

Rural consumers' consciousness and use of the Consumer Protection Act in the Valspan community within the Phokwane Municipality

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ABSTRACT

The Consumer Protection Act (68 of 2008) (CPA) in South Africa was created with the main purpose of protecting the interests of South African consumers and especially those of the disadvantaged consumers who are often found in rural areas. Rural consumers are considered disadvantaged as they often have a lack of resources such as basic education and sufficient income needed to address basic life needs. These characteristics cause the rural consumer to be in a disadvantaged position and vulnerable to exploitation from unethical retailers in the marketplace. In order for rural consumers to protect themselves in the marketplace, they need to be conscious of the CPA and be able to effectively use it when they encounter problems with purchases. Due to a lack of research regarding rural consumers' consciousness of the CPA and accordingly also their use thereof, a dire need to explore this phenomenon was identified. Therefore this study aimed to explore and describe rural consumers' consciousness and use of the CPA in order to create a platform for future education and interventions regarding the CPA if needed.

This research study explored and described rural consumers' post-purchase behaviour regarding defective goods, rural consumers' consciousness of the CPA with regard to defective goods as well as rural consumers' use of the CPA. A mixed method research approach, involving an exploratory sequential design, focused on instrument development, was followed during this research study. Research of both qualitative and quantitative phases was conducted in the Valspan community within the Phokwane Municipality Northern Cape Province, South Africa. The qualitative findings from 14 one-on-one semi-structured interviews were utilised to develop the questionnaire for use in the quantitative phase. The qualitative findings were thematically analysed and themes regarding rural consumers' post-purchase behaviour with regard to defective goods was identified.

The quantitative data was collected by means of 249 interview-administered questionnaires in Valspan. The quantitative results indicated that the majority of respondents' defective purchases consisted of food products which were mostly returned to the retailer as the preferred post-purchase behaviour. The majority of respondents were not conscious of the CPA and consequently did not use the CPA when they encounter problems with purchases. Additional results revealed a relationship between respondents' income and education levels with their consciousness and use of the CPA. A definite need for education regarding the CPA was also determined among rural consumers whereby consumer education and interventions was recommended for the establishment of responsible consumer behaviour in the marketplace, which in turn would lead to improved consumer protection and well-being.

KEY WORDS:

Consumer consciousness

Consumer Protection Act

Consumer protection

Post-purchase behaviour

Rural consumer

Die Wet op Verbruikersbeskerming (68 van 2008) in Suid-Afrika is gepromulgeer met die hoofdoel om die belange van die Suid-Afrikaanse verbruiker en veral die belange van die minderbevoorregte verbruiker, veral gevind in die landelike gebiede, te beskerm. Landelike verbruikers word beskou as minderbevoorreg omdat hulle dikwels gebuk gaan onder 'n gebrek aan hulpbronne, soos basiese opvoeding, en voldoende inkomste om in basiese lewensbehoefte te voorsien. Hierdie kenmerke laat die landelike verbruiker in 'n benadeelde posisie en uitgelewer aan uitbuiting deur onetiese praktyke van kleinhandelaars in die mark. Vir landelike verbruikers om hulleself te kan beskerm in die mark, moet hulle bewus gemaak word van die Wet op Verbruikersbeskerming en moet hulle in staat gestel word om dit effektief te gebruik wanneer hulle probleme met aankope ervaar. Omrede daar 'n gebrek aan navorsing is oor die landelike verbruikers se bewustheid van die Wet, en gevolglik hulle gebruik daarvan, is 'n nypende behoefte om hierdie fenomeen te ondersoek geïdentifiseer. Hierdie studie is dus gemik daarop om landelike verbruikers se bewustheid en gebruik van die Wet op Verbruikersbeskerming te ondersoek om op dié wyse 'n platform vir toekomstige opleiding en intervensies in terme van die Wet op Verbruikersbeskerming te skep indien nodig.

Hierdie studie ondersoek en beskryf landelike verbruikers se na-aankoopgedrag wat betref defektiewe goedere, landelike verbruikers se bewustheid van die Wet op Verbruikersbeskerming met betrekking tot defektiewe goedere sowel as landelike verbruikers se gebruik van die Wet op Verbruikersbeskerming. 'n Gemengde-metode benadering, met 'n verkennende sekwensiële ontwerp, wat gefokus het op instrumentontwikkeling, is in hierdie studie toegepas. Navorsing van beide kwalitatiewe en kwantitatiewe fases was uitgevoer in die Valspan gemeenskap binne die Phokwane Munisipaliteit Noord-Kaap Provinsie, Suid-Afrika. Die kwalitatiewe bevindinge van 14 een-tot-een semi-gestruktureerde onderhoude is gevoer om die vraelys te ontwikkel wat gebruik is in die kwantitatiewe fase van die navorsing. Die kwalitatiewe resultate is tematies geanaliseer en temas aangaande landelike verbruikers se na-verkope gedrag met betrekking tot gebrekkige goedere is geïdentifiseer.

Die kwantitatiewe data is versamel deur 249 onderhoud-geadministreerde vraelyste in Valspan te gebruik. Die kwantitatiewe resultate dui daarop dat die meerderheid van respondente se gebrekkige aankope bestaan het uit voedselitems wat meestal aan die kleinhandelaar terug geneem is as die verkose metode van na-aankoopgedrag. Die meerderheid van die respondente was nie bewus van die Wet op Verbruikersbeskerming nie en het dus nie die Wet gebruik as hulle probleme ervaar het met aankope nie. Verdere resultate het 'n korrelasie uitgewys tussen respondente se inkomste en opvoedingsvlakke en hulle bewustheid en gebruik van die Wet op

Verbruikersbeskerming. 'n Besliste behoefte is ook vir verbruikersopvoeding aangaande die Wet op Verbruikersbeskerming onder landelike verbruikers geïdentifiseer en verbruikersopleiding sowel as intervensies word aanbeveel om verantwoordelike verbruikersgedrag in die mark te bewerkstellig, wat verder tot verbeterde verbruikersbeskerming en welsyn sal lei.

SLEUTELWOORDE:

Verbruikersbewustheid

Wet op Verbruikersbeskerming

Verbruikersbeskerming

Na-aankoopgedrag

Landelike verbruiker

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CHAPTER 1

ORIENTATION TO THE STUDY

This chapter provides an introduction and background to the research study regarding the research problem in order to orientate the reader.

1.1 Introduction

In this research study an exploration was done on rural consumers' consciousness and use of the Consumer Protection Act (CPA) in the Valspan community within the Phokwane Municipality Northern Cape Province, South Africa. The study proposed to provide insight into rural consumers' behaviour relating to consumer protection according to their consciousness and use of the CPA. Consumer protection is an essential domain of Consumer Sciences as effective consumer protection in the marketplace leads to responsible consumer behaviour and improved consumer well-being. The results of this research study will reveal whether rural consumers are conscious of and use the CPA. It will also determine whether there is a need for consumer education regarding the CPA in order to make recommendations for future research and interventions. This chapter provides an introduction to the research study by means of background and motivation, conceptual framework, problem statement, aim, objectives and contribution of the study.

1.2 Background and motivation

1.2.1 Consumer protection as a concept in consumerism

Unsafe products, deceptive and exploitative advertising, high prices for defective products, deficient services and other unethical practices towards the consumer, motivated a consumerism movement to emerge at the beginning of the 20th century (Quester *et al.*, 2011:17). The consumerism movement is a collaboration among consumers, retailers, independent bodies and the government to protect consumers' interests (Muthulakshmi, 2012:149) and enhance consumer rights (Babin & Harris, 2009:300; Parumasur & Roberts-Lombard, 2012:61; Quester *et al.*, 2011:634). Consumer protection is the foundation of consumerism, which is a form of social action aimed at improving an individual or a group's well-being (Muthulakshmi, 2012:149). Consumerism is essential, since the ethical treatment of consumers is the only way to establish a fair marketplace where both the consumer and retailer benefit (Babin & Harris, 2009:300); however, it is only effective with the help of Government through the proper implementation of

legislation that will assist in protecting consumers from exploitation (Muthulakshmi, 2012:148,149).

1.2.2 Consumer protection legislation

A country's government has an important responsibility to protect and promote the rights of retailers and consumers through the implementation of a legal structure (Parumasur & Roberts-Lombard, 2012:60). Countries such as the United Kingdom, Sweden and the United States of America have done a great deal to improve consumer protection through legislation (Quester *et al.*, 2011:601), whereas South Africa's consumer movement is still in its early stages (Mason, 2007:27). The Consumer Protection Act (68 of 2008) in South Africa was promulgated on 31 March 2011 (Melville, 2011:15; Opperman & Lake, 2012:ix). The CPA replaced former Acts that assisted with consumer protection such as the Merchandise Marks Act, Price Control Act, Trade Practices Act and Consumer Affairs Act (Melville, 2011:21) to name a few. The CPA is based on a selection of international consumer rights (Melville, 2011:1; Opperman & Lake, 2012:ix) and was developed according to a survey done by the South African Department of Trade and Industry that revealed South African consumer concerns in the marketplace (Opperman & Lake, 2012:ix).

The CPA is devoted to the establishment of norms and standards of consumer protection in order to promote a fair, accessible and sustainable marketplace for goods and services. It also aims to protect consumers from unsafe and exploitative goods or services and promote responsible consumer behaviour (Gibson & Hull, 2013:4). The CPA consists of nine different consumer rights and includes the following: (1) the right of equality in the consumer market; (2) the consumer's right to privacy; (3) the consumer's right to choose; (4) the right to disclosure and information; (5) the right to fair and responsible marketing; (6) the right to fair and honest dealing; (7) the right to fair, just and reasonable terms and conditions; (8) the right to fair value, good quality and safety; and (9) the supplier's accountability to consumers (Gibson & Hull, 2013:3; Melville, 2011:34). For the purpose of this study the right to fair value, good quality and safety will be the main focus, since this right addresses the problems consumers experience with defective goods which will be explored in this study. The CPA is essential in South Africa where many citizens are poor, illiterate and from different social and economic backgrounds (Opperman & Lake, 2012:ix), nonetheless have rights as consumers (Parumasur & Roberts-Lombard, 2012:60).

1.2.3 Valspan as a rural community

The CPA aims to advance the social and economic welfare of South African consumers by reducing the disadvantages that vulnerable groups such as low-income and low-literate consumers from low-density communities experience during the purchasing process of goods or

services. South African rural communities consist of low population densities per area, are poor and have a lack of resources (Alpaslan & Schenck, 2012:369,374) such as health services, housing, employment, education (Bonthuys, 2010:18), infrastructure (Kehler, 2013:46) and transportation (Schoeman *et al.*, 2010:140). Valspan is regarded a rural community since it has characteristics of a rural area. Valspan consist of a total population of 19702 individuals (Statistics South Africa, 2011c), whereas urban areas usually have a minimum population of 20000 individuals (Ruhiiga, 2011:91).

Furthermore, according to statistics by Statistics South Africa (2011c), Valspan has other characteristics of a rural area such as low levels of income or no income at all (44.9%). They also have low literacy levels, since only 10.0% have completed secondary education whereas others have some primary education (12.4%) or no education at all (12.3%). These statistics might be even worse in reality since an alarming 43.7% of the population did not indicate their level of education during the 2011 Census (Statistics South Africa, 2011c). The rural community of Valspan is thus in a disadvantaged position (Bonthuys, 2010:18) and rural consumers vulnerable to possible exploitation in the marketplace. Rural consumers are often exposed to unfair trade practices due to illiteracy and lack of knowledge about consumer protection rights (Sarangapani & Mamatha, 2008:48); therefore it is necessary to explore the rural community of Valspan's consciousness and use of the CPA. This is desired since rural consumers most probably discover defects in goods during the post-purchase evaluation thereof and the CPA can assist them with problem solving. Consequently Valspan rural consumers' post-purchase behaviour and consciousness in terms of their right to fair value, good quality and safety of defective goods; as well as their use of the CPA will be explored in this study, since it is a problem that is applicable to the rural consumer.

1.2.4 Understanding consumer consciousness

Consciousness is often synonymous with awareness (Velmans, 2009:4) which is a complex concept (Lycan, 2012:212; Nakamura & Csikszentmihalyi, 2005:91), since no universally accepted meaning could be found (Velmans, 2009:1). Consciousness is the way an individual (hereafter referred to as consumer) is aware of or knows about something, such as the CPA, through personal thoughts, feelings, perceptions and memories (Lycan, 2012:212). Consciousness is thus a representation of a consumer's subjective experience (Robinson-Riegler & Robinson-Riegler, 2008:11) as a result of cognitive systems (Velmans, 2009:3) where observed information is selected, processed and stored (Nakamura & Csikszentmihalyi, 2005:91).

A consumer's consciousness about a matter such as the CPA can be accessed through the selective investment of attention (Sternberg *et al.*, 2012:138). Attention is considered the

gatekeeper of consciousness (Velmans, 2009:9) that causes the consumer to select from among different stimuli from the external environment or their internal thoughts and memories (Sternberg *et al.*, 2012:137). It is evident that consumers will only be conscious of stimuli they attend to (Lycan, 2012:212); therefore it can be derived that when a consumer's attention is focused on a stimulus such as the CPA, their consciousness concerning it can be explored and subsequently expanded. Exploring the rural consumer's post-purchase behaviour concerning defective goods could reveal their consciousness and use of the CPA. Post-purchase evaluation is the last stage of the consumer decision-making process and therefore it is necessary to understand the role that the CPA plays in this process.

1.2.5 The role of the Consumer Protection Act in the consumer decision-making process

A comprehensive understanding of consumer behaviour will assist in understanding consumer protection efforts (Quester *et al.*, 2011:16). The essence of consumer behaviour is the consumer decision-making process (Solomon, 2013:319) and therefore it is important to understand the role that the CPA plays during this process. The consumer decision-making process is a complex process of problem-solving (Kardes *et al.*, 2011:181) and consists of five stages that include the following: (1) problem recognition, (2) information search, (3) evaluation of alternatives, (4) purchase decision and (5) post-purchase evaluation (Joubert, 2010:131; Quester *et al.*, 2011:35; Schiffman & Kanuk, 2010:483; Schiffman *et al.*, 2014:16; Solomon, 2013:320).

The CPA is regarded as a valuable source of information (Melville, 2011:1) and is therefore seen as an external influence (Schiffman & Kanuk, 2010:483) during the decision-making process that can assist the consumer in problem-solving in order to make high-quality purchases. This research study will focus on the role of the CPA during the post-purchase stage in terms of consumers' use, evaluation and experience (Hoyer *et al.*, 2013:270) of defective goods, since defects in goods are usually discovered during the post-purchase evaluation thereof. Consumers make purchases according to specific needs (Hoyer *et al.*, 2013:273) and therefore expect to be satisfied with it (Joubert, 2010:138; Schiffman *et al.*, 2014:429). Consequently they evaluate their purchases in terms of product performance (Quester *et al.*, 2011:197) against a criterion in their memory which is formed by past experiences (Joubert, 2010:138; Parumasur & Roberts-Lombard, 2012:260).

If a purchase confirmed or exceeded the consumer's expectation it results in satisfaction (Hoyer *et al.*, 2013:276) and possible repeat purchases (Joubert, 2010:139; Quester *et al.*, 2011:198). However dissatisfaction occurs when the purchase was defective and did not confirm the consumer's expectation (Hoyer *et al.*, 2013:276; Joubert, 2010:139; Schiffman *et al.*, 2014:429).

If defects in goods are discovered and dissatisfaction occurs, the consumer will decide whether or not to take action. Consumers who take action normally respond in a verbal or behavioural manner. Verbal responses include spreading bad rumours about the product, whereas behavioural responses involve private or public complaints and/or brand-switching (Joubert, 2010:140; Parumasur & Roberts-Lombard, 2012:261). Consumers in rural areas usually have limited brands from local stores to choose from; thus there is a possibility that they will rather switch retailers than brands if they are dissatisfied with a purchase.

