

Role of Women in Decision Making Process For Household Consumer Durables

Dr.P. Komaladevi

Associate Professor of Commerce
Gobi Arts & Science College,
Gobichettipalayam-638 453, Tamilnadu.

ABSTRACT

The involvement of family members in decision making process is an important aspect of daily life in a family as it directs the things to happen, instead of just letting it to happen. Achievement of family goals depends upon effective decision making and task performing which involves coordination, supervision and checking of actions of all or any one of family members. Decision making process involves a decision maker, an environment (situation) in which the decision maker must operate a set of actions available (means) and a set of goals to be accomplished. Hence, it is of vital importance to study the decision making pattern of working and non-working women with respect to home activities and also to give opportunity to realize their position/ status in the society and their rights as a woman. Hence, in the present chapter, attempts were made to analyze the decision making process in operation, the nature and extent of participation of respondents in the process during purchase of durable products for family.

1. PREAMBLE

Consumer durable is a product that must be durable in use and must be expensive relative to income. An item may be durable for a working class family and at the same time may not necessarily be durable for upper middle class consumer. However, there is hardly any argument for items like cars and refrigerators and there are not many marginal items. Durable purchases by and large are group decisions for the three reasons: one it involves the considerable outlay of the family; second the user of the person may not necessarily be the one who actually pays for it; and third it is bought for the use of several members of the family. However, in certain cases unilateral decisions for the buying of durable item are taken by one member of the household, but it is not common. The buying decisions of such items are generally unique and irrevocable. These decisions are not taken frequently, rather taken very rarely, perhaps once and twice in one's life. The buying decisions of durables are by and large group decisions; complex ones; and more concentrated amongst the upper-income groups. The durable goods are mass-produced in anticipation to consumers' demand and involve huge capital cost (Downham and Treasure, 1956). The success of the marketing program rests on the decision of the buyers or the ultimate users. The behavioural studies make possible sophistication in consumers' motivation and thus, help a marketing manager to show or display his perfection. Hence, any study on consumerism governing the decision making process in the families on purchase of consumer durables is essential one for the marketing managers.

Today, the Indian woman is an active partner in the family. She is the major factor in all purchase decisions of her family. She has become family's purchasing agent. She has acquired a place in the society by virtue of her education and in certain cases by employment. Indian manufacturers realized the need of patronage of the women and try to convince them through every possible media towards their products. Indian manufacturers plan various marketing strategies to attract the women in the households, but in the competitive world, they have to keep on changing strategies with changing behaviour of women towards decision making process. In this scenario, the study

like this one is highly important for manufacturers to frame the marketing strategies. Further, tracking of the demographics of families and households and tracking the characteristics of women in the families are important for marketers to device appropriate marketing strategies to market their products. It is imperative for the marketers to have a sound understanding of the family and social influences in buying decision making. So, this study fulfils the above requirements of the marketers and also as an attempt to identify the dynamics of family decision making on consumer durable purchase among the women with different socio-economic characteristics is also made here.

2. MATERIALS AND METHODS

The scope of the present study is examining the perceived role of women in buying decisions for household consumer durables empirically. The perceptions of both working and non-working women are considered for study. The selection of sample respondents for survey is confined to Erode district.

3. PERIOD OF THE STUDY

The period of the study here is the period of survey starting from February 2011 to April 2012.

4. HYPOTHESES

The following null hypotheses are framed based on the objectives for the present study.

- There is no significant relationship between decision making styles and socio-economic characteristics of women in Erode district.
- There is no notable difference in the decision making styles between non-working and working women
- The purchase decision conflicting style of women is independent of their socio-economic characteristics.
- The purchase decision conflicting styles do not differ between non-working and working women.
- There is no remarkable difference in brand awareness and brand selection skills between non-working and working women.
- The role of women in decision making process for buying household consumer durables is not related to their working status.
- There is no significant relationship between personal attitudes and decision making styles of women.
- The selection of products for family and family members is unrelated to decision making styles of women.
- There is no significant relationship between decision making styles and product selection criteria among women.

5. METHODOLOGY

The methodological aspects of the study such as selection of area, selection of sample, statistical techniques used for the analysis of data are given hereunder.

6. STUDY AREA

The present study covers the Erode district as the study area. The Erode district is selected as the study area based on the time and cost factors as the domicile of the researcher is located in this district.

7. SAMPLE SIZE AND SAMPLING DESIGN

The Sample size of the present study is 600 women in Erode District. They are selected by using non-probability convenience sampling technique as identifying the total population is not possible. The convenience sampling is used when the sample population is large and it is impossible to include every individual. Further, this technique is used as target population is available at accessible location close to the proximity of the researcher. Moreover, data collection by selection of sample using this technique is fast, inexpensive, easy and the subjects are readily available.

8. DATA COLLECTION

This study is based mainly on primary data. The primary data are collected from the household women as well as from working women in the Erode district. The interview schedule instrument is used to obtain the perception of women about their role in buying decisions on household durable purchase. The collected data are qualitative in nature and for analysis purpose, the collected information are assigned with quantitative values. A Likert type (5-point & 3-point) scale is adopted to measure the product selection for family, personal attitudes and traits, decision making styles, conflict resolution style, product selection and factors influencing the product preference. The number of items in the scale are 8 for measuring product selection for family, 20 items for personal attitude and traits, 19 items for decision making styles, 8 items for conflicting resolution style between woman and her husband on joint purchase decision in family, 10 items for measuring product selection criteria and 15 items for identifying the perceived factors influencing the product preference. In addition to the above mentioned measurement scale items, the interview schedules are also included with questions for obtaining general information of the sample respondents. Though the main analysis in this research work is purely based on the primary data, the secondary information from articles and papers pertaining to role of women in decision making process towards purchasing household products published in different journals and magazines are also used.

9. STATISTICAL TECHNIQUE USED

To analyze the primary data collected from the survey, the statistical techniques viz., descriptive statistics, cross tabulation with chi-square test, t-test for independent sample and one way ANOVA, Reliability / Item analysis, Principal component Factor Analysis with Varimax rotation, Canonical correlation analysis and Linear Discriminant analysis are used. The details of the analysis are given hereunder.

