

# Socio-economic Role on Spouse's Dominance of Purchase Decision of Household Goods in Nigeria

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**Abstract:** This study investigated the influence of spouses' socio-economic characteristics – age, years of marriage, number of children, education, occupation, income, and tradition - on their dominance in family purchase decision of household products including children schooling, sitting room sofa, Television, refrigerator, family/motor-cycle and land property in Igbo households of Anambra State of Nigeria. Descriptive survey research design that used a 7-points scale questionnaire was administered to 400 Igbo husbands and wives. The data was analyzed in frequency tables, percentages, mean, and t-tests (at 5% significance level) statistics. The results showed that age and income have significant effect in information search and final decision stages of family purchase decision-making process but no significant effect in need identification stage; occupation has significant effect on all three stages; tradition does not have significant effect in the three decision-making stages and; while education only has significant effect at need identification but no significant effect at information search and final decision stages. The study therefore concludes that spouses' dominance in household purchase decision-making in Anambra State is a cosmopolite husband dominant society where occupation, personal income and age of the spouses largely influence the family purchase decision-making.

**Keywords:** *Socio-Economic Characteristics, Spouse's Dominance, Family, Purchase Decision, Household Goods, Anambra State, Nigeria*

## I. INTRODUCTION

What factors impact the spouses' influence on the purchase decision of household goods has been a topic of research. Consumer behaviour literature shows that husbands and wives bring in and allow their antecedents, or gendered characteristics (Bernasek and Bajtelsmit, 2002 cited in Barnett; Stum, 2013), e.g. income and education to bear on their dominance in the purchase decision-making process of these goods. Other personal characteristics and social factors have also been noted to impact on this influence. Traditionally, men have been ascribed more dominance and influence in the affairs of the family and by extension, family purchase decision, not only as head of the household but also for his perceived greater income and knowledge contribution to the general wellbeing of the household than the women. But the increased income and education status of the women in the present time has also been noted to have increased their influence.

### Statement of the Problem

The household has been noted as the critical consumption unit due largely to the significant number of its members and the quantity of products and services usually needed, bought and consumed by these members (Davis, 1976; Hanzae and Lotfizadeh, 2011; Khattak and Raza, 2013). It is therefore clear that relatively large quantities of products and services are purchased and used together by the members in the family for their general well-being. In consequence, the decision

preceding the purchase of these goods could not have been made by a single member with input from other member(s).

Considerable research efforts have been made in studying consumption decision behaviour or who makes purchase decision of the family in different cultures of the world. The western and eastern countries of the world are the areas where bulk of these researches has been done, and continue to be done. In Nigeria, related studies have been carried out also. None undertook to investigate the Igbo tribe as a unit. In the only three cases where it is involved, the ethnic tribes of the country studied were treated together as a unit of inquiry. In addition and most interesting is that in all the studies, Anambra State as an Igbo state was not framed into the study.

The results of these studies indicated that the husbands are more influential than the wives in the purchase decision of some major household products and services. While the husbands were found to have higher influence in identifying need for the product/services and final decision to purchase the products and services, the wives on the other hand, were found to be more involved in the family and children up-keep and purchase of some routine products. Traditional patriarchy, income of spouses, education, custom and tradition, and ethnicity are the major variables highlighted in the studies that account for this observed difference in the spousal involvement in the household purchase decisions. Besides, the broad coverage of the study areas and inclusion of routine household products and services and activities may not have allowed a clearer view into the true purchase decision behaviours of these ethnic nationalities.

## II. CONCEPTUAL REVIEW

### *Factors Impacting Spouse's Influence in Purchase Decision*

The behaviour of the consumer has shown to be influenced by a mix of several factors. Likewise, researches in family purchase decision have found the influence of husbands and wives in purchase decision-making to be impacted by their socio-demographics or antecedents. Prominent among the antecedents of the spouses that are of significance to the present study are their chronological age, educational attainment, occupation/employment, years of marriage, income, number of children, and traditional proclivity of the spouses.

The interplay of these variables determines the attitude of members of the household to purchase decision-making. The impact of consumer's socio-demographics, apart from influencing household purchase decisions, is also notable in other aspects of family decisions. For example, Ntigatu, Gebremariam, Abera, Setegn and Deribe (2014) study in Ethiopia have shown that socio-demographic factors such as education, age and access to means of income (employment) have been instrumental to the women's autonomy both in family decisions and utilization of maternal and children healthcare. The findings of cross sectional study of Canadian households pertaining to vacation decisions by Su, Zhou, Zhou

and Li (2007) indicated that women with better socio-economic conditions are more influential but such socio-economic conditions do not affect the influence of their husbands all the same.

Pointing to the influence of spouses' antecedents in view of current societal changes that have brought about reversal of traditional sex role orientation, Wibisono and Purwanegara (2013) observed that women now acquire higher educational qualification, use it to pursue career working outside home and earn income from which they contribute to family resources. As the socio-economic status of a spouse increases, his/her level of influence in family purchase decision-making also increases. Thus husbands and wives whose original traditional role is main source of family resources and, housekeeping and childcare respectively are diminishing (Ndubisi and Koo, 2006).

In situations where decision for the purchase of some categories of products/services is involved, the decision may be dominated by the spouses, though the degree of dominance may likely vary (Erdogan, 2004). According to him, the husband in a patriarchal family, regardless of the product/services, may be dominant, while the wife in a matriarchal home is likely to be more dominant in other product categories. Citing Rigaux-Bricmont (1978), Erdogan pointed the conditions under which the husband probably will have higher influence in purchase decision than the wife: when he possesses (1) higher level of education; (2) higher income and occupational status; (3) when they are young couples (in early years of marriage); (4) the wife is unemployed; and (5) they have more number of children.

### **Age**

Chronological age refers to the number of years a person has lived on earth measured from the date he/ she was born. Chronological age is used as a standard against which the intelligence and behaviour of an individual is measured (Dictionary.com, 2016). People develop with age. The more matured or advanced in age a person is, the more rational and matured his thinking and behaviour is assumed to be and vice versa. They gain more experience, including experience in purchase issues as they advance or gets older in age (Nguyen and Gizaw, 2014). Thus older persons have more purchase experience than younger ones. They are more critical than impulsive in consideration of alternatives. Age determines what the consumer needs, the size of the need, his role in the purchase decision process, and how he/she goes about to solve them (Roszkowska-holysz, 2013).

According to the report of UNICEF (2007), the age of the woman at marriage and, the difference in age between her and the husband influence the woman's dominance in household decisions. Its findings indicated that when the wife is so younger than the husband she becomes more of home tender and childcare than get involved in family decision making. Elderly women, as mother/wife, have been found to have higher decision making power that their advice is usually taken (Baliyan, 2014). In Nigeria, Angel-Urdinola and Wodon (2010) found that decision-making power of spouses increases as they get older.

In Nepal, Acharya, Bell, Simkhada, Teijlingen and Regmi (2010) found that older women and those that have more number of living children get more autonomous in household decision making. They reasoned that at such age the woman feels secured, her desires are by now fulfilled, and she has lost contact with her natal kin and as a result becomes

more independent in decision making. The young newly married daughter-in-law, on the other hand, does not have such independence as her household duties and primary decisions are directed and supervised by her mother-in-law. Studies have found the impact of a spouse's age on the partner's involvement in family decisions. Findings of Kiani (2012) study in Iran indicated that it is rather the man's chronological age and age when getting married that are positively associated with increased woman participation in family decision making.

### **Education**

The type of education referred to in this context is the formal education – the type in which the student, at the successful completion of the programme is awarded a qualifying certificate on the ground of having been found worthy in learning and character. The definitive characteristics of formal education include definite long time period of training; definite body of knowledge; definite code of conduct i.e. dos and don'ts; and restricted entry etc. According to Dib (1978), it is the education-type administered in our schools, colleges and universities that involves the students, teacher, and the institution; it is systematic, organized and structured with rigid objectives, content and methodology curriculum; minimum classroom attendance is required of the students; intermediate and final assessments are usually administered for the student to advance to the next stage as well as award of certificates, diplomas and/or degrees to the deserving students at successful completion.

