Chapter 5

SUMMARY AND CONCLUSIONS

Our markets are flooded with various kinds of consumer durables with Indian and foreign labels. The consumer durables market is divided into two segments – consumer electronics, also known as the brown goods such as television, digital camera, audio-video systems, computers, electronic accessories, etc; and consumer appliances or the white goods such as air conditioners, refrigerators, microwave ovens, other household appliances etc.

Many of these have become an inseparable part of modern living which was not the case some twenty years ago. A marked rise in the personal disposable income, rising expectations of people in general, the perceived social mobility associated with the possession and consumption of certain products seem to have accelerated growth of the consumer market. Families are constantly in the lookout for newer products, added features and promotional avenues to satisfy their needs and desires. Manufacturers are increasingly aware of this consumer phenomenon and are over extending their expertise and reach to woo the consumers. Large scale media publicity adds yet another dimension to the glitz and glamour of the rising conspicuous consumerism.

The modern family has been the locus of control of many significant social changes. The demographic, educational, socio-economic and cultural environment of families becomes the foreground for these. The changing role of women in the recent times is seen as the major factor in governing the purchase practices of families. Yesterday’s status and luxury goods have now become necessities. The consumer durables like air conditioners, microwave ovens, mobile phones computers, washing machines, generators and inverters have become part of the essentials. At the same time there is an emerging group of people who are buying the latest consumer durables as mere status symbols.

Consumer durables are described as tangible goods which may be used for the purpose of consumption repeatedly or continuously over a period of more than a year, assuming a normal or average rate of physical use (ILO, 2012; NCAER, 2002; Kotler, 1995).

The motivations to acquire consumer durables seem to be many. It is assumed that use of these durables improves the quality of work, increases the output while at the same time saving time and human energy. These durables help in performing household chores,
faster and with greater ease. Besides work productivity and efficacy some of these consumer durables also provide information and entertainment like the television, music system with video compact disc player, mobile phone and computer. There are others which offer mobility like the motor cycle/cars. Depending on the design and construction details their prices vary from a few thousand rupees to multiple thousands. Since families form a segment in the consumer industry that can neither be overlooked nor taken lightly it is necessary to find out as to how families decide what to buy and why to buy a certain product or a brand? It is seen in a family situation the husband and wife invariably team up and in some cases there could be other knowledgeable members involved in choice making, deliberating on the final selection of a durable. How do families process the available information and arrive at a decision to acquire? How do they assess the merits and demerits of a given item with multiplicity of brands, working/special features and competitive price ranges? What are the primary motivations which determine and drive the purchases? What role do women in general and the housewives in particular play in the decision-making process? Are they aware of their rights and responsibilities as consumers? How involved are the children in the whole process of decision making specially, when it comes to considering items for personal use and that for the family? What are the family dynamics in the selection and purchase process? What all happens at the pre and post purchase stages? Are there other intervening factors and imperatives? Does consumer finance, advertising and sales promotion tactics have a bearing on the decisions that are made? Answers to these queries may throw some light on the consumer psyche and whole spectrum of the market flurry.

**Significance of the Study**

As a consuming and decision-making unit, the family occupies a central space in the market. It is also the core social unit of society and community. The resource allocation and consumption patterns in families affect the economy and trade across the globe. Consumer awareness of the design component, functionality, compliance to correct usage and upkeep of an appliance/equipment cannot be undermined. Equally important is documenting and showcasing the ‘best practices’ followed through the various stages of decision-making.

To understand how families within a specific income and occupational group, sharing the same geographical location, make decisions would give further insights into the consumption status and also provide valuable guidelines to the growing middle income
consuming clientele. Consumption practices of the sample families may offer some ‘best practices’ and guidelines to other families which they may be able to emulate.

Awareness about the consumer redressal system encompassing the role of consumer courts, the mass media and the several voluntary organisations engaged in consumer activism is vital for consumer protection against frauds and malpractices.

Insights about what motivates families with limited means to buy durables can also guide the market to produce products that can meet their requirements and even delight them by offering more value for money. Producers and retailers can design some strategies to not only gain but also retain consumers by building mutually satisfying relationships.

