Dynamics of Family Role Structure in Consumer Behaviour

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Abstract

A family is an important constituent of consumers as a buying unit within a society. It is regarded as one of the most influential primary reference groups. In India, a nuclear family comprised almost of 63% of all families in 2009. As per the Population Projection for India 2001-26 by Census of India, rural Indian population comprised of 70% of the total population in 2011, where the average family size was five members per household. Different members of a family play different roles in family buying decisions, and the degree of influence is also varied. This paper tried to investigate how different members of a family influenced purchase decisions in a family with respect to purchases of FMCGs and consumer durables. The study is a combination of exploratory and descriptive research conducted in two prominent districts namely, Kamrup and Tinsukia of North East India. In the FMCG sector, the study found that in the two districts, both husbands and elderly persons played an equally significant role. Furthermore, wives basically played the role of a homemaker and had a minor role as influencer. Majority of the goods purchased were for the family consumption. In the durables sector, the study found that the financer is the decider who happened to be the husband in both the districts. The husband was also seen playing the role of a purchaser. On the other hand, wives played the role of an initiator, influencer, decider, and purchaser in a major way. Furthermore, elderly persons played the role of an influencer. Lastly, children played a major role as an initiator and a minor role as an influencer in purchases.

Keywords: family role structure, buying behaviour, initiator, influencer, decider

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Family role structure in decisions describes the manner in which influence across elements of the decision making process is distributed among members of a decision making unit (Filiatrault & Ritchie, 1980). According to Pavleen (2006), family role structure is defined as the way in which members of the unit taking decision influence the process of making decisions. Influence is assumed when due to the act of a person in a particular way; another person's behaviour is affected or influenced. For an analyst on consumer behaviour in a family, it is essential to know who is important for what aspects of decision making. In a family, different individuals play different roles and sometimes, play multiple roles.

Often, it is noticed that the person who undertakes purchase transactions on behalf of a family may not always be the decision maker in the family. Decisions for buying a particular product or service are an outcome of a complex set of interactive processes among the various members of a family. In some situations, the husband plays a dominating role, in some situations, it is the wife ; further, in some situations, it is the elderly persons ; moreover, in some situations, it is the children, and lastly, in some situations, it is a composite decision by all the members of the family. Normally, it is seen that there exist six roles in a family. They are initiator, influencer, decider, financer,

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purchaser, and user. An "initiator" starts the process of gathering information to aid decisions in buying. An "influencer" persuades other members in the family for the outcome of a buying decision. He/she typically gathers information and tries to impose his/her choice in buying. A "decider" is the member who pays for purchases and has the ultimate power of veto in buying. A "financer" is the member who arranges money for the transactions. A "buyer" in the family is the person who conducts the transactions, and a "user" is the one who uses or consumes a product.

A family has a huge impact on the personality of an individual. As a primary unit, the family invariably provides the base for the ultimate face to face interactions. From the individual consumer's point of view, family differs from larger reference groups ; in that, family members need to take joint decisions for joint consumption needs from a relatively fixed amount of financial resources. In such a situation, the family influences individual personality, attitudes, and values as well as the decision making processes that take place in the purchase of goods and services (Sheth, 1974). According to Economic Survey of Assam (2011-2012), rural Assam, which is also called the Gateway of North Eastern India, shares 2.57% of India's rural population. It is ,therefore, felt that there is a wide scope for study related to family role structure in the unexplored rural area of Assam which will add to the existing literature.

Literature Review

Family role structure is a less explored area in research. A few studies related to family role structure that have been reviewed are outlined below.

Blood and Wolfe (1960) found that the husbands played - ideally - an instrumental role and the wives played an emotionally expressive role in decision making process in a family. The study also found that husbands' influence was significantly greater than that of wives in decision making related to purchases.

Sheth (1974), is his study on the determinants of joint or autonomous decision making, used variables like social class of family, role orientation along with stages of life cycle, perceived risk in buying situations, and importance of purchases to the family. The study found that in the initiation process of joint purchases, the proposal came from the most influential members of the family. The study also found that information search was carried out by the different members based on the proportional expertise in various aspects of a specific decision.

