

**Full Length Research Paper****Urban Women in Consumerism and Decision making in Banaras: An Analysis**

Gyanmala Singh \*, Manju Singh \*\* and Ashok Kumar Sahani \*\*\*

*\*Research Scholar, Department of Sociology, Banasthali Vidyapith University, Tonk, Rajasthan.**\*\*Associate Professor & Head, Department of Sociology, Banasthali Vidyapith University, Tonk, Rajasthan.**\*\*\*Scientist- D, G. B. Pant Institute of Himalayan Environment & Development, Garhwal Unit, Srinagar, Garhwal, Uttarakhand**\*Corresponding Author: Ashok Kumar Sahani***Abstract**

*In the beginning of 5<sup>th</sup> century to 20<sup>th</sup> century, feminism took place in a modernize way. Although, it was started from Europe, it was spread elaborately in other parts of countries in the world. In fact modernization has affected the women's physical needs. Ultimately she started participating in the field of necessity for her requirement. During this period women in large number were attracting towards high reputed post/position. Lastly women started taking their own decisions in the field of marketing/business and society by discarding the negative approach/ structure, and coming forward to make their thought passive.*

**Key words:** *Consumer, Commodity, Market value, Women empowerment, Budget, Income & expenditure, invest etc.*

**Introduction**

At present the changes was seen especially in middle class women who were bounded by many social, financial and professional norms and expectation. Due to this changing behavior of middle class working women in the field of buying items gave birth to a new trend. Now the producer/institutes are taking special care of women's likes and interest while producing items and providing services. These changes in feminism presented a different kind of women. Women are participating in huge quantity of domestic purchasing. Today's women go ahead and play their participation in Various Areas and that's why, they are gaining importance in the family. That is why, over time, the choice and selection of items at home has increased their importance automatically. So the idea according to Herry is that household goods, the idea of women being prioritized, (Herry 1956). Now women's likes are recognized & valued and have status in the society. This attitude or behaviors of women attracted sociologist due to which several experiment are being done in this regards.

This article is related to analysis of consumer behaviors of working women. In this article middle class working women of Varanasi were emphasized in following field of expenditure & behavior, decision making & purchasing, taking decision in different ways & preference of shopping centers for consumer behavior.

**Expenditure oriented habit concept**

In today tough scenario only that one can balance his/ her requirement that spends sensibly. There are plenty of products available in market to invest where there a huge number of offers. As a result consumers may purchase or spend on something which is not in effective use of him/her or he may repent or regret on his buy. At later stages, where s/he will have to compromises with the quality of products s/he may have to face financial crises consequently.

Hence, costumer has to be conscious enough on purchase, he makes or expenses his incurs. In this lesson efforts are made to know the buying behavior of respondent to know about their investing pattern, findings are mentioned in figure 1. It is found that, 16.00% informants planning for purchasing properly, 73.00% planning for purchasing frequently/occasionally and remain 11.00% never plan. It is clearly showing in above figure that regular planning of purchasing is doing less by middle class women, while mostly plan occasionally. So it can say that condition of women in purchasing is not satisfied.

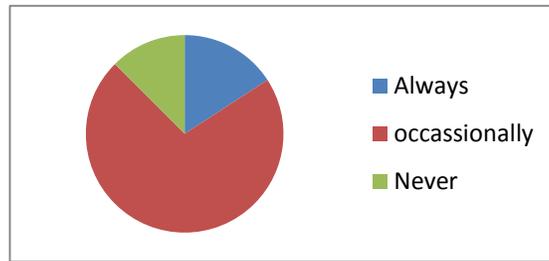


Fig. 1. Planning for purchasing by informants.

**Family Market Budget**

In India’s middle class and described that, rose of middle class consequently of industrialization in English government and today’s time this country became a biggest class. Its tendency is being affected in various areas. Even This class has impacted on the production and consumption greater level. In other words, to any production and their distribution by today’s companies are doing to keep in mind of middle class. Kolot, et al 1970 presented the findings discussed various facets of consumption behavior that it is a side effect of being influenced by several factors. Family Market budget plays an important part in purchase planning. With the help of it, we not only invest in requirement commodity but along with that it save us from spending on unnecessary commodity. As today’s generation is becoming extravagant this is leading to financial crises in their family. To escape from this contrary situation preparing family budget have become must for all for this many media channel have started providing relevant suggestions and guidance. In the present research the information provided by the informants represents their contribution in it, to know it given facts has been analyzed here. In figure.2 the family budget planning as provided by the informants is shown, which shows that 17.33% always make their budget and 71.67% occasionally prepared their family budget, whereas 11% of the informants never prepare/plan their family budget. On the given facts we can say, in Varanasi district women belonging to middle class family have medium tendency to prepare family budget.