10. DESCRIPTIVE ANALYSIS

The descriptive statistics such as mean and standard deviation are calculated to ascertain mean level of perception and degree of consistency in perceived status of the sample respondents.

The formula for Mean

$$\bar{X} = \frac{\sum X_i}{n}$$

Where, X_i is value for 'ith' year 'n' is size of the entire sample or a sub group of the sample.

The formula for Standard deviation

$$\sigma = \sqrt{\frac{\sum X_i^2}{n} - (\bar{X})^2}$$

Where, X_i is the value for 'ith' year and 'n' size of the entire sample or a sub group of the sample and \bar{X} is mean score for all the respondents.

CROSS TABULATION ANALYSIS AND CHI-SQUARE TEST

The cross tabulation analysis is used to calculate the joint frequency distribution of cases based on two or more categorical variables. Displaying a distribution of cases by their values on two or more variables is known as contingency table, or simply cross tabulation analysis and is one of the most commonly used analytic methods in the social sciences. The statistical significance of the joint frequency distribution can be evaluated by chi square statistic. The significant chi-square value indicates that the two variables in the cross tabulation analysis are statistically associated with each other. The percentage values are calculated to compare the relative frequency of each level of opinion across the categorical variables. The formula for calculating chi-square value is given hereunder:

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

Where,

χ^2	=	Chi-square value
O	=	Observed frequency
E	=	Expected frequency

INDEPENDENT SAMPLE T-TEST AND ONE WAY ANOVA (F TEST)

The significance of difference in mean perception levels between any two groups is evaluated using independent sample t-test. One way ANOVA or simply called as F test is used to find out the difference in mean opinion levels when the number of comparable groups is three or more than three.

The formula for Independent sample t-test

$$t = \frac{(\bar{X}_1 - \bar{X}_2)}{\sqrt{\left(\frac{\sigma_1^2}{n_1} + \frac{\sigma_2^2}{n_2}\right)}}$$

Where,

\bar{X}_1	=	Mean of the group 1
\bar{X}_2	=	Mean of the group 2
σ_1^2	=	Variance of the group 1
σ_2^2	=	Variance of the group 2
n_1	=	Size of the Group 1
n_2	=	Size of the Group 2

The formula for F test

$$F = \frac{S_B^2}{S_w^2}$$

Where,

F	=	Ratio of variance (F Value)
S_B^2	=	Between group variance
S_w^2	=	Within group variance

RELIABILITY / ITEM ANALYSIS

The internal consistency of the items in the scale measuring personal attitudes / traits and decision making styles is evaluated by reliability / item analysis. The reliability analysis calculates ‘item to total correlation’, ‘alpha if deleted’ and ‘overall Cronbach’s alpha coefficient’. The Cronbach’s alpha coefficient is widely used as measure to find out the reliability and consistency of the items in a scale. The Cronbach’s alpha coefficient of 0.70 and above is considered as reliable and consistent in the acceptable level. George and Mallery (2003) provide the following rules of thumb: “> 0.90 – Excellent, > 0.80 – Good, > 0.70 – Acceptable” (p. 231). As a rule of thumb, the cut-off value for item to total correlation is 0.30 and above, and alpha if deleted value should be less than overall Cronbach’s alpha coefficient for any item to be retained in the scale. However, alpha if deleted value is less than overall Cronbach’s alpha, and item to total correlation is a bit less than 0.30 (≥ 0.25), then the item can be considered for retaining in the measurement scale.

FACTOR ANALYSIS (PRINCIPAL COMPONENT ANALYSIS)

The principal component method of factor analysis with varimax rotation is used to identify the underlying dimensions of personal attitudes and traits and decision making styles. The factor analysis first produces eigen value, proportion of explained variance of underlying factors (underlying dimensions). Any factor extracted by the analysis is considered to be a valid factor if its eigen value is above one based on the most commonly used criterion, which is known as Kaiser’s criterion. The factor loadings (each item’s correlation with valid factors) obtained from factor analysis are used for identifying actual characteristics of the underlying factors. Generally, an item belongs to one factor if its loading with that factor is 0.40 and above.

CANONICAL CORRELATION

The canonical correlation analysis is also a multivariate technique, which is adopted in the present study to find out the relationship between two sets of variables. Here, the first set is considered as criterion set and second set is predictor set. In the present study, the variables in the predictor set are socio-economic variables and personal attitudes / traits while decision making styles, product selection and product preference are the variables in dependent set.

DISCRIMINANT ANALYSIS

To identify whether there is any difference in personal attitude / traits and decision making styles, conflict resolution styles between working and non-working women, discriminant analysis is used. The discriminant analysis is a multivariate technique used to identify the difference in groups relative to linear composite of variables in the independent set. That is, this technique is used to

find out power of one or more variables in the independent in discriminating the groups in the dependent, here working status of women.

The discriminant analysis first provide the results of the Chi-square test of successive roots (functions) to show which discriminant canonical function gives better discrimination (better power of differentiating the groups). The number of successive roots tested by the analysis is the number of groups less than one in the dependent variable. The standardized canonical coefficients and structure correlation matrix produced by the analysis are used to bring out the significant variables in the independent set with predicting power.

The standardized canonical coefficients are like standardized beta coefficients in the multiple regression analysis, which are comparable across variables and help to identify the degree of predicting power. On the other hand, the structure matrix, which is the correlation between discriminant function and each one of the variables in the independent set, help to identify the extent of relationship between the variable and discriminant function. That is, it helps identify the relative importance of each predictor variable in discriminating the groups.

11. RESULTS AND DISCUSSION

To measure involvement of women in decision making process, 10 statements pertaining to “processing of initial information”, “Deciding the time of purchase”, “Deciding the value of purchase (amount spent on purchase)”, “Taking decision on source of finance”, “Making decision regarding mode of payment”, “Brand selection”, “Evaluating the features of the selected brand”, “Deciding the place of purchase (showroom)”, “Making final decision to buy the selected brand of product” and “Buying the product” are included in the interview schedule.

