Introduction

Given that India is one of the world’s largest consumer markets and is an emerging world economic champion too, this market presents a potentially vast untapped source for research and business. Who within the Indian family has influence at the various stages of the family purchase decision-making process? Does this influence vary by stage of the decision process or by type of purchase decision? Who within the Indian family makes the final purchase decision? Such questions are fundamental to a more thorough and complete understanding of family purchase decision-making within the Indian family.

The purchase of a consumer durable product is an important occasion in Indian families (Kapoor, 2003). A large number of family and social factors influence consumer purchase decision process (Khan, 2000, Gupta & Chundawat, 2002). They evolve from a consumer’s formal and informal relationships with other people. There are distinct roles in the family decision process, which throw light on how family members interact in different consumption related roles. To understand how consumers actually make their buying decisions, marketers must identify not only who makes the decision but also the roles played by various family members during the various stages and sub-decisions related to purchase. These findings can serve as vital inputs in the product design, improvement as also in formulating the ‘right’ marketing strategy.

With about 75% of population living in the villages and generating nearly half of the national income, the rural market is increasingly playing a very important and decisive role in the Indian marketing environment (Bargal, 2004). These rural markets exhibit linguistic, regional and cultural diversities and economic disparities, and hence, are considered to be more complex to deal with than the urban markets.

Researchers (Aneja, 1996; K. Reddy, 1996; P. Reddy, 1996; Sathyavathi, 1996; Dey & Adhikari, 1998; Kashyap, 2000; Krishnamoorthy, 2000; Krishnamacharyulu & Ramakrishnan, 2002; Manjunatha, 2004) have time and again asserted that the rural consumer is different from his urban counterpart. Both the markets significantly
differ from one another in considering general and product specific factors like brand image, guarantee, warranty, credit availability & after sales service while making their purchase decisions for durables (Mathur, 1995; Prema, 1998; Krishnamacharyulu & Ramakrishnan, 2002; Halan, 2003; Trehan & Singh, 2003; Kashyap, 2005). This can perhaps be attributed to the differing social, economic and cultural factors.

From the survey of the extant literature it becomes clear that the researchers in India have till date focused more on purchase behaviour of individual rural consumers. Studies addressing the issue of involvement of family members during different stages of the decision-making process and the various related sub-decisions are few and far between (Kumar, 1998; Sayulu & Reddy, 2002; Shivakumar & Arun, 2002; Lokhande, 2003; Lokhande, 2004; Nagaraja, 2004). Thus, the researcher thought it appropriate to make an attempt to explore the dynamics of family purchase behaviour in the rural context.

**The Problem**

In India, gradual changes are taking place in the cultural and sociological ethos, which have triggered changes in the purchase process and consumption patterns of Indians (Dhobal, 1999; Bijapurkar, 2000; Khan, 2000; Gupta & Chundavat, 2002; Kapoor, 2003). Rise in consumerism, emergence of nuclear families in the urban context, emergence of an assertive middle class, increasing financial independence of women, more convenience oriented lifestyles, fewer children per household, increased media exposure and many more factors have led to a paradigm shift in the roles played by family members in buying decision making.

Similar changes to a lesser extent have taken place in the rural setup due to a gradual shift from agriculture to non-agricultural activities (Bijapurkar, 2002) and emergence of ‘individualised joint families’ (Kashyap, 2005), and increased literacy and media exposure. Earlier women and children as such had no role to play in the decision making process, however, now due to the aforementioned reasons their level of participation has significantly gone up (Pareek, 1999; Krishnamurthy & Lokhande, 2000; Khairoowala, 2001; Lokhande, 2004; Nagaraja, 2004).
husband, wife, son, daughter, grand father, grand mother) and the dependent variables—stages in the decision process (i.e. idea initiation, information collection and final decision).

3. To investigate the effect of individual’s position in the family on the involvement in the product related sub decisions, i.e. the relationship between the independent variable—individual’s position in the family (i.e. husband, wife, son, daughter, grand father, grand mother) and the dependent variables—the various product related sub decisions (i.e. amount to be spent, when to purchase, what brand, type, size, colour and quantity to purchase and from which dealer) for four consumer durables—two-wheeler, television, radio, Video Compact Disc Player (VCD), one service (i.e. insurance) and three FMCG items—edible oil, tooth paste and washing powder.

4. To investigate the effect of type of family i.e. nuclear family and joint family (independent variable) and member’s involvement during the purchase decision stages (dependent variable).

5. To investigate the effect of type of family i.e. nuclear family and joint family (independent variable) and member’s involvement in product related sub decisions (dependent variable).

6. To investigate the effect of individual’s life stage (i.e. - pre-teens, teenage, early adulthood, middle adulthood, late adulthood and old age) and his involvement during the stages of purchase decision process (dependent variable).