To look into and understand how families buy consumer durables a study entitled Motivations and Management Practices of Families in the Acquisition and Use of Consumer Durables: An Appraisal was conducted with the following objectives:

**Objectives:**

1. To identify the motivations underlying the acquisition and use of the selected consumer durables by the families.
2. To gain insight into the influence of various family demographic characteristics on the acquisition and use of consumer durables.
3. To study the management practices followed by families for acquisition and use of the consumer durables.
4. To understand the considerations kept in mind by the families in the acquisition and use of consumer durables.
5. To find out the general awareness of families about consumer protection.

**Operational Definitions:**

Following terms were operationally defined for the study:

**Consumer Durables:** Consumer durables are electrically/electronic/battery operated household gadgets/appliances/equipment and other items, that are time and labour saving, provide unique function, render service to end users for extended periods of time.

The consumer durables selected for the study were electrical appliances generally categorized as white goods, consumer electronics and brown goods. They were all priced above Rs.2000 (with no upper limit) and purchased during 2007-10. This period was chosen to ensure that the families would have got an opportunity to use the selected
consumer durables for at least one year and hence, would be in a position to recall specific details pertaining to their use and maintenance practices.

**Motivation:** Motivation is a need that is sufficiently pressing to drive a person to make a purchase of a consumer durable.

**Management Practices:** The actual process and action taken by families from the inception of idea to execution, ownership operation and upkeep of the consumer durables under the study purview.

The following terms have been used as synonyms in the study:

- consumers, household and families
- consumer durables, appliances, gadgets, durables and products

**METHODOLOGY**

Having delineated the research questions as described above, review of literature was done to identify the possible data sources (primary and secondary), research approaches, research instruments, sampling plan and contact methods suitable for the study. Since the study is associated with socially constructed nature of reality uncovering the meaning and significance of human behavior and experience, it lent itself to ‘Qualitative research’ method and approach. It involved a certain degree of deductive reasoning in researching, recording, analyzing the motivations, passion and emotions.

Researcher used methods which gave participants a certain degree of freedom and permitted spontaneity rather than forcing them to select from a set of pre-determined responses.

A sample size of 150 families was purposely drawn from the non-teaching staff of Delhi University, North campus area, residing in two room tenements, all married with at least one child, in the salary range of Rs. 20,000 to 40,000/month, having purchased any one consumer good for Rs. 2,000 and above during 2007-10.

A semi-structured interview schedule was developed supported by observations and a game to collect the basic as well as comprehensive qualitative data. Women formed the key respondents with their husbands and other family members supplementing information. Personal interview was necessary to study and understand the respondents’ knowledge, beliefs, practices, preferences, satisfactions and most importantly their
motivations. Observations helped in verifying field realities and eliminate biases if any. Therefore, the study was exploratory and descriptive in nature.

**Tools and Techniques of Data Collection**

The primary respondent from each family was the female head of the family. Husbands of the respondents and other family members were encouraged to participate and help. The other family members present at the time of inquiry contributed richly to the wealth of information.

Nature of the present study required collection of descriptive data for which a Semi Structured Interview schedule was found to be most suitable. Considering the low literacy status of the women respondents and the nature of information required regarding their household possessions, this decision was validated.

Personal interviews provided an opportunity to observe the respondents and their families in their personal settings. Verbal and non verbal cues as well as direct observations strengthened the study. The interview schedule was based on the laddering technique where in a series of ‘why’ questions were used to probe into the respondent’s minds and gain insight into their motivations and buying decisions.

Questions regarding the reasons for acquiring the selected consumer durables and durables which were perceived to be the most important for the family were put across in a game ‘Pick and Choose’. The game was played with a sample of 30 women (4-5 from each location) who owned at least 6 of the selected durables. The game required the women to identify pictures of consumer durables owned by their family from a pool of pictures and state ‘why’ they had acquired each of those consumer durables. They had to selectively eliminate consumer durables one-by-one stating ‘why’ till they were left with only one- the most important consumer durable for them and their family. This method offered the researcher a much deeper insight into consumer motives to acquire or not acquire selected consumer durables. Visuals of consumer durables used in the game have been included in (Annexure B)

An objective type awareness test was prepared to study consumer awareness of the women and their husband.