Table 1.1 presents the distribution of respondents across five different family member categories, viz., “self (women in the sample)”, “husband”, “children”, “in-laws” and “both husband & wife” against each one of 10 statements associated with decision making process. From the table, it can be seen that women are mostly involved in processing of initial information (46.3%), brand selection (38.5%) whereas the involvement of husband is the most regarding decision making process in respect of deciding the time of purchase (48.0%), deciding the value of purchase (49.7%), taking decision on sources of finance (65.7%), evaluating the features of the selected brand (45.2%), deciding the showroom (place of purchase) (55.0%), making final decision to buy the selected product (44.7%) and also buying the product (50.3%).

DISTRIBUTION OF RESPONDENTS BASED ON INVOLVEMENT OF WOMEN AND OTHER FAMILY MEMBERS IN DECISION MAKING PROCESS

DECISION MAKING FACTORS	SELF	HUSBAND	CHILDREN	IN-LAWS	BOTH HUSBAND & WIFE	TOTAL
Processing of Initial information	278 (46.3)	242 (40.3)	31 (5.2)	13 (2.2)	36 (6.0)	600 (100.0)
Deciding the time of purchase	221 (36.8)	288 (48.0)	29 (4.8)	8 (1.4)	54 (9.0)	600 (100.0)
Deciding the value of purchase (amount spent on purchase)	200 (33.3)	298 (49.7)	28 (4.6)	13 (2.2)	61 (10.2)	600 (100.0)
Taking decision on source of finance	138 (23.0)	394 (65.7)	10 (1.7)	16 (2.6)	42 (7.0)	600 (100.0)
Making decision regarding mode of payment	135 (22.5)	376 (62.7)	28 (4.7)	14 (2.3)	47 (7.8)	600 (100.0)
Brand selection	231 (38.5)	199 (33.2)	73 (12.2)	22 (3.6)	75 (12.5)	600 (100.0)
Evaluating the features of the selected brand	169 (28.2)	271 (45.2)	49 (8.2)	34 (5.7)	77 (12.7)	600 (100.0)
Deciding the place of purchase (showroom)	160 (26.7)	330 (55.0)	42 (7.0)	22 (3.7)	46 (7.6)	600 (100.0)
Making final decision to buy the selected brand product	204 (34.0)	268 (44.7)	56 (9.3)	20 (3.3)	52 (8.7)	600 (100.0)
Buying the product	144 (24.0)	302 (50.3)	28 (4.7)	30 (5.0)	96 (16.0)	600 (100.0)

Source: Primary Data.

TABLE NO 1

From these inferences of the results, it is apparent that involvement of women in the decision making process is limited to only in respect of processing of initial information and brand selection. The involvement of unemployed and employed women in decision making process for household consumer durables is compared by cross tabulation of their perception against each decision making process factors and statistical significance of the difference in involvement between two women groups is tested by chi-square analysis.

DISTRIBUTION OF RESPONDENTS BASED ON EMPLOYMENT STATUS AND INVOLVEMENT OF WOMEN AND OTHER FAMILY MEMBERS IN DECISION MAKING PROCESS

DECISION MAKING FACTORS	PERSON INVOLVED	UNEMPLOYED		EMPLOYED		CHI-SQUARE
		N	%	N	%	
Processing of Initial information	Women	170	47.8	108	44.3	0.71 p=0.3997
	Others	186	52.3	136	55.7	
Deciding the time of purchase	Women	129	36.2	92	37.7	0.13 p=0.7141
	Others	227	63.8	152	62.3	
Deciding the value of purchase (amount spent on purchase)	Women	114	32.0	86	35.3	0.68 p=0.4107
	Others	242	68.0	158	64.8	
Taking decision on source of finance	Women	81	22.8	57	23.4	0.03 p=0.8620
	Others	275	77.3	187	76.6	
Making decision regarding mode of payment	Women	83	23.3	52	21.3	0.33 p=0.5638
	Others	273	76.7	192	78.7	
Brand selection	Women	130	36.5	101	41.4	1.45 p=0.2279
	Others	226	63.5	143	58.6	
Evaluating the features of the selected brand	Women	106	29.8	63	25.8	1.12 p=0.2900
	Others	250	70.2	181	74.2	
Deciding the place of purchase (showroom)	Women	96	27.0	64	26.2	0.04 p=0.8411
	Others	260	73.0	180	73.8	
Making final decision to buy the selected brand product	Women	116	32.6	88	36.1	0.78 p=0.3766
	Others	240	67.4	156	63.9	
Buying the product	Women	83	23.3	61	25.0	0.23 p=0.6349
	Others	273	76.7	183	75.0	

Source: Primary Data.

TABLE NO 2

An observation of the table shows that there is no much difference in the proportion of unemployed and employed women involvement in the decision making process. Moreover, chi-square values are all insignificant, in turn indicating that involvement of women in the decision making process is independent of their employment status. An impact of decision making and conflict resolution styles on every aspect of decision making process is evaluated by comparing the mean perception scores for each dimension underlying decision making styles and conflict resolution styles of women and their spouses between respondents categories with and without women involvement using t-test. Table 1.3 presents the results of the t-test comparing the decision making styles and conflict resolution styles between two groups, one with involvement of women and other one with involvement of other family members in processing initial information.

As presented in the table, the women who involved in processing initial information have scored significantly higher than that of other members in respect of decision making style dimension, “stick to decision and avoid taking other’s advice” (t value = 3.40, p < 0.01). This reveals that women involved in process of initial information stick to decision and avoid taking other’s advice. Similarly, the decision making style like “Working out all pros and cons with deliberate logical process” is significantly higher among women who involved in processing of initial information than that of women who are not involved in such decision making process (t value = 2.15, p < 0.05).

