because wives have less time to be involved in decision making and less to contribute in terms of financial resources and information, they become more dependent on their husband during this period.

Kirchler; (1990) study has rejected Blood and Wolfe's (1960) relative resource theory in explaining the differences in spousal influence. But it should
be noted that in Kirchler's study, resources were operationalised in a different way, namely, as daily contribution of love, goods, services, information rather than usual variables like education, income, occupational status, etc.,.

While stating that resources include income which in any society is primarily contributed by the husband to the family, Lupri (1969; p. 134) observed that decision making is more likely to be joint (that is, it is less likely to be either husband or wife dominant) when the relative positions of husband and wife (on education, age, relative contribution to family income and work participation) are approximately equal. Decision making is likely to be husband dominant when his status on these variables is higher than that of the wife. The husband's influence or power will be significantly weakened if the wife makes a greater contribution to the family.

Cabrejos Doig and Belisario Gerado (1981) in their dissertation on cross cultural decision making roles among two countries the U.S and Columbia have indicated that in addition to roles, other cultural variables like relative resource contribution affect husband wife share of influence in both countries. Jenkins, Roger Lane (1976) in their dissertation to examine vacation decision making process for families with children who took vacation in 1975 found the results of their study to provide little support to the comparative resource theory; but in general, were in consonance with the least - interested partner theory. Rosann L. Spiro (1983), in their study to evaluate influence strategies used by husbands and wives in resolving disagreement towards purchase of furniture or major durable concluded that the family in which the percentage of income contributed
by the wife is the highest, displayed the greatest influence attempts. This is in accordance with Blood and Wolfes (1960) "resources theory", that the wife in particular would be more inclined to exert her influence when the resources she is contributing are greater.

**CONFLICT IN FAMILY DECISION MAKING**

Conflict is defined as a confrontation process between individuals (Husband and Wife) over scarce resources, controversial means, incompatible goals, or a combination of these. This definition is consistent with those found in other disciplines (e.g., Boulding, 1962; Deutsch 1973; Rapport 1960).

Conflict in this study is conceptualised simply as a discrepant preference (Granbois, Donald H; 1971). Given the list of consumer roles that family members can play in a purchase, it is not surprising that we should expect that the influence of various members should differ depending on which stage of the decision making process, we are talking about. Two recently proposed models emphasise the potential significance of research going beyond the determination of joint and autonomous structures, exploring the incidence and nature of discrepancies between family members' preference and the means of resolving conflict when discrepancies occur (Granbois and Donald H. 1971; Sheth and Jagadish N.1974 ). Sheth enumerates reasons why discrepancies in individual family preferences (both buying motives and evaluative beliefs about alternative products) can be expected. Not only may certain exogenous influence such as personality and reference groups affect individual family members differently, but word-of-mouth and mass media information sources may be differentially
available to family members (Sheth and Jagadish N.1974). Sheth emphasises the significance of understanding the nature of preference conflict for formulating and directing marketing communications. Granbois suggests family conflict may be an important determinant of the substantial proportion of major purchase plans that are postponed or dropped (Foote Nelson, 1974; Sheth and Jagadish 1974; Ronald P Willet, 1968). Unresolved differences of opinion between husband and wife can delay the purchase and limit sales opportunity. If the areas of extra family conflict can be identified, then communications can be directed towards helping the couple to arrive at an agreement or make a compromise. Thus knowledge which enables one to anticipate conflict areas can help to increase buyer satisfaction as well as market efficiency.