Education or educational qualification of the consumer is inversely tied to his occupation and the amount of income he earns. UNICEF (2007) is unequivocal that education bestows the recipient with social status as well enhances his/her potential to earn an income. Education grows the consumer's awareness and knowledge that he becomes more critical and rational with consumption matters. He can access and assess information about his needs and the market. Roszkowska-holysz (2013) pointed that education affects the consumer's personality characteristics, his attitudes, his perceived needs, hierarchy and the size of his needs and how those needs are satisfied.

With regard to spousal influence in family purchase decision, Koul, Sinha and Mishra (2014) indicated that more education and higher education have enhanced spousal involvement and influence, particularly the wife. More education and higher qualification of the wives in the present times has enabled them to secure work employment outside the home, earn income and contribute into the family resources. The UNICEF (2007), from findings of studies in forty developing countries, pointed that comparatively more men pursue education than the women do. It suggested that this situation widens the gap in education level disparity between the men and the women and may aggravate inequalities between them in the household. But Marilyn (1991) forecasted future greater participation of couples in more number of purchase decisions among young educated spouses.

Still on impact of education, Baliyan (2014) study in Muzaffarnagar, in western region of Uttar Pradesh, India that examined the role and participation of women of the farming households in decision-making and the determinant socio-economic factors found that educated women who work for pay have higher influence in family purchase decision than the illiterate or non-working women. Martin, Balocni and Venus (2013) research findings that, in part, examined the

antecedents of the couples - sex, education and employment of wives that influence decision-making behaviours of the Kalingas in Tabuk City of the Philippines tend to support this view. The findings indicate that higher education of husbands and wives promote syncratic decisions in most areas of household decision-making.

Continuing, Chithra (2012) also found that in India, more educated women are more autonomous in family purchase decision making. Still, contributing to this discourse Becker, Fonseca-Becker and Schenck-Yglesias (2005) reported in their study in Guatemala that women who work outside the home and earn an income participate more in family decisions than those who do not. The behaviour of Iranian women in this class is a direct opposite of these Guatemalans as education and/or employment do not influence their decision-making participation in the family (Kiani, 2012). With specific regard to decision pertaining to own healthcare, Acharya, Bell, Simkhada, Teijlingen and Regmi (2010), in a study of married women in Nepal found positive association of their increased education with their autonomy in own healthcare decision making.

### **Employment**

Changes in society, from traditional to modern in the present time have seen more women attain higher education; payable jobs; and enlarged scope of family purchase decision in which they are involved. Working outside homes for pay by the women has seen the husbands assume the responsibility for home care (Xia, Ahmed, Ghingold, Hwa, Li, & Ying, 2006; Wut & Chou, 2009). Adding strength to impact of education, Chithra (2012) study in India found that increase in occupational status of the women gives them autonomy in purchase decision making. In Iran, Kiani (2012) found that women's employment and education do not; rather it is their husbands' that increase their participation in family decision making.

### **Income**

Income is one of the key factors that impact spousal influence in family purchase decision. Income is the financial reward or wealth earned by a person for doing an honest job. Obviously the work is perceived to be a legitimate one. The earner clearly realizes the wealth from whatever source and the earner has authority over ownership of such income earned (Abreu & Greenstein, 2011).

Modernism in family relationship has changed the pattern where the husband hitherto is viewed as the family's income earner. More wives now acquire more education and obtain qualifications with which they secure employment outside the home, earn income and contribute into the family resources, and thus boost their influence in the family purchase decision. In the present times, more and more wives are even becoming the family's resource chief contributor (Commuri & Gentry, 2005; Wibisono & Purwanegara, 2013). Challiol and Magnonac (2005, cited in Barnett and Stum, 2013) pointed that the wife contributing to the family income will even out the husband's influence with hers in the family purchase decision process. They further argued that income contribution alone does not guarantee for syncratic purchase decision among couples.

Apart from giving an individual increased influence in purchase decisions, level of income of an individual also directs his/her lifestyle positively. Accordingly, person who earns high income is most likely to purchase expensive

products and services while, those of low income earning would prefer to purchase lower priced products/services. This view is validated by Lawan and Zanna (2013) study in Nigeria that evaluated the socio-cultural factors that influence the buying behaviour of Borno State consumers of clothes and found income, and basic needs, as having the greatest impact. The result showed that the subjects are low income rural dwellers who as a result of their mean income status purchase mostly cheap clothes. So, a spouse's lifestyle shaped by his/her level of income also influences his/her disposition to and involvement in household purchase decisions.

Further, Ntigatu, Gebremariam, Abera, Setegn and Deribe, (2014) study in Ethiopia showed that income is statistically significant with the women's autonomy in household decisions while, the women who don't have income of their own were less autonomous in the decisions. Similarly, Becker, Fonseca-Becker and Schenck-Yglesias (2005) findings indicated that situation and wife's antecedents can enhance joint decision or wife dominance in family decisions. He reported that wives who earn income are more likely to participate in household decisions. That is not to say that this is the rule rather exception as Acharya, Bell, Simkhada, Teijlingen and Regmi (2010) found in Nepal, that rich women are less likely to be autonomous in their own healthcare decision-making. In Nigeria, Angel-Urdinola and Wodon (2010) found participation of Nigerian women in education, food, and healthcare family purchase decisions as a result of their increased contribution to family income. Final decision in those areas is still taken by the husbands.

### **Tradition**

The term tradition is used to refer to cultural experiences and features from the time of old or in the past that considerably influence the behaviour of a society. According to Graburn (2001), these experiences are expected not to be lost but preserved, thought about, and handed down to new generations. Tradition makes the natives to live and act like their ancestors. It judges them positively when their attitude portrays them as living the ways of the old people and not the modern way (Graburn, 2001). Tradition is found in expressions like 'this is what our fathers did or how our fathers did it'.

An individual's proclivity could be traditional or modern and, so do households. Traditional or patriarchal society relies hugely on increased dominance of the husbands in decision making, while modernism or egalitarianism fosters more syncratic decisions as well as gives women more power in family decisions. Qualls (1987) and Callan and Gallois (1985) indicate that husbands in traditional homes are the ones that make most of the family's decisions, while the wives take on the domestic tasks of the household. In situations where decision for the purchase of products/services for the family is involved, the decision for some product categories may be by either of the spouses, though the degree of dominance may likely vary (Erdogan, 2004). Continuing, he pointed that the husband in a patriarchal family, regardless of the product/services may be dominant, but the wife in a matriarchal home is likely to be more dominant in other product categories.

Evidences from traditional African societies to which the Igbo are part show that ownership of property is usually ascribed to the man. Daplah, (2013) reported observable disparity in rights and privileges between the African husbands and wives that is created by tradition which results in inequality in access to

resources. For example, land is allocated to only the males and, the female's access to land is through the husband. In Nigeria, for instance, right to own land by a woman is through her relationship as a wife with the husband and her male relatives (Angel-Urdinola & Wodon, 2010).

In traditional African family, the head of the household, usually a man, is perceived to have more rights and privileges than the wife that the management of the household and its common wealth resides with him. This is the effect of culture of the wider society that eventually transmits into the family (Bawa, 2012; Kathewera-Banda, Kamanga-Njikhoh, Malera, Mauluka, Mazinga, & Ndhlovu, 2011).

The position of Bawa, Kathewera-Banda et al. and Daplah suggests that most African cultures are deep in patriarchy that the husband enjoys near perfect dominance over the wife. A system that encourages subjugation of the wife that she remains dependent on the husband for economic and purchase decisions of the household. This view is supported by UNICEF (2007) report that patriarchal attitudes in the family that value the social status of man over woman increases gender discrimination against the woman in the family decision-making. The husband works outside the home while the wife stays at home and takes care of the home and the children (Hawke, 2007).

In a study in Nigeria where Eguavoen, Odiagbe and Obetoh (2007) investigated decision making in relation to fertility issues and child's gender preference among the people of Epkoma community of Edo state, it was revealed the people are so traditional regardless of their level of education that their decision-making is patriarchal, but their women-folk do not worry about it.

#### ***Number of Children***

Number of children is associated with years of marriage and by extension, chronological age of the spouse. Research studies have established that there is a relationship between the number of children couples have and their level of influence in household purchase decision. Number of children has negative and positive impact on the wife's influence and husband's influence respectively (Ntigatu, Gebremariam, Abera, Setegn and Deribe, 2014). Chithra (2012) found positive impact of increased number of children on Indian women's autonomy in decision making. In other words, the more number of children a woman has the more autonomous she becomes in purchase decisions. In Nepal, Nepal, Acharya, Bell, Simkhada, Teijlingen and Regmi (2010) found that women with 3-4 children are more autonomous in household decision making.