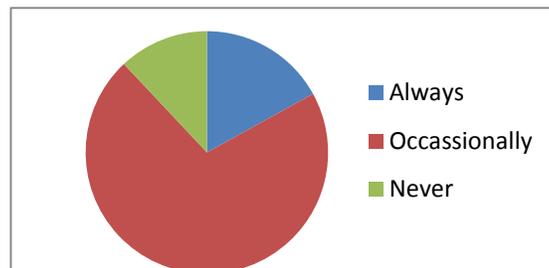


Fig. 2. Formation of family budget plan by informants.

**Expenditure Record**

Selection of things and habits of purchasing are being developed through various types. After independence, a new perspective has risen in Indian public and people expend on consumption things. But, noteworthy is in this that, people has been aware for selection of things during purchasing. Due to this demands are increasing of branded items, (Aroh, 1957). In order to have a planned consumer life it is important to maintain proper investment records. With the help of this amount invested, expenditure done, date on which purchasing done can be easily seen. On the basis of expenditure records unwanted expenditure can be handled and necessary and developmental expenditure can be increased. Because of these reason today it is important costumers to keep an expenditure record. The figure 3 show that, 30.67% informants always keep their expenditure records of commodities, 57.00% keep records occasionally/frequently and remain 12.33% never keep their records. We can say on the basis of facts that, condition of keep proper records by middle class working women/informants is mostly average level.

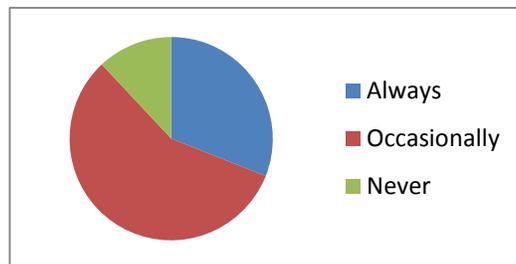


Fig. 3. Keep expenditure record by informants

**Expenditure accordance to planned budget**

Sachhinandan studied on the basis of income depending upon consumer purchase time duration and education. He believes that the main reason of consumption is the consumer income, but the level of education and consumption capacity has more importance in its sustainability. An educated person does more expenditure on education related goods/items whereas an uneducated or less educated person has different choices. In this manner the time duration for consumption of any product is of great importance. It means that, when a consumer is fed up from a particular product than he select another product with the view of change or it has also seen that the product for which he make changes importance is given to that product only. It is seen that women in order to control and balance their expenditure they were prepare their budget but when they actually visit the market, because of impatience they do not give importance to their prepared budget. In such condition the planned budget can't be implemented practically. The condition of expenditure accordance to planned budget by informants showed in figure 4, which is known that, 16.00% informants spends accordance to planned budget, 69.67% spends accordance to planned budget occasionally/frequently while remain 14.33% never spends accordance to planned budget. So, from our research facts can say that, basically informants are unable to create a balance between their planned budget and expenditure. Income behavior effects on age of person, structure of their family and their monthly income. Maturated relative purchasing of people linked with their age while Structure of family tells shape of family and their need/requirement and monthly income clarifies their consumption capacity.

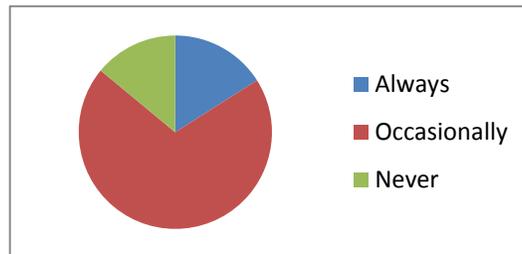


Fig. 4. Expenditure accordance to planned budget by informants.