There has been minimal consumer research that investigates the role of conflict in family decision making (Belch et al., 1980; Davis 1976; Sheth 1974). In general research has found that underlying conflict is common in family decisions but that most families work hard to minimise its appearance and effects. This is a natural outgrowth of family's strong thrust towards intimacy, happiness, and maintenance of pleasant relations. Despite the opportunities for conflict, agreement appears to be more common than disagreement (Sheth, 1976). In general, high spousal agreement on purchase decision influence has been found when comparisons are made on an 'aggregate' basis between husbands and wives (Ferber (1955), Safilios-Rothschild (1969), Davis (1970), Granbois and Willet (1970), Davis and Rigaux (1974), Shuptrine and Samuelson (1976), Burns (1977), Jenkins (1978), and Burns and Hopper (1986).
Disagreement implies that there will probably be attempts to accommodate and resolve it before a joint purchase choice is made. During the period when various alternatives are being considered, each spouse will often attempt to influence the other toward his or her preferred decision. A spouse can use a variety of influence techniques, depending on his or her own characteristics, the characteristics of the individual she/he is trying to influence, the nature of the purchase and its importance to the individual, and other situational factors. One of the more interesting aspects of joint decision making by husband and wife is the extent of their agreement regarding the role each plays in decision making. Using automobile and furniture purchase, Davis (1970) found that the degree of agreement ranged from 59 per cent to 68 per cent for automobile purchase decisions and 49 per cent to 75 per cent for purchase of furniture. Largest disagreements between husband and wives occur for decisions that involve what might be termed "aesthetic" considerations (e.g., what model and colour of automobile to buy, what furniture, what style and what colour of furniture to buy). One reason, for example, may be that a husband's assessment of his wife's importance in decisions requiring aesthetic skills tend to be biased upward as a result of cultural expectation about the "appropriate" role for women. Alternatively, a wife might be biased towards her husband's participation in such decision for the same reason. Granbois (1971), contends that conflict resolution is the key to the outcome of any decision process. The issue of conflict and conflict resolution in the family decision making process has been addressed by several researchers (Burns and Granbios 1977; Davis 1976; Seymour and Lessne 1984; Sheth 1974). Unless preference discrepancies are resolved,
decisions cannot be made. Therefore, in important joint household decisions, husbands and wives are forced to resolve any conflict. Attempts to resolve conflicts should reflect the manner in which the husband assigns decision responsibility.

Munsinger, Weber and Hansen (1975), in an analysis of the incongruence between husbands and wives, revealed that husbands and wives attribute greater dominance to themselves than attributed to them by their spouse. More specifically, the authors studied housing decisions, where they found congruence between the spouses tends to be associated with joint decision making. When the decision making was not reported as joint, congruence tended to occur when the husband dominated the decision making process. Moreover, the findings revealed that the agreement about relative influence in decision making ranged from 49.6 per cent to 71.3 per cent, thus supporting earlier reports by other researchers that agreement between husbands and wives concerning relative influence in decision making is seldom higher than 50 per cent (Davis, 1971). Park and Enswer (1981), suggested that the differences in spouse's perceptions are due to the ignorance of each spouse of the other's strategies in the decision making process. Also, the interactions between the spouses during the process, as well as the mutual influence transaction process, may contribute to the discrepancies. In addition, it was reported that there is more agreement among contemporary couples (Brinberg and Schwenk, 1985).

Another interesting study on family decision was reported by C.W. Park (1982), who analysed how couples went about buying a house. He found that
avoiding conflicts was an extremely important aspect of the overall process. In fact, rather than a highly rational, well planned procedure (called synoptic decision making), Park found a process he described as muddling through. Here, each spouse is not quite sure of his or her own preferences in a house buying (since it is such a complex decision). Beyond this, they have little or no idea of what their partner prefers until they are actually going through the process itself. Park describes the resulting experience as groping through the decision, with each spouse finding out about other's preferences while striving to avoid conflict. In his terms, the family "believes that it 'makes' a decision jointly, when in fact it 'reaches' a decision through a disjointed, unstructured strategy". How did the couples avoid conflict? First, for objective house characteristics (Price, number of bed-rooms etc.,) the partners tried to find out which ones they agreed upon early in the process, and these were set out as goals. Second, for characteristics in which one partner had expertise (Kitchen, plumbing, etc.,) he or she was assigned the major decision responsibility. Third, when differences arose on other characteristics, the spouse who felt less strongly about the characteristic made a concession to the other.

When Rosann Spiro (1983), asked a sample of husband-wife pairs about a recent household durable purchase decision, 88 per cent of the couples reported that they had encountered disagreements and had to undertake accommodative strategies. The results were very interesting. Most of the sample reported only low to moderate attempts to influence their partners. Those who reported high use of influence attempts, moreover, seem to try "every trick in the book" rather than rely on only one or two techniques. When the partners were asked about
what their spouses had tried on them, their answers did not come close to matching what their spouses reported they were trying. The family members were not very successful in identifying relative influence by their spouse, nor did they seem to know about the others actual decision strategy. Burns and Hopper (1986) reported that for some couples, there appeared to be a generalised stability for each spouse to maintain the pattern of agreement and disagreement across sub-decisions and products. Patterns of agreement were seen to be related to the number of years the couples were married and their sex-role orientation.