Verma (1982) found that as initiator of idea or influencer in decision making, all the members of the family particularly, husband, wife, and children played a pivotal role. But as deciders and buyers, the male members of the family, particularly the heads of the family played more important roles.

Beatty and Talpade (1994) found an important link between the importance of the product and influence of children in decision making. The study found that children's level of knowledge affected their perceived influence in search for information in the decision making process of specific identified products, and the dual income status of parents allowed adolescents a greater influence in purchase of selected durables.

Sengupta and Verma (2000), in a study on the role of husband and wife in family decision making, found that the husband's influence was considerably higher than that of the wife. In case of purchase of consumer durables, the husband and wife jointly took decisions. The study also found the existence of a significant role played by children in the decision making process, especially in the matter of brand selection process.

Howard and Gengler (2001), in a study on family role structure, found that the formation of consumer attitude is influenced by the opinion of persons. The persons include family members, friends, and other influential people with whom an individual has interaction on a day to day basis.

Nagaraja (2004) conducted a study on consumer behaviour in rural areas with respect to purchase decisions. The study found that purchase decisions have become a joint process in the family with women and teenage children playing a major role on product and brand choice. It was found that women played the role of initiators and product evaluators, men acted as the financiers, and the children acted as the influencers.

Chennai (2005) conducted a study on consumer behaviour with reference to value orientation and role of family in India. The study found that the Indian consumers have a high degree of orientation towards traditional values, and family advice is considered to be very important in the decisions related to purchases.

Kaur and Singh (2006) explored the role of children in family purchase decision making in India. The study found that children, though they do not have the power to purchase as compared to their Western societies, they still act as an important focal point in the Indian family system. They are not only market influencers in regard to the decision-making by parents in the process of buying certain identified products, but they are also the consumers of the future.

Gupta and Mittal (2009) conducted a study on the degree of influence exerted by the different members of the family. The study found that the family head exerted the highest level of influence in the purchase of a product followed by retailers, other members of the family, and relatives.

Juyal and Singh (2009) tried to ascertain the effects of female role orientation in family purchase decisions. It was found that there is a difference in female role orientation vis-à-vis their family type (joint or nuclear), age, education, and income levels. Women are found to play more positive role in the purchase of durables they personally use than the durables for the family usage.

Tripathi and Sengupta (2011) examined the role of children in family purchase decisions, and found that influence exerted by children varied by product category and stage of the decision making process. For some products, they are active initiators, information seekers, and buyers; whereas, for other product categories, they influence purchases made by the parents. The purchasing act is governed by how they have been socialized to act as consumers ; wherein, characteristics such as parental style, family's sex - role orientation (SRO), and patterns of communication play key roles.

Almeida (2012) found that children have started to emerge as a growing influence on family purchase decisions in a variety of product ranges, not just products meant for them, but also those used by the entire family. The study acknowledged children as playing an important role within family purchase decisions, with their ability to directly and indirectly influence decisions.

Rani (2012), in her study, tried to analyze the role of women in buying behaviour for durables. The findings of the study revealed that at the final purchase decision stage for cars, only 10% women dominated the decision-making process. As washing machines are mainly used by women, for washing machines, 44% of the women dominated the decision making process.

Wut and Chou (2013) tried to examine the impact of perceived buying preferences of individual family members on perceived family buying preferences. The study found that there is a synergy effect in a family decision-making process. The synergy effect is expressed as positive correlations between individual family members' buying preferences.

Singh and Nayak (2014) tried to examine the impact of teenager - peer interaction in the family purchase decision. It proposed that the nature of teenager's interaction with peers has an impact on the family decision-making process. The study found that the more the teenagers interact with peers, the more they contribute in the initiation stage of the family decision-making process.

The study has confirmed the traditional dominant role of men in taking the family purchase decisions, as revealed in the reviewed literature. Secondly, it also confirms the increasing role of women and children. However, majority of the studies reviewed have concentrated on the role played by husband and wife . The roles of the elderly persons were not considered. In a few studies, the role played by women and children in taking the family purchase decisions were considered, but as a separate study. Moreover, studies pertaining to the North Eastern part of India have not been conducted earlier.