Interviews were conducted inside the homes and care was taken not to intrude the privacy of the families. Qualitative methods were extremely insightful for gauging the women’s opinions, experiences and stories. They enabled the researcher to not just find out
information but also create a platform for sharing and exchanging information with the
women. This was essential to get a holistic picture of the ‘Consumer behavior’- a
complex phenomenon.

The interview schedule was pilot tested with five women (not included in the sample) to
observe the ease and comfort with which they could respond to the questions. A few
modifications were made on the specificity of certain questions.

Areas of inquiry in the Interview Schedule
A number of open ended and close ended questions were framed to study the motivations
and management practices of families while acquiring and using the selected electrical
consumer durables.

The following are the various heads on which data was collected:

I Demographic Profile of the Families
Family details in terms of present family size, number of children and other dependents,
age, sex, education, occupation, family type, life cycle stage, etc.

II Nature and Type of the Consumer Durables
- Consumer Durables owned, Design/ Model specification, Brands (Indian, MNC or
  local), Order of Purchase (First time, Replacement or Additional), Number of Years
  Previous consumer durable used and Type of Purchase (New or Second hand)
- Most recent Consumer Durable acquired
- Consumer Durable considered most important
- Consumer durable aspired by the family

III Acquisition- Motivations and Management Practices
(d) Problem Recognition- Motivations to buy
- Motivation(s) for various aspects of the purchase process for each consumer durable
(e) Information Search
- Sources of information

(f) Evaluation of Alternatives:
Factors Influencing- Product Choice
- Additional income/spare money, Price, Brand, owned by Reference Group (relatives/
  friends/ neighbours/ colleagues), Advertisements, Appearance, Design, Ease of
operating, Cost of operation and maintenance, Warranty, After sales service, Special Sales Schemes/offers, etc.

**Factors Influencing- Dealer Choice**

- Location (local market, whole sale market or mall, etc.), Type of showroom- large multi branded showroom, Discount, Special Offers, Advice by sales persons, etc.

**Factors Influencing- Purchase Timing**

- Festivals and special family occasions

**Factors Influencing- Payment Method**

- Cash or credit

Most Important Factor Influencing the actual Purchase

**f) Purchase Decision**

- Individual Roles of Members in Purchase of Consumer Durables- Initiator, Influencer, Decider, Buyer and User
- Customs and traditions followed by families

**g) Post Purchase Practices**

- Bill (Issue and safe keeping), Reading of Instruction Manual, Frequency of use, Frequently used functions, Precautions observed, Care and Maintenance, Age and working, Frequency of Repair of the consumer durables, Source of Repair, Annual Maintenance Contract (AMC) for the consumer durables, Divestment/disposal, etc.

**IV Consumer Awareness**

Awareness about Consumer Rights, Laws, Courts, Voluntary Organisations, CPA 1986, Bill, ISI and BEE star label and National Consumer Helpline

For the actual study a semi-structured interview schedule was designed. It was then pre-tested on five women (not included in the sample) to see if the tool was effective in getting their response to the questions both factual and subjective in content. The tool was then suitably modified after seeking advice of subject experts and then finalized (Annexure A).

**Data Collection**

For entry into each college/institution campus help was taken from a resident. More than one visit was required with each of the families. The researcher went from one family to another accomplish her set goal.
The game ‘Pick and Choose’ was played with women on a separate visit depending on their willingness and availability of time. The data was collected usually in the late afternoons and evenings. Sometimes families were also visited during the weekends. The data was collected between the years 2010-2012.

2.4 Analysis of Data

As stated above, the Interview Schedule comprised of both quantitative (factual) and qualitative data. The motivations expressed by the respondents to acquire the selected consumer durables were listed and categorized. They were analysed as per Maslow’s theory of Motivation into various levels in a hierarchical order. These motivations for buying have been summarized in Annexure C.

The Five Stage Model of Buying Decision Process given by Kotler, Keller, Koshy and Jha (2007) was used to analyse the management practices and the buying process of the families regarding consumer durables. The practices of the families regarding acquisition and use of the selected consumer durables were suitably coded and entered in MS Excel to generate tables and graphs. Code Book included in Annexure D. Data was tabulated and frequencies worked out. Data was entered in SPSS 16 for statistical analysis.

