



## Purchasing Behavior of Women towards Ornaments A Case Study of Bihpuria Town under Lakhimpur district, Assam

### KEYWORDS

Purchasing behavior, ornaments, Bihpuria.

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**ABSTRACT** *Purchasing behaviors of consumers play greater role in the marketing process. It is also known as consumer behavior in business literature. This paper focuses on the women purchasing behavior of a specific product, i.e. ornaments which is a form of adornment at Bihpuria town under Lakhimpur district of Assam. Ornaments are generally made from precious materials. In India, ornaments play a very important role in every religion's culture. Therefore, a short history of ornaments clearly describe in this paper. Finally, the influencing factors of purchasing behavior for buying ornaments and also the percentage of spending money by a woman for purchasing ornaments from their annual income are analyze in this research paper.*

### Introduction

In marketing management purchasing behavior plays a very important role for the marketing process. In business literature, it is called consumer behavior. Purchasing behavior deals with various stages that a consumer may follow before purchasing any product or service. It may be defined as the behavior that a consumer display in searching for purchasing, using, evaluating and disposing of if product or services that expect will satisfied their needs. Consumer behavior is a psychological, social and physical potential of consumers as they become aware of purchase, evaluate consume and tell others about the products or services. It is a systematic way of looking how a consumer makes a decision to purchase a product. According to experts, many factors can determine the consumer behavior viz. cultural factor, social factor, personal factor and psychological factor etc.

Ornaments are a form of personal adornment such as rings, necklaces, bracelets, earrings and brooches etc. It is generally made from wide range of materials such as gemstones, precious metals, beads and shells. Ornaments may be appreciated for its material properties, patterns or for meaningful symbols in different cultures and different times. However, in this paper the term ornament refers to mounted precious or semi-precious metals such as gold, silver, platinum, copper and brass.

History of Indian ornament is as old as history of our country itself. In all kinds of traditional dance ornaments have been occupied a significant part. Here, it should be mentioned that in India ornament is not only used for humans but also for the gods, ceremonial elephants and horses etc. Even, royal class people have also given patronage to the art of ornament since time immemorial, when rajas and maharajas vied with each other to possess the most exquisite and magnificent pieces. The designs of ornaments may be different depending on the differences in geographical, cultural, people and their lifestyle.

Assamese jewelers have always been able to make beautiful ornaments of gold and silver. In the Ahom rule, men-folk wear ornaments like *Lokaparo, Kundal, Motamoni, Biri, Magardana* etc. At that time women like to wear *Kanphul, Thuria, Nalak, Angathi, Kharu, Baju, Kardhani, Keru, Keyur, Kinkini* and *Napur* etc. However, with the passage of time the uses of such ornaments have decreasing.

The most famous ornaments of Assam are actually those made of gold. The important traditional ornaments of Assam include *Thuriya, Jonbiri, Dholbiri, Bana, Keru, Gam-kharu, Loca- paro, Gal- pata* and *Muthi- Kharu* etc. All these pieces are unique in design and pattern. *Gam-kharu* is a large bracelet made of silver or gold.

### Objectives of the study:

- To study the purchasing behavior of women towards ornaments;
- To know about the factors influencing the buying behavior of women;
- To determine how much percentage of money generally a woman spent from their families' annual income for purchasing ornaments.

### Methodology

The study is based on both primary and secondary data. The primary data is collected on the basis of distributing questionnaires which has been carried out in the Bihpuria area of Lakhimpur district, Assam. For this survey 30 women have been selected randomly as sample including all classes of women i.e. housewives, service holders and self-employed women. The secondary data are collected from various websites, magazines and journals etc.

### Universe of the study:

In Assam there is only one city with a municipal corporation i.e. Guwahati and 82 municipal towns according to the census of 2011 ([en.wikipedia.org/wiki/list of cities](http://en.wikipedia.org/wiki/list_of_cities)). But, in case of Lakhimpur district there are only four towns, viz. North Lakhimpur, Bihpuria, Dhakuakhana and Narayanpur. Here, it should be mentioned that Bihpuria town is the second oldest town of the district which was established in the year 1967. Considering the limitation of time and money the present study was restricted to Bihpuria town only.

### History of Bihpuria town

Bihpuria is a small town in Lakhimpur district of Assam state, India. It is located at 27°02'N 93°54'E/ 27.03°N 93.90°E at an average elevation of 102 m (335 ft.) from sea level. It comes under TezpurLokSabha constituency.

As of 2011 India census, there are 10 wards in Bihpuria town and the total population was 12,016. Males constitute 51.75% of the population and females 43.25%. The

literacy rate is 80.40% in Bihpuria town.