COMPARISON OF DECISION MAKING STYLES AND CONFLICT RESOLUTION STYLES BY INVOLVEMENT OF WOMEN IN PROCESSING OF INITIAL INFORMATION

DECISION MAKING / CONFLICT RESOLUTION STYLES	WOMEN (SELF)	OTHER MEMBERS	T VALUE
Decision Making Style Dimensions			
Stick to decision and avoid taking other's advice	3.58 (0.75)	3.36 (0.83)	3.40**
Enjoy making decisions after consulting family members	3.87 (0.65)	3.88 (0.73)	0.13
Control of things even while taking decisions in hurry	3.81 (0.76)	3.72 (0.82)	1.28
Working out all pros and cons with deliberate logical process	3.76 (0.67)	3.64 (0.67)	2.15*
Never mind what others think once made up my mind about things	3.58 (0.74)	3.55 (0.79)	0.57
Conflict Resolution Styles of Women and Spouse			
Aggression/Assertiveness/Legitimacy (W)	1.98 (0.54)	2.05 (0.50)	1.57
Avoidance /Withdrawal/Disengagement (W)	2.05 (0.58)	1.99 (0.64)	1.11
Compromise/Bargaining (W)	2.14 (0.56)	2.15 (0.53)	0.30
Compliance/Submissive (W)	2.13 (0.55)	2.07 (0.55)	1.44
Aggression/Assertiveness/Legitimacy (H)	2.26 (0.61)	2.39 (0.55)	2.80**
Avoidance /Withdrawal/Disengagement (H)	2.17 (0.59)	2.07 (0.62)	1.82
Compromise/Bargaining (H)	2.28 (0.54)	2.23 (0.51)	1.26
Compliance/Submissive (H)	2.29 (0.59)	2.19 (0.56)	2.27*

Source: Primary Data; Figures in brackets are standard deviations

TABLE NO 3

*Significant at 5% level; **Significant at 1% level. W- Wife H-Husband

Note: Decision making style is measured on 5-point scale whereas the conflict resolution style is measured on 3-point scale (low, moderate and high)

From the comparison of conflict resolution styles, it is understood that the adoption of aggression / assertiveness style by spouse for resolving conflict is significantly higher in the family where there

is no involvement of women in the process of initial information (t value = 2.80, p < 0.01). On the other hand, the adoption of compliance / submissive style of husbands for resolving the conflict is significantly less in families where women are involved in the process of initial information.

Overall, it is found that there is a significant relationship between women involvement in the process of initial information and decision making styles as well as between women involvement in the process of initial information and conflict resolution styles of the spouses. But there is no significant relationship between women involved in the process of initial information and conflict resolution style of women. Table 1.4 shows the results of the analysis comparing decision making styles and conflict resolution styles between women groups with and without involvement in “deciding the time of purchase” as part of decision making process. As shown in the table, there are some differences in mean scores of decision making style dimensions and that of conflict resolution styles of women and spouses between two women groups. However, t values for the difference in mean scores between two women groups are insignificant for all factors.

COMPARISON OF DECISION MAKING STYLES AND CONFLICT RESOLUTION STYLES BY INVOLVEMENT OF WOMEN IN “DECIDING THE TIME OF PURCHASE”

DECISION MAKING / CONFLICT RESOLUTION STYLES	WOMEN (SELF)	OTHER MEMBERS	T VALUE
DECISION MAKING STYLE DIMENSIONS			
Stick to decision and avoid taking other's advice	3.48 (0.76)	3.45 (0.82)	0.46
Enjoy making decisions after consulting family members	3.83 (0.75)	3.90 (0.66)	1.24
Control of things even while taking decisions in hurry	3.74 (0.84)	3.78 (0.76)	0.52
Working out all pros and cons with deliberate logical process	3.68 (0.68)	3.70 (0.67)	0.38
Never mind what others think once made up my mind about things	3.63 (0.72)	3.52 (0.79)	1.77
Conflict Resolution Styles of Women and Spouse			
Aggression/Assertiveness/Legitimacy (W)	2.03 (0.51)	2.01 (0.53)	0.41
Avoidance /Withdrawal/Disengagement (W)	1.99 (0.61)	2.03 (0.62)	0.92
Compromise/Bargaining (W)	2.15 (0.57)	2.15 (0.53)	0.02
Compliance/Submissive (W)	2.07 (0.56)	2.12 (0.55)	1.03
Aggression/Assertiveness/Legitimacy (H)	2.37 (0.57)	2.30 (0.59)	1.30
Avoidance /Withdrawal/Disengagement (H)	2.15 (0.64)	2.10 (0.59)	1.07
Compromise/Bargaining (H)	2.23 (0.57)	2.27 (0.49)	0.83
Compliance/Submissive (H)	2.24 (0.59)	2.23 (0.57)	0.13

Source: Primary Data; Figures in brackets are standard deviations;

TABLE NO 4

All t values are insignificant. W- Wife H-Husband

Note: Decision making style is measured on 5-point scale whereas the conflict resolution style is measured on 3-point scale (low, moderate and high)

Therefore, it is found that involvement of women in deciding the time of purchase is independent of their decision making styles, conflict resolution styles of self and their spouses.

COMPARISON OF DECISION MAKING STYLES AND CONFLICT RESOLUTION STYLES BY INVOLVEMENT OF WOMEN IN “DECIDING THE VALUE OF PURCHASE (AMOUNT SPENT ON PURCHASE)”

DECISION MAKING / CONFLICT RESOLUTION STYLES	WOMEN (SELF)	OTHER MEMBERS	T VALUE
DECISION MAKING STYLE DIMENSIONS			
Stick to decision and avoid taking other's advice	3.55 (0.79)	3.42 (0.81)	1.88
Enjoy making decisions after consulting family members	3.84 (0.73)	3.89 (0.68)	0.91
Control of things even while taking decisions in hurry	3.73 (0.83)	3.78 (0.77)	0.75
Working out all pros and cons with deliberate logical process	3.65 (0.63)	3.72 (0.69)	1.21
Never mind what others think once made up my mind about things	3.64 (0.74)	3.52 (0.78)	1.71
Conflict Resolution Styles of Women and Spouse			
Aggression/Assertiveness/Legitimacy (W)	1.96 (0.50)	2.04 (0.52)	1.87
Avoidance /Withdrawal/Disengagement (W)	2.08 (0.56)	1.98 (0.64)	1.86
Compromise/Bargaining (W)	2.14 (0.55)	2.15 (0.55)	0.32
Compliance/Submissive (W)	2.11 (0.52)	2.10 (0.57)	0.21
Aggression/Assertiveness/Legitimacy (H)	2.26 (0.63)	2.37 (0.55)	2.19*
Avoidance /Withdrawal/Disengagement (H)	2.16 (0.60)	2.10 (0.61)	1.23
Compromise/Bargaining (H)	2.29 (0.54)	2.23 (0.51)	1.19
Compliance/Submissive (H)	2.21 (0.60)	2.25 (0.56)	0.70