The data was analyzed, tabulated and suitably interpreted as per the study objectives. Maslow’s popular Hierarchy of Human Needs theory was suitably adapted for analyzing and interpreting the motivations of the sample in choosing a given consumer durable.

Chi-square, a non-parametric test, was used to study the association between selected demographic variables as the intervening variables with the dependent variables—buying decisions (choices in terms of nature and types of durables owned and aspired) and consumer awareness.

Chi square results were analysed at 5% level of significance.

Consumer awareness of the women respondents and their husband was also analysed using Student’s ‘t’ test to determine if there was any statistically significant difference in their awareness scores.

The demographic variables selected for analysis were—

- Age, education and income of female and male head of the family
- Present family size (number of family members)
- Number of earning members
- Number of years of marriage
The dependent variable chosen for statistical analysis were--

- Number of consumer durables owned
- Nature and type of consumer durables- order of purchase (first time/replacement/additional), brand (Name and origin- Indian/ MNC), design/model and total number owned.
- Buying roles of Initiator/ Influencer/ Decider/ Buyer and User
- Consumer durable aspired
- Consumer Awareness of the male and female head of the family

Data have been presented in tables, charts other graphics to facilitate understanding and interpretation.

FINDINGS AND DISCUSSION

The salient findings of the study have been summarized below in the following sections:

- Demographic profile of the families
- Nature and type of consumer durables owned
- Motivations and management practices for purchasing consumer durables
- Consumer awareness of respondents

Demographic profile of the families

The average age of the respondent (woman head of the family) was 41 years and that of her husband was 44.3 years. Most of the women (92%) were educated below Class XII and almost half the men (49.2%) were also educated below Class XII. Almost all the women (96.6%) were housewives.

The approximate monthly income of the head of the family was between Rs 30,000-40,000 per month for 62% families. The remaining families had a monthly income between Rs 20,000-30,000. About half the families (53.3%) had one earning member (male head of the family employed in the Delhi University in a non-teaching post. The other families had more than one earning member engaged in a service or entrepreneurial venture of their own.

Almost 90% of the families were nuclear families and about 75% families had 2-3 children. Thus, the families were in the expanding stage of the family life cycle with
62.0% women married for more than 20 years and a majority of them had teenage children.

**Nature and Type of Consumer Durables possessed**

It was found that the families owned a variety of consumer durables that not only gave them comfort and convenience but also connectivity, information and entertainment. TV, Mobile phone, Room Cooler and Refrigerator were owned by all the families. The other durables were Food Processors (74.7%), Washing Machines (57.3%) and Computers (43.3%).

VCD-DVD Players, Geysers, electrical Water Purifiers, Air Conditioners, Microwave Ovens and Digital Cameras were owned by very few families. Each family had their own motivations to acquire and use these durables or exclude them from their lives.

The average number of consumer durables owned by the families was 7, though the range was between a minimum of 4 to and a maximum of 11. Up to 6 durables were owned by 55.3% families and the remaining families owned 7 or more durables.

It appeared that limited money power restricted the purchase of not only the new consumer durables but also replacement and upgradations. Number of consumer durables owned by the families was found to be significantly associated with the education of the respondents and husband’s income. Perhaps, with increasing availability of financial resources and better education women became more aware about the importance and utility of consumer durables for their families.

An account of the type of consumer durables possessed by the families is summarized below:

**Consumer durables for family Information, Education and Entertainment:**

In this category families had Televisions, Mobile Phones, Computers, VCD-DVD players and Digital Cameras.

All families owned a **Television** (TV). A few families (about 12%) owned more than one TV. Most of the families (93.3 %) owned the bulky cuboid Cathode Ray TV and a few (6.7%) had recently acquired flat screen LCD TVs. Most families had 21inch screen TV. There was a clear preference for MNC brands like Samsung (31.3%), LG (18.7%) and Sony (8.7%) in the recent TVs purchased by the families.
All families owned at least one **Mobile Phone**. Mobile phones were considered absolutely vital to fulfill the need for communication, connectivity and safety. It gave a tremendous sense of security to the women to be able to hand over a mobile phone to her children when they go out even routinely. The phones were perceived like an extension of the umbilical cord, deeply connected! Landline phones were missing altogether. More than half the families (54.0%) owned 3-4 Mobile Phones, 31.4% families owned 1-2 phones. Nokia was the most owned brands (65.5%) followed by Samsung (16.2%) and LG (4.8%).