#### ***Years of Marriage***

Years of marriage of a spouse may connote the level of experience and maturity pertaining to family issues. Women who have been married for a long period of time would have got children grown up enough to guarantee her security in the marriage. Obviously, the presence of such grown up children will not only the woman's confidence but will also boost her status and authority in household. This view may help to explain the findings of Uzuleņš (2012) that agrees with Davis (1976), and somewhat consistent with Chithra (2012). Results of the study of Latvian families by Uzuleņš indicated more autonomous decision-making among the spouses if they are "older or have small kids in family".

#### **Theoretical Literature**

The extent to which socio-demographic factors can engender spousal influence in household purchase decision is anchored on the theory of resource contribution developed by Blood and Wolfe (1960). The theory tried to define the likelihood of individual consumer resource input in the family to produce influence in purchase decisions. The theory sought to explain who between the husband and the wife exerts higher influence in household goods purchase decision based on the amount of his/her resources contributed into the family budget. Resource, according to Modi (2012), is anything including money, information, product, services, status and love that either of the spouse can give to the other to satisfy their material and psychological or emotional needs via social interaction.

In the process of making household decisions in the family, the presence or lack of resources account for the dominance of either of the spouses. The lack, not only could it constrain or create barrier to purchase of preferred needs, but also will more likely diminish the zeal and extent of involvement in decision-making. The resources theory proposed that the husband or wife that brings more resources, e.g. income, occupational prestige, educational attainment into the household should be more dominant or powerful than the other during decision-making process. This is on the assumption that household decision-making is a win-or-lose co-operative game between the husband and the wife; there is a common pool; the common pool is largely controlled by either the husband or the wife depending on the amount of contribution by him/her and; the husband or wife gains the control lost by the other member.

Blood and Wolfe argued that allocation of tasks and apportionment of power between the spouses is completely determined within the family based on the relative resource that each contributes to the household. The basic idea of this perspective is that families seek to make optimum and productive use of their resources to realize the best possible outcome. Relative contribution theory therefore, tries to establish that the influence of each spouse in purchase decision is directly dependent on the spouse's contribution. Thus, under this situation and given this scenario, the theory is suggesting that the husband who earns more than the wife and takes on the role of the family head is more likely to exert greater influence and, thus controls the household decisions. His perceived influence within the family cannot be because he is a man by nature or being the husband by right, but because of his more and easier access to resources (e.g., education, occupation and financial income) in the society.

It follows that the wife who works outside the home and earns her own income will gain power, obtain control in the family and so, have more say too in the household purchase decision. Angel-Urdinola and Wodon (2010) findings in a study conducted in Nigeria showed that women gain substantial power in decision-making when they are the main contributor of family income. Further corroborating this position is Lakshmi and Murugan (2008) who asserted that increase in education and income earning status of wives in the modern times has brought about changes in purchase decision pattern of the household that wives are now more involved than ever before.

Uzuleņš (2012), however, has argued in the contrary about woman's increased influence relative to her higher income contribution. He asserted that superior contribution by the wife to family income does not ensure her dominance but rather could engender a more equalitarian relationship and joint decision-making between her and the husband. This is supported by findings of the study by Tichenor (1999, cited in

Hsiao-Li, 2010) that showed no evidence suggesting that wife's attainment of higher education and higher occupational status and income give her higher influence in family purchase decision making than the husband.

### Empirical Review

Arguments in literatures posit that the behaviour of spouses is multidimensional, because it highly depends upon some personal antecedents or family backgrounds such as size of the family unit, age gap between them, social background of the spouse, employment status, and so on. For example, a survey study by Becker, Fonseca-Becker and Schenck-Yglesias (2005) tried to determine the decision-making power of married women by posing a question "who has a say and/or final say in a number of household decisions" to the women of western Guatemala. The results showed that husbands are principal decider in household purchase decisions. The study however, reported that situational and wife antecedents can enhance joint decision or wife dominance. Thus, when a wife earns income or is educated, she is more likely to participate in household decision, while emergency situations give room for wife dominance in a purchase decision.

Mehta and Saraswat (2014) aimed to find out the decision-making patterns to family affairs among women in Vadodara City in the state of Gujarat in western India. An aspect of the study assessed the decision-making patterns and their relationship with socio-personal characteristics - age, income, education, occupation, total family monthly income and family type of the two classes of women - working, and non-working. The activities identified for which the decisions were taken are education and marriage of children, expenditure aspects, saving for future, loan, family planning, religious practices, social participation, medical consultation, entertainment, home improvement and other purchases. The study found significant relationships between the socio-personal factors and decision making patterns of the two classes of women. While education, occupation, total monthly income and family type were significant for the working women, age, education, and type of family were significant for the non-working women. The findings of the study further indicated that greater number of the respondent women were educated but involved less in decision-making in the family, showing that education does not enhance women participation in family purchase decision making.

To further investigate the role of situational factors, as well as social norms on spousal purchase decisions on household goods, Sidin, Zawawi and Chui (2014) examined the factors that determine sex role orientation (SRO) of Malaysian women and its influence on household purchase decision making. The major socio-economic variables considered in the study are location of residence, income, ethnicity of wives, level of education, working status and major language spoken at home. The decision products examined in the study include furniture, electrical, computers, children's clothes, wife's clothes, husband's clothes, vacation, eating outside home, education, entertainment, bank account, insurance, home, cars and groceries. The study found among others that wives with higher income, higher education and working for pay and those that speak English at home have more relative modern sex role orientation (SRO) indicating that high education and high income are indicators of modernism of the women. This implies that the wives' SRO was found as influencer of major purchases of products and services that are bought for the family's consumption. Further findings indicated significant difference of ethnicity-based SRO as Malaysian wives are

perceived to be less modern compared to their Indian and Chinese counterparts. The study concludes that Malaysian wives' SRO varies with certain socio-economic variables.

Kiani (2012) examined the role of women in power relationships in the family with the aim to identify the factors that affect their involvement in household purchase decision-making in new city of Baharestan, Iran. The major family decisions selected for the study are food cooking, house decoration, daily shopping, children education, going on a trip, number of children, names of children, buying an automobile, children marriage, buying estates and housing, and family relationships. Findings indicate that the men's education, men's job, duration of marriage life, age, and men's age when getting married and place of residence have the highest effect on the women's participation in family decision making. The impact of duration of marriage life implies that as the age of marriage grows, the wife becomes more able to negotiate her way in family purchase decisions. Men's education liberates their minds and changes their orientation from patriarchal to increasing women's participation in decisions. Further findings show that women's education and work outside home for pay have no effect on their decision-making participation.

In Nepal, Acharya, Bell, Simkhada, Teijlingen and Regmi (2010) investigated the influence of socio-demographic factors on women's autonomy in decision-making on own health care, making major household purchases, making purchase for daily household needs and visits to her family or relatives. Demographic variables studied include age, employment, number of living children, residence, ecological zone, development region and education. Results of the analyses revealed that the women's age, employment and number of living children are positively associated with their autonomy the decision-making. Further results showed that though women from the western development region are less likely to influence purchase of their daily household needs, still they are more likely to make decision in own healthcare. In addition, the findings showed that the association of the women's increased education with autonomy in own healthcare decision making is positive. Rich women are found to less likely have autonomy in own healthcare decision.

Martin, Balocni and Venus (2013) examined the dynamics of decision-making and changing allocations of tasks, responsibilities and authority within the households of Kalinga in Tabuk City of the Philippines. The second part of the objective of the study sought to present further information on the characteristics or antecedents of the couples - gender, education and employment of wives that influence decision-making behaviours of the Kalingas. Three household decisions studied include (1) decisions related to children, (2) economic decision making, and (3) socio-cultural and family relations decision-making. The results indicated the impact of elementary education on the husband where 55.3% of the elementary-educated men deem decisions about the children to be the wife's responsibility, 55.3% and 52.7% deem economic and socio-cultural decisions respectively to be within the control of the husband. This implies that the elementary-educated husbands are clearly traditionally patriarchal. Again, the study found that households where the wife is college-educated exhibit the highest proportion of jointly-made decisions bearing on these decision issues. Furthermore, findings indicated that the husbands (46%) made majority of financial decisions alone, where the wife is unemployed. In situation where the wife is employed and earns income, the decisions are joint in more than half (58.3%) of such decisions.