Keeping in mind the above facts, two objectives have been set for the study, which are given below.

Objectives of the Study

This research work has been undertaken basically with the following objectives :

(1) To study how different members of a family influence the family role structure (as initiator, influencer, decider, financer, buyer, and user) with respect to FMCGs and durables,

(2) To rank the priority elements under study (i.e. husband, wife, elderly persons, and children) based upon individual influences in the family role structure, and construct a customized model for each district under each product category.

Methodology

The study is a combination of exploratory as well as descriptive research. Two districts (namely Kamrup in lower Assam and Tinsukia in Upper Assam) were selected for the study. The study was conducted from mid 2011 to mid 2013. The two districts have been selected based upon the assumption that they are the most ideal districts (economy wise) for the study (and neither takes any extreme positions). The sampling units comprises of the consumers of the rural areas in the identified districts. The method of multi-staged sampling has been used for collection of primary data. The sample size was determined both by qualitative approach and quantitative approach. A sample size of 200 respondents participated in the study from each district (totalling to 400) as this is common for behavioural studies. It also ensured the minimum size in each cell while doing the cross tabulation for the required statistical analysis (Sudman, 1976). The questionnaire prepared comprised of six questions to analyze the buying behaviour of the rural consumers with respect to FMCGs and durables. The questionnaire tried to elicit responses regarding the various roles (i.e. initiator, influencer, decider, buyer, and user) played by various persons in a family-like husband, wife, elderly persons, and children. For data analysis, simple counts and percentage have been used. Statistical tools used to derive the observations are simple counts and percentages.

   A suggestive model that may be named as 'Family Role Structure Priority Element Model' has been constructed (for each district under each product category) to give a micro view of family role structure decisions. The first part at the extreme left with the heading 'INPUTS' provides vital information to the 'initiator'. The Input part contains variables related to rural marketing stimuli provided by both the internal and external environment. The second part (which is the main part) in the middle contains details of the priority elements of different role structure decisions as identified from the research work that have an impact on the rural consumer while processing information and taking decisions. The third part on the extreme right with the heading 'OUTPUT' contains the feedback mechanism by means of which the 'user' gives vital feedback to 'initiator' for further use or not to use the product. The model's middle part or the 'processing' part has been designed based upon the findings of the research work done.

Analysis and Results (FMCGs)

The analysis throws up interesting results. The details of the analysis and major findings are given below district wise with the description of the major role players in purchase decisions and the consequent implications for the managers.

(1) For Kamrup District :   The significant findings of Kamrup District are shown in the Table 1, as given below:

Table 1. Family Role Decisions of Kamrup District (FMCGs)

No of times as	Initiator	Rank	Influencer	Rank	Decider	Rank	Financer	Rank	Purchaser	Rank
Husband	48	3	79	2	66	1	101	1	93	1
(in %)	24%		39.5%		33%		50.5%		46.5%	
Wife	34	4	16	3	34	4	7	4	8	4
(in %)	17%		8%		17%		3.5%		4%	
E. Persons	64	1	91	1	54	2	78	2	84	2
(in %)	23%		45.5%		27%		39%		42%	
Children	54	2	14	4	46	3	14	3	15	3
(in %)	27%		7%		23%		7%		7.5%	
Sample	200		200		200		200		200	