During public complaining the consumer seeks redress from the retailer or takes legal action (Joubert, 2010:139; Parumasur & Roberts-Lombard, 2012:261; Quester *et al.*, 2011:201). This can only be effective if consumers are conscious of and knowledgeable concerning their rights as stated in the CPA. The CPA can therefore be seen as a medium that consumers use to protect themselves by complaining about injustices which helps companies to rectify the problem (Donoghue & De Klerk, 2009:456). The experience gained during this process develops a cognitive framework of knowledge (Hoyer *et al.*, 2013:270) in the consumer's memory that can be used in future situations (Joubert, 2010:141; Parumasur & Roberts-Lombard, 2012:263). Consequently rural consumers' post-purchase behaviour will reveal their consciousness and use of the CPA.

1.3 Conceptual framework

A conceptual framework (Figure 1-1) has been constructed in order to guide the research study and design. A lack in consumer protection and well-being motivated a consumerism movement to emerge. The consumerism movement is a collaboration between different stakeholders including the government to protect consumers and their interests. Subsequently it is needed that a country's government establish a consumer protection legislation to enhance consumer protection in their country. In South Africa the consumer protection legislation known as the Consumer Protection Act (68 of 2008) was enacted in 2011 by the government. The CPA proposes to protect the interests of South African consumers and especially disadvantaged consumers with low incomes and literacy levels such as rural consumers from Valspan. Therefore Valspan rural consumers need to be conscious of their rights as stated in the CPA when they experience problems with defective purchases. Their consciousness and knowledge of the CPA and its rights will enable rural consumers to use the CPA by complaining publically and rectifying the problem. This is known as responsible consumer behaviour that ultimately leads to improved consumer protection and well-being.

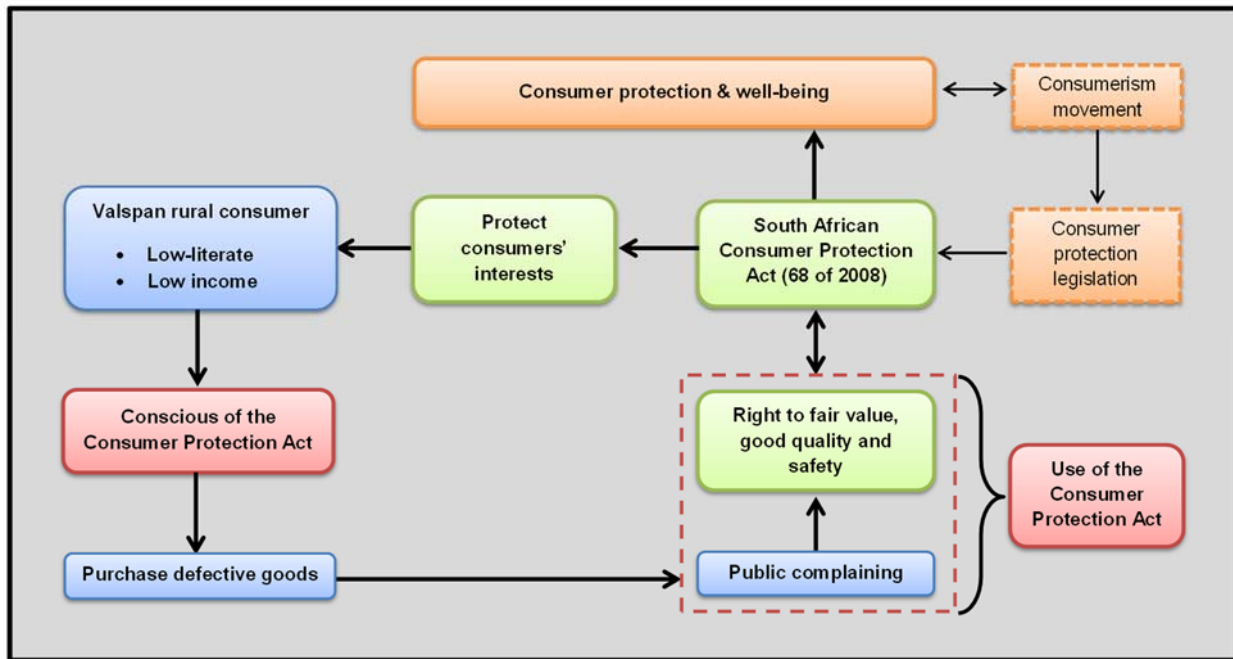


Figure 1-1: Conceptual framework to guide the research study

1.3.1 Concept clarification

Consciousness: A concept synonym to awareness (Velmans, 2009:4) representing an individual's subjective experience of internal and external information they are aware of regarding a subject their attention is focused on (Robinson-Riegler & Robinson-Riegler, 2008:11,94; Sternberg *et al.*, 2012:182).

Consumer: An individual who purchases and uses goods or services according to their acknowledged needs (Solomon, 2013:647).

Consumerism: The protection of consumer interests and rights by various groups in society known as stakeholders (Babin & Harris, 2009:300; Muthulakshmi, 2012:149).

Consumer Protection Act (CPA): A South African law (Melville, 2011:21) that establishes standards and norms of consumer protection through different rights stipulated in various sections of the Act (South Africa, 2008).

Consumer protection: A form of social action aimed at protecting the interests (Van Eeden, 2013:6) and improving the well-being of a consumer or group in society (Muthulakshmi, 2012:149).

Consumer well-being: The satisfaction of a consumer's needs by means of goods or services (Pancer, 2009:211) which improves their quality of life (Grzeskowiak & Sirgy, 2007:291).

Decision-making: The selection of an option from various available options by means of a process (Schiffman *et al.*, 2014:406).

Defective goods: Any goods with imperfections in the material or performance that might cause it to be less acceptable, less useful or unsafe (South Africa, 2008).

Disadvantaged: A state of an individual or group determined according to their minority status, age or lack in income and education resulting in vulnerability (Garrett & Toumanoff, 2010:18).

Retailer: An individual or business who directly supplies any particular goods to a consumer in the ordinary course of trade (South Africa, 2008).

Rural area: An area found in the countryside on the outside of towns (Ruihiga, 2011:91) with a low population, mostly beset by poverty (Bonthuys, 2010:18) and lack of resources (Alpaslan & Schenck, 2012:369).

Rural consumer: A resident from a rural area whom often have low literacy and income levels (Baloyi, 2014:614) that enters into a transaction with a retailer or to whom goods and services are marketed by a retailer (South Africa, 2008).

Supplier: A company or individual that advertise and provides goods or services in the ordinary course of trade to retailers (Opperman & Lake, 2012:7).

Vulnerable: A state of helplessness due to imbalances in individual or group characteristics, states or external circumstances (Garrett & Toumanoff, 2010:6).

1.4 Problem statement

The Consumer Protection Act (68 of 2008) is legislation in South Africa that encourages a marketplace which is accessible, fair and sustainable to all consumers in order to establish consumer protection in the country. Rural consumers are prone to have a lack in resources for example income and education, which leaves them in a disadvantaged position and vulnerable to possible exploitation in the marketplace (Sarangapani & Mamatha, 2008:48). The CPA is a valuable source of information that aims to support consumers' social and economic welfare by decreasing the disadvantages experienced in the marketplace by consumers from rural areas with low literacy levels and low incomes. It is therefore necessary that rural consumers are conscious of and use the CPA as resource should they experience problems with their purchases.

The effective use of the CPA to address the problems with defective goods will consequently decrease the disadvantages experienced. Previous research done before the implementation of the South African CPA in 2011 indicated that consumers with lower income and education levels tend to have a lower awareness of consumer protection and need education concerning it to prevent further exploitation in the marketplace (Mason, 2007:33). However since the implementation of the CPA, a lack of research was identified concerning rural consumers consciousness thereof. Therefore the question arises whether rural consumers are conscious of the CPA and subsequently able to effectively use it to protect themselves from harmful practices in the marketplace. This knowledge will serve as a basis regarding the necessity of education and training along with future research on the CPA.

1.5 Aim and objectives

1.5.1 Aim

The aim of this study was to explore and describe rural consumers' consciousness and use of the Consumer Protection Act in the Valspan community within the Phokwane Municipality, South Africa.

1.5.2 Objectives

To achieve the aim of the study, the following objectives were pursued:

1. To explore and describe rural consumers' post-purchase behaviour regarding defective goods (this objective was answered during the qualitative and quantitative phase of the study);

Results from objective one in the qualitative phase were used to compile a questionnaire to answer the following objectives:

2. To explore and describe rural consumers' consciousness of the Consumer Protection Act with regard to defective goods (this objective was answered mainly during the quantitative phase of the study).

3. To explore and describe rural consumers' use of the Consumer Protection Act (this objective was answered during the quantitative phase of the study).

1.6 Methodology

Mixed methods research by means of an instrument-development design was conducted in this research study. The first phase included qualitative data gathering by means of semi-structured interviews in order to gain insights to develop the questionnaire as measuring instrument for the quantitative phase. Thus, the qualitative phase was followed by a brief instrument-development where after the compiled questionnaire was used for data collection during the quantitative phase. The samples from both the phases were recruited in the Valspan community within the Phokwane Municipality Northern Cape Province, South Africa according to inclusion criterion. An in-depth discussion of the methodology of this study including the method of sampling, data gathering, data analyses, ethical considerations as well as the trustworthiness, reliability and validity are discussed during chapter three of this research study.

1.7 Contribution of the study

This research study makes a valuable contribution towards the Consumer Sciences and Consumer Protection domains as there is a lack of research concerning rural consumers' consciousness and use of the CPA. Subsequently this study aimed to provide theory, findings and insights into the research problem which could serve as a basis for possible future education as well as research on similar matters. Findings from this research study are thus helpful to rural consumers, since they are disadvantaged and often vulnerable to exploitation in the marketplace. Therefore they need the CPA as a resource to assist them with problemsolving when they encounter problems such as defective purchases.

If rural consumers are conscious of and know how to use the CPA when they encounter problems in the marketplace, it may decrease the disadvantages they experience, protect them and possibly improve their well-being. Consequently, the results of this research study were used to make recommendations to role players in the Consumer Sciences and Consumer Protection industries on possible strategies or education that could assist rural consumers in protecting themselves from exploitation in the marketplace. The results of the research were furthermore used to recommend future interventions in the study area, such as providing education on the CPA to the rural consumers of Valspan by means of the WIN project in collaboration with the Consumer Sciences Department of the North-West University. Therefore this study, concerning rural consumers' consciousness and use of the CPA, is necessary in order to assist rural consumers in achieving their rights as consumers.

1.8 Structure of the dissertation

The arrangement of the dissertation will be as follows:

Chapter 1: Orientation to the study

This chapter provided information to orientate the reader regarding the study such as the background and motivation together with the conceptual framework. The problem statement was also specified followed by the study's aim and objectives. The methodology of the research study was described in brief where after the contribution of the study was stated. Lastly the authors' contributions to the study will be summarised.

Chapter 2: A review of consumer protection for the rural consumer in the South African marketplace

This chapter will provide a literature review of the research problem and study. A brief history of the inequalities of South Africa as a developing country that lead to a need for consumer protection of especially rural consumers will be given. Thereafter consumer protection and consumer protection law in the South African context will be discussed, followed by consumers' use and consciousness of the Consumer Protection Act in South Africa.

Chapter 3: Research methodology

The research design, study population and research methods will be presented in this chapter. Mixed methods research was followed during this study including two different phases of qualitative research followed by quantitative research. An in-depth explanation of the sampling, data gathering, data analysis and ethical considerations of each phase will be given. The trustworthiness, reliability and validity will also be discussed.

Chapter 4: Qualitative results and discussion

The analysis and discussion of the findings from the qualitative phase of the research study explored during the first phase will be provided during this chapter.

Chapter 5: Quantitative results and discussion

The results from the questionnaire survey of the second phase of the research study will be discussed during this chapter according to the objectives.

Chapter 6: Concluding discussion

An overview of the research study will be provided in this final chapter. A conclusion of the findings will be discussed followed by practical implications of the study. Thereafter the research study will be concluded with limitations and recommendations.

References and appendices are also included in this dissertation.

1.9 Contribution of authors

A team of researchers contributed towards the aim and objectives of this research study. Each researcher's role and contribution towards this study can be seen in Table 1-1.

Table 1-1: Summary of authors' contribution to the study

Name	Contribution
Miss L.S. Pretorius	Author, generated the idea of this research. Responsible for search of literature, data gathering and interpretation, descriptive analysis, questionnaire design and preparation of this full dissertation.
Mrs M. du Preez	Supervisor of this research study. Supervised and supported all the responsibilities of the author by means of advice and recommended resources. Also assisted in obtaining funds to enable this research study.
Mrs N. le Roux	Co-supervisor of this research study. Encouraged and supported the responsibilities of the supervisor and author through continual advice and insight.
Ms E.L. Barratt	Assistant supervisor of this research study. Assisted with access to study population, data gathering and ethical clearance. Also supervised the final outcomes of this research study and provided assistance where needed.

The following statement is from the co-authors, confirming their individual roles in the study and providing their permission for this full dissertation.

I declare that I have approved this full dissertation, and that my role in the study, as mentioned above is representative of my actual contribution and that I hereby give my consent that the dissertation may be published in fulfilment of the requirements for the degree Magister in Consumer Sciences of Miss. L.S. Pretorius.

Miss L.S. Pretorius

Author

Mrs M. du Preez

Supervisor

Mrs N. le Roux

Co-supervisor

Ms E.L. Barratt

Assistant supervisor

1.10 Summary

Chapter one aimed to orientate the reader by providing background information of the research study. A brief discussion of literature together with the conceptual framework provided background and motivation to the study, followed by the problem statement, research aim and objectives. An overview of the methodology was also included as well as the contribution of the study. Finally the structure of the dissertation and contribution of authors was also included. Chapter two will provide an in-depth literature review of consumer protection for the rural consumer in the South African marketplace.

CHAPTER 2

A REVIEW OF CONSUMER PROTECTION FOR THE RURAL CONSUMER IN THE SOUTH AFRICAN MARKETPLACE

This chapter includes an in-depth review of literature regarding the research problem focusing on consumer protection in the marketplace for the rural consumer in South Africa.

2.1 Introduction

South Africa is characterised by cultural and social diversity as well as great inequalities in infrastructure and income that are indicators of a developing country (Barnard, 2015:225; Camfield, 2011:411). Developing countries such as the BRICS countries which includes Brazil, Russia, India, China and South Africa face similar economic challenges. These challenges include among others a lack in active government regulation, corruption and a need for improvement in transportation and infrastructure (Gerasimova & Khasuntsev, 2011:973). These challenges and other factors in South Africa contribute towards unethical business practices in the marketplace compromising consumers' and especially the rural consumers' interests. A need for consumer protection in the marketplace by means of consumer protection legislation is thus needed to improve the well-being of rural consumers as will be discussed.

2.2 Inequalities in South Africa as a developing country

Most of the problems South Africa face are due to racial discrimination and segregation in South Africa enforced by the local government through legislation before 1994 (Mapadimeng, 2013:41). This system known as apartheid created racial and ethnic division as the majority of black South Africans were marginalised from access to economic and political power and rights (Mapadimeng, 2013:41). These historical disadvantages of certain population groups (Barnard, 2015:225) left the nation burdened with poverty and inequality (Bhorat & van der Westhuizen, 2013:295). Apartheid also negatively influenced the marketplace and consumers, as unfair treatment and discrimination by businesses was encouraged and even supported by the government (Reddy & Rampersad, 2012:7407).

Fortunately the first democratic elections in 1994 broke the burden of apartheid on South Africa and ever since then socio-economic injustices and inequalities are not permitted according to the new democratic constitution (Mapadimeng, 2013:48). The new government embraced democracy and aimed to make many improvements to its regulatory- and infrastructures (PESTLE, 2013:2).

Accordingly new strategies were implemented to improve the economy. Some of these strategies include the upliftment of disadvantaged citizens such as encouraging black-owned retailers in rural areas and encouraging the participation of black individuals in the economy by increasing their disposable income (Strydom, 2011b:154). Unemployed individuals' disposal income are supplemented by means of state grants such as child support grants and old-age pension that are offered to them by the social security systems in South Africa (Dlamini & Tabit, 2014:44; Pereira *et al.*, 2014:342).