During pre-British period, this area was known as manufacturing and packaging hub of Poison, used in arrow for hunting in foothills of Arunachal Pradesh. The buyers were the tribes of Arunachal Pradesh specially Nishi and Aadi. The market was based on barter system and the sellers use to get Tobago, Aromatic Rice/ Herbs, handicrafts etc. History says, the name of this town BIHPURIA derived from the same i.e. *BIH* (Poison) and *PURIA* (Pouch).

**Research questions:**

For the study the following research questions have been fitted for test.

- Whether, the higher income group of the respondents has spending more money for purchasing ornaments.
- Whether the lower income group has been spending lesser and lesser amount for purchasing their ornaments.
- Whether many factors can influence the purchasing behavior of the women towards ornaments.

**Analysis and interpretation:**

**Table-1:**

**Categories of the sample respondents**

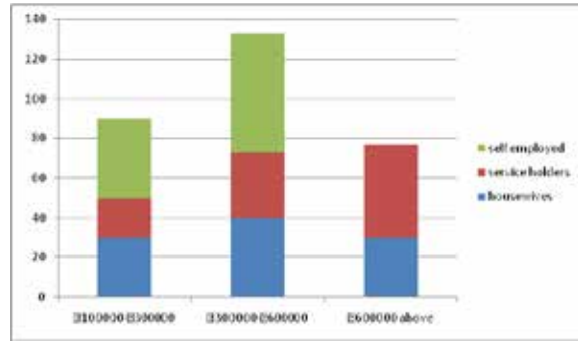
| Categories      | No. of respondents | Percentages |
|-----------------|--------------------|-------------|
| Housewives      | 10                 | 33          |
| Service holders | 15                 | 50          |
| Self-employed   | 5                  | 17          |
| Total           | 30                 | 100         |

The categories of sample respondents (Table-1) show that 33% of the respondents belong to housewives, 50% of the respondents are service holders and remaining 17% are self-employed categories.

**Table – 2:**

**The annual income of the respondents' family**

| Income categories   | categories |                 |               |
|---------------------|------------|-----------------|---------------|
|                     | Housewives | Service holders | Self employed |
| □1,00,000–□3,00,000 | 3 (30%)    | 3 (20%)         | 2 (40%)       |
| □3,00,000-□6,00,000 | 4 (40%)    | 5 (33%)         | 3 (60%)       |
| □6,00,000 above     | 3 (30%)    | 7 (47%)         | 0             |
| Total               | 10 (100)   | 15 (100)        | 5 (100)       |



**Fig.1:Annual income of the respondents' family**

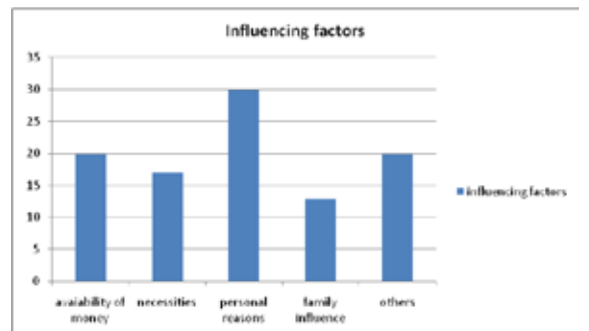
The above Table (Table – 2 and Fig – 1) shows the annual income of the respondents' family. In this Table the income of the husband and wife is presented as respondents' family income. The income of the respondents is divided into three categories viz, lower income group (□ 1, 00,000 – □ 3,00,000), middle income group (□ 3,00,000 – □ 6,00,000) and higher income group (□ 6,00,000 above). Out of 30 sample respondents 10 respondents were housewives, 15 were service holders and only 5 were self-employed categories. Amongst the housewives, 30% belonged to the lower income group, 40% belonged to the middle income group and the remaining 30% were in the higher income group. Again, in service holder category out of 15 respondents, 20% belonged to the lower income group, 33% to the middle income group and almost half (47%) of the respondents belonged to the higher income group. Regarding self-employed category it was found that 40% and 60% of the respondents belonged to the lower and middle income group respectively.

**Table – 3:**

**Factors influencing the purchasing behavior**

| Factors               | No. of respondents | Percentages |
|-----------------------|--------------------|-------------|
| Availability of money | 6                  | 20          |
| Necessities           | 5                  | 17          |
| Personal reasons      | 9                  | 30          |
| Family influence      | 4                  | 13          |
| Others                | 6                  | 20          |

Source:compiled from field study.



**Fig. 2: Different influencing factors**

Out of the various factors, which can influence the purchasing behavior of women towards ornaments, 20% of the women purchased ornaments because of the availability of money, 17% bought ornaments for their necessities, 30% for personal reasons, 13% for family influence and the remaining 20% have purchased ornaments for some other factor.