**Effect of advertising Medias on expenditure**

Srimannarayan, (1978) has considered advertisement as one of the important medium to promote the products and services to the costumer. In today time the Importance of media and advertisement companies has increased it has the role of creating consumer awareness about the product rather than telling the pose and cons of the product. This work is possible only through advertisement. This work is being done effectively through electronic communication medium. In this way, today the relation between advertisement and consumer has become more important. In today's business world the role of advertising has become compulsory and unavoidable. To sell any products to the costumers advertisements are given due importance. In this real complex society many products are available whose quality, availability, price, etc related information is provided through advertisement and costumers are encouraged to purchase their products. In this research, which part of advertisement compels the costumers to purchase a particular commodity has been studied. In figure 5 effects of advertising on purchase done by informants has been shown. It is clear that 62.67% informants gets attracted through television, 14% through magazine, 12.33% through newspaper, 6% through radio, 5% through pamphlets and 7.67% through declarations (communication through words of mouth). Hence, it is concluded on the basis of facts that, mostly informants doing purchasing to get attract through television medium.

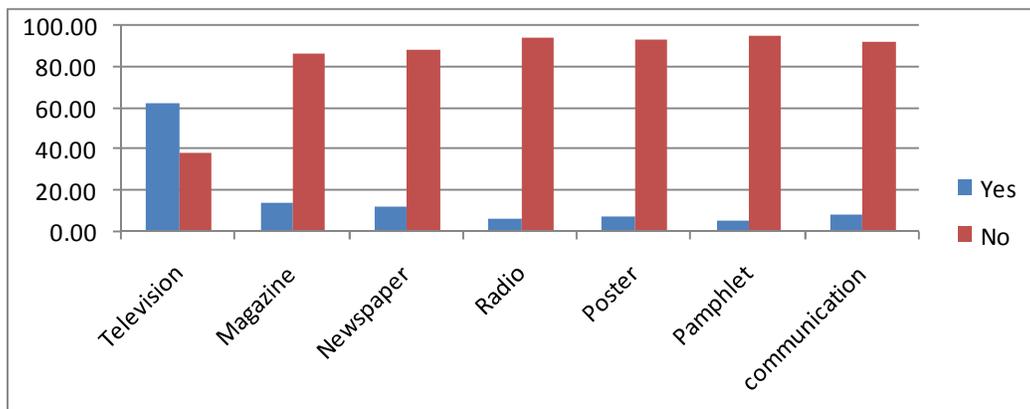


Fig. 5. Effect of advertising medium on purchasing by informants.

**Doing decision and buying behavior**

In a family various kinds of things are required, about that decisions are taken by the members of the family. This decision is taken by the head of the family. The head could be the husband, wife or any other person of the family. The present study is being done to know the daily- purchasing decisions of a family. Through this we can understand the role of female member of a family is daily-needs purchasing decisions. Schifener, (1988) also found in his study about decision regarding purchasing of various kind of things/products for family that, decision for purchasing of domestic uses things taken by wife, while decision for permanent and sustainable things generally taken by husband. It is clear that, decision on necessary and consumption things taken by both husband/wife.

**Daily- food purchase decisions**

At homes, food- management is one of the very important decisions. Mostly, it is considered that females have the leading role in this. But, when it studied in realty the female have role only in food preparation. In other words, food-purchase decisions are generally taken by the male members and to cook food is done by females. Similarly, food-purchasing depends on the income of the family. Nuclear or joint family everybody decides according to their income and these decisions are taken by one and another person of the family. In the present research has been studied regarding decision- making on food- purchasing. In the figure 6 food purchasing behavior has been shown. Through this we came to know that 56.33% purchasing from confectionaries is taken by wife, 15% by husband, 19.33% by both husband and wife and 9.34% by other family members.

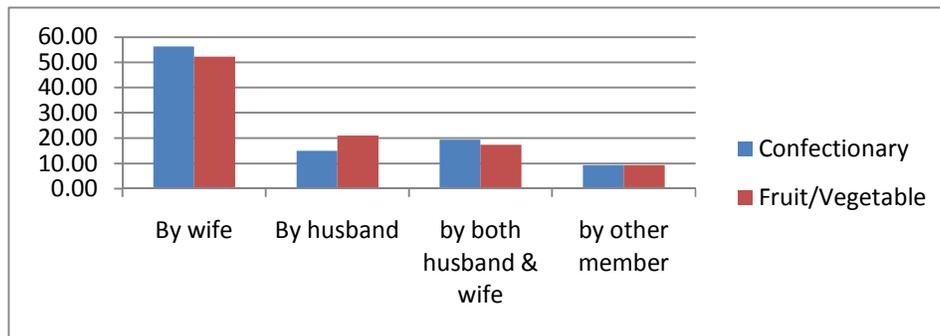


Fig. 6. Eatables buying decision.