Source: Primary Data; Figures in brackets are standard deviations

*Significant at 5% level W- Wife H-Husband

TABLE NO 5

Note: Decision making style is measured on 5-point scale whereas the conflict resolution style is measured on 3-point scale (low, moderate and high) From Table 1.5, which is depicted with the results of t-test comparing the decision making styles, conflict resolution styles of self and that of spouse between women group involved and not involved in decision making process in respect of making decision about the value of purchase (amount spent on purchase), it can be seen that none of t-values are significant for decision making style dimensions. That is, there is no significant difference in the mean scores of decision making style dimensions between two women groups. Similarly, no significant difference in mean scores of all four conflict resolution styles of women between two women groups is found. However, t value of 2.19 for the difference mean scores pertaining to husband’s adoption of “Aggression/Assertiveness/Legitimacy” style for resolving the conflict between two women groups is significant at 5 per cent level. This shows that the involvement of women in deciding the value of purchase is significantly less in families where husbands tend to adopt “Aggression/Assertiveness/Legitimacy” style for resolving the conflict. On the whole, it is found that there is no influence of decision making style, conflict resolution styles of women on their involvement in deciding the value of purchase of family durable products. But the conflict resolution style of the husbands tends to influence the women’s involvement in deciding the value purchase of family durable products.

Table 1.6 is reported with results of t-test comparing the decision making styles and conflict resolution styles between women groups with and without involvement in “taking decision on source of finance”.

COMPARISON OF DECISION MAKING STYLES AND CONFLICT RESOLUTION STYLES BY INVOLVEMENT OF WOMEN IN “TAKING DECISION ON SOURCE OF FINANCE”

DECISION MAKING / CONFLICT RESOLUTION STYLES	WOMEN (SELF)	OTHER MEMBERS	T VALUE
DECISION MAKING STYLE DIMENSIONS			
Stick to decision and avoid taking other's advice	3.48 (0.74)	3.45 (0.82)	0.36
Enjoy making decisions after consulting family members	3.80 (0.72)	3.90 (0.69)	1.47
Control of things even while taking decisions in hurry	3.67 (0.88)	3.79 (0.76)	1.51
Working out all pros and cons with deliberate logical process	3.72 (0.74)	3.69 (0.65)	0.44
Never mind what others think once made up my mind about things	3.60 (0.72)	3.55 (0.78)	0.72
Conflict Resolution Styles of Women and Spouse			
Aggression/Assertiveness/Legitimacy (W)	1.99 (0.51)	2.02 (0.52)	0.60
Avoidance /Withdrawal/Disengagement (W)	2.02	2.02	0.11

	(0.53)	(0.64)	
Compromise/Bargaining (W)	2.07	2.17	1.84
	(0.56)	(0.54)	
Compliance/Submissive (W)	2.08	2.10	0.54
	(0.54)	(0.55)	
Aggression/Assertiveness/Legitimacy (H)	2.23	2.36	2.23*
	(0.64)	(0.56)	
Avoidance /Withdrawal/Disengagement (H)	2.12	2.11	0.14
	(0.59)	(0.62)	
Compromise/Bargaining (H)	2.26	2.25	0.24
	(0.52)	(0.52)	
Compliance/Submissive (H)	2.23	2.24	0.09
	(0.55)	(0.58)	

Source: Primary Data; Figures in brackets are standard deviations; *Significant at 5% level.

W- Wife H-Husband

TABLE NO 6

Note: Decision making style is measured on 5-point scale whereas the conflict resolution style is measured on 3-point scale (low, moderate and high)

According to the table, t values are insignificant for all dimensions of decision making styles as well as for all four conflict resolution styles of women (self). However, out of four conflict resolution styles, the Aggression / Assertiveness / Legitimacy style of husband differs significantly between women groups with and without involvement in “taking decision on sources of finance” (t value = 2.23, p < 0.05). This implies that women in the family where adoption of conflict resolution style such as “Aggression/Assertiveness/Legitimacy” of husband is less tend to involve in decision making process pertaining to taking decision on sources of finance. Overall, it is found that involvement of women in taking decision on sources of finance is independent of their decision making styles and conflict resolution styles of self but dependent on the conflict resolution of the husband.

Table 1.7 shows the mean, standard deviation of respondent’s scores on decision making style dimensions, conflict resolution styles of women and spouses for women groups with and without involvement in the process of making decision regarding mode of payment. The t values for the significance of the difference in group means are reported in the table. From the examination of the table, it is understood that t-values for the difference in mean scores on decision making style dimensions between two women groups are all insignificant. However, the t-value of 2.72 and 3.10 for the difference in mean scores on “compliance / submissive” style of women (self) and “aggression / assertiveness / legitimacy” style of husband adopted for resolving the conflict is significant respectively. So, it is found that the involvement of women in the process of making decision regarding mode of payment is influenced by conflict resolution styles of both women and spouses.