N.B: E. Person above stands for Elderly Person

Figure 1. Model on Family Role Structure
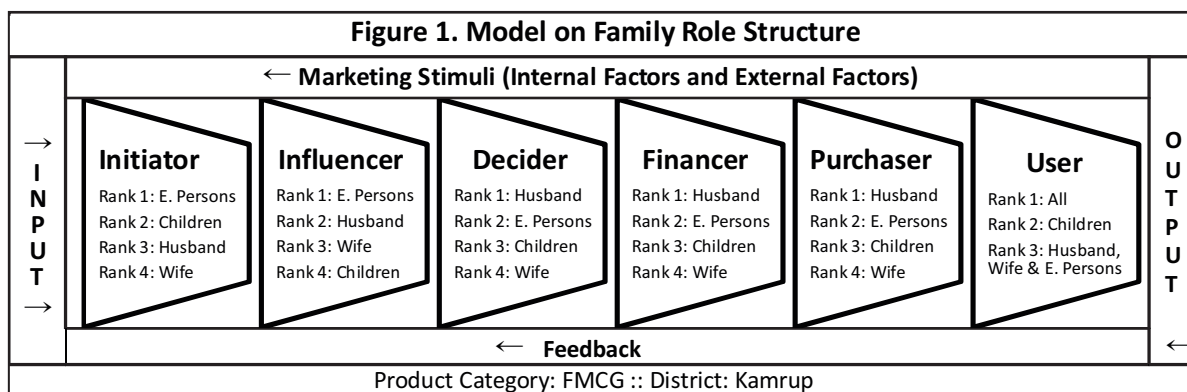
⮷ **Husband :** It is observed that husbands played a major role by acting 50.5% of the time as the financer followed by 46.5% of the time as the purchaser. Furthermore, husbands acted as the influencer 39.5% of the time, and acted as the decider 33% of the time.

⮷ **Wife :** It is observed that the wives acted as the initiator and decider 17% of the time, respectively. Furthermore, the wives acted as the influencer 8% of the time.

⮷ **Elderly Persons :** The role of elderly persons is also quite important. They acted as the financer 39% of the time, followed by acting as influencers 45.5% of the time. Elderly persons acted as purchasers 42% of the time.

⮷ **Children :** Children's role in FMCG purchases is the least, with children acting as initiator 27% of the time, which is followed by 23% of the time as the decider.

⮷ As **Users** of the purchased FMCGs, all the members of the family (comprising of husband, wife, elderly persons, and children) together were found to be the major users (77% of the time) of the items purchased. They are followed by children who turned out to be the second major users (16% of the time) of the purchased FMCGs. Lastly, the adult members of the family (comprising of husband, wife, and the elderly persons), who were individually found to be using the FMCG products in varying percentage [were together using 7% of the time (out of which husband used 1% of the time, wife used 5% of the time, and elderly persons used 1% of the time)], turned out to be the third major users of the items purchased.

⮷ Based upon the percentage of occurrence, husband, wife, elderly persons, and children played different family roles (as depicted in the Table 1) for FMCGs in Kamrup District. Different ranks have been assigned, where Rank

Table 2. Family Role Decisions of Tinsukia District (FMCGs)

No of times as	Initiator	Rank	Influencer	Rank	Decider	Rank	Financer	Rank	Purchaser	Rank
Husband	54	2	52	2	68	1	93	1	91	1
(in %)	27%		27%		34%		46.5%		45.5%	
Wife	38	3	47	3	50	3	14	3	10	4
(in %)	19%		23.5%		25%		7%		5%	
E. Persons	82	1	81	1	62	2	81	2	84	2
(in %)	41%		40.5%		31%		40.5%		42%	
Children	26	4	20	4	20	4	12	4	15	3
(in %)	13%		10%		10%		6%		7.5%	
Sample	200		200		200		200		200	

N.B: E. Person above stands for Elderly Person

1 stands for exerting the highest degree of influence and Rank 4 stands for exerting the lowest degree of influence in their respective roles.

Based upon the Table 1, a summarized model is depicted in the Figure 1. The model outlines the priority elements of different role structure decisions as identified in the district of Kamrup. It may help marketers to identify the priority elements for the respective marketing mix policies. In the district of Kamrup, in terms of family role structure as initiator, influencer, decider, financer, and purchaser, both husband and elderly persons played an equally significant and dominant role.

(2) Analysis for Tinsukia District : The significant findings of Tinsukia District are shown in the Table 2.

✧ **Husband :** It has been found that husbands played the most important role - acting as the initiator 27% of the time and 46.5% of the time as the financer. Furthermore, husbands were found to act as the purchaser 45.5% of the time.

✧ **Wife :** It has been found that wife acted as the influencer 23.5% of the time, 25% of the time as the decider, and 19% of the time, she acted as the initiator.

✧ **Elderly Persons :** It has been found that elderly persons' role was significant, as they acted 41% of the time as the initiator, 40.5% of the time as the financer, and 40.5% of the time as the influencer.