An expansion and increase in employment opportunities consequently emerged after apartheid however it was not enough to address poverty as approximately 60% of the South African population still remained poor after apartheid (Altman *et al.*, 2009:345; Özler, 2007:517). Unfortunately according to 2012 statistics not much has changed since apartheid regarding employment and income as the proportions of South African individuals who live in poverty are still the same about 20 years later (PESTLE, 2013:3). Consequently South Africa is known worldwide as one of the countries with the highest income inequality resulting in extremely high levels of poverty (Altman *et al.*, 2009:345). Ironically the gap between the rich and the poor has widened instead of narrowed over the past decade which is reflected in South Africa's Gini coefficient of 67.9 in 2010. According to the Gini coefficient perfect equality is represented by 0 and perfect inequality by 100. Clearly South Africa's Gini coefficient reveals relatively high levels of inequality (PESTLE, 2013:3).

As a result apartheid did not only leave most of the country in a state of severe poverty but caused South Africa to be one of the most unequal countries globally (Bhorat & van der Westhuizen, 2013:295). Inequalities which citizens still have to deal with on a daily basis as a result of apartheid thus include high illiteracy levels, poverty, socio-economic inequalities and a lack in basic infrastructure such as housing, safe water or sanitation, health and education as well as social and economic unfairness (Marais, 2011:4; Reddy & Rampersad, 2012:7407). In addition, the limited incomes as a result of apartheid caused a lot of citizens to move to rural settings where their health and social welfare were compromised (Noeth, 2006:31).

2.2.1 Characteristics of rural areas

Historically rural areas in developing countries have always been characterised by poverty (Valdés *et al.*, 2011:14) as well as low population densities per area, a lack in social and economic resources, housing and health care services (Alpaslan & Schenck, 2012:369; Bonthuys, 2010:18; Noeth, 2006:32). Infrastructure in the form of water, electricity and transportation are also limited (Mahlalela, 2012:11). Furthermore consumers from rural areas have a shortage of print media,

internet, consumer information and consumer organisations which often leave them uninformed (Krishnakumar & Sakthiventhan, 2012:3). These shortcomings in rural areas have a negative influence on each other. The lack in proper roads, safe local transport and electricity causes limited school attendance and since rural individuals do not have easy access to education most of them are left unschooled (Baloyi, 2014:615; Kotni, 2012:200). These factors all contribute to a lack in education and ultimately poor income levels in rural areas (Valdés *et al.*, 2011:12).

It is estimated that about three billion individuals in the developing world reside in rural areas of which approximately 30% of them have extremely limited incomes (Valdés *et al.*, 2011:13). As a result individuals in rural areas usually struggle to find the means to survive (Mahlalela, 2012:11) and live under difficult circumstances causing their budgets to be restricted (Sarangapani & Mamatha, 2008:55). In developing countries employment in the agricultural sector is often used to relief poverty in rural areas since rural individuals are usually familiar with farming activities (Valdés *et al.*, 2011:8, 45). Agriculture is thus the main occupation and primary source of income for most rural individuals in developing countries (Devadas & Manohar, 2011:2276; Kotni, 2012:211). However agricultural activities are usually seasonal and part year employment, therefore rural households are often involved in a variety of economic activities to supplement their income (Valdés *et al.*, 2011:46). Some of these activities include that men in rural areas frequently become migrant workers to ensure a more stable source of household income (Pereira *et al.*, 2014:342). In addition many poor individuals in rural areas strongly rely on informal or casual employment for income causing them to be uncertain about the future and usually financially insecure (Anong & Kunovskaya, 2013:454).

Adding to the financial problem of rural households is the fact that they normally have a large number of members with dependents that are of a non-working age (Kotni, 2012:212; Valdés *et al.*, 2011:26). Therefore rural areas have a high need for employment opportunities, access to education and skills training (Kehler, 2013:46). South African authorities have the responsibility to ensure that rural communities receive the necessary skills development for job creation in order to generate an income and be less dependent on state grants (Dlamini & Tabit, 2014:45). It can thus be concluded that proactive involvement from the government regarding an increase in education in rural areas will lead to lower poverty rates (Valdés *et al.*, 2011:43).

2.2.2 Understanding the rural consumer and the rural market

Even though a great deal of citizens have moved to urban areas since apartheid in search of work, education and personal reasons such as marriage (Devadas & Manohar, 2011:2276), 48% of the South African population still reside in rural areas where they continue to experience

inequalities (Baloyi, 2014:614). There has been a decrease in inequality in South Africa since 1994; however rural inequalities still remain significantly higher when measured and compared with urban inequalities (Bhorat & van der Westhuizen, 2013:309). Inequalities such as low literacy levels cause consumers in rural areas of developing countries to be extremely disadvantaged and vulnerable in the marketplace (Garrett & Toumanoff, 2010:18). Consumers are usually classified as physically, psychologically and socially disadvantaged (Noeth, 2006:32) according to their age, income, education or minority status (Garrett & Toumanoff, 2010:13). In South Africa as a developing country (Baloyi, 2014:614; Jacobs & Makaudze, 2012:585) low literacy levels as a result of the apartheid era where individuals received very little or no formal education and low incomes due to seasonal jobs are probably the most contributing factors to rural consumers' disadvantaged state (Baloyi, 2014:614; Zimmerman & Magnoni, 2014:25).

Since rural consumers are often disadvantaged in the marketplace, it is important that they are protected when dealing with retailers such as single markets found in rural areas (Jance *et al.*, 2013:152). Rural markets are different from markets such as stock markets and commodity markets (Kotni, 2012:200) since they consist of various retailers in rural areas including general retailers that are usually clustered in small neighbourhood centres. However the majority of retailers in rural areas consist of informal retailers such as spaza shops, hawkers and shebeens (Strydom, 2011b:152). Spaza shops are small shops usually operated by locals from a room in a house with a restricted range of products (Pereira *et al.*, 2014:344) and are otherwise considered as a convenience retailer. Hawkers are known as roadside shops and mainly sell perishable goods, while shebeens are retailers that sell beer and other forms of liquor to the local community (Strydom, 2011b:152).

Other retailers often familiar to rural areas include cafes, Asian stores, general dealers and larger retailers. Cafes are similar to spaza shops as it is also managed by locals however they have a greater variety of stock. Asian stores on the other hand are the same as cafes with the difference that they are managed by South Asian individuals. General dealers are normally located close to the main roads and are larger shops with a greater variety of stock than the other retailers previously mentioned. Lastly large retailers include South African chain supermarkets such as those found in urban areas with a wide variety of stock in different categories to choose from (Pereira *et al.*, 2014:344). In general rural consumers mainly prefer rural community retailers for their daily needs and unplanned requirements which are often allowed on credit (Devadas & Manohar, 2011:2278). However rural communities in South Africa do not have a lot of retail options available to the rural consumer who then have to shop outside of their rural towns to get their needs met (Strydom, 2011b:151).

Rural consumers' shopping behaviour is different to those of urban consumers (Devadas & Manohar, 2011:2276) as income plays an important role in the choice of retailer and shopping behaviour for the poor since they use a large portion of their income for basic need satisfaction (Camfield, 2011:405). During purchases rural consumers are usually influenced by promotional schemes together with the availability, quality, colour and brand name of the product (Prajapati & Thakor, 2012:85). The external properties such as freshness, colour and labelling are usually considered by rural consumers when purchasing fresh goods such as meat (Rani *et al.*, 2013:928). Although rural consumers can be influenced by the quality of a product through the external properties mentioned during purchases, they are mainly concerned about the price because of their low incomes (Sarangapani & Mamatha, 2008:42). Therefore it is known that they usually purchase products in small quantities at lower prices (Kotni, 2012:204) since they often believe that a product with a lower price is value for money no matter what the quantities are (Prajapati & Thakor, 2012:83). Rural consumers' purchasing decisions are thus mostly influenced by the price of the product and their income, however other demographic characteristics such as education also have an influence (Rani *et al.*, 2013:928).

Due to a lack of education South Africa has about ten million consumers that do not have the necessary literacy skills to make informed purchasing decisions (Mhlanga & Kotzé, 2014:136). This is problematic as disadvantaged consumers in the marketplace are those who are possibly most at risk for exploitation and often targeted by dishonest retailers (Garrett & Toumanoff, 2010:5, 6). Low-literate consumers face different risks in the retail environment than high-literate consumers as they do not have the same abilities to understand product information and warnings (Jae *et al.*, 2011:313; Jae & Viswanathan, 2012:1675). One of the biggest challenges that South African consumers face is that the retail environment is mainly English despite the fact that there are 11 official languages in South Africa of which English is not the first language of the majority of consumers (Mhlanga & Kotzé, 2014:138).

Challenges such as failing to locate the needed product in store, misunderstanding the pricing and choosing the wrong product are faced by consumers with limited literacy skills (Mhlanga & Kotzé, 2014:136). Low-literate consumers who lack the ability to function in the retail environment are considered as functionally low-literate consumers. These consumers process brand names and stores or product information as if they are objects and do not necessarily comprehend their true meaning (Viswanathan *et al.*, 2009:390). As a result some of these consumers use visual cues such as pictures to process information in the marketplace and to determine product quality (Jae & Viswanathan, 2012:1674; Mhlanga & Kotzé, 2014:141). Consequently functionally low-literate consumers only have the ability to process one piece of information of a product at a time

and are unable to relate different pieces of product information with each other for instance product size with price (Viswanathan *et al.*, 2009:390).

It is clear that consumers with limited literacy such as rural consumers do not necessary have the required ability to understand product or store information. Therefore in order to prevent being exposed to others, they will use certain coping skills to compensate or overcome their challenges in the shopping environment (Mhlanga & Kotzé, 2014:138). Some of these coping skills include for example only shopping at one particular preferred retail store that they are familiar with, choosing products out of habit and only using the expiry date on product packaging to determine the quality (Mhlanga & Kotzé, 2014:141). Rural consumers with limited literacy skills also rely heavily on pictorial information instead of analytic information in order to cope in the retail environment (Jae *et al.*, 2011:314). Consequently they are not truly concerned with a specific brand but are rather guided by a similar colour and size of a specific package to allocate their preferred products (Sarangapani & Mamatha, 2008:50). It is evident that rural and urban consumers have different shopping strategies (Jae *et al.*, 2011:314) and that inequalities such as income and education causes the rural consumer to be in a vulnerable and unjust position in the marketplace (Bhorat & van der Westhuizen, 2013:312). Therefore in order to effectively protect consumers such as low literate consumers, policy makers should familiarize themselves with the challenges and issues faced by these consumers in the marketplace (Mhlanga & Kotzé, 2014:143).

2.3 Consumer protection

Marketplace failures are normally the cause of consumer issues as it compromises the consumer's interest. These marketplace failures include mismanagement and unethical business practices by retailers which result in consumers sometimes being mistreated, unheard and exposed in the marketplace (McGregor, 2011:6, 13; Van Schalkwyk, 2014:10). Accordingly consumers expect quality goods and services from retailers in the marketplace, but are often victims of unfair and exploitative business practices such as unreasonably high prices, deficient goods and services, unfair contract terms, deceptive advertising and discrimination according to race (Lalnehzovi, 2012:137,138; Reddy & Rampersad, 2012:7404). These consumer issues are mostly as a result of globalisation. When the world was still undeveloped and communities were still small, consumer issues were minimal and consumer protection was not truly needed (Kumar *et al.*, 2014:15).

However globalisation and technological advancement which resulted in new trading methods, e-commerce and increased cross border trade lead to international trading between countries which

changed the face of consumer markets since it caused consumer markets to become increasingly globalised (Department of Trade and Industry, 2004:4; Howells *et al.*, 2010a:1).¹ Globalisation thus motivates retailers to be more competitive as it increases consumer choice and spending power by increasing the accessibility of higher quality imports at lower prices (Lee & Sirgy, 2011:352). South Africa especially is responding to globalisation and moving away from dependence on primary resources as the South African consumer economy has opened up to international trade from 1994 (Gerasimova & Khasuntsev, 2011:976; Woker, 2010:231). As a result the South African market became increasingly integrated into international markets resulting in various consumer issues and unethical practices that leave consumers vulnerable in the marketplace (Department of Trade and Industry, 2004:11; Mishra, 2012:267).

2.3.1 The consumer protection movement

Consumer issues and unfair practices as mentioned earlier placed emphasis on the necessity to protect consumers and their interests (Kumar *et al.*, 2014:15; Zothansanga, 2012:188). Consumer protection being a broad concept (Zimmerman & Magnoni, 2014:26) includes the protection of the consumers' interest which is defined as individual or collective rights regarding access to basic necessities, information, redress and quality of purchases (Van Eeden, 2013:6). Consumer protection is crucial in order to ensure that the marketplace are just, effective and efficient (Department of Trade and Industry, 2004:4). Therefore consumer protection strategies are essential for the protection of consumers' interests and rights from abusive retailers according to specific guidelines in terms of the quantity, price, quality and safety of goods and services (Kumar *et al.*, 2014:16; Lalneihzovi, 2012:144; Zothansanga, 2012:187).

In order to support consumer protection a consumer protection movement also known as consumerism originated due to consumers' dissatisfaction with unfair business practices (Khurana & Khurana, 2012:281; Van Schalkwyk, 2014:10). The consumer protection movement first started in the United States of America in the 1960's when President John F. Kennedy recognised consumers as a group with rights (Mierzwinski, 2010:580; Van Eeden, 2013:1). A couple of years later the United Nations released guidelines of consumer protection for governments nationwide to guide consumer protection efforts in each country according to their social and economic conditions (Benohr & Micklitz, 2010:23; Pathi, 2012:6). The United Nations' guidelines were created to especially assist developing countries with basic objectives and structure for consumer protection policies. The United Nations reasoned that imbalances in terms

¹ The Draft Green Paper on the Consumer Protection Policy Framework by the Department of Trade and Industry, as referred to in text as (Department of Trade and Industry, 2004), is a formal publication in the Government Gazette of the Republic of South Africa which provides the background to the CPA and is therefore relevant to this research study.

of income, education levels and negotiating power are often faced by consumers and therefore it is essential to promote reasonable, just and sustainable social and economic development in all countries (ECOSOC, 1995:1).

Consumerism likewise is the protection of consumers' interest and is based on consumer protection (Khurana & Khurana, 2012:281; Krishnakumar & Sakthiventhan, 2012:7) which ensures that consumers' interests are served, moral norms are met and prevent exploitation of the disadvantaged in the marketplace (Van Eeden, 2013:1). It also includes the improvement of consumer rights (Quester *et al.*, 2011:634) by means of a social action between stakeholders such as consumers, retailers, independent bodies and the government (Muthulakshmi, 2012:149). Consumer protection can thus be seen as a social and economic action by means of a coordinated approach between stakeholders against unethical business practices by retailers (Zimmerman & Magnoni, 2014:38; Zothansanga, 2012:188). The success of consumer protection in a country thus relies on the collaboration between the stakeholders, including consumers who need to take responsibility for their own protection (Zimmerman & Magnoni, 2014:38). The consumer protection movement is consequently necessary to strengthen consumer protection by means of collaboration from necessary stakeholders and a regulatory and legislative framework (Department of Trade and Industry, 2004:4).

2.3.2 Consumer protection in developing countries

Consumerism are globally evident as well as in developing countries such as South Africa (Barnard, 2015:223), however it often lags behind other countries in terms of regulation and enforcement of consumer rights as well as increasing consumers' awareness of enforcement procedures (Anong & Kunovskaya, 2013:462). As a result consumers in developing countries unfortunately seem to have a lack in awareness concerning consumer protection efforts and rights (Mason, 2007:27). This was especially the case for South Africa as a developing country which did not have a strong consumer movement until recently, since consumerism is still a relatively new area compared to other countries and therefore remains a big challenge particularly because of a lack of funding (Department of Trade and Industry, 2004:7; Donoghue & De Klerk, 2009:456). However consumer protection became vital in South Africa since 1994 as democracy is grounded in rights supporting consumer protection such as the consumer's rights to being informed, to choose, to be secured and to be remunerated (Jance *et al.*, 2013:148). The equal assignment of these basic rights together with ensuring justification of inequalities of the disadvantaged members in society assist in creating a just society (Sirgy, 2011:11).