COMPARISON OF DECISION MAKING STYLES AND RESOLUTION STYLES BY INVOLVEMENT OF WOMEN IN “MAKING DECISION REGARDING MODE OF PAYMENT”

DECISION MAKING / CONFLICT RESOLUTION STYLES	WOMEN (SELF)	OTHER MEMBERS	T VALUE
Decision Making Style Dimensions			
Stick to decision and avoid taking other's advice	3.57 (0.74)	3.43 (0.82)	1.76
Enjoy making decisions after consulting family members	3.82 (0.75)	3.89 (0.68)	1.01
Decision Making / Conflict Resolution Styles			
	Women (Self)	Other Members	t Value
Control of things even while taking decisions in hurry	3.82 (0.80)	3.75 (0.79)	0.91
Working out all pros and cons with deliberate logical process	3.71 (0.66)	3.69 (0.68)	0.35
Never mind what others think once made up my mind about things	3.63 (0.78)	3.54 (0.76)	1.11
Conflict Resolution Styles of Women and Spouse			
Aggression/Assertiveness/Legitimacy (W)	2.03 (0.56)	2.01 (0.51)	0.26
Avoidance /Withdrawal/Disengagement (W)	2.05 (0.58)	2.01 (0.63)	0.75
Compromise/Bargaining (W)	2.13 (0.56)	2.15 (0.54)	0.34
Compliance/Submissive (W)	2.21 (0.53)	2.07 (0.55)	2.72**
Aggression/Assertiveness/Legitimacy (H)	2.19 (0.67)	2.37 (0.55)	3.10**
Avoidance /Withdrawal/Disengagement (H)	2.19 (0.56)	2.10 (0.62)	1.48
Compromise/Bargaining (H)	2.26 (0.55)	2.25 (0.52)	0.29
Compliance/Submissive (H)	2.23 (0.59)	2.24 (0.58)	0.23

Source: Primary Data; Figures in brackets are standard deviations; **Significant at 1% level.
W- Wife H-Husband

TABLE NO 7

Note: Decision making style is measured on 5-point scale whereas the conflict resolution style is measured on 3-point scale (low, moderate and high) The results of t-test comparing the decision making styles and conflict resolution styles of women are compared by their involvement in the process of “brand selection” are shown in Table 1.8.

COMPARISON OF DECISION MAKING STYLES AND CONFLICT RESOLUTION STYLES BY INVOLVEMENT OF WOMEN IN “BRAND SELECTION”

DECISION MAKING / CONFLICT RESOLUTION STYLES	WOMEN (SELF)	OTHER MEMBERS	T VALUE
DECISION MAKING STYLE DIMENSIONS			
Stick to decision and avoid taking other's advice	3.57 (0.78)	3.39 (0.81)	2.57**
Enjoy making decisions after consulting family members	3.85 (0.77)	3.89 (0.64)	0.66
Control of things even while taking decisions in hurry	3.74 (0.75)	3.78 (0.81)	0.48
Working out all pros and cons with deliberate logical process	3.76 (0.68)	3.66 (0.67)	1.79
Never mind what others think once made up my mind about things	3.62 (0.75)	3.52 (0.77)	1.54
Conflict Resolution Styles of Women and Spouse			
Aggression/Assertiveness/Legitimacy (W)	2.06 (0.50)	1.99 (0.53)	1.76
Avoidance /Withdrawal/Disengagement (W)	2.03 (0.60)	2.01 (0.62)	0.36
Compromise/Bargaining (W)	2.13 (0.57)	2.16 (0.54)	0.70
Compliance/Submissive (W)	2.08 (0.56)	2.11 (0.55)	0.64
Aggression/Assertiveness/Legitimacy (H)	2.32 (0.56)	2.33 (0.60)	0.19
Avoidance /Withdrawal/Disengagement (H)	2.18 (0.63)	2.08 (0.60)	2.08*
Compromise/Bargaining (H)	2.24 (0.52)	2.26 (0.52)	0.34
Compliance/Submissive (H)	2.17 (0.58)	2.28 (0.57)	2.11*

Source: Primary Data; Figures in brackets are standard deviations

*Significant at 5% level; **Significant at 1% level. W- Wife H-Husband

Note: Decision making style is measured on 5-point scale whereas the conflict resolution style is measured on 3-point scale (low, moderate and high)

TABLE NO 8

An observation of the table indicates that stick to decision and avoiding others’ advice is significantly higher among women group who involved in the brand selection of process compared to that of those who are involved in such process (t value = 2.57, p < 0.01). This implies that involvement of women in brand selection process is significantly associated with their decision making styles. But involvement of women in brand selection process is found to be independent of their conflict resolution styles (t values are all insignificant). At the same time, extent of adopting Avoidance /Withdrawal/Disengagement style is significantly higher (t-value = 2.08, p < 0.05) and that of compliance / submissive style is significantly less (t value = 2.11, p < 0.05) among spouses of families where women are involved in the brand selection process. In sum, it is deduced that the involvement of women in brand selection process is significantly influenced by their decision making style viz., “Stick to decision and avoid taking other’s advice” and husbands’ conflict resolutions style viz., Avoidance /Withdrawal /Disengagement and Compliance/Submissive.

From Table 1.9, in which the results of comparative analysis of decision making styles and conflict resolution styles of women based on their involvement in evaluating the features of the selected brand are reported, it is evident that t-values are insignificant for all dimensions of decision making styles as well as for all four conflict resolution styles of women (self – respondents) and their spouses. This clearly exposes the fact that the extent of involvement of women in evaluating the features of the selected brand as part of decision making process for family durable purchase is independent of their decision making styles and conflict resolution styles as well as independent of the conflict resolution styles of their spouses.

COMPARISON OF DECISION MAKING STYLES AND CONFLICT RESOLUTION STYLES BY INVOLVEMENT OF WOMEN IN “EVALUATING THE FEATURES OF THE SELECTED BRAND”

DECISION MAKING / CONFLICT RESOLUTION STYLES	WOMEN (SELF)	OTHER MEMBERS	T VALUE
Decision Making Style Dimensions			
Stick to decision and avoid taking other's advice	3.50 (0.74)	3.45 (0.82)	0.71
Enjoy making decisions after consulting family members	3.83 (0.70)	3.89 (0.69)	1.07
Control of things even while taking decisions in hurry	3.73 (0.80)	3.78 (0.79)	0.64
Working out all pros and cons with deliberate logical process	3.73 (0.65)	3.68 (0.68)	0.87
Never mind what others think once made up my mind about things	3.59 (0.71)	3.55 (0.79)	0.54
Conflict Resolution Styles of Women and Spouse			
Aggression/Assertiveness/Legitimacy (W)	1.99 (0.51)	2.02 (0.52)	0.64
Avoidance /Withdrawal/Disengagement (W)	2.04 (0.59)	2.01 (0.62)	0.54
Compromise/Bargaining (W)	2.15 (0.55)	2.15 (0.55)	0.18
Compliance/Submissive (W)	2.15 (0.54)	2.08 (0.56)	1.55
Aggression/Assertiveness/Legitimacy (H)	2.27 (0.61)	2.35 (0.57)	1.48
Avoidance /Withdrawal/Disengagement (H)	2.17	2.09	1.46