✧ **Children :** Children's role in FMCG purchases is the least - with they acting as the initiator 13% of the time, and acting as the influencer 10% of the time.

✧ As **Users** of the purchased FMCGs, all the members of the family (comprising of husband, wife, elderly persons, and children) together were found to be the major users (85% of the time) of the items purchased. They are followed by children who turned out to be the second major users (9% of the time) of the purchased FMCGs. Lastly, the adult members of the family (comprising of husband, wife, and the elderly persons) who were individually found to be using the items in varying percentages [were together found to be using the items 6% of the time (out of which husband used 1% of the time, wife used 4.5% of the time, and elderly persons used the items 0.5% of the time)] turned out to be the third major users of the items purchased.

✧ Based upon the percentage of occurrence, husband, wife, elderly persons, and children played different family roles, which are depicted in the Table 2 for FMCGs in Tinsukia District. Different ranks have been assigned, where
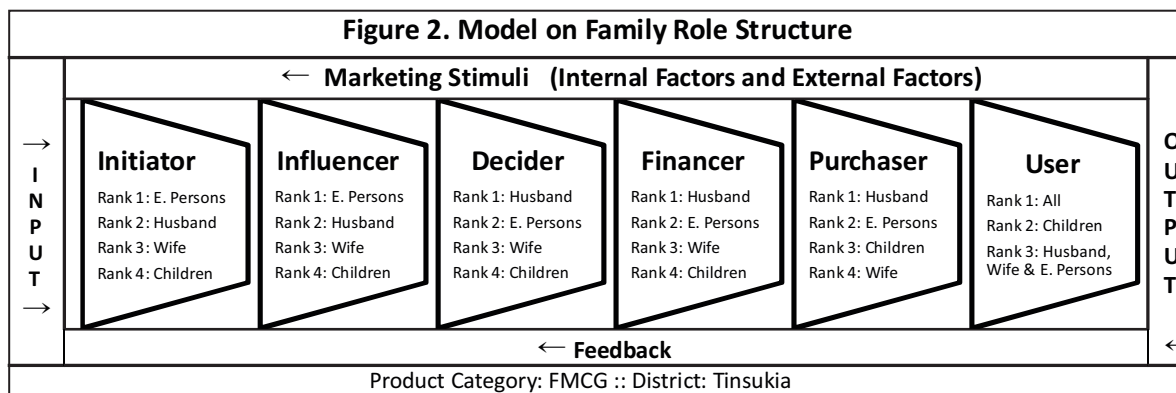
Figure 2. Model on Family Role Structure

Figure 2. Model on Family Role Structure

← Marketing Stimuli (Internal Factors and External Factors)

Initiator
Rank 1: E. Persons
Rank 2: Husband
Rank 3: Wife
Rank 4: Children

Influencer
Rank 1: E. Persons
Rank 2: Husband
Rank 3: Wife
Rank 4: Children

Decider
Rank 1: Husband
Rank 2: E. Persons
Rank 3: Wife
Rank 4: Children

Financer
Rank 1: Husband
Rank 2: E. Persons
Rank 3: Wife
Rank 4: Children

Purchaser
Rank 1: Husband
Rank 2: E. Persons
Rank 3: Children
Rank 4: Wife

User
Rank 1: All
Rank 2: Children
Rank 3: Husband, Wife & E. Persons

INPUT → OUTPUT

← Feedback

Product Category: FMCG :: District: Tinsukia

Table 3. Family Role Decisions of Kamrup District (Durables)

No of times as	Initiator	Rank	Influencer	Rank	Decider	Rank	Financer	Rank	Purchaser	Rank
Husband	32	3	26	4	138	1	149	1	108	1
(in %)	16%		13%		69%		74.5%		54%	
Wife	77	2	68	1	46	2	8	3	47	2
(in %)	38.5%		34%		23%		4%		23.5%	
E. Persons	13	4	39	3	13	3	36	2	3	4
(in %)	6.5%		19.5%		6.5%		18%		1.5%	
Children	78	1	67	2	3	4	7	4	42	3
(in %)	39%		33.5%		1.5%		3.5%		21%	
Sample	200		200		200		200		200	