Consequently in order to create a just society disadvantaged groups such as rural communities need to be protected (Benohr & Micklitz, 2010:21) and supported more in terms of consumer protection than urban communities (Zimmerman & Magnoni, 2014:38). In South Africa consumer protection in the different spheres of the marketplace are very important to protect the disadvantaged consumer (Chirwa, 2012:1). For example single markets found in rural areas need to protect consumers by offering safe goods and services of high quality at the best possible prices. Their products also need to include the necessary information for consumers to make good choices (Jance *et al.*, 2013:152) and they should inform their consumers on effective ways to gain redress for defective goods or services (Muthulakshmi, 2012:149). The above mentioned is necessary as the price and quality of a product together with post-purchase service of a retailer influences the consumer's purchase experience (Lee & Sirgy, 2011:335).

2.3.3 Consumer protection contributing towards consumer well-being

A consumer's level of satisfaction with their purchase experiences determines the degree of their consumer well-being (Lee & Sirgy, 2011:352). According to Sirgy and Lee (2006:43) experts in the field of consumer well-being, the concept of consumer well-being can be defined as the consumer's judgement of their purchasing experiences with goods and service in benefiting themselves as consumers and their society. The evaluations of their experiences are based on the attainment, preparation, use, maintenance, ownership and disposal of their goods or services. Consumer well-being is thus influenced by the consumer's satisfaction or dissatisfaction with their consumption experience (Sirgy & Lee, 2006:43). If retailers abide to consumer protection standards and offer good quality goods and services, a consumer's assessment of a specific product would probably be highly positive and the consumer will have a satisfactory experience leading to improved consumer well-being. However consumer well-being levels can also be lowered with dissatisfaction of purchases when defective goods or services are offered from a specific brand or company that result in regular complaints (Lee & Sirgy, 2011:334). Consumer well-being is thus context specific and differs drastically between different consumers as they are all unique and involved in different market activities (Pancer, 2009:264).

Consequently consumer well-being is based on the satisfaction of specific needs of consumers through different purchasing activities of goods and services (Pancer, 2009:211,213). The reason therefore is that goods or services are used by the consumer to create a better quality of life (Grzeskowiak & Sirgy, 2007:289). Consumer well-being is thus often considered as the link between consumer satisfaction and quality of life (Sirgy *et al.*, 2007:341) and even in some cases regarded as similar in concept to quality of life (Pancer, 2009:213). Quality of life can be defined as an individual's perceptions, feelings, thoughts and actions of their actual living conditions and

what they or their community make of those conditions (Michalos & Robinson, 2011:23). Quality of life is thus closely joined to subjective well-being since subjective well-being is considered as an individual's subjective enjoyment of life (Veenhoven, 2011:64) according to their feelings and experiences that result in a positive, satisfying and fulfilled life (Diener & Tov, 2011:137).

Subjective well-being of a consumer increases when they are conscious of vital life aspects such as consumer protection strategies in the marketplace and choose to live their lives according to those values (Sirgy, 2011:10). Improved subjective well-being in the marketplace will lead to high levels of consumer well-being that will increase the consumer's quality of life and ultimately lead to higher levels of overall happiness, social welfare and life satisfaction (Grzeskowiak & Sirgy, 2007:289; Lee & Sirgy, 2011:332). Clearly positive consumer well-being improve life satisfaction (Lee & Sirgy, 2011:352; Ungerer, 2009:25) since it is directly influenced by the consumer's satisfaction with experiences in the marketplace (Lee & Sirgy, 2011:336). As a result a dynamic marketplace practising consumer protection strategies and consisting of a healthy and good market environment adds to the consumer's well-being and consequently also to their life satisfaction (Pancer, 2009:217; Sirgy *et al.*, 2007:347). In order for consumer protection strategies to be effective it needs to form an important part in many nations' economic, social and political plans such as their consumer legislation (Mishra, 2012:267), however the protection of consumers in the marketplace is not a quick establishment, it is rather a consumer protection movement that all stakeholders need to continually be watchful for to assure fair practices in the marketplace with consumer goods and services that are reliable, safe and of good quality (Mierzwinski, 2010:580).

2.4 Development of consumer protection legislation

The consumer protection movement is the driving force for consumer protection strategies and legislation (Van Schalkwyk, 2014:11). Consumer protection legislation is thus based on global consumer issues however should be focused and designed by each country's government according to their country's unique local consumer concerns and circumstances (Howells *et al.*, 2010b:ix). As previously mentioned consumer legislation emerged with the consumer protection movement from western economies and in particular the United States of America in 1962 when President John F. Kennedy gave a speech to the United States Congress (Larsen & Lawson, 2013:524) in favour of consumers; whereby he outlined four basic consumer rights (Benohr & Micklitz, 2010:19). These four rights include the right to safety, the right to choose, the right to be informed and the right to be heard (Larsen & Lawson, 2013:516).

Consumer rights have ever since changed in coverage and extent (Larsen & Lawson, 2013:515) and during the following years growing internationalisation of new technologies and trade resulted

in the further development of the consumer legislation (Benohr & Micklitz, 2010:19). During this period consumer groups in developing countries such as Latin America, Asia and Africa influenced the international consumer movement which added four additional rights to those of President Kennedy. These include the right to basic goods and services, the right to a healthy environment, the right to consumer education and the right to redress. The right to basic goods and services were specifically added as these consumer groups believed people need to be valued more than money. With this right the consumer groups support the fulfilment of basic needs of consumers who are poor, disadvantaged and have low incomes (Rachagan, 2010:47).

2.4.1 Guidelines for consumer protection legislation by the United Nations

The above mentioned eight basic consumer rights were adopted by the United Nations General Assembly in 1985 as their general guidelines for consumer protection with the purpose of assisting all countries with their consumer protection legislation (Larsen & Lawson, 2013:516). The eight consumer rights entail the following:

- (1) The right to safety: The protection against any goods or service that can be harmful to an individual's health or life.
- (2) The right to choose: The freedom to select among different goods and services of acceptable quality offered at competitive prices.
- (3) The right to be informed: The protection against misleading and false advertising and the right to sufficient information to make informed choices.
- (4) The right to be heard: Taking the consumers' interests into consideration during the development and implementation of government policy as well as goods and services development.
- (5) The right to basic goods and services: Access to satisfactory sanitation, water, public services, education, health care, food, clothing and shelter.
- (6) The right to a healthy environment: The right to an environment that do not compromise present and future generations' well-being.
- (7) The right to consumer education: The right to obtainment of awareness regarding consumer rights, responsibilities and implementation together with the necessary skills and knowledge to make informed choices about goods and services.

(8) The right to redress: The fair and just settlement and compensation for defective goods or services (Consumers International, 2014b).

During 1999 the United Nations established specific guidelines of consumer protection with focus on the consumers' economic interests and sustainable consumption (Larsen & Lawson, 2013:517). The guidelines were specifically formed by the United Nations to encourage countries to design strong consumer protection policies. The United Nations' purpose is therefore that countries should consider these guidelines together with the social, economic and environmental circumstances and needs of their country in order to develop a consumer protection law that will address the consumer issues in their country (United Nations, 2003). The guidelines for consumer protection as released by the United Nations in 1999 which intended to meet the legitimate needs of consumers in different countries include the following:

- The protection of consumers from hazards to their health and safety;
- The promotion and protection of the economic interests of consumers;
- Access of consumers to adequate information to enable them to make informed choices according to individual wishes and needs;
- Consumer education, including education on the environmental, social and economic impacts of consumer choice;
- Availability of effective consumer redress;
- Freedom to form consumer and other relevant groups or organisations and the opportunity of such organisations to present their views in decision-making processes affecting them;
- The promotion of sustainable consumption patterns (United Nations, 2003).

With these guidelines the United Nations aim to address the needs and interests of consumers from all countries and especially those from developing countries as they acknowledge the disadvantages that consumers from these countries face in terms of income, educational levels and bargaining power. The intentions of these guidelines by the United Nations are to support countries to achieve or maintain consumer protection, to aid production and distribution of products according to consumer needs and to promote the ethical conduct of the production and distribution of goods and services. Furthermore the guidelines intended to reduce harmful and

exploitive business practices towards the consumer, to assist with the growth of independent consumer groups, to advance international collaboration regarding consumer protection, to inspire favourable market conditions for the consumer and to support sustainable consumption (United Nations, 2003).

2.4.2 Enforcement of consumer protection legislation

In short a consumer policy must protect consumers by means of rules of conduct and guiding principles in order to promote a competitive marketplace. It should also include enforcement and redress strategies (Department of Trade and Industry, 2004:13). The enforcement of a policy of consumer protection according to the guidelines of the United Nations is mainly the responsibility of a country's governments together with the help of non-governmental organisations (Jance *et al.*, 2013:148). One such organisation that defends consumer rights internationally and has been around for more than 50 years is known as Consumers International. Consumers International is a non-profit organisation founded in 1960 that is considered the federation of consumer groups which serves as an independent and authoritative voice for consumers. Consumers International aims to protect and empower consumers globally and have over 240 member organisations in 120 countries and therefore use the previously mentioned eight basic consumer rights as their foundational principles (Consumers International, 2014a).

Consumers International assessed the state of consumer protection in 2012 worldwide by means of a global survey. This survey covered a wide range of consumer protection issues as 72 consumer groups from 60 different countries participated in the survey. From the survey's results it is clear that some progress is being made in the field of consumer protection nonetheless there still remains some severe gaps. It is evident that there is a strong link between the development of consumer protection measures and income as 77% of high income countries and only 61% of low income countries had a general consumer protection act in place, however they are not all effective (Consumers International, 2014a).

The results furthermore revealed that the ineffective implementation of consumer legislation is a global concern. Which lead to the conclusion that the existence of a legal consumer protection policy does not assure consumer protection. Therefore it was recommended by respondents from the global survey that effective consumer redress, consumer education, support of consumer organisations' work from government and addressing consumer concerns should be used in order to strengthen consumer protection (Consumers International, 2013). In developing countries fair redress through a redress environment is especially important as it is considered as a way to protect the socially disadvantaged consumer (Donoghue & De Klerk, 2009:457). Therefore

consumer organisations are playing an important role in implementing consumer protection measures and often out-perform governments (Consumers International, 2013).

2.4.3 The necessity of consumer protection legislation

Although consumer protection frameworks are designed and needed to prevent unfair business practices especially towards the disadvantages consumers in the marketplace (McGregor, 2011:10), Consumers International (2013) found that little or no action is often taken by low income consumers when a transaction is of lower value or when the market is more informal causing them to be in a vulnerable position. Consumer rights are therefore necessary in societies with poverty such as rural areas in South Africa, as it can assist with consumption-related issues and problems (Larsen & Lawson, 2013:516). Unfortunately even though consumers have the right to be protected by legislation, consumers from developing countries that often comprise of a lot of rural areas tend to have a lower awareness of their consumer rights than those from developed countries (Mason, 2007:27). This might be due to the fact that consumer law is a new vintage to developing countries such as South Africa as the consumer was not considered in their laws until the last quarter of the twentieth century. However it is critical in developing countries as consumer law can be used for the development of individuals in a population especially when it is used to protect the disadvantaged (Rachagan, 2010:48,73).

Consumer protection law is thus a fairly new phenomenon that is connected to the growth of a governing state and the development of a consumer society (Howells *et al.*, 2010a:1). Consumer protection law is however needed in all countries in order for consumers to effectively partake in the market economy (Department of Trade and Industry, 2004:5)¹ as it protects the consumer through the regulation of transactions and relationships in the marketplace between retailers and consumers (Krishnakumar & Sakthiventhan, 2012:2; Larsen & Lawson, 2013:515). A consumer policy is thus necessary to avoid an ineffective business environment with poor quality products and services that are high in cost which will result in an uncompetitive economy at international standard (Department of Trade and Industry, 2004:11). In addition the purposes of consumer protection laws are to assure the safety of consumer goods and services and good competition in the marketplace between retailers (Mierzwinski, 2010:580). Thus without proper consumer protection by means of a regulatory framework South Africa would be a dumping site for unsafe

¹ The Draft Green Paper on the Consumer Protection Policy Framework by the Department of Trade and Industry, as referred to in text as (Department of Trade and Industry, 2004), is a formal publication in the Government Gazette of the Republic of South Africa which provides the background to the CPA and is therefore relevant to this research study.

and defective goods and services that will continue to exploit the vulnerable consumer (Woker, 2010:231).

2.5 Consumer protection law in South Africa

Certain aspects such as unsafe and low-quality goods, unfair trade practices, limited redress for injustices, insufficient consumer protection, a lack in consciousness of rights and weak enforcement capacity are clear indicators that a strong consumer law with clear consumer rights and guiding principles is necessary in South Africa (Gibson & Hull, 2013:1). A resilient consumer law is thus needed in order to ensure a safe and effective marketplace for both the consumer and the retailer in South Africa (Department of Trade and Industry, 2004:12). A consumer policy was especially necessary in South Africa where the majority of the consumers are vulnerable as they reside in rural areas, are poor and have low literacy levels. These factors result in consumers not being able to protect themselves from unfair business practices with imbalances in information and bargaining power (Department of Trade and Industry, 2004:11).

The development of consumer protection legislation in South Africa was consequently motivated by social and economic inequalities in the past such as poverty and high levels of illiteracy caused by unfair laws as enforced by apartheid as well as recent changes in trading methods and technologies (Van Eeden, 2013:42). A consumer law in South Africa was therefore needed to address the inequalities of the past as well as respond to future opportunities and challenges (Department of Trade and Industry, 2004:4). There has not been a regulatory framework in South Africa specifically designed to address consumer issues (Woker, 2010:218) causing South Africa to lag behind other developing countries such as Argentina, Botswana and Brazil concerning a rights-based approach towards consumer protection (Department of Trade and Industry, 2004:5, 24). Consequently there were limited protection for consumers in South Africa from defective goods and services until the last century (Opperman & Lake, 2012:viii). Therefore a need aroused to develop a consumer protection law in South Africa that would prevent exploitation in the marketplace, offer effective protection to the consumer and their interests and provide consumer rights of an international standard (Van Eeden, 2013:26).

South Africa took the first step in the right direction regarding the enforcement of consumer protection policies when they enacted the Harmful Business Practices Act in 1988. This Act prohibited any business practices that could harm the relationship between the retailer and consumer by means of unreasonable or misleading practices. This Act was renamed the Consumer Affairs Act in 2001 and although it attempted to prevent unfair and harmful practices in the marketplace, it still did not provide comprehensive protection to the consumer in all areas

of transactions (Opperman & Lake, 2012:ix). Other existing acts that also provided some protection to consumers include the Trade Practices Act (Act 76 of 1976), the Sales and Service Matters Act (Act 25 of 1964), The Merchandise Marks Act (Act 17 of 1941), the Business Names Act (Act 27 of 1960) and the Price control Act (Act 25 of 1964) (Melville, 2011:21).

The South African Parliament questioned the legitimacy of the existing legal framework as it was not considered accessible, efficient, fair and sustainable for consumers and consequently a need for a comprehensive consumer law arose (Van Eeden, 2013:41). A comprehensive consumer law was needed as previous policies relating to consumer law in South Africa as mentioned above were not based on principles that are applicable to a developing and democratic society as they were out-dated and fragmented (Department of Trade and Industry, 2004:23). These previous acts were also found to be inadequate to assist consumers with challenges that they face in the marketplace as there was nothing that regulated the interaction between retailers and consumers (Department of Trade and Industry, 2004:9). The above mentioned reasons encouraged the Department of Trade and Industry to conduct a survey in 2004 to identify the problems that South African consumers encounter in the marketplace (Opperman & Lake, 2012:ix). Thereafter the Draft Green Paper on the Consumer Protection Policy Framework were published which included a broad framework for consumer protection in South Africa (Department of Trade and Industry, 2004:8). The Department of Trade and Industry then invited every South African citizen including the government, regulators, businesses and consumers to make written comments on the draft and participate in the debate for a South African Consumer Protection Policy (Department of Trade and Industry, 2004:4).