Statistical analysis indicated that the order of purchase (first time, replacement or additional) of Mobile Phones was significantly associated with the age of the women respondents, monthly income of their husband, number of earning members and years of marriage.

Almost half the families (47.3%) owned a **Computer**. Of these 63.3% families owned Desk Top computer, 28.1% owned Lap Top and 8.4% owned both a Desk top and a Lap Top computer. All, except three families, had purchased new computers. Dell (32.1%), Lenovo (17.8%) and HP (14.2%) were popular brands of Lap Top Computers in use. The motivations to buy Computers were primarily to offer the children an opportunity to update their knowledge and improve their scientific temper.

Only 20.0% families owned a VCD-DVD Player. Families occasionally used VCD-DVD Players to watch the video recording of family marriages, birthdays and other special occasions. The video recording of these events too could be viewed on Computers. Hence, VCD-DVD Players were practically redundant for the families. Statistical analysis revealed that the order of purchase (first time or replacement) and brand of VCD-DVD Players was associated with the age of the respondents and the monthly income of the respondents’ husband.

**Digital cameras** were owned by only 6.0% of the sample Sony, Canon, Samsung and Nikon were some of the brands. Order of purchase of Digital cameras was associated with the number of earning members in a family.

**Consumer durables for family Comfort and Convenience:**

Refrigerators, Room Coolers, Food Processors, Washing Machines, Geysers, Air Conditioners, Microwave Ovens and electrical Water Filters were the consumer durables
bought and used for family’s comfort, convenience. Although each of these served a unique function, by and large they are all needed to make life easy and provide essential service.

All families owned a Room Cooler. A few families were found to be owning two Coolers or a combination of a Cooler and an Air Conditioner. Families were using their Coolers despite owning an Air Conditioner. The motivations to buy Room Coolers were to secure a comfortable environment for the family, primarily to beat the heat. These were all local products.

Almost all the families owned a Refrigerator with the exception of two families. Most of these families owned Single Door 185 litre Refrigerator. Double door and frost free Refrigerators were not very popular as the women found these less spacious and felt that the incase of power failure the inside temperature increased very quickly leading to food spoilage The families showed a clear preference for MNC brands like LG and Samsung. Amongst Indian brands Godrej was found to be the choice of 21.3% families. The number of years the previous Refrigerator used was found to be associated with the respondents’ years of marriage. Families were found to have replaced their Refrigerators after about 10-15 years of use.

About three-fourth of the families (74.0%) owned a Food Processor (Juicer Mixer Grinder) and it was a first time purchase for these families. The families showed preference for local brands (55.8%) and Indian brands like Usha (12.6%) and Maharaja (11.7%) in the purchase of Food Processors.

The motivations to buy a Food Processor were primarily to save labour, time and make cooking a lot more interesting. Women used the Grinder and Blender more frequently but stayed away from using the Juicer and other attachments like graters and dough kneaders. They found it cumbersome to wash and keep clean all these attachments.

About 60 % of the families owned a Washing Machine. Of these families, a majority (90.8%) owned Semi Automatic ones as they found fully automatic Washing Machines very expensive to purchase and maintain. The motivation to buy Washing Machines was primarily to ease the burden of washing big or heavy clothes, especially during winters. A few women reported that they had to go in for the Washing Machines due to a medical condition like a frozen shoulder or a spinal problem. Despite this Washing Machines were not being used regularly by more than 60% of the families who owned them. Perhaps, because almost all these women were housewives and had plenty of time at their disposal,
and were saving electricity cost was an important consideration. Women reported to be using Washing Machines more often during winters. Washing machines were a first time purchase for 73.2% of these families. Second hand Washing Machines were being used by two families. MNC brands were most owned in Washing Machines- Samsung (33.3%), LG (24.1%) and Whirlpool (22.9%). Order of Purchase (first time or replacement) of Washing Machine was found to be significantly associated with the monthly income of the respondents’ husband.