Analyses of 'individual' spousal dyads, however have consistently produced high level of disagreement on whether certain purchase decisions are made by the husband alone, or jointly by both spouses. Disagreement levels have ranged from a minimum of 20 per cent of the dyads studied to 50 per cent and higher (Ferber 1955 a; Davis 1970; Granbois and Willet 1970; Shuptrine and Samuelson 1976; Burns 1977; Burns and Granbois and Burns and Hopper 1986). Other researchers have explored the impact of product type on decision making disagreement. Both Davis (1970) and Shuptrine and Samuelson (1976) reported the more 'masculine' or 'feminine' a product, the lower the level of disagreement. Quarm (1981) demonstrated that item complexity and ambiguity significantly affected levels of dyadic disagreement. While Park and Iyer (1981) found the salience of the decision was not related to level of disagreement. Several researchers have concluded that agreement appears to be stable across stages of the purchase decision process (Davis 1970), Davis and Rigaux (1974), Park and Iyer (1981) and Park (1982). Providing a contrary view are Davis (1971) and Wilkes (1975), whose findings suggested variation in levels of disagreement.
within couples across decision stages. Even though the question "Who decides?" has been the one most frequently investigated, other types of purchase related to husband-wife disagreements have been explored including: 1. Disagreement on purchase intention [Granbois and Summers (1975)] 2. Disagreement on perception of retail store image [Albaum, Hawkins and Dickson (1979)]; and 3. 'Preference' disagreement [Krishnamurthi (1983), Davis, Hoch and Ragsdale (1986), and Qualls (1987)].

In a study to explore husband-wife report disagreement in two western nations, France and the U.S and one Middle Eastern nation, Libya, Robert A Peterson, Diana L Alden, Mustafa O Altir and Alian J.P. Jolibert (1988) have concluded that overall decision-making disagreement was significantly lower for American and French samples than for the Libyan sample. At product level, the disagreement levels was highest for Jewellery (Jewellery is often purchased as a gift. Thus one would expect higher levels of disagreements than for remaining product categories). For product categories (groceries, household appliances and children clothing) Libyan couples disagreed significantly and substantially more than the other couples sampled. For product categories (furniture, automobiles and household appliances), the United States couples exhibited significantly lower disagreement levels than either French or Libyan couples. Analysis of the direction of disagreement across the six product categories showed that the United States and French husbands tended to disagree with their wives on decision making influence by either stating "Joint decision" or "Wife decides". Approximately 79 per cent of the U.S and 75 per cent of French disagreeing husbands differed with their wives in this manner. On the other hand 60 per cent
of the Libyan disagreeing husbands differed with their wives by saying husband decides while only 21 per cent of the United States and 25 per cent of the French disagreeing husbands did so in this manner. Donald. J. Hempel (1974) in a study of cross cultural comparisons of husband-wife interaction in specific house buying decision when analysing conflict that arose find that only 29 per cent of the Connecticut households and 32 per cent of the English families reported any major disagreements. Disagreements were most likely resolved in the wife's favour in both Connecticut (42 per cent vs 39 per cent in favour of husband) and in England (36 per cent vs 28 per cent in favour of husband). English respondents were more likely to report a compromise solution to the disagreement. Kirchler, Erich (1993), studied the joint decision making which is perceived as a muddling through process. A spouse expressing a desire for a product causes a situation which may represent a conflict between the partners; conflicts or disagreements need to be resolved in a way that ensures realisation of one's wishes and at the same time avoids heated disputes. It was found that the choice of tactic used to resolve such disagreements depended on all variables like type of conflict, gender of the agents, relationship characteristics and others under investigation, except personality.