Accordingly public consultation workshops were done in all the South African provinces to receive input from various stakeholders regarding a consumer protection policy. The South African government used these findings together with the United Nations Guidelines for Consumer Protection to develop a South African consumer policy in an attempt to implement more international standards (Department of Trade and Industry, 2004:9). Thereafter a draft of the CPA was published in 2006 by the Department of Trade and Industry that was again open for public comment. After careful consideration of the various suggestions and extensive revision by stakeholders in the government, industry and civil society (Gibson & Hull, 2013:1) the CPA (68 of 2008) was promulgated on 31 March 2011 (Melville, 2011:15; Opperman & Lake, 2012:ix).

2.5.1 The Consumer Protection Act (68 of 2008)

The CPA is thus the result of consideration of previous consumer protection strategies and legal development mainly by the government, many academics and national- as well as provincial

legislatures based on needed consumer protection in South Africa (Van Eeden, 2013:23). For the first time in South Africa's history of law, the consumer are now provided with eight core fundamental rights specifically aimed at their protection and one right directed at the responsibility of the retailer (Barnard, 2015:223). The CPA is therefore considered a step in the right direction regarding consumer protection in South Africa (Van Eeden, 2013:24) as it is designed to deal with unique problems faced by South African consumers and is a combination of the best international practices aimed at protecting the consumers (Opperman & Lake, 2012:ix). Consequently the CPA is a relatively new piece of legislation in South Africa which provides comprehensive consumer protection through a policy to South African consumers (Barnard, 2015:225).

The CPA aims to change the way transactions takes place in South Africa (Woker, 2010:231) as the functions of the CPA are to regulate transactions, relationships and agreements between the consumer and service providers, retailers, importers, distributors, suppliers, producers or sellers (Van Eeden, 2013:38). It also enforces positive obligations regarding the supply of goods and services by means of specific consumer rights in order to prevent unfair trade practices (Melville, 2011:29; Van Eeden, 2013:7). The purpose of the CPA is therefore to transform how transactions are conducted with consumers and determine new rules of conduct (Van Eeden, 2013:25). Furthermore the CPA ensures that retailers do not take advantage or exploit consumers in the marketplace but rather respect their rights (Opperman & Lake, 2012:xi). Subsequently the CPA enforces principles that cause the seller to beware rather than the buyer as in the past, which changes the nature of the marketplace in various ways (Gibson & Hull, 2013:3; Melville, 2011:2).

A more sustainable marketplace for both the consumer and the retailer are brought about by the CPA, since it is considered as a resource that brings balance between the rights of retailers and consumers (Van Eeden, 2013:41). The CPA provides consumers with a voice in the marketplace and offers retailers the opportunity to build strong relationships with consumers through honest dealings (Opperman & Lake, 2012:vii). It is important to note that the CPA acknowledges the diversity of people in South Africa and is concerned with the protection of the interests of all South African consumers (Donoghue *et al.*, 2012:2). It also admits that not all consumers are socially and economically equal, however it is important and possible that their interests should be protected equally (Opperman & Lake, 2012:x).

The government's commitment to improve consumer protection in the marketplace is evident in the CPA as it's purpose to address the social and economic inequalities of the past such as poverty and illiteracy by promoting the participation of historically disadvantaged individuals as consumers and by ensuring the fulfilment of their rights (Van Eeden, 2013:24,42). Vulnerable consumers is a particular concern of the CPA (Van Eeden, 2013:40) and therefore it intends to

protect consumers such as minors and rural consumers from low-income communities in order to promote a fair business environment for all (Melville, 2011:1). Therefore it can be concluded that the main purpose of the CPA is to endorse and advance consumers' social and economic welfare by means of a legal framework that will maintain an accessible, efficient, fair and safe marketplace (Van Eeden, 2013:39).

As stated in the preamble of the CPA (68 of 2008) the Act aims to:

- promote and protect the economic interests of consumers;
- improve access to, and the quality of, information that is necessary so that consumers are able to make informed choices according to their individual wishes and needs;
- protect consumers from hazards to their well-being and safety;
- develop effective means of redress for consumers;
- promote and provide for consumer education, including education concerning the social and economic effects of consumer choices;
- facilitate the freedom of consumers to associate and form groups to advocate and promote their common interests and
- promote consumer participation in decision-making processes concerning the marketplace and the interests of consumers (South Africa, 2008).

In order to reach these objectives, the CPA is based on the same principles as the Constitution of South Africa known as non-discrimination and equity (Department of Trade and Industry, 2004:9) and accordingly there are a couple of provisions from the Bill of rights that are applicable to consumers and relevant in the CPA. These include the right of every individual to life, equality, human dignity, privacy, a safe environment, property, fair administrative action as well as access to information and courts (Melville, 2011:21). In order to fulfil the South African government's commitment to a positive economic environment that promotes a culture of consumer rights and responsibilities (Van Eeden, 2013:42), nine fundamental consumer rights were enacted in the CPA. These nine fundamental consumer rights covered by the CPA include (1) the right of equality in a consumer market, (2) the consumer's right to privacy, (3) the consumer's right to choose, (4) the right to disclosure and information, (5) the right to fair and responsible marketing, (6) the right to fair and honest dealing, (7) the right to fair, just and reasonable terms and conditions, (8) the right to fair value, good quality and safety and (9) the supplier's accountability to consumers (Gibson & Hull, 2013:i; Melville, 2011:34; South Africa, 2008). Each of these rights is found in different sections in the document of the CPA and will be discussed briefly in the following paragraphs.

2.5.1.1 The right of equality in the consumer market

The consumer has the right to equal access to goods and services and to be protected from subjective discrimination in the marketplace (Van Schalkwyk, 2014:25). This right as stipulated in section eight to ten of the CPA entails the protection against discriminatory marketing, specific terms for grounds of differential treatment and the jurisdiction of the equality court (South Africa, 2008). The access to goods and services must not in any way be limited and should be free to all consumer groups. All goods and services sold to consumers should be of high-quality and the quality may not vary in a discriminatory manner at any time. All consumers of different races, genders and socio-economic status should pay the same for goods or services. Finally consumers have the right to lodge complaints with the National Consumer Commission if the above mentioned right is violated, which will refer it to the Equality Court if applicable (Gibson & Hull, 2013:5).

2.5.1.2 The consumer's right to privacy

This is known as the shortest section of the CPA (Van Schalkwyk, 2014:26) as it only includes two provisions namely the right to restrict unwanted direct marketing and regulation of time for contacting consumers. However this right is one of the most important rights as it is included in the bill of rights of South Africa (Melville, 2011:21). The right to privacy consequently protects the consumer against unsolicited direct marketing (South Africa, 2008). Consumers therefore have the right to protect their privacy as they choose by accepting, restricting or refusing unwanted correspondence and direct marketing from retailers. Once a consumer has refused correspondence, a retailer is prohibited to any form of direct marketing towards that consumer again (Gibson & Hull, 2013:6). Retailers are also prohibited to direct marketing at a consumer's home unless specifically requested by the consumer or prescribed by the minister (South Africa, 2008).

2.5.1.3 The consumer's right to choose

The consumer's right to choose is addressed in section 13 to 21 of the CPA and entails the consumer's right to the selection of retailers, the expiry and renewal of fixed-term agreements, pre-authorisation of repair or maintenance service, a cooling-off period after direct marketing and the cancellation of advance reservations, bookings or orders. This section also address the consumer's right to choose goods which includes the selection or examination of goods, the return of goods, unsolicited goods or services and the delivery of goods or the supply of service (South Africa, 2008). The above mentioned provisions give consumers the freedom to shop around,

examine and compare prices of goods or services before they make purchases (Gibson & Hull, 2013:72; Van Schalkwyk, 2014:27). Since some of these provisions such as the right to return goods and the right to a cooling off period after direct marketing is part of the common law in South Africa which was in place before the existence of the CPA (Melville, 2011:22), consumers might thus be more conscious of these rights. The right to return goods is significant to the objectives of this research study, however it will be explained in detail during the discussion of the right to fair value, good quality and safety (2.5.1.8) which includes section 56 of the CPA that focus on it.

2.5.1.4 The right to disclosure and information

The right to be informed was part of the first four basic consumer rights by the American President John F. Kennedy (Larsen & Lawson, 2013:516) and also prominent in every consumer legislation thereafter (Van Schalkwyk, 2014:30). This right receives so much attention as it is important that consumers have all the applicable information regarding a transaction in order for them to make informed decisions (Melville, 2011:42). Therefore this right aims to ensure that the terms and conditions of any agreement or transaction are understood by consumers in order for them to make informed choices regarding the goods and services they purchase (Gibson & Hull, 2013:89). Consequently this right includes the following provisions: the right to information in plain and understandable language, disclosure of price of goods or services, product labelling and trade descriptions, disclosure of reconditioned or grey market goods which include any goods which has been remade or rebuilt and are not in its original condition anymore (Gibson & Hull, 2013:99). It also includes the requirements of sales records, disclosure requirements for intermediaries and the identification of deliverers, installers and others (South Africa, 2008). It is thus clear from this right that all information regarding a product, transaction or agreement have to be revealed to the consumer and they may not be misled in any way.

2.5.1.5 The right to fair and responsible marketing

Consumers' rights have been violated in the past by severe marketing strategies of marketers (Opperman & Lake, 2012:23) therefore this right prohibits any form of deceptive or misleading marketing towards consumers (Van Schalkwyk, 2014:32). Consequently this right contains sections that regulates marketing practices and include general standards for marketing of goods or services, protection against bait marketing, negative option marketing, direct marketing to consumers, catalogue marketing as well as protection regarding trade coupons and similar promotions, customer loyalty programmes, promotional competitions, alternative work schemes, referral selling and agreements with persons lacking legal capacity (South Africa, 2008). These

provisions are necessary to set standards for fair and responsible marketing in order to confine abusing marketing practices (Gibson & Hull, 2013:105). Marketing is considered as any form of communication by a retailer to inform consumers about their goods or services and therefore the provisions of this right are valid even if consumers do not make any purchases as they can still be violated. Consequently this right name unlawful practice, ensure fairness by restricting certain practices and set standards for fair marketing (Opperman & Lake, 2012:23).

2.5.1.6 The right to fair and honest dealing

This right focuses on the protection of consumers against unconscionable conduct, false, misleading or deceptive representations, fraudulent schemes and offers, pyramid and related schemes along with the consumer's right to assume a retailer is entitled to sell goods and the sales procedures of auctions. It also includes the consumer's right to changes, deferrals, and waivers and the replacement of goods as well as over-selling and over-booking (South Africa, 2008). Thus, this right as stated in sections 40 to 47 of the CPA deals with deceptive, misleading, fraudulent or false schemes by the retailers to ensure consumer protection (Van Schalkwyk, 2014:34). In order for these provisions to be effective, consumers have to be conscious of it whenever they enter into an agreement and accordingly ask the necessary questions to ensure their protection (Opperman & Lake, 2012:67).

2.5.1.7 The right to fair, just and reasonable terms and conditions

Businesses often use standard contracts that consist of set terms and conditions that are in favour of the business and unfair towards the consumer. Unfortunately consumers do not always understand the contents of contracts or agreements and accordingly agree with it without questioning, which leaves them vulnerable to unfair business practices (Reddy & Rampersad, 2012:7407). Consequently this right sets out standards that require contract content to be fair, reasonable and just towards the consumer (Van Schalkwyk, 2014:35). Accordingly this right focus on unfair, unreasonable or unjust contract terms, the right to obtain notice for certain terms and conditions, written consumer agreements, the right to refuse prohibited transactions, agreements, terms or conditions and powers of court to ensure fair and just conduct, terms and conditions (South Africa, 2008). Retailers of goods or services have to revise their standard documents, terms of sale and contracts and bring it in alignment with the CPA in order to protect their interests and to ensure that consumers know what they are agreeing to (Opperman & Lake, 2012:66).

2.5.1.8 The right to fair value, good quality and safety

The essence of the right to fair value, good quality and safety are part of the common law in South Africa which stretches the importance thereof in the CPA to protect consumers (Melville, 2011:22). This right aims to protect the safety of consumers (Gibson & Hull, 2013:171) and consequently provide standards for quality and safety of transactions as well as implied warranty (Van Schalkwyk, 2014:36). Since this right focuses on product quality and safety and deals with defective goods, it is studied in depth in this research study that explores rural consumers' consciousness and use of the CPA and focus on consumer behaviour regarding defective goods in order to do so. Therefore in order to reach the aim of this study. The right to fair value, good quality and safety consist of sections 53 to 61 of the CPA which includes applicable definitions; the consumer's rights to demand quality service; the consumer's rights to safe, good quality goods; implied warranty of quality; warranty on repaired goods; a warning concerning fact and nature of risks; recovery and safe disposal of designated products or components; safety monitoring and recall and liability for damage caused by goods (South Africa, 2008).

Section 53 of the CPA defines the concepts of 'unsafe', 'hazard', 'defect' and 'failure' in terms of this specific right in order to provide better understanding of this section (Opperman & Lake, 2012:122). All of the definitions refer to aspects that compromise the quality of goods or services often causing it to be unusable due to the risk involved (South Africa, 2008). Section 54 provides consumers with the right to quality service. According to this section the consumer is entitled to expect timely performance from the retailer, high-quality services, high-quality goods that are free from defects and to receive their property entrusted to the retailer for repair in the same or better condition as when they made it available to them (South Africa, 2008). If a retailer does not adhere to these standards, the consumer is entitled to a repair or refund of a reasonable portion of the price paid (Opperman & Lake, 2012:124).

Section 55 is especially applicable to this research study as it focuses on the consumer's right concerning purchased goods. Accordingly when a consumer purchases goods, they have to be fit for its intended purpose, be in good working condition, free of defects and of good quality and should be durable for a reasonable period of time (Gibson & Hull, 2013:171). A product's quality is often measured by experts' evaluation of the safety, durability and reliability of the product (Lee & Sirgy, 2011:334). This right also applies to transactions where the consumer specifically informs the seller of the intended purpose with the goods and the seller agrees to sell it on those terms (South Africa, 2008). Note that according to this section it is irrelevant whether a defect was discovered before or after a purchase and if the defect is noticeable or hidden (Opperman & Lake, 2012:126). The only instance when this right does not apply is when defects are inferred by the

consumer or when the consumer has been informed about the condition and defects of the goods by the seller and the consumer agrees to accept it in that manner (South Africa, 2008).

Sections 56 and 57 focus on the warranty of quality in regard to purchased goods and repaired goods (Gibson & Hull, 2013:171). Section 56 stipulates that there is an unspoken guarantee by the supplier, retailer, importer and distributor that all goods available are according to the standards mentioned in section 55, except if the goods were altered after purchase (Opperman & Lake, 2012:126). Therefore if the goods purchased by the consumer fail to comply with the requirements of section 55, they are entitled to seek redress from any supplier in the supply chain including the retailer (Melville, 2011:105). The consumer is entitled to return the goods within six months after purchase at the retailer's expense for a repair, replace or refund according to the consumer's choice. In the case where goods are repaired, section 56 further protects the consumer and states that if a defect or failure is discovered in goods within three months after the repair, then the consumer are entitled to return the goods to the retailer for a replacement or refund. Accordingly section 57 warrants all parts, new or reconditioned which are installed during a repair for up to three months after the repair (South Africa, 2008). However the warranty does not apply to normal wear and tear and becomes worthless when the goods are misused or abused by the consumer (Opperman & Lake, 2012:129).

Sections 58 and 59 cover a warning about the facts and nature of risks and the safe disposal of selected products or components although it is not as relevant as the previous sections regarding the purpose of this research study. According to these sections the supplier must warn the consumer of any facility or activity that can be hazardous and result in serious injury or death (Gibson & Hull, 2013:171). This includes notices on unsafe or hazardous packages that have to be in plain and understandable language (Opperman & Lake, 2012:131). Suppliers and retailers are also obligated by the CPA to accept waste items or goods that are not allowed in the common waste system such as electronics (South Africa, 2008). According to section 60, the National Consumer Commission have the responsibility to promote industry codes of conduct with efficient systems such as consumer complaints, product failure reports and information regarding return policies (Opperman & Lake, 2012:131). The Commission also has the authority to recall and investigate any defective goods covered by these codes (Gibson & Hull, 2013:172). Finally section 61 states that the producer, distributor, supplier or retailer will be liable for any harm caused to the consumer by any unsafe goods, inadequate instructions on goods or consequences of product failure or defect (South Africa, 2008).