The study thus concludes that the employment of wives and the husbands' high level education counterbalance the control of husbands over family financial decisions.

Baliyan (2014) sought to examine the role and participation of women of Muzaffarnagar, in western region of Uttar Pradesh, India farming households in decision-making and the determinant socio-economic factors. The socio-demographic factors examined in the study include age of the women, family size, size of land holdings, participation of the women in agriculture and other family work, income levels, cropping pattern etc. The study which was a field study was conducted in agricultural year, 2006-2007 of the area. The findings indicated that the age of the women was influential to their decision making power in the family. Their advice is taken when they are aged as grandmother, mother-in-law, or mother. When the aged woman is a daughter-in-law or daughter, she can exercise independent decision. The influence of the educated women who work for pay are higher than the illiterate or non-working women. Thus, education and improvement in economic independence are significant in increasing women's involvement in decision-making in the family.

In the rural Guizhou province area of China, Carlsson, Martinsson, Qin, and Sutter (2009) experimentally investigated the influence of spouses in household purchase decisions. It specifically examined: (i) the conditions under which the individual decisions of spouses are similar and (ii) the main factors that yield more influence to the wife when couples have to make joint decisions. The process allowed spouses to choose as individual and then, jointly between risky lotteries of major purchase decisions involving (1) daily decisions about what to do with money in the household, (2) small investment decisions, (e.g. buying equipment for the house), and (3) big investment decisions or using a large amount of money to purchase some goods, e.g. furniture or Television. The study found that spouses' individual risk preferences are more similar; the richer the household and the higher the wife's relative income contribution. Further findings show that the husband typically determines the couple's joint decisions, but women who contribute relatively more to the household income, are in high-income households, have more education than their husbands, and communist party membership exert stronger influence on the joint decision. Thus, the obvious underlying factors in joint household purchase decisions are the wife's income, education and family economic wellbeing which enable the wife to participate, while the husband dominates in the overall family purchase decisions.

Chithra (2012) in his own study, examined the role of Indian women in family purchase decision of durable goods and the socio-economic factors of the women that influence the purchase of those goods using a survey method on 355 working and non-working women of urban and rural areas of Kanyakumari. Four durable consumer goods namely Television, refrigerator, washing machine and two-wheeler were used to explore this role by the women. The results from the ANOVA showed that there is good association of education, employment and area of residence to women in decision making. Going by the results of multiple regression analysis, increase in the women's education, occupation, family size and number of children, will give the women increased autonomy in family purchase decision-making. However, the age, income, religion and family type (joint or nuclear) do not determine women involvement in purchase decision.

Sheri (1997) used a logistic regression analyses to evaluate the relative influence of husband's and wife's Sex Role Orientation (SRO) in household decision making in the 1990s on purchase of durable goods in Canada. The method of data collection involved joint interview, individual interview and self-completion of questionnaire. The sample was 300 households. The findings showed the level of agreement to be higher for couples with similar SRO and less dominance from the husband. Also, as the couples become more modern, decisions at each stage of the decision-making process are increasingly joint. This implies that in a traditional setting, couples have distinct products where they dominate and this dominance reduces as couples become more modern.

In a study that investigated families in Auckland area of New Zealand, Levy and Lee (2000) aimed to determine the roles different family members play as well as their influence in the different stages of the purchase decision making process for real estate property. The study reported the findings of a study that investigated real estate agents through series of in-depth interviews to determine their perception of the family decision making as it relates to house purchase. The method of analyses was content analysis of interview of respondents (recorded with a questionnaire) from a sample of nine (9) real estate agents. The results indicated that family class and culture influence the role of the husband and the wife at each of the decision making stages. The findings showed that for both lower class and upper class families, the wife are the information gatherer and the gatekeeper while, the husband makes the final decision. In the middle class category, the decision tended to be more of joint. Regarding the culture/tradition factor that influence the decision, the study found that in Asian families, the woman has very much a powerful "behind the scenes" influence, whereas the husband acts more of the "front man" dealing with all of the negotiations. The study concluded that sex role orientation, family class, culture, socio-economic status, personality and extent of involvement influence the participation of family members in the decision making process.

Uzuleņš (2012) conducted a study of family related variables that can influence spousal joint decision making for Car purchase among 69 Latvian families. Family decision making concerns included in the study are major car variables including engine size/power, safety equipment, fuel type/economy, body type/styling, gearbox type, space/capacity, and exploitation cost. Data were gathered from 69 Latvian families. The analyses involved descriptive statistics, Mann-Whitney U and Kruskal-Wallis tests. The three stages of decision making (Problem recognition, Information search and Final decision) were studied. The results showed that Presence of kids, marital status, age and income do not have significant influence on husband dominance over car purchase decisions.

Hanzaee and Lotfizadeh (2011) investigated how husbands/wives with Eastern norms and Islamic culture use different decision-making style in Iran. The study developed conceptual arguments from consumer decision-making and family structure literature reviews. The study was a qualitative study that analysed secondary data accessed from library, World Bank Group (2006) and, Statistical Center of Iran (2007). The results of the content analysis showed that decision-making style in Iranian families is deeply impacted on by a mix of the people's culture, Islamic norms and, the extant family structure typology namely male-dominant, wife-dominant, and egalitarianism. This suggests that tradition is

one major factor that determines spousal role in household decision making.

Xia, Ahmed, Ghingold, Hwa, Li and Ying (2006) study in Singapore replicated Davis and Rigaux's (1974) when it investigated Singaporean families with the aim to establishing the extent of husband and wife influences in family purchase decision-making in Singaporean culture. The study also sought to compare and establish possible similarities and differences in husband and wife influences in family purchase decision-making between cultures of Singapore and United States of America. The products and services studied include Television, husband's clothing, wine/liquor, computer, stereo/hi-fi, automobile, wife's clothing, cleaning supplies, children's wears and accessories, kitchenware, non-prescription drugs, buy/rent house, furniture, refrigerator, air conditioner/fan, children's toys, insurance, eating-out, entertainment, travel, education and joint savings account. The study found strong positive correlation of income of Singaporean husband's and wife's respectively with their level of egalitarianism, thus indicating that higher income earning spouses are likely to make joint decisions in household purchase decision. Further, the study highlighted that joint decision appears the commonest decision-making pattern as indicated by the sample's responses.

Arooj, Hussain, Arooj, Iqbal, Hameed and Abbasi (2013) investigated the association of women's independence in birth control decision, financial decision and freedom of expression and the influencing socio-economic factors. These factors include age, residence, education, job title, job nature, family type, monthly income and expenses afforded by the women. The study was a cross sectional survey of 500 purposely selected married working women in Muzaffarabad Azad Kashmir of Pakistan. Percentages and chi-square were used in the analysis of data (women responses). Results indicated that age, residence, education, professional differences, job nature, monthly income of married women are positively associated with autonomy in decision making. Fifty-nine percent (59%) of women aged 30 years and above take birth control decision autonomously. Comparably, urban women are more likely to be independent in same birth control decision than rural women. Overall, decisions in birth control, income spending and, having more freedom of expression are more autonomic by the women that are educated/professionally qualified; women from nuclear families; women that work in government sector; and women earning salary of above 20,000. In addition, women who join in bearing financial demands of family were found more likely to have more say in family decision making.

Ntigatu, Gebremariam, Abera, Setegn and Deribe (2014) assessed women's autonomy in the utilization of maternal and child healthcare among women of Bale zone in southeast of Ethiopia. The associated factors that are envisioned to influence this autonomy investigated in the study include mother's age, residence, average monthly income, ethnicity, religion, educational status, employment status, family structure, marriage type, husband's educational status, husband's employment status, number children born alive, number of children presently alive, and age of children. Decisions studied include regular access to source of money income; child healthcare; own healthcare; use of health facility for child and own healthcare; number of children to have; freedom of movement; and control over finance. The study was a cross-sectional investigation of a sample of 759 urban and rural women selected through stratified cluster

sampling from 19-28 of March, 2011. Interviewer administered questionnaire was used to collect the quantitative data for the study. The data were analysed with descriptive statistics, bivariate and multiple regression analyses. The findings of the study indicated that education and own income are statistically significant with the women's autonomy in the decision areas. It further showed that women with no formal education and their own income were less autonomous the utilization decision.