SOCIO-DEMOGRAPHIC FACTORS ON SPOUSAL INFLUENCE AND CONFLICT

It may be pointed out that several studies on family purchase decision making have analysed the significant impact of the socio demographic variables; viz., level of income, number of years married, number and age of children in the family on spousal influence and disagreements in decision making. The
significance of these variables in such studies is discussed in the following paragraphs.

In a cross cultural study on family decision making to analyse the role structure of spouses, Cabrejos Doig, Beliscrio Gerardo (1981), have indicated that cultural norms, relative resources contributed by the family members, wives' working status and family life cycle effect the husband-wives share of influence in durable goods purchase. In a systematic approach to study of which family member, if any might control a particular purchase decision pertaining to vacations, life insurance and home owner's/renter's insurance, Cosenza, Robert Michael 1980, found social status, stage in family life cycle and family size seem to be the variables which can do their best in discriminating between control dominance types. Jenkins, Roger Lane (1976), in another study on vacation decision making, observed that family life cycle variable, demographics, spousal attitude were significantly associated with variability in husband-wife patterns across a large number of vacation sub-decisions.

On the basis of various empirical studies, Kamarovsky (1961) advanced the idea that there is a greater husband-wife autonomy in decision making at the upper and lower echelons of the socio-economic class than among the middle class. Further, she contended that the wife, relative to the husband, seems to have more influence in decision making in lower income class. In contradiction to this, Churchill and Hansen (1974) reported that lower level income households would be more willing to adopt joint decision making, hence many purchases will seem more important to them due to their low income level. Samsinar MD Sidin (1994)
in a study on analysis of role structure in family decision making in Malaysia, found that there is a difference in role structure in family decision making among the families of different social classes. The results of the study indicated that social class was significant for the purchase of groceries and eating out. Social class tends to affect the relative influence of wives in the purchase of food products (ie, groceries and eating out); however, social class was not a significant factor which influenced the wives' purchases of durable goods (ie furniture and electrical appliances). Robert T Green, Isabella C.M and Cunningham (1974) in a study to compare family decision making under different conditions, have reported that upper-income class were characterised by significantly less husband decision making than upper-income conservatives and moderates. Further, significant differences were found in purchase decision patterns between the upper-income groups in 7 of the 10 products and services used in this study. The findings within the three age categories employed in the study revealed a pattern similar to the earlier results. Both the younger and middle aged liberal wives exhibit overall differences in decision making when compared with the corresponding conservative and moderate wives.

It has been found that life-cycle stage of a family, number of years married, number of children and their age do have a profound effect on purchase decision making process. In a study to evaluate the influence strategies used by husband and wives in resolving disagreements concerning purchase decision Rosann L Spiro contends that, several of demographic and attitude variables were important discriminators among influence strategy mixes, ie., traditional family ideology, avoidance of conflict, income, gender, age of youngest child,
education, whether or not the wife is employed and the percentage of income contributed by the wife. Certainly these findings provide support for Sheth's (1974) theory of family buying decisions, which included many of these variables. Several researchers have identified a higher rate of joint decision making among young couples. For example, according to Scanzoni (1997) joint decision making was predominantly higher among younger couples. In accordance with the above findings, Davis (1976) also observed greater joint decision making among young couples. Filiatrault and Ritchie (1980), stated that families with small children were found to make joint decisions more often than families which had grown up children. Thus it could be concluded that joint decision making is common among couples in the early stages of the life-cycle. This may be due to the fact that in early stages of the marriage the spouses tend to integrate their individual values into a common system of household priorities (Hempel and Tucker, 1980). However, it has been observed by several researchers that the tendency for joint decision making declines with increased length of the marriage. After a year or two of marriage, individual preferences becomes more likely and with the growing volumes of decisions, a few of which force specialisation along with the willingness to rely on one's spouse, facilitates autonomous decision. Wolgast (1958), Granbois (1962), Hendon and Hamilton (1977) have reported an inverse relationship between the length of years married and the tendency for joint decision making. During the child rearing stage of the family life-cycle, wives tend to have less influence in decision making, as they devote more time on their children and have lesser time to concentrate on such decisions (Blood and Wolfe 1960; Sheth 1974). Blood and Wolfe have also observed that husband's power is systematically related to the number of years
It has been found that the husband's power increases from honeymoon period (married under 4 years) to a high peak in the case of married's 4-7 years, with children at pre-school ages. The husband's power shows a decline in the group married 8-15 years; a further decline with those married 16-22 years and still more with couples married 22 years and above. Eli P Cox III (1975) in their study on automobile purchase decision making in the context of goal-oriented behaviour, found similarly between husband's and wife's automobile preferences which was related to stages in family life cycle. It was found that the similarity between the husband's and wife's automobile preferences which was related to stages family life cycle, as well as for families who have been married longer. The comparison of family life cycle and length of marriage indicated that the family life cycle is superior explanatory variable and suggests that the process is not simply a function of time, but rather a function of the cumulative pressures towards goal congruent behaviour. Further, the analysis tends to suggest that the presence of children is one of the principal pressures which tend to bring about this goal-congruent behaviour. Thus families who no longer have children at home are less likely to be goal congruent.