2.5.1.9 The supplier's accountability to consumers

Retailers are obligated to take responsibility for any consumer goods or deposits entrusted to them (Van Schalkwyk, 2014:35). This section states that the supplier of goods and services also known as the retailer is accountable for the consumer's money or property left in their care (Gibson & Hull, 2013:105). Consequently this section is relevant to lay-bys, prepaid certificates, credits and vouchers, prepaid services and access to service facilities, a supplier's hold and account for consumer's property, deposits in respect of containers, pallets or similar objects and return of parts and materials. This right also applies to transactions where the consumer specifically inform the seller of the intended purpose for which they are purchasing the goods and the seller agrees to sell it on those terms (South Africa, 2008).

2.6 Consumers' use of the Consumer Protection Act

In order for the CPA to be effective it is critical that South African consumers use it to demand product quality and choice (Department of Trade and Industry, 2004:12). However consumers can only use the CPA to their benefit if they understand what they can do with it (Opperman & Lake, 2012:vii). Since this research study mainly focuses on the right to fair value, good quality and safety in the CPA which is concerned with defective goods and the warranty of quality, it will be used to explain how consumers can use the CPA.

2.6.1 Consumers' post-purchase evaluation of purchases

Consumers make purchases according to specific needs and consequently expect to be satisfied with it (Joubert, 2010:138). Therefore a product's performance is generally evaluated according to a consumer's expectation thereof during the post-purchase evaluation stage of the consumer decision-making process (Schiffman & Kanuk, 2010:498). The consumer decision-making process consists of five stages including problem recognition, information search, evaluation of alternatives, purchase decision and post-purchase evaluation (Joubert, 2010:131; Quester *et al.*, 2011:35; Schiffman & Wisenblit, 2015:368). Post-purchase evaluation is the final stage of the process where defects in products are usually discovered which result in negative evaluation and disconfirmation of the consumer's expectations (Hoyer *et al.*, 2013:274).

Satisfaction is based on the confirmation or disconfirmation of the consumer's expectations regarding a purchase. Good experiences with purchases lead to positive feelings, confirmation of the consumer's expectations and satisfaction (Mahayudin *et al.*, 2010:64) whereas negative disconfirmation as a result to purchases that did not confirm the consumer's expectation (Erasmus, 2013:338) lead to consumer dissatisfaction (Hoyer *et al.*, 2013:276; Joubert, 2010:139;

Quester *et al.*, 2011:198). Consequently the difference between the expected and observed performance of a purchase determines if a consumer is satisfied or dissatisfied with it (Hawkins *et al.*, 2010:633; Mugge *et al.*, 2010:272).

Consumer satisfaction or dissatisfaction is thus directly or indirectly influenced by their consumption experiences with similar products, different products or even used products (Mahayudin *et al.*, 2010:64). Consumers are usually satisfied with most of their purchases, however since they make a large number of purchases yearly, dissatisfaction are sometimes experienced as a result to defective purchases (Hawkins *et al.*, 2010:636). Since dissatisfaction is a result of negative evaluation or unfortunate purchasing decisions (Hoyer *et al.*, 2013:274) caused by the disconfirmation of consumers' expectations (Parumasur & Roberts-Lombard, 2012:261), it results in negative feelings such as disappointment or frustration (Hawkins *et al.*, 2010:637). These feelings can have an influence on the consumer's well-being and therefore it is necessary that they seek some form of justice to prevent it (Bui *et al.*, 2011:1083).

2.6.2 Consumer complaint behaviour

When consumers are dissatisfied they can decide whether or not to take action. If a consumer decides not to take action they agree to live with the unsatisfactory outcome, however the consumer will most likely have an unfavourable attitude toward the brand or store in the future (Hawkins *et al.*, 2010:636). Consumers who take action usually respond in a verbal or behavioural manner. Verbal responses include but are not limited to spreading negative information about a retailer or brand to other consumers (Schiffman & Wisenblit, 2015:251) which is also known as negative word-of-mouth (Parumasur & Roberts-Lombard, 2012:261). Negative word-of-mouth can be destructive to retailers or brands as consumers consider it a highly credible and trusted source (Babin & Harris, 2011:269; Hawkins *et al.*, 2010:637). Rural consumers especially trust in word-of-mouth between close-knit neighbours, as it assists in exposing unfair retailers (Garrett & Toumanoff, 2010:19). On the other hand behavioural responses include brand switching or complaint behaviour (Parumasur & Roberts-Lombard, 2012:262). Brand switching is when a consumer changes to another brand based on the fact that their current brand does not satisfy their needs (Solomon, 2011:358). Complaint behaviour includes private or public complaining. Private complaining is warning friends or disregarding products whereas public complaining include seeking redress from the retailer, complaining to the supplier or taking legal action (Erasmus, 2013:345; Parumasur & Roberts-Lombard, 2012:262).

Public complaining is one of the best ways to deal with dissatisfaction with purchases (Hawkins *et al.*, 2010:636) as it gives the consumer the opportunity to voice their opinion regarding a

negative purchase experience (Babin & Harris, 2011:266) not only to the retailer, but also to the supplier, media or governing agencies (Hoyer *et al.*, 2013:281). Complaining about one's experience or seeking redress by returning the product to the retailer is known as ways to express dissatisfaction (Donoghue & De Klerk, 2009:458) and lessen the regret caused by unfavourable purchases (Babin & Harris, 2011:258). This is particularly important since perceived injustices experienced by the consumer in any situation due to an unpleasant or dissatisfying purchase experience (Mahayudin *et al.*, 2010:64) are usually the motivation behind consumer complaints (Donoghue & De Klerk, 2009:461).

Consumer complaints have a significant purpose in the marketplace, as it has benefits for the consumer, retailer, community and economy. The benefits of complaining for the consumer includes assistance to deal with injustices in the marketplace, an opportunity to exercise their rights as consumers and becoming more discerning and responsible consumers (South African National Consumer Union, 2006:13). Consumer complaints are also a way of possibly preventing the retailer from selling sub-standard goods and the prospect for redress and relief for the consumer (Donoghue & De Klerk, 2009:466). The retailer benefits from consumer complaints as it reveals inadequacies in their stock and also offers them the opportunity to rectify the consumer's problem and earn customer loyalty. Finally the economy and communities benefit from consumer's complaints as these cause manufacturers to either stop producing defective goods or improve them (South African National Consumer Union, 2006:13).

Unfortunately the majority of dissatisfied consumers do not publically complain about their problems with purchases, but rather prefer taking private action such as to withdraw their support from a retailer (Donoghue & De Klerk, 2009:459; Hoyer *et al.*, 2013:281). Low income and low-literate consumers are even less likely to engage in complaint behaviour in comparison to high income consumers (Garrett & Toumanoff, 2010:8, 10). This is confirmed by research from Sarangapani and Mamatha (2008:54) where only about half of the rural consumers with low income and education levels took action against their dissatisfaction. However consumers have a greater tendency to complain when they have the time and formal communication channels to their availability (Hoyer *et al.*, 2013:281). Therefore consumers and especially rural consumers who are often vulnerable should be informed of the redress or dispute-resolving channels available to them (United Nations, 2003; Van Heerden & Barnard, 2011:144).

2.6.3 Redress channels by means of the Consumer Protection Act

South African consumers can complain and enforce their rights by means of various redress channels available to them through the CPA (Opperman & Lake, 2012:205). Fortunately the CPA

is aligned to international standards of consumer rights and aims to provide an efficient, quick and effective system of redress to aggrieved consumers (Melville, 2011:125) including the rural and vulnerable consumers (Department of Trade and Industry, 2004:5; Mupangavanhu, 2012:340). According to the CPA, consumers are allowed to choose which redress channel they prefer to follow for their complaints (Melville, 2011:125). The choice of redress channel is dependent on the value, nature and complexity of the complaint. In addition it is also influenced by the amount of consumers involved as well as the time and effort the complainant is willing to spend (Mupangavanhu, 2012:322).

This objective of the CPA is in line with the United Nations' guidelines for consumer protection which entails that consumers and especially the low-income consumer such as the rural consumer should be given the option to follow formal or informal redress procedures that are inexpensive, accessible and fair (United Nations, 2003). Consequently when faced with a situation of injustice, consumers would first have to decide if they are going to complain directly or indirectly. Direct complaining is when a consumer complains to the retailer where they have purchased the product whereas indirect complaining entails complaining to an agency such as the National Consumer Commission or a lawyer who will handle the matter on the consumer's behalf (South African National Consumer Union, 2006:14). These redress options are important as the rights granted to consumers by the CPA can only be meaningful to consumers if there are ways of enforcing them (Melville, 2011:125).

2.6.3.1 Direct complaining by means of the Consumer Protection Act

The first rational place to complain would be to the retailer or seller of the goods (Van Schalkwyk, 2014:40). Consumers should first attempt to complain directly and approach the retailer of goods or services before complaining to any other body (Opperman & Lake, 2012:205). As previously mentioned when a consumer first brings a problem with a defective product under the attention of the retailer and complains about their dissatisfaction, it causes the retailer to be aware of product performance and failures (Donoghue & De Klerk, 2009:456; Erasmus, 2013:370). It also gives the retailer the opportunity to rectify the problem (Hawkins *et al.*, 2010:636) and offer the appropriate redress to the consumer that they are hoping for (Donoghue & De Klerk, 2009:456).

According to the CPA (68 of 2008) the consumer is entitled to redress from the retailer in the form of a replacement, repair or refund as mentioned earlier. However the redress offered to the consumer by the retailer is often depended on the nature of the product. Most non-durable products such as food are usually refunded or replaced whereas durable products such as electronics are mainly repaired by the supplier on the request of the retailer (Donoghue & De

Klerk, 2009:461). It is, however, advisable that the consumers keep their proof of payment and use goods according to their instructions in order to ensure that they receive the necessary satisfactory redress (Erasmus, 2013:371). The above mentioned is supported by the United Nations' guidelines for consumer protection which states that retailers should provide assistance to consumers by means of informal complaints procedures to ensure that disputes are resolved in a prompt, fair and informal way (United Nations, 2003). In addition retailers must respect consumers when they have complaints and resolve these complaints in a friendly and appropriate manner (Melville, 2011:206). Accordingly section 68 of the CPA prohibits a retailer to penalise or discriminate in any manner against a consumer who declared, exercised or sought to uphold any right stipulated in the CPA.

Therefore it is important that South African retailers have complaint systems in place for consumers to complain publically about their dissatisfaction with purchases as this will limit private complaints through negative word-of-mouth and brand switching (Donoghue & De Klerk, 2009:458). A good retailer would consequently be conscious and knowledgeable of the CPA (Van Schalkwyk, 2014:86) and have a complaint analysis system in place that encourages consumers to complain about unsatisfactory purchases, work on improvements according to suggestions and take notice of input from consumers (Schiffman & Kanuk, 2010:63). Retailers should also have trained staff that are knowledgeable regarding the CPA in order to effectively assist consumers with their complaints (Opperman & Lake, 2012:206).

2.6.3.2 Indirect complaining by means of the Consumer Protection Act

Whenever a retailer could not resolve the consumer's complaint (Melville, 2011:128) or consumers are unsatisfied with the redress they have received during direct complaining, consumers can use indirect complaining (South African National Consumer Union, 2006:14). During indirect complaining, the consumer can approach the media, non-government organisations or even complain online on a complaints website such as "Hello Peter" in order to be heard (Melville, 2011:128). The next logical step would be to refer the matter to the industry specific ombudsman which is considered as an alternative dispute resolution agent (Barnard, 2012:135; Melville, 2011:128), to see if they cannot resolve the issue. If the matter is still not resolved and the complaint is not taken seriously, the consumer can lodge a complaint with the National Consumer Commission (Opperman & Lake, 2012:206). Unfortunately disadvantaged consumers do not really use third-party complaint agencies such as the National Consumer Commission due to a lack of knowledge and income (Garrett & Toumanoff, 2010:3).

The National Consumer Commission has the responsibility to enforce the CPA by means such as encouraging informal dispute resolution, investigating complaints or offences, monitoring prohibited conduct in consumer markets, issuing and enforcing notices of compliance, monitoring the effectiveness of industry codes, consumer matters and consumer groups and referring matters to the Tribunal or National Prosecuting Authority (Melville, 2011:134; South Africa, 2008). Whenever complaints are lodged with the Commission, there is a risk that retailers will have to pay an administrative penalty but more than that the retailers' reputation might be at risk and there can be legal costs and waste of management time. Consequently the retailer should make it easier for the consumer to complain directly to them in order to reduce the amount of complaints lodged with the Commission (Opperman & Lake, 2012:206).

This is particularly important as section 72 of the CPA stipulates that the National Consumer Commission will not investigate a complaint if it has not already been lodged directly to the retailer or an industry ombudsman where available (South Africa, 2008; Van Schalkwyk, 2014:40). When a complaint is lodged with the Commission and they suspect during their investigation that a crime may have been committed they can refer the matter to the National Prosecuting Authority, the Consumer Court or the Equality Court. Any of these courts can in return refer the matter to the National Consumer Tribunal if necessary (Barnard, 2012:133). If a supplier or retailer is found guilty by the Tribunal they will face an administrative fine of up to 10% of their annual turnover or R1 000 000 (Chirwa, 2012:7). It is expected that complaint volumes will decrease if consumers follow the suggested routes of redress and that most of the complaints will be dealt with in an informal manner. This will result in only a small percentage of complaints to be dealt with by courts of jurisdiction and the Tribunal (Melville, 2011:126). Regardless of which redress channel is used by the consumer, it is important that they have the freedom to complain whenever they feel that they have been treated unfairly in the marketplace (Van Schalkwyk, 2014:40).

2.6.4 The purpose of a redress environment for consumers

According to Kharb (2013:103) consumers often do not complain even though they know that they have the right to complain, because they are unsure of who can be a complainant. Therefore consumers need to be informed that the CPA (68 of 2008) considers a consumer as any of the following: the person to whom goods and services are marketed by a retailer, the person who enters into a transaction with a retailer, the person who uses the goods irrespective if they were involved in the transaction with the retailer and a franchise in terms of a franchise agreement (Melville, 2011:7). It is thus clear that both the consumer who buys a product and the one who uses the product can complain regardless if it is the same person or not (Van Schalkwyk, 2014:40). Furthermore according to section 4 of the CPA the following consumers are entitled to

complain: an individual acting in their own behalf, any authorised individual acting on behalf of someone who cannot act on their own behalf, a member of a class or group of affected individuals, an association acting in its members' interest or an individual acting in the interest of the public with leave from the Tribunal or a court of jurisdiction (Melville, 2011:127).

From the above mentioned it is evident that the CPA aims to protect the consumer from being victimised by providing an accessible and effective redress environment to them (Gibson & Hull, 2013:188). The aim of a fair redress environment is consequently to offer sufficient protection to the consumer (Van Heerden & Barnard, 2011:144) and especially the vulnerable consumer (Donoghue & De Klerk, 2009:457). However a proper redress environment can be improved by means of effective consumer complaint behaviour by the consumer (Donoghue & De Klerk, 2009:456). Therefore it is the consumer's responsibility to complain about defective goods in order to demand justice for themselves but also for other consumers, their communities and the economy (South African National Consumer Union, 2006:13). Since it is so important for consumers to acknowledge and exercise their rights to complain about injustices, they should be motivated by different role-players such as retailers, manufacturers and consumer organisations to do so (Donoghue & De Klerk, 2009:465).

2.7 Consumers' consciousness of the Consumer Protection Act

The effectiveness of consumer protection legislation is often depended on consumers' consciousness thereof (Ishak & Zabil, 2012:114). In South Africa, the CPA is a valuable resource available to consumers; however consumers can only effectively use it if they are conscious of its existence (Kharb, 2013:99). Therefore to ensure the proper implementation of the CPA, it is of critical importance that consumers in South Africa are conscious of consumer rights and the available enforcement mechanisms offered by the CPA (Department of Trade and Industry, 2004:7).¹ Consciousness of consumer rights are needed for consumers to complain about injustices and take advantage of available infrastructures (Mason, 2007:28) in order to find redress for their grievances in the marketplace (Kharb, 2013:97). An increase of consciousness regarding consumer rights will consequently increase the level of use thereof (Shekhar *et al.*, 2009:548). Thus by increasing South African consumers' consciousness of their rights as provided in the CPA, access to redress and effective use of the CPA will also be promoted (Department of Trade and Industry, 2004:41).