In this manner, 52.33% decision regarding purchasing of fruits and vegetables are taken by wife, 21% by husband, 17.33% by both and 9.34% by the other members in family. It is clear from the facts, that in decisions whether regarding confectionaries product or purchase of fruits and vegetables are mostly taken by women.

**Clothes related decisions**

Among consumer products clothing has a very important place especially in middle class families. Today it is known look as a status symbol. This is the reason, which middle class people are trying to uplift themselves in high class people group by purchasing better and costly clothes. Generally, decisions regarding clothes are taken by consent of every member of the family because everybody wants to wear clothes of their own choice. Because of their reason, the people for whom clothes are being purchased go along with the elder person and with his/her consensus clothes are purchased. In this manner in decisions regarding cloth purchasing the impact of its user is seen more than any other member of family. In figure 7 clothes related purchase decision have been represented which shown that 25.67% decisions are taken by wife, 16.33% by husband, 47% by both and 11% by other family members. Similarly, for shoes purchasing 25.67% decisions are taken by wife, 25% by husband, 4% by both and 8.33% by other members in the family and in furnishing related decisions 20.67% are taken by wife, 19.67% by husband, 52.66% by both and 7% by other members of the family.

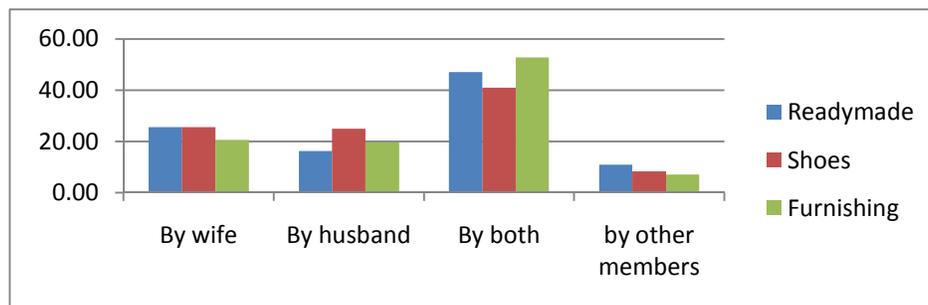


Fig. 7. Clothes buying related decision.

### Conclusion

At the present time the largest and the vulnerable section of society is middle class. As consumer, middle class women show their status as equal with high class. The mall-culture, the TV marketing and the internet shopping have provided great convenience. So the consumer culture in Indian panorama is clear and the Varanasi Township shows the positives of consumerism in the 21st century which has been very clear in this regards of various consumer goods associated with the rapid spread of markets mall & access to getting. The mall culture has attracted most middle class working women. The reason is that, at the mall, a consumption-related items are available in abundance varieties and thus facilitate selection becomes much easier. Consumer has the option to get goods items at the same location and also availability of various required items with reasonable price. The marketing is completed in less time. It will not be hyperbolic to say that the mall culture of consumerism has provided a new dimension. These malls are choice of consumer's necessity, consumption, capacity etc, & intensively studied and presented them while special care of products. In this context of the new culture of consumption it is also noteworthy that, it has mostly attracted the middle-class working group females because it provides income as well as satisfaction. In the case where the high-class women, popular product of show room of companies / agencies are purchasing priority, the supposed middle-class women give more importance to shopping malls. This situation is not only limited to the purchase of goods, but it is also a "Discursive aspects" which Foucault's interpretation of north-modernity while society-management is presented in the context of the law. The situation today is a new consumerism-ideology of consumerism is provided, which has a social context. Therefore, the study of the subject-analysis is becoming a center of social scientists today.

In brief, today's society has become extremely conscious in terms of consumption. So in this context it is to review the status of women, they are most eager to purchase consumer goods. But India being male-dominated country female consumers also have to face several inconsistencies. Even the employed and non-employed women are included, both with the same situation. The strength of women is that, they should be economically independent, their empowerment & decision making will become equal to male. But this assumption may not be entirely true; because even executive women also buy consumer goods with the consent of the male. In Indian societies it will take some more time to be independent by the women folk.

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