Daplah (2013) theoretical study sought to establish how African women, on the basis of their educational level, occupation, seniority and level of resource contribution to family income, influence household decisions in family major purchases, daily purchases, what food menu to prepare, own healthcare and children's healthcare. It further sought to examine: the relative strength of culture in determining the power structure of the household and; which theories provide reasonable and acceptable explanations of women's household decision making from an African point of view. The study was approached from the Ghanaian perspective. It utilized secondary data through the review of Africa-based extant literatures in household decision-making. Method of analysis was content analysis. The findings showed that women's decision power is strongly dependent on cultural and socio-economic variables. While education factor is the most important influencer, resource contribution, occupation and seniority are equally important. The study considered education variable as the most important due to its influence in countering cultural effect on intra-family power balance as well as in securing employment that enables resource contribution through income earning.

Oluwatayo (2009) study in Nigeria investigated the extent to which the participation of spouses in decision making impacts on food security in Ekiti State households. The specific objectives of the study were to (1) characterize the determinants of food security among the rural households; (2) examine the effect(s) of gender inequity in decision-making of these households; and (3) assess various food insecurity coping strategies adopted by the households at a shortfall. To achieve these objectives the study examined such decisions as type of food to buy, when to take the food, number of times to take food, acquisition of farm inputs, house rent, school fees, keep household money, spend proceeds from occupation etc. Socio-economic determinants of decision-making participation assessed in the study are the spouses' age, gender, marital status, educational attainment, household size, religion, primary occupation, secondary occupation and membership of social group. Two hundred and fifty-four (254) households were randomly sampled. Data were collected with the aid of a structured questionnaire and interviews and, analyzed with means, tables, frequencies and probit model. The findings of the study indicated that gender, age, household size, educational level, income and membership of social group determine food security in the area. Higher food security was found among respondents that have formal education and those with higher years of age. The study recommended that women should be allowed more access to educational and financial resources, while men's awareness on gender issues should be prioritized.

Lawan and Zanna (2013), in a study carried in Borno State of Nigeria investigated the influence of socio-cultural factors on the purchase behaviour of consumers when buying clothes in the State. The objective was to assess the decision-making of the consumer with respect to buying clothes and the associated

influence of culture, personal and economic factors in the process. The socio-economic variables assessed are: (1) cultural (class, fashion, norms, style, religion, festivity, custom, conventional and dress code); (2) economic (income, budget, family size, supply, basic needs and wardrobe); and (3) personal (age, education, lifestyle, intuition and ostentatious). 192 clothes' buyers were purposively sampled and administered the questionnaire, but only 174 duly completed and returned questionnaires were analyzed. Descriptive statistics, chi-square and multiple regressions were used in the analysis of primary data gathered with the questionnaire for the study. The findings indicated that societal norms (of cultural factors), income and basic needs (of economic factors) and personal – age – factor were highly influential to the purchase decision and the consumer's consumption behaviour.

Eguavoen, Odiagbe and Obetoh (2007) study in Nigeria assessed the effect of gender relationship on preference of child's sex and decision-making in the family with specific attention on fertility. Ekpoma, the host community of Edo State University was the study area. Seven hundred (700) households were randomly selected for the study. The educated respondents constituted greater percentage of the sample. Data were collected from the respondents with the questionnaire and through focus group discussion. Simple percentages were employed in the data analysis. The findings revealed that people, no matter their level of education, still hold on to tradition and customs in matters of child's gender. The study attributed this attitude "to the never changing inheritance pattern, supremacy of the patriarchal system and the love for tradition". Findings further showed that the women seem to be very comfortable with the status quo. Thus, in Nigeria, culture and tradition are very strong influences in the people's life.

Oyediran and Odusola (n.d.) study, "Poverty and the Dynamics of Women's Participation in Household Decision-Making in Nigeria", investigated the extent to which poverty affected women's participation in household decision-making. The data for the study came from household-based structured interviews of married women from ages 25 to 49 years old on the relationships between adjustment policies, gender dynamics and family size reduction in Lagos, Kaduna and Akwa-Ibom States, Nigeria. Out of the total sample of 1,304 married women, only 595 women whose marriage preceded the introduction to Structural Adjustment Programme in 1986 were used for the analysis. The study employed a combination of descriptive statistics (mean, frequency count and percentages) and analytic approaches (OLS regression technique) in the data analysis. The decision-making index of the women was constructed from respondents' perceptions of their level of involvement in (i) reproductive decisions (number of children to have; spacing of children), (ii) cultural decisions (general decisions; children's discipline), and (iii) economic decisions (children's education; employment decision; spending of family income). Five coping strategies for dealing with economic hardship namely fostering of children; giving out of daughters in early marriage; forcing children out of school; engaged in other jobs and migration to other locations were used to construct the poverty index. Evidence from the study reveals a high level of impoverishment using non-income indices. The results indicate that a fairly high proportion of women are involved in household decision-making. The women's education, husband's level of educational attainment, employment status and religion are the major factors found to have influenced their participation.

Angel-Urdinola and Wodon (2010) examined the extent to which income generation affects decision making within households in Nigeria, using the 2003 Core Welfare Questionnaire Indicator (CWIQ) surveys implemented in eight Nigerian States. The sample was restricted to only non-single households, i.e. households that have the two spouses (male head and female spouse). Household member's decision considered is in the areas of health, education, food, shelter, clothing, use of farmland, and sale of farm produce. Descriptive statistics and bivariate probit techniques were employed for data analyses. The results of the study showed that, women gain substantial decision-making power as they mature in age so also when they are the main contributor of family income. Their decision dominance occasioned by this income contribution is as it affects food, shelter, and health spending, while the dominance in decisions on productive assets is low throughout their life cycle. Further, study indicated that as the age of the couple increases their decision-making power on education increases. The study concluded that contribution to family income increases poor women's decision-making power for health, food, and clothing than the involvement of the non-poor women.

Kritz and Makinwa-Adebusoye (1999) examined the factors that determine the involvement of Nigeria's ethnic Igbo, Hausa, Yoruba, Ijaw and Kanuri wives in household decision making as it affects wide range of decisions including how to spend family income (husband's and, wife's), whether to buy or sell land, what to buy for the household, whether the wife should engage in payable employment outside home, how many children to have, etc. Among the wife's characteristics examined in the study are the age, religion, area of residence, education, employment, income, father's schooling, mate selection, spousal age difference, polygyny status, number of live children, and mother-in-law presence. The sampling strategy used was two-stage, stratified, cluster-sampling. The study areas were selected based on ethnicity and which state is most populated by each ethnic group hence, Borno (Kanuri), Imo (Igbo), Kano (Hausa), Ondo (Yoruba), and Rivers (Ijaw). A total of 5,637 wives of the tribes between 15 and 40 years of age were sampled. One wife was interviewed in each of the selected households. The analysis of data was done with percentages, charts and multivariate analysis. The results of study indicated that ethnicity is the major determinant of wives' authority in household decision-making in Nigeria. Next to ethnicity in importance toward wife's authority are her formal education, access to modern employment, contribution to family expenditures, more involved in selection of husband, and her age. The importance of ethnicity was seen to stem from its role in shaping the levels of wives' characteristics achieved over time but also as it conditions how those achieved characteristics relate to their authority. The findings further indicated that in Nigeria, wives gain significant authority with age.

### III. METHODOLOGY

The study which used descriptive survey research, covered all the Igbo households of married couples in Anambra-South Senatorial Zone of Anambra State, Nigeria. A sample of 400 (200 husbands and 200 wives) were drawn, using Taro Yamane (1967) formula, from 290,470 households (of two persons and more persons) 2006 census figure of the zone (National Population Commission, 2006). The sample was proportionally distributed among the local government areas

#### Sampling Technique

Couples were selected through convenience sampling. Couples found at home and were willing to participate were administered the questionnaire. Getting willing couples in a study of such sensitive family subject has always been a difficult exercise (Davis & Rigaux, 1974; Beneke, Silverstone, Woods, & Schneider, 2011; Lawan & Zanna, 2013; Barlés-Arizón, Fraj-Andrés & Martínez-Salinas, 2013), hence convenience sampling was favoured considering also that some of the anticipated respondents may have re-located, deceased, divorced or separated.