¹ The Draft Green Paper on the Consumer Protection Policy Framework by the Department of Trade and Industry, as referred to in text as (Department of Trade and Industry, 2004), is a formal publication in the Government Gazette of the Republic of South Africa which provides the background to the CPA and is therefore relevant to this research study.

2.7.1 Understanding consciousness

Since it is so important that consumers are conscious of their consumer rights, an understanding of the concept of consciousness is necessary in this study. Consciousness is a concept that is hard to define (Searle, 2011:262) since it can be characterised and used in a variety of ways (Irvine, 2013:1). It can for example be used to describe one's physical state of being conscious or unconscious or one's mental state of having a conscious experience (Paternoster, 2014:249). It can also be used to describe one's psychological state in the sense of self-consciousness (Searle, 2011:263). For the purpose of this research study consciousness will be characterised as a cognitive state since experience has an important influence on consumer behaviour (Hoyer *et al.*, 2013:147). When an individual is conscious of something, it means that they are aware of it. In short awareness can be seen as one's attentiveness about what is happening and when it is happening (Dretske, 2011:152). In the same way consciousness is everything individuals experience and are aware of when they are awake and not unconscious (Searle, 2011:262). Awareness is thus similar in meaning to consciousness (Tønnesvang *et al.*, 2010:591) and therefore consciousness and awareness are regarded as synonyms (Dretske, 2011:152). These two terms will be used interchangeably during the explanation of consciousness in this study as some literature refers to awareness and others to consciousness.

In order to comprehend consciousness, we need to understand the cause thereof (Velmans, 2009:10). Consciousness encompasses subjective experiences by an individual (Friedenberg & Silverman, 2012:453; Robinson-Riegler & Robinson-Riegler, 2008:11) according to their inner, qualitative or independent processes and states of awareness (Searle, 2011:262). Subjective experience also known as the phenomenology of consciousness need to be taken into account to understand consciousness (O'Doherty, 2013:191). Subjective experience consists of the unity of all qualitative experience by an individual at a given time by means of thinking, feeling and perceiving (Searle, 2011:265,271). Subjective experience is created by our sensory system that recognizes stimuli and creates a phenomenal experience (O'Doherty, 2013:200). Consequently a person becomes conscious of something by means of their different senses that recognize phenomenal content in their environment (Burge, 2011:172; O'Doherty, 2013:191). For example if a consumer hears about the CPA from a training session, the media or a friend they become conscious of the existence thereof. Consciousness therefore indirectly refers to the consumer's experience itself regarding the matter at hand which then leads to cognitive information processing in an individual (Burge, 2011:172; Velmans, 2009:3,10).

However information processing will only be able to take place by means of focused attention. The purpose of attention is to cognitively process information from stimulus activation through the

senses before it enters into an individual's consciousness (Quester *et al.*, 2011:632). Therefore attention is considered the gatekeeper of consciousness as it is the means by which a person's conscious is accessed (Velmans, 2009:9). For example consumers have to pay attention to the consumer rights of the CPA in order to be conscious of it. Consciousness can thus be seen as the result of controlled focus attention on a specific subject (Matlin, 2009:85). During this research study rural consumers' attention will be focused on the CPA as stimulus in order to explore the information in their memory regarding it. Conscious attention serves three important purposes: (1) it determines an individual's interactions with their environment, (2) it provides an experience by linking present sensations with memories and (3) it assists with future actions (Sternberg *et al.*, 2012:138).

Consequently consciousness is also depended on stored data in the memory from learning and prior experience as one discriminate between different stimuli by means of learnt experiences (O'Doherty, 2013:197). An understanding of the concepts of learning and experience which is responsible for learnt experiences in the memory is thus needed to fully comprehend consciousness. Learning is gained through a process where consumers acquire knowledge and experience that they can use in future situations and behaviour (Schiffman & Kanuk, 2010:568). This is an indication that if a person is in any way knowledgeable concerning a subject, it means that they are also conscious of it (Velmans, 2009:5). However it is also clear that experience can only be obtained through learning and is considered the paring of stimuli to unrelated response based on associations in the memory (O'Doherty, 2013:199). Learnt experience is often altered by interaction, imitation or observation of other consumers which can contribute to an individual's memory that will be used to become conscious of something (O'Doherty, 2013:201).

The experience gained from learning also known as learnt experience in one's memory is often not immediately available to cognitive processing as it exists at the preconscious level (Sternberg *et al.*, 2012:178). However it can be obtained by means of access consciousness which is another form of consciousness different to the phenomenal consciousness described above (Robinson-Riegler & Robinson-Riegler, 2008:95). Access consciousness allows access into the information that an individual possesses when there is no current subjective experience present as in the case of phenomenal consciousness although consumer behaviour is still affected by it (Robinson-Riegler & Robinson-Riegler, 2008:99; Velmans, 2009:7). An individual can access the information they own by focusing their attention on the specific matter at hand and retrieving it from their memory (Sternberg *et al.*, 2012:137). For the purpose of this study access consciousness will be utilized in order to determine if rural consumers have any learnt experiences in their memories regarding the CPA as subjective experience will not necessarily be present.

Consciousness can thus be regarded as the result of a series of different information processes including signal detection and storage of experiences (O'Doherty, 2013:196) which is needed in order for a person to know about a matter (Tønnesvang *et al.*, 2010:591). As soon as consciousness about a matter such as the CPA is revealed, it can assist in exploring any part of the brain's processes related to it (Velmans, 2009:9). Therefore consciousness needs to be explored in this study as it will not only provide valuable data about what rural consumers know about the CPA, but will also assist in exploring their use and need for education regarding the CPA. As a result, consciousness is a vital aspect to consider in consumer behaviour as it assists in the creation of connections between past and present experiences in order to monitor consumers' interactions with their present environment and plan for future actions (Sternberg *et al.*, 2012:182).

2.7.2 Exploring rural consumers' consciousness of the Consumer Protection Act

Exploring rural consumers' consciousness of the CPA is needed as no action-orientated consumer behaviour can take place without consciousness about a matter (Ishak & Zabil, 2012:111). Accordingly consumers need to be conscious of consumer protection policies in order to protect themselves from exploitation in the marketplace (Kharb, 2013:104) as they can use their rights to demand high quality products and services (Shekhar *et al.*, 2009:456). This is necessary as a lack in consciousness of consumer rights will leave consumers vulnerable to exploitation in many ways (Mason, 2007:27). Low consciousness regarding their rights and in particular rights related to defective goods are seen in consumers from developing countries (Anong & Kunovskaya, 2013:453). Unfortunately this is true in South Africa since the consumer body and business market are unaware of their rights and responsibilities (Department of Trade and Industry, 2004:37).¹

The progress of a country can be measured by the level of awareness of their consumers (Shekhar *et al.*, 2009:456). The tendency is that consumers from more developed counties are more conscious of their consumer rights than those consumers from less developed countries (Krishnakumar & Sakthiventhan, 2012:4). This is most probably because of the influence of level of education and income on consumers' awareness regarding consumer protection efforts (Reddy *et al.*, 2011:10). Results from a study done by Singh *et al.* (2010:22) confirms this fact as post graduate students were more aware of consumer rights than undergraduate students which is an indication that an increase in education results in an increase in consciousness of consumer

¹ The Draft Green Paper on the Consumer Protection Policy Framework by the Department of Trade and Industry, as referred to in text as (Department of Trade and Industry, 2004), is a formal publication in the Government Gazette of the Republic of South Africa which provides the background to the CPA and is therefore relevant to this research study.

rights. The lack in resources such as education often found in rural areas of developing countries causes rural consumers to be exploited as it leads to a lack in awareness regarding their consumer rights (Reddy *et al.*, 2011:10). According to the Department of Trade and Industry this is true in South Africa since the majority of consumers are not conscious of their consumer rights and often only become conscious of it after experiencing a problem with goods or services (Department of Trade and Industry, 2004:37).

2.7.3 Consumer education of the Consumer Protection Act

It is important for South African consumers to have a good understanding and sufficient knowledge of the CPA in order for them to effectively use the CPA in the marketplace (Khurana & Khurana, 2012:286; Opperman & Lake, 2012:vii). Fortunately an understanding of the CPA is possible through consumer education by means of educational programs which is regarded as one of the determining factors for the effective enforcement of the CPA in South Africa (Department of Trade and Industry, 2004:7). Consumers need to be educated in order to address the problems they experience, as an unaware consumer cannot protect themselves from unfair trade practices (Kumar *et al.*, 2014:16). Consumer education is therefore needed to create the right attitude among consumers of being reflective and cautious in the marketplace (Mahayudin *et al.*, 2010:66). It is anticipated that an understanding of the CPA would bring about the satisfaction and consciousness of consumer rights among consumers (Van Eeden, 2013:41). Creating awareness and educating consumers regarding their rights is mainly the responsibility of the government, however it is only possible with the help of non-governmental organisations, educational institutions and different industries (Department of Trade and Industry, 2004:41).

According to Ishak and Zabil (2012:113) policy-makers in developing countries should create programmes in order to increase consumer awareness and create a strong consumer society. In South Africa it is mainly the purpose of the National Consumer Commission as a stakeholder of the government to create awareness among consumers and retailers about consumer rights and to promote consumer activism in order to motivate consumers to demand customer service excellence (Department of Trade and Industry, 2004:41). It is clear that not only consumers should be educated regarding the provisions of the CPA, but retailers as well. Retailers need to be aware of the consumer's rights as well as their responsibility towards the consumer in order to ensure the effectiveness of the CPA (Van Schalkwyk, 2014:85). Consequently education for both the consumer and retailer is needed to create awareness of rights (Van Schalkwyk, 2014:85) and it is thus vital that governments of less developed countries ensure that both these parties are educated regarding their rights (Mason, 2007:27).

Lessons can be learnt from India, as a developing country, which has done a great deal to put programmes in place in order to educate their consumers regarding their consumer rights, nonetheless there are still some rural consumers who are totally unaware of their rights. The reasons therefore is the low literacy levels, lack of interest from consumers and lack of government and media support (Reddy *et al.*, 2011:10). South Africa has the same challenges regarding rural consumers (Bonthuys, 2010:18) as India and should therefore learn from them in order to be more effective. Accordingly the South African government, media and non-profit organisations should take drastic steps to educate and support the consumers regarding consumer protection matters (Mason, 2007:34). They should also motivate consumers to be interested in their own protection (Khurana & Khurana, 2012:291). In order to protect themselves consumers should always take their own responsibility regarding consumer rights into consideration during consumption experiences. These among others include requesting adequate information, comparing prices and products, making expectations clear to retailers, insisting on fair and reasonable deals, seeking redress and complaining if needed, gaining consumer education when available and assist in building a healthy environment (McGregor, 2011:10).

Post-purchase responsibility includes using the products according to instruction, keeping proof of payment, not trying to repair the product by oneself and seeking immediate redress when the product is defective (Kumar *et al.*, 2014:17). Therefore education plays an important role to empower vulnerable consumers on how to seek redress for their problems from retailers and also third-party complaint agencies such as the National Consumer Commission (Garrett & Toumanoff, 2010:20). Consequently rural consumers need to be educated in more ways than just collecting product information and using the products. They also need to be educated about laws and regulations including consumer rights (Kotni, 2012:211).

2.8 Summary

From the information in this chapter it is evident that South Africa is a developing country that is burdened by the inequalities of the past causing many citizens to reside in rural areas where their social and economic welfare are compromised. As a result rural consumers have a lack in education and income that often place them in a vulnerable position in the marketplace and therefore need to be protected. Accordingly a consumer protection movement together with an effective consumer protection policy known as the CPA originated in South Africa to protect all consumers and especially the disadvantaged consumers by means of different rights and enforcement mechanisms. However if consumers are not conscious of and use the CPA in the marketplace when they are dissatisfied with their purchase experiences, they will not experience

protection. It is thus the responsibility of the South African government together with stakeholders to provide consciousness of and educate consumers regarding the CPA in order to enable consumers to protect their interests in the marketplace. Nonetheless if consumers do not take responsibility to educate themselves and enforce their consumer rights they will continue to be exposed in the marketplace by unethical retailers. During the following chapter, the methodology used to explore the research problem will be discussed.

CHAPTER 3

RESEARCH METHODOLOGY

This chapter describes the methods used to explore the research problem and includes the research design, study population and location, sampling procedures, data collection, data analysis, ethical considerations, reliability, validity and trustworthiness.

3.1 Introduction

The research study aimed to explore and describe rural consumers' consciousness and use of the CPA. Since the CPA was still a relatively new field at the time of the research, quantitative and qualitative research approaches respectively were inadequate to explore the research problem. Therefore a mixed methods research approach was regarded suitable in this study in order to explore the research problem. The mixed methods design used in this study consisted of an initial qualitative phase followed by a quantitative phase, connected through instrument development. An in-depth explanation will be given in this chapter regarding the above mentioned phases in order to create an understanding of the research approach.

3.2 Research design

Mixed methods research was conducted in this study by means of an exploratory sequential design (Creswell & Plano Clark, 2011:87). As seen in Figure 3-1, this design consists of two phases. Phase one included qualitative research aimed at exploring the research problem and phase two quantitative research to validate and elaborate the findings (Creswell & Plano Clark, 2011:86; Fouche & Delport, 2011:441). An instrument-development design was used, where the qualitative findings assisted in the development of a measuring instrument for the quantitative phase (Creswell & Plano Clark, 2011:86,90; Creswell, 2014:226; Edmonds & Kennedy, 2013:168). During the instrument development, the qualitative findings had a secondary role (Creswell & Plano Clark, 2011:90) of providing insight into rural consumers' post-purchase behaviour of defective goods in order to find the correct variables and terminology for proper questionnaire development (Edmonds & Kennedy, 2013:168). This design consequently included exploration of multiple worldviews and is known as the pragmatic worldview (Creswell, 2014:226), since the qualitative phase was based on the constructivist approach and the quantitative phase on post-positivism (Creswell & Plano Clark, 2011:87).