	(0.59)	(0.62)	
Compromise/Bargaining (H)	2.22	2.27	1.05
	(0.51)	(0.53)	
Compliance/Submissive (H)	2.20	2.25	1.08
	(0.58)	(0.57)	

Source: Primary Data; Figures in brackets are standard deviations; All t-values are insignificant W- Wife H-Husband

Note: Decision making style is measured on 5-point scale whereas the conflict resolution style is measured on 3-point scale (low, moderate and high)

TABLE NO 9

COMPARISON OF DECISION MAKING STYLES AND CONFLICT RESOLUTION STYLES BY INVOLVEMENT OF WOMEN IN “DECIDING THE PLACE OF PURCHASE (SHOWROOM)”

DECISION MAKING / CONFLICT RESOLUTION STYLES	WOMEN (SELF)	OTHER MEMBERS	T VALUE
Decision Making Style Dimensions			
Stick to decision and avoid taking other's advice	3.59 (0.80)	3.41 (0.80)	2.34*
Enjoy making decisions after consulting family members	3.88 (0.74)	3.87 (0.68)	0.19
Control of things even while taking decisions in hurry	3.78 (0.83)	3.76 (0.78)	0.30
Working out all pros and cons with deliberate logical process	3.82 (0.67)	3.65 (0.67)	2.82**
Never mind what others think once made up my mind about things	3.71 (0.71)	3.51 (0.78)	2.79**
Conflict Resolution Styles of Women and Spouse			
Aggression/Assertiveness/Legitimacy (W)	2.01 (0.56)	2.02 (0.50)	0.27
Avoidance /Withdrawal/Disengagement (W)	2.15 (0.58)	1.97 (0.62)	3.15**
Compromise/Bargaining (W)	2.11 (0.55)	2.16 (0.55)	1.11
Compliance/Submissive (W)	2.10 (0.52)	2.10 (0.56)	0.13
Aggression/Assertiveness/Legitimacy (H)	2.28 (0.60)	2.34 (0.58)	1.12
Avoidance /Withdrawal/Disengagement (H)	2.23 (0.60)	2.08 (0.61)	2.71**
Compromise/Bargaining (H)	2.29 (0.53)	2.24 (0.52)	1.19

Compliance/Submissive (H)	2.30 (0.58)	2.21 (0.58)	1.56
---------------------------	----------------	----------------	------

Source: Primary Data; Figures in brackets are standard deviations

*Significant at 5% level; **Significant at 1% level. W- Wife H-Husband

Note: Decision making style is measured on 5-point scale whereas the conflict resolution style is measured on 3-point scale (low, moderate and high)

TABLE NO 10

The effect of decision making styles and conflict resolution styles of women and also the effect of conflict resolution styles of spouses on their involvement in deciding the place of purchase (showroom) is analyzed by comparing the mean scores between two women groups (with and without involvement). The results of the analysis are exhibited in Table 6.10. It can be observed from the table that the decision making styles viz., “stick to decision and avoid taking other’s advice” (t value = 2.34, p < 0.05), “Working out all pros and cons with deliberate logical process” (t value = 2.82, p < 0.01) and “Never mind what others think once made up my mind about things” (t value = 2.79, p < 0.01), adoption of “Avoidance /Withdrawal/Disengagement” style among women (t value = 3.15, p < 0.01) as well as among spouses (husbands) (t value = 2.71) is significantly higher in the families where the women are involved in the process of deciding the place of purchase. With this picture, it is found that the involvement of women in deciding the place of purchase is significantly related to their decision making styles and conflict resolution styles as well as related to the conflict resolution style of their spouses.

Table 1.11 reports the statistical significance of the difference in the mean scores on decision making styles and conflict resolution styles of women and also on conflict resolution styles of spouses between groups with and without involvement in making final decision to buy the selected brand of product.

COMPARISON OF DECISION MAKING STYLES AND CONFLICT RESOLUTION STYLES BY INVOLVEMENT OF WOMEN IN “MAKING FINAL DECISION TO BUY THE SELECTED BRAND OF PRODUCT”

DECISION MAKING / CONFLICT RESOLUTION STYLES	WOMEN (SELF)	OTHER MEMBERS	T VALUE
Decision Making Style Dimensions			
Stick to decision and avoid taking other’s advice	3.52 (0.76)	3.43 (0.82)	1.37
Enjoy making decisions after consulting family members	3.78 (0.77)	3.93 (0.65)	2.49*
Control of things even while taking decisions in hurry	3.68 (0.86)	3.81 (0.75)	1.84
Working out all pros and cons with deliberate logical process	3.72 (0.67)	3.68 (0.68)	0.62
Never mind what others think once made up my mind about things	3.63 (0.75)	3.53 (0.77)	1.49
Conflict Resolution Styles of Women and Spouse			
Aggression/Assertiveness/Legitimacy (W)	2.05 (0.51)	2.00 (0.52)	1.13
Avoidance /Withdrawal/Disengagement (W)	2.06 (0.59)	2.00 (0.63)	1.13
Compromise/Bargaining (W)	2.11 (0.56)	2.17 (0.54)	1.12

Compliance/Submissive (W)	2.09 (0.56)	2.10 (0.55)	0.24
Aggression/Assertiveness/Legitimacy (H)	2.31 (0.56)	2.34 (0.59)	0.59
Avoidance /Withdrawal/Disengagement (H)	2.09 (0.59)	2.13 (0.62)	0.68
Compromise/Bargaining (H)	2.26 (0.52)	2.24 (0.52)	0.44
Compliance/Submissive (H)	2.17 (0.59)	2.27 (0.57)	1.96*

Source: Primary Data; Figures in brackets are standard deviations; *Significant at 5% level.