**Table-4:**  
**Types of Ornaments purchased**

| Types of ornaments | No. of respondents | Percentages |
|--------------------|--------------------|-------------|
| Gold               | 15                 | 50          |
| Silver             | 6                  | 20          |
| Gold and imitation | 9                  | 30          |
| Total              | 30                 | 100         |

As there are various types of ornaments in the market, therefore the respondents' purchasing behavior may differ with each other. For our study, we have divided the various types of ornaments under three heads, viz. gold, silver and gold and imitation. From the above table, it is observed that most of the women usually prefer gold as their favourite ornaments. Out of the 30 sample respondents, 50% of them have preferred to purchase gold. On the other hand, rests of the respondents are preferred to purchase silver (20%) as well as gold and imitation ornaments (30%).

**Table-5:**  
**Factors considered at the time of purchasing ornaments**

| Factors | No. of respondents | Percentage |
|---------|--------------------|------------|
| Quality | 7                  | 23         |
| Price   | 8                  | 27         |
| Design  | 15                 | 50         |
| Total   | 30                 | 100        |

Regarding the factors considered at the time of purchasing ornaments it is found that most of the women of the study area have preferred design of the ornaments, followed by price and quality. In the above table, it is seen that 50% of the respondents have considered design, 27% considered price and the remaining 23% considered quality as the most important factors for purchasing ornaments.

**Table-6:**  
**Percentage of annual income spent by respondents for purchasing ornaments**

| Percentage of spending | Lower income group | Middle income group | Higher income group | Total       |
|------------------------|--------------------|---------------------|---------------------|-------------|
| 1% to 5%               | 3 (50%)            | 3 (18.75%)          | 2 (25%)             | 8 (26.67%)  |
| 5% to 10%              | 1 (17%)            | 5 (31.25%)          | 1 (12.5%)           | 7 (23.33%)  |
| 10% to 15%             | 2 (33%)            | 7 (43.75%)          | 2 (25%)             | 11 (36.67%) |

|               |         |           |           |            |
|---------------|---------|-----------|-----------|------------|
| 15% and Above | 0       | 1 (6.25%) | 3 (37.5%) | 4 (13.33%) |
| Total         | 6 (100) | 16 (100)  | 8 (100)   | 30 (100)   |

It is observed that out of the total 30 respondents, 26.67% of the women spent 1% to 5%, 23.33% spent 5% to 10%, 36.67% spent 10% to 15% and 13.33% spent 15% and above of their annual income for purchasing the ornaments. Regarding the lower income group, it is found that most of the women spent 1% to 5% of their annual income to purchase the ornaments. But, in the middle income group most of the women spent 10% to 15% of their annual income for the same. However, regarding the higher income group 25% of the women spent their money from 1% to 5%, another 25% spent 10% to 15% and 37.5% spent 15% and above for purchasing ornaments. Thus, it can be said that higher income group of the respondents spending more money for purchasing ornaments followed by middle income group. But, the lower income group has been spending lesser and lesser amount for purchasing their required ornaments.

**Findings:**

From the forgoing discussions the following findings emerged:

- There are many factors which can influence a woman purchasing behavior, viz. availability of money, necessities, personal reasons and family influence etc.
- Most of the women usually prefer gold as their favourite ornaments.
- Regarding the factors considered at the time of purchasing ornaments it is found that most of the women of the study area have preferred design of the ornaments, followed by price and quality.
- None of the sample respondents has used platinum as ornaments.
- Higher income group of the women have spending more money for purchasing ornaments.
- The lower income group of the women has been spending lesser and lesser amount for purchasing their required ornaments.
- At time of field survey it was found that not a single respondent was aware about ISI HALL MARK at the time of purchasing ornaments.

**Conclusions:**

Ornaments are playing a very significant role in the day to day life of the Indian women in general and the Assamese women in particular not only in ancient time but also at present. In some region of the country man also use to wear ornaments. In Assam, apart from usual use the Gold and Silver ornaments is required for a ring ceremony, wedding, first birth anniversary of a child and some other religious ceremony. But, due to the increasing price of Gold in Indian market middle class and lower class family are facing a lot of problems to buy the required ornaments as a result of which they are bound to purchase some imitation ornaments. But, in the imitation ornament market many businessmen have cheating the women by selling inferior quality of ornaments. Therefore, the women consumers should check the ISI Hall Mark before purchasing the ornaments as it is the symbol of originality. For this purpose, there is a need of awareness campaign amongst the men and women of this region in particular and the state of Assam as a whole. Therefore, it is suggested that differ-

ent N.G.O's, consumer forum, educational institutions and Government should organize some awareness campaign amongst the women consumer to make familiar with the ISI Hall Mark and other related matter of consumer protection.

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