**Measuring Instrument**

A close-ended questionnaire was used to collect the primary data for the study. The questionnaire consisted of a modified Likert-type 7-point rating scale showing levels of influence adapted from Vagias (2006) and, check-list categorical response questions on the respondent’s age, educational level,

employment, number of children, years of marriage, income and tradition proclivity of the respondents. The questionnaire was pretested on twenty (20) Igbo couples of Mgbidi town in Oru-West Local Government Area of the neighbouring Imo State. The collected data were analysed on Cronbach’s alpha ( $\alpha$ ) to test the internal consistency of the variables. The Cronbach’s alpha ( $\alpha$ ) results are above the Nunnally (1978) criterion 0.70, indicating an overall higher reliability factor, the instrument was considered valid for this study.

**Method of Data Analyses**

Data collected were analysed in frequency tables, percentages, mean and independent samples t-statistics ran on computer based statistical tool, the SPSS version 20. **Decision rule:** At 5% level of significance, reject the null hypothesis when the computed p.value is less than 0.05, and accept the null hypothesis when the computed p.value is greater than 0.05.

**IV. RESULTS AND DISCUSSION**

**Analysis of Respondents Socio-demographics**

Table 1: Distribution of Respondents by Age

		Household		Total	
		Husband	Wife		
Age	Under 30 years	Frequency	16	35	51
		% within Age	(31.4)	(68.6)	
		% of Total	(4.1)	(8.9)	(13.0)
	Between 31 to 45 years	Frequency	49	59	108
		% within Age	(45.4)	(54.6)	
		% of Total	(12.5)	(15.1)	(27.6)
	Between 46 to 60 years	Frequency	87	86	173
		% within Age	(50.3)	(49.7)	
		% of Total	(22.2)	(21.9)	(44.1)
	Over 60 years	Frequency	44	16	60
		% within Age	(73.3)	(26.7)	
		% of Total	(11.2)	(4.1)	(15.3)
Total	Frequency	196	196	392	

The above results are the description of the age brackets of the participants. The result showed that higher proportion of the younger (under 30s) participants are wives while the older participants (over 60 years) are husbands.

Table 2: Distribution of Respondents by Years of Marriage

		Household		Total	
		Husband	Wife		
Years of marriage	Less than 5 years	Frequency	19	19	38
		% within Years of marriage	(50.0)	(50.0)	
		% of Total	(4.8)	(4.8)	(9.7)
	6 to 10 years	Frequency	29	29	58
		% within Years of marriage	(50.0)	(50.0)	
		% of Total	(7.4)	(7.4)	(14.8)
	11 to 15 years	Frequency	50	50	100
		% within Years of marriage	(50.0)	(50.0)	
		% of Total	(12.8)	(12.8)	(25.5)
	16 to 20 years	Frequency	47	47	94
		% within Years of marriage	(50.0)	(50.0)	
		% of Total	(12.0)	(12.0)	(24.0)
21 to 25 years	Frequency	21	21	42	
	% within Years of marriage	(50.0)	(50.0)		
	% of Total	(5.4)	(5.4)	(10.7)	
More than 25 years	Frequency	30	30	60	
	% within Years of marriage	(50.0)	(50.0)		
	% of Total	(7.7)	(7.7)	(15.3)	
Total	Frequency	196	196	392	

Table 2, showed that number of years of marriage of the participants in the study. The percentage of husband and wives response showed that both partners gave similar answer to their years of marriage (50% both ways). The results indicate that greater proportion of the participant households have had reasonable years of marriage experience for the households to maintain sustainable purchase influence among spouses.

Table 3: Distribution of Respondents by Parity (Number of Children)

			Household		Total
			Husband	Wife	
Number of Children	None	Frequency	9	9	18
		% within Number of Children	(50.0)	(50.0)	
		% of Total	(2.3)	(2.3)	(4.6)
	One	Frequency	31	31	62
		% within Number of Children	(50.0)	(50.0)	
		% of Total	(7.9)	(7.9)	(15.8)
	Two	Frequency	41	41	82
		% within Number of Children	(50.0)	(50.0)	
		% of Total	(10.5)	(10.5)	(20.9)
	More than two	Frequency	115	115	230
		% within Number of Children	(50.0)	(50.0)	
		% of Total	(29.3)	(29.3)	(58.7)
Total	Frequency	196	196	392	

The results on Table 3 indicate that majority of the participant households have more than two children implying that the study consists of households with more than two children. Thus, the households involved in this study are experienced in a good number of family purchases including choices pertaining to children schooling.

Table 4: Distribution of Respondents by Level of Education Attained

			Household		Total
			Husband	Wife	
Education level	No formal education	Frequency	7	2	9
		% within Education level	(77.8)	(22.2)	
		% of Total	(1.8)	(0.5)	(2.3)
	Primary	Frequency	18	25	43
		% within Education level	(41.9)	(58.1)	
		% of Total	(4.6)	(6.4)	(11.0)
	post primary	Frequency	88	87	175
		% within Education level	(50.3)	(49.7)	
		% of Total	(22.4)	(22.2)	(44.6)
	Tertiary	Frequency	83	82	165
		% within Education level	(50.3)	(49.7)	
		% of Total	(21.2)	(20.9)	(42.1)
Total	Frequency	196	196	392	

The distribution of educational level of husbands and wives involved in the study presented in the above table shows that majority of the participants are husbands and wives with post primary and tertiary education. The results indicated that the participants are mostly households that have basic education of at least junior secondary school education.

Table 5: Distribution of Respondents by Occupation

			Household		Total
			Husband	Wife	
Occupation	Unemployed	Frequency	13	53	66
		% within Occupation	(19.7)	(80.3)	
		% of Total	(3.3)	(13.5)	(16.8)
	Self-employed	Frequency	93	58	151
		% within Occupation	(61.6)	(38.4)	
		% of Total			

		% of Total	(23.7)	(14.8)	(38.5)
Employed in private sector	Frequency		30	24	54
	% within Occupation	(55.6)		(44.4)	
	% of Total	(7.7)		(6.1)	(13.8)
Retired	Frequency		10	6	16
	% within Occupation	(62.5)		(37.5)	
	% of Total	(2.6)		(1.5)	(4.1)
Civil servant	Frequency		50	55	105
	% within Occupation	(47.6)		(52.4)	
	% of Total	(12.8)		(14.0)	(26.8)
Total	Frequency		196	196	196

The results of occupational distribution of the participants is shown above indicates that most of the husbands involved in the study are self-employed. The Table showed that 66 (16.8%) are unemployed, 151 (38.5%) are self-employed, 54 (13.8%) are employed in the private sector, 16 (4.1%) retired while, 105 (26.8%) are in civil service. The analyses indicated that majority (80.3%) of the unemployed are wives.

Table 6: Distribution of Respondents by amount of personal monthly income (in Naira ₦)

		Household		Total
		Husband	Wife	
Less than ₦50,000	Frequency	53	110	163
	% within income	(32.5)	(67.5)	
	% of Total	(13.6)	(28.3)	(41.9)
₦50,000 to ₦100,000	Frequency	88	60	148
	% within income	(59.5)	(40.5)	
	% of Total	(22.6)	(15.4)	(38.0)
₦100,000 to ₦200,000	Frequency	41	17	58
	% within income	(70.7)	(29.3)	
	% of Total	(10.5)	(4.4)	(14.9)
More than ₦200,000	Frequency	14	6	20
	% within income	(70.0)	(30.0)	
	% of Total	(3.6)	(1.5)	(5.1)
Total	Frequency	196	193	389

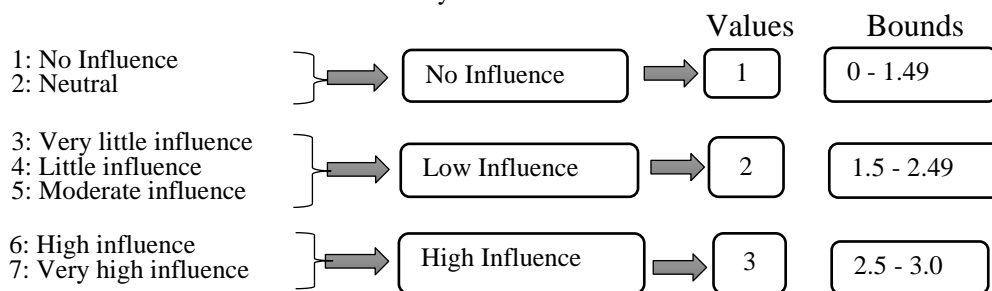
The above results show that 163 (41.9%) of the participants are those who earn less than ₦50,000 monthly income. Those that receive between ₦50,000 and ₦100,000 are 148 (38%) of the participants while, income bracket of ₦100,000 to ₦200,000 are 58 (14.9%) participants. However, the participants with over ₦200,000 monthly income are 20 (5.1%). The results indicated that the participants are mostly husbands and wives that fall within the income group of less than ₦50,000 out of which higher proportion (67.5%) are wives. Indications are that the higher the income level, the greater proportion of husbands indicating that husbands are higher income earners in households in Anambra State, Nigeria.