W- Wife H-Husband

Note: Decision making style is measured on 5-point scale whereas the conflict resolution style is measured on 3-point scale (low, moderate and high)

TABLE NO 11

As reported in the table, enjoy making decisions after consulting family members is significantly higher among women groups who have involved in the process for making final decision to buy the selected brand product compared to their non-involvement counterparts (t value = 2.49, p < 0.05). Similarly, the adoption of “Avoidance /Withdrawal/ Disengagement Compliance/Submissive” style to resolve the conflict with spouse is significantly higher among women who have involved in such process. Hence, it is concluded that involvement of women in the process of making final decision to buy the selected brand of products is influenced by their decision making styles and conflict resolution styles. According to Table 1.12, which portrays the t-test results comparing the decision making and conflict resolution styles of women and also the conflict resolution styles of spouses between groups with and without involvement in the process of buying the family durable products, the t- values are insignificant for all except for “Working out all pros and cons with deliberate logical process” and “Avoidance / Withdrawal / Disengagement” style of women. The t-value, 2.21 and 2.67 for the above two styles are significant at 5 per cent and 1 per cent respectively. Further, mean value of 3.80 and 2.14 for women group with involvement in such process in respect of the above two styles are higher than that of those without involvement.

COMPARISON OF DECISION MAKING STYLES AND CONFLICT RESOLUTION STYLES BY INVOLVEMENT OF WOMEN IN “BUYING THE PRODUCT”

DECISION MAKING / CONFLICT RESOLUTION STYLES	WOMEN (SELF)	OTHER MEMBERS	T VALUE
Decision Making Style Dimensions			
Stick to decision and avoid taking other's advice	3.54 (0.76)	3.44 (0.81)	1.36
Enjoy making decisions after consulting family members	3.83 (0.67)	3.89 (0.70)	0.83
Control of things even while taking decisions in hurry	3.78 (0.79)	3.76 (0.79)	0.26
Working out all pros and cons with deliberate logical process	3.80 (0.69)	3.66 (0.67)	2.21*
Never mind what others think once made up my	3.58	3.56	0.37

mind about things	(0.74)	(0.77)	
Conflict Resolution Styles of Women and Spouse			
Aggression/Assertiveness/Legitimacy (W)	2.03 (0.51)	2.01 (0.52)	0.50
Avoidance /Withdrawal/Disengagement (W)	2.14 (0.58)	1.98 (0.62)	2.67**
Compromise/Bargaining (W)	2.13 (0.57)	2.15 (0.54)	0.57
Compliance/Submissive (W)	2.16 (0.55)	2.08 (0.55)	1.45
Aggression/Assertiveness/Legitimacy (H)	2.35 (0.58)	2.32 (0.58)	0.53
Avoidance /Withdrawal/Disengagement (H)	2.20 (0.59)	2.09 (0.62)	1.84
Compromise/Bargaining (H)	2.22 (0.53)	2.26 (0.52)	0.87
Compliance/Submissive (H)	2.26 (0.51)	2.23 (0.60)	0.50

Source: Primary Data; Figures in brackets are standard deviations

TABLE NO 12

*Significant at 5% level; **Significant at 1% level. W- Wife H-Husband

Note: Decision making style is measured on 5-point scale whereas the conflict resolution style is measured on 3-point scale (low, moderate and high)

So, it is inferred that the involvement in decision making process for buying the product is significantly higher among women who are capable of working out all pros and cons with deliberate logical process and who have adopted “Avoidance /Withdrawal/Disengagement” style for resolving the conflict with their spouses.

12. CONCLUSION

The decision makes process in the family and the extent of involvement of women in decision making process for family durable purchase is analyzed in this chapter. It is elicited from the frequency distribution analysis that the involvement of women in the decision making process is limited to only in respect of processing of initial information and brand selection. Further, involvement of women in the decision making process does not differ by employment status. From the interpretation of the t-test results obtained from comparing decision making styles and conflict resolution styles of women as well as conflict resolution styles of spouses between two women groups, one with involvement in decision making process and other one without involvement in the decision making process, it is concluded that decision making styles of women tend to affect their involvement in the process of initial information, brand selection, deciding the place of purchase, making final decision to buy the selected brand of product and buying the product. Also, the conflict resolution styles of women have influence over their involvement in making decision regarding mode of payment, deciding the place of purchase and buying the products. It is further identified that the conflict resolution styles of spouses tend to affect the extent of women’s

involvement in processing the initial information, deciding the value of purchase, taking decision on source of finance, making decision regarding mode of payment, brand selection, deciding the place of purchase and making final decision to buy the selected brand product. Briefly, it is concluded that involvement of women in various decision making process is significantly related to their decision making and conflict resolution styles and also related to conflict resolution styles of their spouses.

13. REFERENCES

- [1] Gupta, S.S. and Verma, D.P.S. (2000). "We not me who will buy". *Indian Management*, 39): 61-65
- [2] Hate, C.A. (1978), *Changing Status of Women in Post Independence India*, Allied Publishers, Bombay.
- [3] Malkit K (1988). *Rural Women and Technical Advancement*. New Delhi: Discovery Publishing House.
- [4] Rath, P., Bay, S., Petrizzi, R., & Gill, P. (2008). *The why of the buy: Consumer behavior and fashion marketing*. New York: Fairchild Books, Inc.
- [5] Roth D M, Mbzyo M I. (2001). *Promoting Safe Motherhood in the Community*. New Delhi: Afry Reprod. Healt.
- [6] Sheth, J., Mittal, B., and Newman, B. (1999). *Customer behavior: Consumer behavior and beyond*. Mason, OH: Thomson South-Western.
- [7] Schiffman, L. G., Kanuk, L. L. (2007). *Purchasing Behavior* (9th ed.). Upper Saddle River, NJ: Pearson Prentice Hall.
- [8] Singh C (1992). *Indian Women Challenges and Change*. New Delhi: Common Wealth Publishers.
- [9] Altier, W.J., (1999). *The Thinking Manager's Tool Box Effective Processes for Problem Solving and Decision Making*. Oxford University Press, London.
- [10] Ferber, R. and Nicosia, F. (1972). "Newly married couples and their asset accumulation decisions". In B. Strumpel, J. Morgan & E. Zahn (Eds.), *Human behavior in economic affairs*. San Francisco: Jossey-Bass.