N.B: E. Person above stands for Elderly Person

Rank 1 stands for exerting the highest degree of influence and Rank 4 stands for exerting the lowest degree of influence in their respective roles.
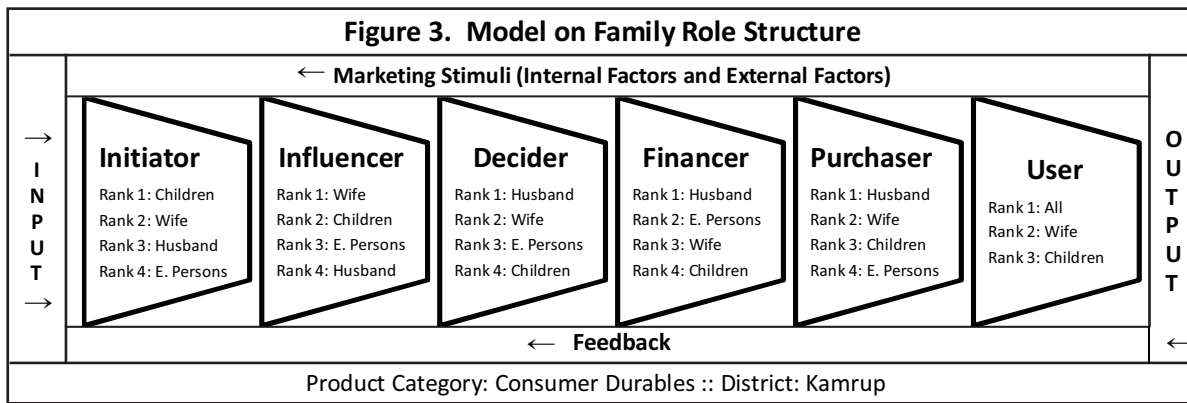
Based upon the Table 2, a summarized model is depicted in the Figure 2. The model outlines the priority elements of different role structure decisions as identified in the district of Tinsukia. It may help marketers to identify the priority elements for the respective marketing mix policies. In the district of Tinsukia, in terms of family role structure as initiator, influencer, decider, financer, and purchaser, both husband and elderly persons played an equally significant and dominant role.

Analysis and Results (Consumer Durables)

(1) Analysis for Kamrup District : The significant findings of Kamrup District are shown in the Table 3.

✥ **Husband :** It has been found that husbands played a very major role as financer and decider, acting as financer 74.5% of the time, and acting as the decider 69% of the time. The husbands were also found to act as the purchaser 54% of the time.

✥ **Wife :** It has been found that the wife plays a major role as initiator and influencer - acting as initiator 38.5% of the time and acting as the influencer 34% of the time. Furthermore, it has been found that 23% of the time, she acted as the decider, and acted as the purchaser 23.5% of the time.

Figure 3. Model on Family Role Structure

← Marketing Stimuli (Internal Factors and External Factors)

Initiator	Influencer	Decider	Financer	Purchaser	User
Rank 1: Children	Rank 1: Wife	Rank 1: Husband	Rank 1: Husband	Rank 1: Husband	Rank 1: All
Rank 2: Wife	Rank 2: Children	Rank 2: Wife	Rank 2: E. Persons	Rank 2: Wife	Rank 2: Wife
Rank 3: Husband	Rank 3: E. Persons	Rank 3: E. Persons	Rank 3: Wife	Rank 3: Children	Rank 3: Children
Rank 4: E. Persons	Rank 4: Husband	Rank 4: Children	Rank 4: Children	Rank 4: E. Persons	

← Feedback

Product Category: Consumer Durables :: District: Kamrup

✆ **Elderly Persons :** It has been found that elderly persons played a minor role - acting as influencer 19.5% of the time, acting as the financer 18% of the time, and acting as decider 6.5% of the time.

✆ **Children :** Children played a major role as the initiator and influencer. They acted as the initiator 39% of the time and acted as the influencer 33.5% of the time. Furthermore, children acted as the purchaser 21% of the time .