Only 15.6% families owned a Geyser. Geysers were a first time purchase for all families (except two). Most of the geysers were from local markets. The reasons for not owning Geysers were primarily seasonality of use (required only during peak winter for may be 3-4 months in a year) and high cost of installation and use. Using an immersion rod or gas stove or fire wood for heating water was a common practice. Some families also reported lack of regular water supply and low pressure of water supply as the reasons for not installing a Geyser.

Only 7.3% families (11/150) owned an electrical Water Purifier and they were a first time purchase by all families. A majority of these electrical Water Purifiers were of local brands. Good quality water was a need felt by all the families. However, most of these families were fulfilling that need by using the traditional metal water filters with ceramic candles. Battery operated Water Filters like ‘Purit’ were also coming in vogue due to their low initial cost, low cost of maintenance and use of new technology . The order of purchase and the type of purchase (new/second hand) of Water Purifiers were found to be significantly associated with monthly income of the respondents’ husband and the family size.

Not many families owned Air Conditioners (7.3%). Nine out of the eleven families possessed one AC and had them installed in the living room. MNC brands like Samsung and LG dominated the brands. Air Conditioners were amongst the recent purchases of the families acquired in the last five years. Families who owned Air Conditioners also owned Room Coolers and used them without any restraint. Air Conditioners were used sparingly by the families to cut down on the excessive consumption of electricity and control electricity bills.
Microwave Ovens were owned by only 4.7% families and these were also the first time users of this gadget Microwave Ovens were used mainly for heating food before serving. The women were conscious of the fact that Microwave Ovens required special cookware and that there were some precautions to be taken while using them. Women did not know the technology used in a Microwave oven but knew that it was truly a time and labour saving device and a new gadget added into the family. Ownership of Microwave Ovens (order of purchase) was found to be significantly associated with monthly income of the respondents’ husband.

The most recent consumer durables acquired by the families were Washing Machines (first time), Mobile Phones (additional), Computers (first time or additional), Refrigerators (as replacements) followed by Air Conditioners (first time). Thus, after fulfilling the need for basic consumer durables, families started focusing on acquiring gadgets of critical value for the safety and security of their children. The most important of these was the Mobile Phone. Mobile was perceived as not only a gadget for communication and connectivity but also a device for saving time, energy and money and managing family life better. TV was considered the second most important consumer durable by the women as it provided them not only entertainment but also updated their world view. The third most important item was the Refrigerator. “It is truly difficult to describe as to how useful this piece of equipment is!!” said one respondent. The women in the sample were ready to enumerate all its functions and could not stop counting the blessings. Keeping food fresh and safe, stocking up of fresh, fruits, vegetables and cooked food for day today consumption and ice in the freezer unit for future use- these extremely useful functions were narrated by one and all.

The other durable items considered important in the order of preference were Water Purifiers (electrical or non electrical), Room Coolers, Computers, Washing Machines and Food Processors (Mixer-Grinders).

Irrespective of their modest financial status 85.3% women aspired to update durables for the home. LCD TV was the most desired one.

The Buying Decision Process for purchasing Consumer Durables
It was realised that while the buying process could be divided into a few basic steps, the order of their occurrence was not always fixed and could be different for different
durables. The buying process varied as per the situation or circumstances and the cost involved. Some common practices and procedures followed by families in aligning their plan with the actual actions in the purchase of consumer durables for the family are given below:

**Stage I- Problem Recognition**
All families had in their possession a few chosen consumer durables considered the most basic essentials/necessities for living the life in the present day times. The practice was that both the husband and wife would look into their priorities, resources at their disposal and then identify the need for an item which would eventually be purchased. This was a conscious process of problem recognition For example decision to buy a Washing Machine would be in place if the lady of the house had a medical condition and had been advised to abstain from doing heavy duty tasks such as washing manually. If Computer was seen as something unavoidable for the sake of children’s education then the families would respect that despite their financial hardships.