7. To investigate the effect of individual’s life stage (i.e. - pre-teens, teenage, early adulthood, middle adulthood, late adulthood and old age) and his involvement in the product related sub decisions (dependent variable).

8. To investigate the effect of individual’s education, occupation, income and gender (independent variable) and his involvement during the stages of purchase process (dependent variable).

9. To investigate the effect of individual’s education, occupation, income and gender (independent variable) and his involvement in the product related sub decisions (dependent variable).
The Methodology

The study is primarily based on the premise that the individual's position in the family, life stage and type of family — *independent variable* — and stages and sub-decisions in the purchase of specific products — *dependent variable* — are independent of each other as far as the relative involvement of different family members is concerned. For the purpose of achieving the objectives of the study, hypotheses were framed on the basis of specific product categories, the stages of the decision process, and the sub-decisions involved in the purchase of each product.

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

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

Data was collected from a sample of rural families consisting of husband, wife, children and grandparents from June 2004 to December 2005. These families were residing in eight different villages of four blocks that were randomly selected from Aligarh district (Uttar Pradesh, India). Of the 241 families (randomly picked up from an exhaustive list prepared by the researcher) that were initially approached, those households were identified that had purchased at least two of the durables during the last two years to minimize forgetting effect (Khan, 2000), or had not
received the same as *dowry* during marriage in the household or as gifts from a relative living in a city. This resulted in a sample of 176 households; questionnaires were administered to these households. After collecting the data from 176 households, it was found that questionnaires from 152 families (499 individuals) were suitable for further analysis.

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

So as to maintain data integrity, at the very outset, the database was maintained using SPSS 13 Software Package. This was essential because for each family member about 75 data entries (7 for the demographic section of the questionnaire and 68 for the decision stages and the sub-decisions for the eight products under study) had to be performed. The maintenance of such a huge database (consisting of about 37,425 data cells) would have been quite cumbersome if not impossible using other available software.

For the purpose of ascertaining whether there were significant differences in the responses vis-à-vis respondent's position in the family, life stages, education, and occupation for the various decision stages and the related sub-decisions for each product, the Kruskal-Wallis-H Test was employed. For ascertaining variations in the responses from nuclear and joint families in case of each of the decision stages and also with respect to the sub-decisions for each of the products under study, Mann-Whitney-U Test was used.

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*Dowry or Dheji* (also known as rousseau) is the payment in cash or kind by the bride's family to the bridegroom's family along with the giving away of the bride (called Kenziahun) in Indian marriage. In India, size of the dowry is directly proportional to the groom's social status, and is still very common in arranged marriages and in rural areas. When the dowry amount is not considered sufficient, the bride is often harassed, abused and her life made miserable. Though, in India, demanding dowry is prohibited by a law enacted in 1961, it is still widely recognized as a traditional ritual of marriage.
Conclusions

The cultural and sociological ethos in the Indian rural set up are undergoing a gradual change with increased literacy, a shift from agriculture to non-agricultural activities, emergence of 'individualized joint families', and increased media exposure, which have triggered changes in the purchase process and consumption patterns of rural consumers. One can observe a gradual shift from unilateral decision making to joint decision making process marked by increased participation of wife and children. But, the involvement of family members in purchase decision process depends to a great extent on the nature of the product, stages of the purchase decision process, and the sub-decisions related to purchase.

Male Family Members (MFM), particularly, husband and grandfather, play a dominant role as far as the resource allocation and vendor selection is concerned in almost all the product categories. Female Family Members (FFM), particularly, wife and grandmother, play a dominant role and are actively involved in the purchase decisions involving household items thereby indicating the prevalence of traditional sex role norms in the Indian rural set up. Children are increasingly playing an active role not only in the purchase decision of FMCGs but also in the purchase of higher end items like television, VCD etc. and they display significant level of brand awareness. The education, occupation and income of the members also have a significant bearing on their involvement in the purchase decision process.

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

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

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

Future Directions for Research

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

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

The sub-cultural factor of religion, and the related dimension of religious orientation, also has been found to be associated with family decision making
(Guber, 1991). They assume even greater significance in the Indian rural settings where buyer is strongly bagged down to local social and cultural pressures (customs, habits, religion, and attitude) which have indomitable influences on the buying pattern (Kashyap, 2000; Mathur, 2005). This aspect needs to be explored in the Indian rural context.

Considering the fact that the rural respondents are sometimes semi-literate and illiterate, the researchers need to reorient their enquiry approaches to get a more insightful outcome for e.g. innovative research tools like images with varying expressions to ascertain preference and liking, colour association tests could be used (Krishnamurthy, 2000; Krishnamacharyulu & Ramakrishnan, 2002). Alternative research approaches like observational studies, interactive interviewing and focus group interviews can also be adopted.