As a new born arrives in the family, the responsibilities of wife shifts towards the child and naturally she is quite dependent upon her husband for help, love and affection and emotional support. She is more concerned with satisfying her needs and that of her children with the resources contributed by her husband. Therefore, the dominance of the husband in household decisions is bound to be high and is at maximum during this period. The presence of small children can contribute to the relative power of husband, in that the wife is confined to the
home due to the demands on her for child care, which in turn tends to increase husbands power in household decisions. Also as Heer (1963) argues, if a mother of small children seeks a divorce, she will have the problem of bringing up children without the father. In addition the possibility of remarriage for such a divorced women becomes less than that for a divorced man (Jacobson, 1959). As a consequence, she will be inclined to concede to the will of her husband. All of this supposedly increases temporarily her dependence on husband and correspondingly increases his power. The number and presence of young children in a family would also affect the spousal influence structure. Studies by Blood and Wolfe and Wolfe (1960) and Heer (1958) found that the power of the wife decreases with number of children. They also contend that there is a positive relationship between the number of children in the family and the influence of the husband in the decision making. The study by Spiro (1983) also quoted that the number and age of children are significant determinants of these amount of influence a spouse can exert upon a decision.

Donald J. Hempel (1974) in his cross cultural study on house buying decision has indicated that the extent of husband-wife agreement in both cultures (Connecticut and Northwest England) is related to family size, stage in life cycle, attitudes towards previous residence and life-style (particularly physical mobility and membership in civic organisations). The literature on spousal decision making disagreement is mixed on several other points. For example, when addressing the relationships between disagreement and various socio-economic variables, Ferber (1955a), Safilios-Rothschild (1969), Davis (1970), Munsinger et. al., (1975), and Burns (1977) reported an absence of statistically significant
correlation. However, Hempel (1974) found significant correlation between level of disagreement and certain socio-economic variables. In a cross national study he concluded that spousal disagreement in both the countries related to socio-economic variables such as family size and life-cycle stage although the extent of these relationships was not reported.

Munsinger et al. (1975), studied disagreement across types of relationships and concluded that syncratic dyads possessed higher levels of agreement than husband or wife-dominated dyads. In addition, Burns and Hopper (1986) reported significant associations between level of disagreement, length of marriage and sex role orientation of both spouses. Other researchers have explored the impact of product type on decision-making disagreement. Both Davis (1970) and Shuptrine and Samuelson (1976) reported the more 'masculine' or 'feminine' a product, the lower the level of disagreement. Quarm (1981) demonstrated that item complexity and ambiguity significantly affected levels of dyadic disagreement. While Park and Iyer (1981) found the salience of decision was not related to the level of disagreement. Finally, several researchers have concluded that agreement appears to be stable across stages of the purchase decision process (Davis 1970), Davis and Rigaux (1974), Park and Iyer (1981) and Park (1982), providing a contrary view are Davis (1971) and Wilkies (1975), whose findings suggested variation in levels of disagreement within couples across decision stages.

The theoretical background and empirical evidence of incorporating the variables, namely, spousal influence, wife's work participation, relative resource
contribution and conflict in the present study is discussed in this chapter. The importance of socio-demographic characteristics such as level of income, age of the spouses, length of marriage, number and age of children, size of family are also discussed. The impact of these variables in family purchase decisions is also analysed.

The methodology used for the present study is discussed in the following chapter.