**Interpretation of the motivations influencing the purchase of Consumer Durables by the families:**
Using the Maslow’s Hierarchy of Human Needs theory, to understand the buying behavior of the respondents and their families, it was concluded that items like Mobile Phone, TV, Room Cooler and Refrigerator were considered useful of fulfilling the ‘basic needs’ or ‘must have or essentials’ by all the families. Only when these basic (lower order needs) were fulfilled the families’ focus would move to another object Each durable chosen by the family was driven by a myriad of needs and there were a range of drives and imperatives that acted as motivations to acquire and use them. These motivations were accompanied by a gamut of emotions and needs for having successfully satisfied family needs and being able to enhance the family’s standard of living. Providing the needs of the family members, particularly children, by acquiring the gadgets they desired for comfortable living and career development, gave the husband and wife team feel a sense of achievement. It made them feel that they were successful in playing the roles of ‘providers and nurturers’ for their families.
Families were motivated to not just fulfill their ‘physiological, safety and social needs’ but also work toward fulfilling the higher order needs of ‘self esteem’ and ‘self actualization’ in the purchase of consumer durables.

The motivations to a purchase an item were different for each family. Also motivations for an item kept changing. An item already owned did not sustain the satisfaction for long, giving rise to a newer desire, a fresh need.

Respondents did consider consumer durables as assets that defined their family status and the standard of living particularly when they were looking for marriage alliances for their children.

Stage II- Information Search

All families reported to be doing a fair amount of search from various sources when they wanted to purchase an item of substance. They were generally aware of the latest consumer durables entering the market, their added/improved features, cost and availability. Families also checked up and compared notes with their close relatives, friends and associates. This source of information they trusted the most.

Stage III- Evaluation of Alternatives:

It was seen that families were astute in their buyer behaviour and abstained from impulsive buying. There was no suggestion of any conspicuous consumption on their part.

Stage IV- Purchase Decision

The final purchase decision in terms of type of durable, price, brand, choice of dealer, mode of payment was always a well thought out one. Due diligence was done by one and all including children if the item was of their interest.

The interplay of several factors affected the choice of a product included the several variables affecting brand, price, dealership, seasonal sale and offerings, payment options, after sale service, warranties, etc. To get the best value each time while making a purchase the families considered knowledge of the marketing mix (product, price, promotion and distribution) and their own predilections (likes, preferences).
Individual Roles of Members in Purchase of Consumer Durables

Husband played the dominant role in finalizing a purchase decision, where the role of wives was no less important. They were the initiators, influencers and prime users. Women had no qualm in saying that they were not competent enough in the purchase of an electrical good. They had faith in their husband’s choices and decisions and were completely at ease with the division of roles between them when it came to buying appliances. The study showed that the women in the household were satisfied with their present acquisition status.

Customs and traditions followed by families while purchasing Consumer Durables

Nearly, three-fourth families (69.3%) followed some custom or tradition- Belief about avoiding purchase of metal based durables on Saturdays, avoiding inauspicious days and performing a Welcome ceremony were prevalent.

Stage V- Post Purchase Behaviour

All the families reported that they made their purchase of consumer durables from show rooms that issued proper Bills and that they kept these bills safely.

None of the families reported to have read the Instruction Manuals accompanying any of their consumer durables. They were able to use the durables without any difficulty.

Durables like TV, Refrigerator, Mobile Phones, Water Purifiers and Room Coolers were put to regular daily use. Labour saving durables like Washing Machines and Food Processors were found to be used infrequently. Washing Machines were used less because of either the high cost of operation or the fact that women could easily wash light clothes by hand and had sufficient time on hand. Food Processors were avoided because the women were used to the traditional methods of cooking and preparation by their own hands and difficulty in assembling parts as well as washing parts after use. Since a vast variety of readymade foods and spices were available in the markets women were not keen to use the Food Processors.

Performance and After Sales Service

All the families were quiet satisfied with the consumer durables owned by them. Most families preferred to call the Company mechanic for any repair or service all within the Warranty period as it was free. Thereafter a local mechanic/electrician was called as he
was accessible and more economical. Husbands and grown up children did small repairs occasionally.

Almost all the families did not go in for Annual Maintenance Contracts (AMCs) for any of their durables as they found them expensive and unnecessary.