Table 7: Distribution of Respondents by influence of tradition on their lifestyle

		Household		Total
		Husband	Wife	
Yes	Count	116	99	215
	% within Tradition	(54.0)	(46.0)	
	% of Total	(29.6)	(25.3)	(54.8)
No	Count	80	97	177
	% within Tradition	(45.2)	(54.8)	
	% of Total	(20.4)	(24.7)	(45.2)
Total	Count	196	196	392

The results above showing the influence of tradition on the lifestyle of households indicated that majority of the participants being 215 (54.8%) respondents are totally influenced by their tradition, while 177 (45.2%) responded that they are not totally influenced by their tradition. Among these participants, husbands (116 = 54.0%) are mostly influenced by tradition than wives (99 = 54.0% of respondents).

The 7-point scale was reclassified from to 3-point scale to capture the three levels of influence namely: no influence, low influence and high Influence expected from the study. This reclassification and the following resultant derived pattern of influence were also used in others studies by this same researcher



From this classification was derived the expected patterns of spousal influence: autonomous, dominant and joint influence) below:

SN	Decision to be Derived	Result of the Study
i.	Autonomous (husband) Autonomous (wife)	= high husband / no wife influence = high wife / no husband influence
ii.	Husband dominant	= high husband / low wife influence
iii.	Wife dominant	= high wife / low husband influence
iv.	Joint / syncretic	= high husband / wife influence & = low husband / wife influence

**Research Question:** *To what extent do some socio-demographic variables impact on each of the spouse's influence on the purchase decision of the selected household products?*

Seven demographic variables including age, years of marriage, number of children, education, occupation personal income and tradition have been employed to answer the research question four. The mean is employed to answer the research question on each of the variables. For meaningfulness, each variable was divided into two classes thus:

Age	→	Younger spouse / older spouse
Years of Marriage	→	Younger marriage / older marriage
Number of Children	→	No issue / at least one child
Education	→	No basic education / basic education
Occupation	→	Not working / working
Personal Income	→	Low income / high income
Tradition	→	Influenced by tradition / not influenced by tradition

Table 8: Effect of Age on spousal influence on the purchase decision for household products

	Age	N	Mean	Std. Deviation
Need Identification	>= 3.00 (Old)	233	2.4764	.65033
	< 3.00 (Young)	159	2.3459	.70250
Information Search	>= 3.00 (Old)	233	2.3991	.77091
	< 3.00 (Young)	159	2.2264	.75410
Final Decision	>= 3.00 (Old)	233	2.3906	.79725
	< 3.00 (Young)	159	2.2264	.77070

In the age groupings, spouses not more than 45 years are grouped as <3 (less than 3 being younger spouses), while more than 46 years are grouped as >=3 (greater than or equal to 3 being older spouses). The number of participants indicated that 233 spouses are of older age, while 159 of them are of younger age. The results showed that older spouses have higher mean response score than the younger spouses. This suggests that old spouses exert more influence in all the stages of purchase decisions than the younger spouses.

Table 9: Effect of No. of Years of Marriage (Marriage Experience) on spousal influence in purchase decision for household goods

	Years of marriage	N	Mean	Std. Deviation
Need Identification	>= 3.00	296	2.4595	.66769
	< 3.00	96	2.3125	.68537
Information Search	>= 3.00	296	2.3480	.76171
	< 3.00	96	2.2708	.78779
Final Decision	>= 3.00	296	2.3412	.79092
	< 3.00	96	2.2708	.78779

In Table 9 above,  $\geq 3$  (equal or greater than 3) are younger marriage consisting of those less than 10 years; while  $< 3$  (less than 3) are older marriage comprising 11 years and above. The results showed that 296 spouses (that is 148) households) belong to old marriages while 96 spouses (that is 48 households) are young marriages. The results further showed that spouses in old marriages have higher mean response score than the spouses in young marriages. This suggests that old marriage exert more influence in all the stages of purchase decisions than the younger marriages.

Table 10: Effect of Number of Children (Parity) on spousal influence in purchase decision for household products

	Number of Children	N	Mean	Std. Deviation
Need Identification	>= 2.00	374	2.4332	.67078
	< 2.00	18	2.2222	.73208
Information Search	>= 2.00	374	2.3369	.77069
	< 2.00	18	2.1667	.70711
Final Decision	>= 2.00	374	2.3289	.78619
	< 2.00	18	2.2222	.87820

In the above Table 10, the results is divided in the border of those with no issue ( $< 2$ ) and those with one or more children ( $\geq 2$ ). The result showed that 374 participants (that is 187 households) have child/children in their marriages while, 18 participants (that is 9 households) do not have issues. The mean response score for spouses which issues (child/ren) is higher than the mean response score for those that have no issue. This suggests that children exert effect on the influence of spouses in all the stages of purchase decisions.

Table 11: Effect of Education on spousal influence in purchase decision for household products

	Education level	N	Mean	Std. Deviation
Need Identification	>= 3.00	340	2.4559	.65702
	< 3.00	52	2.2115	.74981
Information Search	>= 3.00	340	2.3353	.76767
	< 3.00	52	2.2885	.77552
Final Decision	>= 3.00	340	2.3324	.79720
	< 3.00	52	2.2692	.74401

The results are divided within the border of those with no Basic Education ( $< 3$ ) and those with Basic Education ( $\geq 3$ ). Basic education starts from completion of junior secondary education in Nigeria (now called Basic class). The results indicated that number of spouses with at least basic education are 340 while those with no basic education are 52 spouses. The mean response score indicated higher mean for those with basic education than those without basic education. This suggests that education can enhance spousal influence at all stages of purchase decision.

Table 12: Effect of Occupation on spousal influence in purchase decision for household goods

	Occupation	N	Mean	Std. Deviation
Need Identification	>= 2.00	326	2.4877	.63598
	< 2.00	66	2.1061	.76719
Information Search	>= 2.00	326	2.4294	.73564
	< 2.00	66	1.8333	.73554
Final Decision	>= 2.00	326	2.4325	.75246
	< 2.00	66	1.7879	.75478

In Table 12 above, the results are grouped into two - those not working (unemployed as  $< 2$ ) and those working (self-employed, employed in private sector retired and civil service as  $\geq 2$ ). The result shows that 326 spouses make earnings from occupation while 66 are not employed. Further analyses showed that in all the stages of purchase decision, the mean response score for the

employed spouses are higher than the mean response score for the unemployed spouse. This implies that occupation has effect on spousal influence of household purchase decisions.

Table 13: Effect of Income on spousal influence in purchase decision for household products

	Personal monthly income	N	Mean	Std. Deviation
Need Identification	>= 3.00	78	2.5513	.61681
	< 3.00	311	2.3955	.68239
Information Search	>= 3.00	78	2.6410	.60247
	< 3.00	311	2.2605	.78268
Final Decision	>= 3.00	78	2.6282	.62645
	< 3.00	311	2.2572	.80607

Table 13 above divided spouses into high income (>=3 being income above N100,000) and low income (<3 being income below N100,000). The number of participants indicated that 78 spouses are living on higher income, while 311 belong to the low income group. The results show that high income group has higher mean response score than those in low income group. This implies that high income group tends to influence household purchase decisions more than low income groups.