✆ As **User**s of the purchased products, all the members of the family (comprising of husband, wife, elderly persons, and children) together were found to be the major users (67% of the time) of the purchased durables. They are followed by wives, who were exclusively found to be the second major users (22% of the time) of the purchased durables. Lastly, children were found to exclusively use the purchased durables 11% of the time.

✆ Based upon the percentage of occurrence ; husband, wife, elderly persons, and children played different family roles (as depicted in the Table 3) for durables in Kamrup District. Different ranks have been assigned, where Rank 1 stands for exerting the highest degree of influence, and Rank 4 stands for exerting the lowest degree of influence in their respective roles.

Based upon Table 3, a summarized model is depicted in the Figure 3. The model outlines the priority elements of different role structure decisions as identified in the district of Kamrup. It may help marketers to identify the priority elements for the respective marketing mix policies. In the district of Kamrup, husbands basically played the role of a financer, decider, purchaser, and influencer. Wives played the role of an initiator and influencer. Elderly persons played the roles of an influencer and financer. Children played the roles of initiator, influencer, and to some extent, as a purchaser in the purchase of durables.

(2) Analysis for Tinsukia District : The significant findings of Tinsukia District are shown in the Table 4.

✆ **Husband :** It has been found that husbands played a very major role as financer, decider, and purchaser. They acted as the financer 81.5% of the time, acted as the decider 70.5% of the time, and acted as the purchaser 69% of the time.
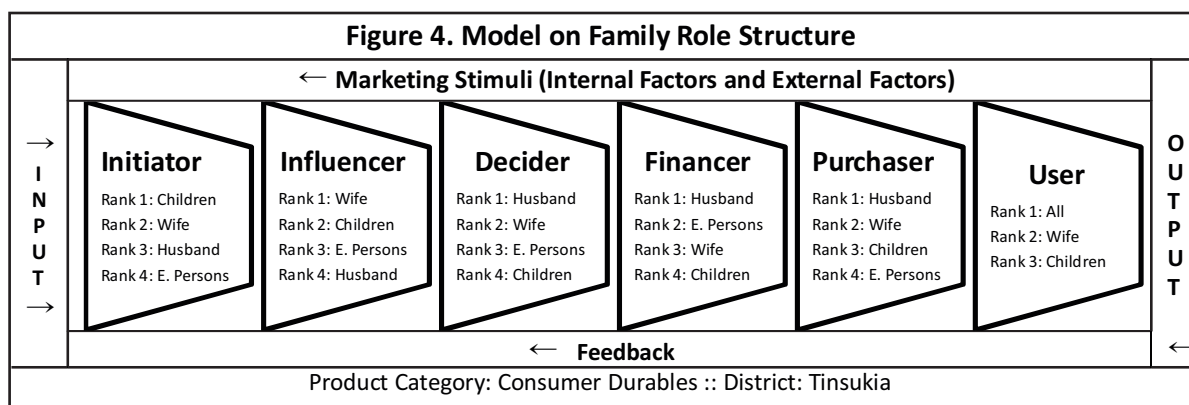
✆ **Wife :** Wives played a major role as initiator and influencer. They acted as the initiator 39% of the time and acted as the influencer 34% of the time. Furthermore, the wives acted as the decider and purchaser 23.5% of the time, respectively.

✆ **Elderly Persons :** It has been found that the elderly persons played a minor role. They acted as the influencer 17% of the time, acted as the financer 11.5% of the time, and acted as the decider 11% of the time.

Table 4. Family Role Decisions of Tinsukia District (Durables)

No of times as	Initiator	Rank	Influencer	Rank	Decider	Rank	Financer	Rank	Purchaser	Rank
Husband	21	3	33	4	141	1	163	1	138	1
(in %)	10.5%		16.5%		70.5%		81.5%		69%	
Wife	78	2	68	1	32	2	8	3	47	2
(in %)	39%		34%		16%		4%		23.50%	
E. Persons	13	4	34	3	22	3	23	2	5	4
(in %)	6.5%		17%		11%		11.5%		2.5%	
Children	88	1	65	2	5	4	6	4	10	3
(in %)	44%		32.5%		2.5%		3%		5%	
Sample	200		200		200		200		200	