It was found that families preferred to give away their old consumer durables to a relative or friend or purchase something in exchange. This showed that the families consciously or unconsciously followed the ‘Green Practices’ of reduce-reuse-recycle in their acquisition and usage practices.

**Consumer Awareness of the respondent and her husband**

Consumer awareness of both men and women was found to be low. The average awareness score for women was 3.3 and that of men was 6.3 on a maximum score of 10. Thus, men had significantly higher consumer awareness as compared to women. Women’s awareness scores were significantly related with their age, education and income.

Women’s Awareness about Consumer Rights, Laws, Consumer Protection Act, Consumer Courts, Voluntary Consumer Organisations, ISI mark and BEE Star labeling was significantly lower than that of their Husbands.

Limitations of the Study:

- The study was confined to service class lower middle income group families living in Delhi.
- Study was based on recall and past experiences, hence, respondents may not have been able to remember all details with accuracy.

**CONCLUSION AND SUGGESTIONS**

The families in the sample represented the needs, motivations and aspirations of the growing Indian middle class that has a strong influence on the national economic policies and the well being of the consumer durables industry in India.
Collective wisdom of this segment and their purchase practices based on ‘reduce-reuse-recycle’ may be used as a lesson in ‘green and sustainable consumption’ to be embraced by all even those with no resource constraints!

It is suggested that the Government agencies, manufacturers and the consumer organizations could play a proactive role in spreading awareness amongst consumers about not only ‘what to buy’ and ‘how to make informed choices’ but also about ‘post purchase use, care and maintenance, filing complaints followed by grievance redressal etc. Since the consumer and the market are interdependent and mutually inclusive the ‘Trust’ has to be factored in.

The National Consumer Helpline and ‘Jago Grahak Jago’ consumer awareness campaign of Government of India (with an office located in Delhi University campus itself) may be involved in extension and outreach activities for these families

Market forces may be encouraged to be more responsive and conducive to the interests of consumers in general and women in particular to make the consumption experience gender sensitive and gender friendly.

As for the consumers they need to be alert and responsible in making choices and look beyond ‘Price’. They should go in for branded goods from authorized dealers and keep a record of all transactions; also the guarantee and warranty cards for future perusal.

To avoid dissonance after a purchase the consumer should give her/his feedback to the dealer/firm and make it a point to keep in touch for better accountability of the latter

Finally it must be said that education and empowerment are the keys for greater participation of women in making informed choices, confident handling and upkeep of the consumer durables. The research should be broad based to cover communities with different cultural and socio-economic ethos. Feedback from the research could prove valuable in bridging the gap between the consumer and the market.
**Summing Up Major Learnings: A Poem**

The major learning from the study are summarized in a poem titled ‘Upbhogta ki Mansha’ (Consumers’ Wishes) presented below.

Spirit of the poem: The poem is about the predicament of a couple bogged down with responsibilities but constrained by limited resources. While the wishes and aspirations are many, especially for the children. Their priorities are very clear and they will honour the unfulfilled desires at an opportune moment. However, they will abide by the true consumer spirit- rights and responsibilities- not only to the family but the environment in general. At any cost they will avoid conspicuous consumption.
उपभोगता की मंशा

हजारों ख्वाइशें हैं ऐसी
कि हर ख्वाइश पर मन मचले।
पर जेव की सीमाओं के आगे
मन की एक भी न चले ॥
ख्वाइशें का है अमबार
पर जिम्मेवारियों का भी है भार
और कर्ज़ की नहीं खानी है मार
तो पहले जिम्मेवारियों निभाएंगे
बच्चों के पढ़-लिख जाने के बाद...
हो सके तो...
फिर अपना घर सजाएंगे।
बिजली के उपकरण खरीदते समय
परियोजना का सदा रखेंगे ध्यान
ISI और BEE चित्र बाले उपकरणों का
चलकर करेंगे आह्वान।
फूल के उपकरण खरीद कर नहीं करेंगे अभिमान।
‘जानो ग्राहक जानो’ का नारा लगाएंगे और
‘जान ही उपभोगता को उसका हक दिलाता है’
का विश्वास सब बच्चों और बड़ों को दिलाएंगे।