Table 14: Effect of Tradition on spousal influence on the purchase decision for household products

	Influence of Tradition	N	Mean	Std. Deviation
Need Identification	Yes	215	2.4512	.66711
	No	177	2.3898	.68300
Information Search	Yes	215	2.3628	.76642
	No	177	2.2881	.76983
Final Decision	Yes	215	2.3721	.78607
	No	177	2.2655	.79244

Table 14 showed the effect of tradition on spousal influence on household purchase decisions. The result showed that 215 spouses indicated that they are influenced by tradition while, 177 are not influenced by their tradition. The mean response score of the influenced by their tradition is higher than the mean response score of those not influenced by their tradition. The result implies that spouses influenced by their tradition tend to have more influence on household purchase decisions.

### Test of Hypothesis:

*Ho: There is no significant difference on the extent to which socio-demographic variables influence spouses' influence in the decision to purchase some selected household product.*

Table 15: Result of test of hypothesis

Demographic variable	Stages of Decision	Df	Sig. (2-tailed)	Decision
Age	Need Identification	1.860	321.868	.064 Not Significant
	Information Search	2.207	344.422	.028 Significant
	Final Decision	2.042	346.991	.042 Significant
Years of marriage	Need Identification	1.837	157.673	.068 Not Significant
	Information Search	.840	156.703	.402 Not Significant
	Final Decision	.760	161.699	.448 Not Significant
Number of children	Need Identification	1.198	18.400	.246 Not Significant
	Information Search	.993	18.997	.333 Not Significant
	Final Decision	.506	18.335	.619 Not Significant
Education	Need Identification	2.223	63.549	.030 Significant
	Information Search	.406	67.204	.686 Not Significant
	Final Decision	.564	70.158	.574 Not Significant
Occupation	Need Identification	3.787	84.019	.000 Significant
	Information Search	6.004	93.227	.000 Significant
	Final Decision	6.331	93.036	.000 Significant
Income	Need Identification	1.951	128.521	.053 Not Significant
	Information Search	4.676	149.336	.000 Significant
	Final Decision	4.396	147.891	.000 Significant
Tradition	Need Identification	.894	372.202	.372 Not Significant
	Information Search	.957	375.039	.339 Not Significant
	Final Decision	1.330	374.517	.184 Not Significant

The results of test of hypothesis above show that age and income have significant effect at information search and final

decision stages but no significant effect at need identification stage. More so, occupation was found to have significant effect

on spousal influence on purchase decisions at need identification, information search and final decision stages.

Furthermore, years of marriage, number of children and tradition, do not have significant effect on spousal influence on purchase decisions at need identification, information search and final decision stages. However, education only has significant effect at need identification but no significant effect on spousal influence on purchase decisions at information search and final decision stages.

## DISCUSSION

The results of the study have shown that demographic variables have effect on purchase decisions for the household goods examined in this study. For instance, age and income have significant effect on spousal influence on purchase decision in information search and final decision stages but no significant effect in need identification stage; occupation was found to have significant effect in need identification, information search and final decision stages; years of marriage, number of children and tradition, do not have significant effect on spousal influence on purchase decisions in need identification, information search and final decision stages; and education only has significant effect in need identification but no significant effect on spousal influence on purchase decision in information search and final decision stages.

This findings show that occupation is the most important demographic variable that could affect the level of household purchase influence of spouses. Spouses who are engaged in economic activities are likely to have more contribution to family decisions on household purchase. More so, age of spouse and the level of their income equally affect the level of influence they exert on household purchase decisions especially at information search and final decision making. This is suggesting that older spouses and spouses with higher income earning ability tend to exert more influence on household purchase decisions than younger spouses and those in lower income classes. This indicates that the demographic variables are important to marketers for developing strategies for marketing of household products for Igbo households in Nigeria.

Findings on occupation as the most important demographic variable is supported by many related studies, Mehta & Saraswat (2014), Kiani (2012), Acharya, Bell, Simkhada, Teijlingen & Regmi (2010), Martin, Balocni & Venus (2013), Chithra (2012), Levy & Lee (2000), Oyediran & Odusola (n.d.), Kritz & Makinwa-Adebusoye (1999) etc. especially as it affects the females. So also, positive influence of age of spouse in this study collaborates with the findings of Acharya, Bell, Simkhada, Teijlingen & Regmi (2010), Baliyan (2014), Arooj, Hussain, Arooj, Iqbal, Hameed & Abbasi (2013), Oluwatayo (2009), Lawan & Zanna (2013) and Angel-Urdinola & Wodon (2010), particularly wives who Kiani (2012) posited gain more decision power as they grow older in chronological and marriage ages. Uzuleņš (2012) found that age does not necessarily impact on the man's influence.

The positive significant impact of income found in this study was also found in many studies (e.g. Daplah, 2013; Lawan & Zanna, 2013; Oluwatayo, 2009; Becker, Fonseca-Becker & Schenck-Yglesias, 2005; Mehta & Saraswat, 2014; Martin, Balocni & Venus, 2013; Carlsson, Martinsson, Qin & Sutter, 2009; Uzuleņš, 2012; Xia, Ahmed, Ghingold, Hwa, Li & Ying, 2006; Arooj, Hussain, Arooj, Iqbal, Hameed & Abbasi, 2013; Ntigatu, Gebremariam, Abera, Setegn & Deribe, 2014). Xia, Ahmed, Ghingold, Hwa, Li & Ying (2006) and Martin,

Balocni & Venus (2013) further revealed that when the couple earns income, it engenders joint decisions. That number of children has no significant influence on the spouses' involvement as found in the present study is not consistent with past researches. Acharya, Bell, Simkhada, Teijlingen and Regmi (2010), Chithra (2012) and, Oluwatayo (2009) disagree with findings pointing that higher number of children in the family gives women more influence in family purchase decisions, though Uzuleņš (2012) established in his study that it, as well as year of marriage and age of the man do not impact on his influence. It can therefore reliably be argued that economic factors and age of the spouses are the major influencers of their involvement in purchase decisions.

Finally, several researches (e.g. Eguavoen, Odiagbe & Obetoh, 2007; Lawan & Zanna, 2013; Daplah, 2013; Hanzae & Lotfizadeh, 2011; Levy & Lee, 2000) found influence of tradition to be positively associated with spousal influence in purchase decision-making but the present research found it not significant even when greater percentage of the respondents agree that it does and almost all the product decisions are husband dominant. This is suggesting influence of cosmopolitanism in the life of the people of the area given Igbo land is largely patriarchal, by culture.

Overall, the results of this study hold true of the guiding resource contribution theory. The theory is suggesting that the influence of spouse in household purchase decision is directly anchored on the amount of resource(s) a spouse brings to the family common wealth for its well-being. The key resources found in this study, with the exception of age that have significant influence on the spouses are occupation and personal income of the spouses. Given that greater percentage of the respondents who are gainfully employed and also earn more are men, and thus contribute more into the family resources justifies the dominant influence of the men/husbands in almost all the products/services and along the purchase decision-making stages, according to the theory.

## CONCLUSION AND RECOMMENDATIONS

In Nigeria, the Igbo families of Anambra buy household goods and services for use for the wellbeing of members of the family. Husband and wife, who Davis and Rigaux (1974) maintain are actually the people referred to when reference is made to family, make the purchase decision. This decision is made in the known three different stages of decision-making process namely need identification or recognition stage, information search or gathering stage and final decision stage. In the process of making this decision, the spouses exert their influence which Blood and Wolfe (1960) suggest is impacted on by the amount of resources each contributes to the fame income. This influence of the spouses is therefore examined in the context of making six major household purchase decisions including children schooling, sofa for sitting room commonly called parlour, refrigerator, family car/motorcycle, Television and land (estate) property, in the decision-making stages.

The socio-demographic variables – age, year of marriage, number of children, education, employment, income and tradition were verified to see the extent they impact on the spouse's influence. The results of the study lead to conclude that Anambra state is a cosmopolite society where only occupation, personal income and age of the spouses are the three major influencers of the husbands' dominance in the family purchase decision-making. On this ground therefore, the study recommends that marketers should target the husbands who are gainfully employed and who also is the

major source of the family's income. Likewise, wives who are matured in chronological age should also be targeted in their marketing campaigns.

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