N.B: E. Person above stands for Elderly Person

Figure 4. Model on Family Role Structure

← **Marketing Stimuli (Internal Factors and External Factors)**

INPUT →

Initiator
Rank 1: Children
Rank 2: Wife
Rank 3: Husband
Rank 4: E. Persons

Influencer
Rank 1: Wife
Rank 2: Children
Rank 3: E. Persons
Rank 4: Husband

Decider
Rank 1: Husband
Rank 2: Wife
Rank 3: E. Persons
Rank 4: Children

Financer
Rank 1: Husband
Rank 2: E. Persons
Rank 3: Wife
Rank 4: Children

Purchaser
Rank 1: Husband
Rank 2: Wife
Rank 3: Children
Rank 4: E. Persons

User
Rank 1: All
Rank 2: Wife
Rank 3: Children

OUTPUT

← **Feedback**

Product Category: Consumer Durables :: District: Tinsukia

✤ **Children :** The children played a major role - they contributed as the initiator 44% of the time and acted as the influencer 32.5% of the time.

✤ As **Users** of the purchased products, all the members of the family (comprising of husband, wife, elderly persons, and children) together were found to be the major users (made purchases 66% of the time) of the purchased durables. They are followed by wives who were exclusively found to be the second major users (24% of the time) of the purchased durables. Lastly, children are found to exclusively use the purchased durables 10% of the time.

✤ Based upon the percentage of occurrence ; husband, wife, elderly persons, and children played different family roles are depicted in the Table 4 for durables in Tinsukia District. Different ranks have been assigned, where Rank 1 stands for exerting the highest degree of influence, and Rank 4 stands for exerting the lowest degree of influence in their respective roles.

Based upon the Table 4, a summarized model is depicted in the Figure 4. The model outlines the priority elements of different role structure decisions as identified in the district of Tinsukia. It may help marketers to identify the priority elements for the respective marketing mix policies.

In the district of Tinsukia, husbands basically played the overall dominating role as financer, decider, and purchaser, and to some extent, as an influencer. Wives played the role of an initiator, influencer, and to some extent, as a purchaser. Elderly persons played the role of an influencer, and to some extent, as a financer and decider. Children played the role as an initiator and influencer only.

Conclusion and Managerial Implications

In the FMCG sector, in rural Kamrup, it is observed that a significant role was played by husbands and elderly persons in the various family role decisions. Wives basically played the role of homemaker and had a minor role as influencer. Majority of the goods purchased were for the family's consumption. In rural Tinsukia, elderly persons and husbands also played significant roles in all aspects of family decisions. Husbands played a major role as financer, decider, and purchaser. Therefore, marketers can target husbands and elderly persons in product promotions and advertisements. Moreover, the advertisements can highlight the benefits that can be derived by the usage of the products by the consumers.

In the consumer durables sector, it is seen that among the majority of the respondents, the financer is the decider who happens to be the husband in both the districts. The husbands were also involved in making the purchases of the durables. This is in stark contrast to the FMCG sector, where other members of the family are also seen to be involved in purchase transactions. Wives, on the other hand, played the role of an initiator, influencer, decider, and purchaser in a major way. The elderly persons basically played the role of an influencer. Lastly, children played a big role as an initiator, and to some extent, as an influencer and purchaser. Therefore, marketers can go for persuasive advertisements to target the husbands. Since the husbands are the financers and deciders, the durable companies can go for sales promotion, especially with the finance companies where husbands can be the targeted. Moreover, informative advertisements can be targeted to the wives and children.

Limitations of the Study and Scope for Further Research

The study has been confined to two districts of Assam. However, the two districts may not be a representation of the entire population of rural Assam. At the same time, the research is based mainly on the information supplied by the consumers of rural Assam only. Due to low levels of literacy and conservative nature of rural folks, the eagerness of the respondents to respond was low. The women were not very forthcoming with the responses.

This research work cannot be considered to be an exhaustive work. There is scope for further research. Studies on family role structure can be conducted in other geographical regions of India to get a more representative picture of family role structure decisions in India. Secondly, with the same objectives, research can be carried out for service and agricultural sectors as well.

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