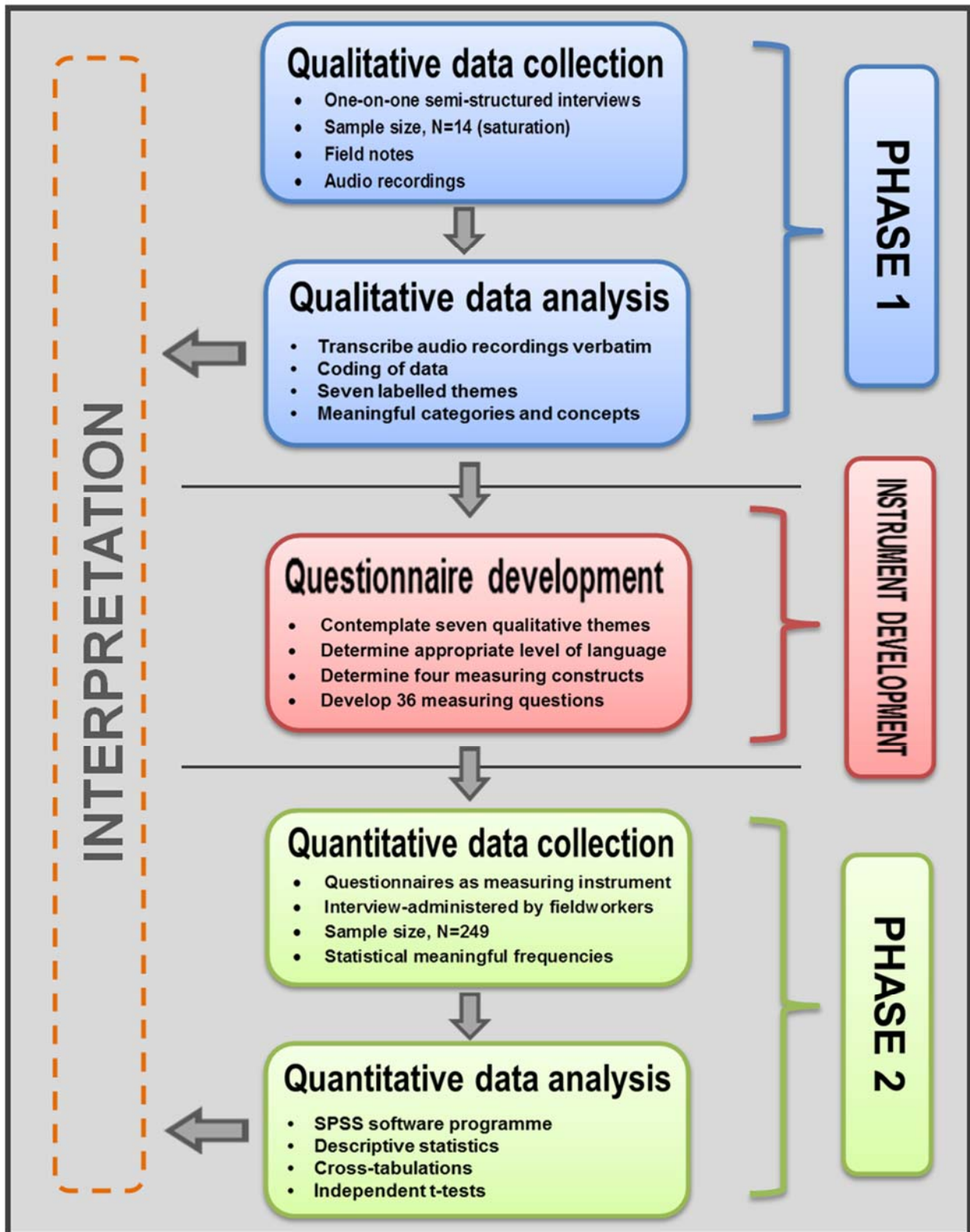


Figure 3-1: Schematic overview of the research approach including a two phase exploratory sequential design with an instrument development model based on Creswell and Plano Clark (2011:124).

3.3 Population and study location

Data collection during both phases of this research study was conducted among consumers of the Valspan community within the Phokwane Municipality area Northern Cape Province, South Africa (Statistics South Africa, 2011b). Valspan was regarded as an appropriate study location, since it is a South African rural community considering its low total population of 19 702 individuals (Statistics South Africa, 2011c), unreliable incomes from seasonal jobs (Coetzee, 2011:13) and limited resources such as education (Statistics South Africa, 2011c), housing, health services, and infrastructure (Coetzee, 2011:21). An inter-sectorial partnership existed between the North-West University's Potchefstroom Campus and the Phokwane Municipality by means of the WIN project. The WIN project is a multi- and transdisciplinary community engagement project coordinated from the AUTHeR offices of the Faculty of Health Sciences that contributes in creating sustainable livelihoods within these communities. This partnership consequently assisted with access to the community for data collection which made Valspan an accessible study location.

Individuals who were representative of rural consumers in Valspan were recruited during each phase based on inclusion criteria which were necessary to ensure data that was relevant to reach the aim and objectives of this study. The inclusion criterion stipulated that participants had to be:

- Residents of Valspan
- Above the age of 18 years
- The person mainly responsible for making purchasing decisions in their households
- Have purchased defective goods in the past

Only residents from Valspan were included in this research study, in order to have findings that are applicable to literature and other studies with similar characteristics. Individuals included also had to be 18 years or older to ensure that they were able to give consent for participation. Finally, in order to collect relevant data that would contribute to the aim of this study it was necessary that the recruited participants had to be the one mainly responsible for making purchasing decisions in their household and who had purchased defective goods before.

3.4 Research phases

During this mixed methods research study, the qualitative and quantitative phases were explored separately with different individuals from the same population (Creswell, 2014:226). The following section will address the qualitative and quantitative research phases in terms of sampling, data collection, data analysis, ethical considerations, reliability, validity and trustworthiness. The

qualitative phase will be discussed first, followed by the instrument development and lastly the quantitative phase.

3.4.1 Phase one: Qualitative phase

Qualitative research were conducted mainly to explore the first objective of this study, namely to explore and describe rural consumers' post-purchase behaviour regarding defective goods. Participants' post-purchase behaviour focused on the type of defective products purchased, the post-purchase behaviour they engaged in, what they believed their consumer rights were, what they knew about the CPA and their need for future education on the CPA. These findings were necessary for effective questionnaire development for the quantitative phase.

3.4.1.1 Sampling of the qualitative phase

Meaningful data had to be collected during the qualitative phase to develop the measuring instrument for the quantitative phase. A small purposeful sample was therefore recruited and used until saturation was reached (Creswell & Plano Clark, 2011:89). Saturation is reached when new data no longer provides new insights (Creswell, 2014:198). According to Creswell and Plano Clark (2011:89) it is recommended to determine a minimum for saturation which is usually no less than four. For the purpose of this research study a sample of minimum 12 was recommended for saturation in order to ensure that the findings provided valuable insights for the questionnaire development. Accordingly 14 participants were recruited for data gathering in this phase.

A purposive sampling method was used as the sample was chosen based on specific characteristics according to the inclusion criteria, intended to address the aim of this study (Babbie, 2013:128). Therefore, individuals who were representative of the study population were recruited based on the previously mentioned inclusion criteria in order to gain data that were both useful and valuable. Individuals involved with the community engagement projects of the WIN project in Valspan were recruited by inviting them to partake in the interviews for data gathering. These included the individuals from two groups of the income generating projects known as the Holding Hands Sewing Project and the Recycling Project. These groups were regarded as the ideal sample group, since they were representative of the study population considering that they consisted of diverse individuals with different demographics such as gender, age and education. Furthermore these groups were invited as it was easier to arrange interviews in a location and time that was safe and suitable for the participant and researcher.

The participants were recruited by means of research advertisements at the project sites two to three weeks before the interviews that informed participants about the research which gave them the opportunity to decide whether they wanted to take part in the research and if they fitted the

inclusion criteria. Participants were also invited by the WIN project coordinator to take part in the research by reminding them that the findings can assist in developing future interventions to uplift the Valspan community. Participants were not selected by the researcher or WIN project coordinator and only individuals that were willing and available to participate in the interviews were consequently used as the sample for this phase. Interviews were subsequently conducted at the community project sites where these individuals work, which are the Ruarate crèche for the Holding Hands sewing group and the Ganspan Municipal community centre for the recycling project group. The project sites of both groups were used since they were good reference points, safe and convenient for the participants.

3.4.1.2 Data gathering of the qualitative phase

Data were gathered through face-to-face semi-structured interviews with 14 willing participants at the community project sites as explained during sampling and took about 5 - 15 minutes on average to complete. Before any interview commenced it was confirmed if the participants met the inclusion criteria. If they did not meet the inclusion criteria, they were informed that they could unfortunately not be included in the research and were thanked for their time and willingness.

The interviews were necessary to gain insight into participants' experiences and behaviour regarding the research problem (Greeff, 2011:351) in order to assist in the development of the quantitative questionnaire. Setswana is the population's main language (Statistics South Africa, 2011a), therefore participants had the option to do the interviews in either English, Afrikaans or Setswana according to their language preference. During the semi-structured interviews, predetermined questions according to an interview schedule (Appendix A) (developed according to an understandable level of language that was evaluated by the Flesch-Kincaid readability test) were asked in order to guide and not dictate the participants' answers (Greeff, 2011:352). Probing and clarification were used where necessary to explore more about the participants' responses (Nieuwenhuis, 2007b:87). Field-notes and audio recordings were taken with the consent of each participant to ensure comprehensive and trustworthy data for analysis and review purposes (Bernard, 2013:182).

The semi-structured interviews were administered by the researcher herself who is fluent in both English and Afrikaans. The researcher was capable as interviewer for the qualitative semi-structured interviews since she had knowledge and previous experience on research methods including semi-structured interviews from the module Research Methodology and Scientific Writing (VNAM 671) completed during her honours degree and had also done research in the Valspan area for her honours research project (VNAV 671). Furthermore cognitive interviewing under the supervision of the researcher's supervisor and co-supervisor as scientific researchers

was conducted by the researcher with two individuals before data gathering to ensure the researcher was competent to conduct the interviews.

Trained fieldworkers who were fluent in English and Setswana were available to assist the researcher if there was a participant who preferred to do their interview in Setswana. The fieldworkers included individuals who were part of the Vaalharts Water Users Association who are stakeholders of the WIN project. These individuals were suitable as fieldworkers for the interviews as they had been used by the WIN project before as facilitators during interviews for other research studies. Fortunately all of the participants were comfortable with either Afrikaans or English as interview language and the assistance of the fieldworkers were not needed.

During the interviews, the researcher continually kept in mind that she was working with disadvantaged rural individuals and therefore ensured that they were protected and did not feel violated by means of the following. The researcher encouraged the participants to share their answers freely and reminded them that there were no right or wrong answers. The researcher also committed to keep the findings from the interviews confidential and would by no means share it with others or make it publically available. Participants were also reminded of the benefits of the research study during the interview in an attempt to compensate for any discomforts they might have experienced. The findings from the semi-structured interviews assisted in formulating lists of possible options (Bless *et al.*, 2013:197) and terminology for the development of the questionnaire for the quantitative phase to ensure that the objectives of the study were reached.

3.4.1.3 Data analysis of the qualitative phase

Qualitative data analysis involves making sense of the collected data through key tools such as coding and concept-mapping (Babbie, 2013:411) without using participants' names. The data that were collected with the permission of participants in the form of field notes and audio recordings were transcribed verbatim into written content (Creswell, 2014:197; Nieuwenhuis, 2007a:104). The findings were then thoroughly studied and divided into meaningful segments through the process of coding by using descriptive words (Nieuwenhuis, 2007a:104) and were then organised into labelled themes and categories (Babbie, 2013:369; Creswell, 2014:199). The relation and relevance of categories to one another was determined (Creswell, 2014:200; Nieuwenhuis, 2007a:110) by using concept mapping and diagrams (Babbie, 2013:411). Finally the analysed data were interpreted to enable the researcher to draw conclusions from it (Creswell, 2014:200; Nieuwenhuis, 2007a:113) as explained in detail in chapter four of the research study. No personal information of the participants was used or exposed during this process as only the results from the findings were used for questionnaire development.

3.4.1.4 Ethical considerations of the qualitative phase

The research study took place in the South African rural community of Valspan where many individuals could be seen as vulnerable; therefore, ethical practices were used to protect the individuals who participated. The following ethical practices were important to ensure that scientific knowledge was not gathered at the expense of the participants (Neuman, 2011:143) in the study:

Permission for data collection:

- No data from participants were collected without the permission of the Health Research Ethics Committee (HREC) of the Faculty of Health Sciences at the North-West University to conduct the research. Therefore ethical clearance was obtained before both the qualitative and quantitative research phases and accordingly the research were ethically approved for inclusion under an umbrella project until 31/12/2015 by the Health Research Ethics Committee with ethics number NWU-00040-13-A1 (Appendix B).

Permission to access the study location and population:

- Permission to access the study location and population had to be obtained from individuals in authority (Creswell, 2014:95) before the community of Valspan could be accessed for research. Fortunately an inter-sectorial partnership already existed between the Faculty of Health Sciences of the North-West University's Potchefstroom campus and the Phokwane Municipality by means of the WIN project. The WIN project which is coordinated from the AUTHeR offices, existed since 2011 and had memorandums of understanding with different stakeholders in the area and consequently also had established relationships with community members in the Valspan community. Ms E.L. Barratt, the manager and coordinator of the WIN project, who was also an assistant supervisor for this research study, assisted with access to the community for research purposes.

Informing the community of the research:

- Before any data collection, a community meeting with Setswana interpreters was arranged at the Valspan community centre to inform the community of Valspan about the research that would take place. The Setswana interpreters were the same two individuals from the Vaalharts Water Users Association who assisted as fieldworkers for the qualitative data gathering. This meeting was arranged by the coordinator of the WIN project who invited community members, ward counsellors, fieldworkers and researchers to attend. This was

a great opportunity for the community to be informed about the research, its purpose, procedures and requirements for participation.

- Research advertisements (Appendix C) were also posted at public places such as community centres and public stores to inform the community of Valspan about the research that would take place. These research advertisements included explanatory information of the research such as the date and purpose of the research, the benefits for the community, the research procedures and the inclusion criteria required for participation.

Risks or discomforts of the research for the participants:

- The possible risks or discomforts for the participants during this research were limited compared to the benefits thereof. This study did not inflict discomfort or harm to participants and can therefore be seen as low risk research. However, possible discomforts for participants included the time and effort they gave to participate. Therefore the interviewers (researcher or fieldworkers) were trained to only ask the necessary questions and to complete the interview as quick as possible. Some participants might also have felt incompetent that they were uninformed about the CPA. Subsequently the interviewers were trained to not cause the participants to feel incompetent in any way. They were thus trained to remind the participants that there were no right or wrong answers if the participants seemed hesitant or unsure to answer the questions. The interviewers were also trained to assure the participants that their identities would always be protected and would not be shared with anyone outside of the research team.

Benefits of the research for the participants:

- The discomforts mentioned are outweighed by the benefits that the research will have for the participants and the community. Direct benefits to the participant were the opportunity to complain about injustices that they had experienced in the marketplace regarding defected goods and the feedback of the research they will receive. Indirect benefits included the opportunity to participate in research that can possibly bring change to their community as the findings of this research will be used to design new or adapt existing interventions to improve rural well-being in Valspan. The findings from the qualitative interviews also assisted the research process as it was used to develop the questionnaire for quantitative data collection. It is thus clear that this study aimed to provide more benefits than risks and discomforts to the community of Valspan.

Protection of participants and researchers:

- Participants were vulnerable and were therefore protected as far as possible by not exposing them to any form of physical or emotional harmful situations (Babbie, 2014:65). They were consequently informed about the purpose, procedure, inclusion criteria and benefits of the study in advance (Strydom, 2011a:115) through the community meeting and research advertisements at public places. Participants were furthermore protected by conducting interviews in a location and manner with which they were comfortable with and by allowing them to withdraw at any stage of the research process.
- Fieldworkers were subsequently trained on how to conduct interviews with disadvantaged participants to prevent them from feeling embarrassed or incompetent in any way. The fieldworkers were furthermore asked to sign a written agreement to keep personal information and findings that became known during the interviews anonymous as this can possibly cause emotional harm to participants (Strydom, 2011a:115).
- The researcher and fieldworkers' protection was also considered during the research process by taking protective measures (Strydom, 2011a:115) as recommended by the project manager of the WIN project who was familiar with the community and area. Fortunately Valspan was an accessible and reasonably safe study location where studies had been conducted with ease in the past.

Avoiding deception:

- Deception and confusion were avoided by clarifying the purpose, procedure, inclusion criteria and motivation of the study to the participants through the community meeting and research advertisements at public places before participation (Creswell, 2014:97; Neuman, 2011:149). Participants were also informed that the study was part of research for a University programme as this improved the scientific quality of the research study (Babbie, 2014:71).
- Data gained from the study population, including the limitations (Babbie, 2014:72), were interpreted and reported in an accurate manner to ensure the trustworthiness thereof (Creswell, 2014:99).

Voluntary participation:

- No participant was forced to partake in the research study and participants were informed that their participation was completely voluntary and could therefore withdraw at any stage (Creswell, 2014:97; Neuman, 2011:149; Strydom, 2011a:116) during the duration of the

research study, even after they had signed the consent forms without any consequences. Participants' permission was thus asked to record their interviews for quality and review purposes (Strydom, 2011a:119) and if this was unacceptable to them, they were free to withdraw. Every participant's audio recording and consent form were numbered with the same digit in order for it to be found and removed if requested. However, during data gathering the consent form and the recordings were separated in order to ensure that the anonymity thereof for research purposes were not compromised.

Informed consent:

- Participants were asked to sign informed consent forms (Appendix D) that were evaluated by the Flesch-Kincaid readability test to ensure that it was understandable to low-literate individuals and were available in English and Setswana. The Setswana consent form was reviewed by a Setswana speaking individual in order to ensure that it was understandable and served its purpose well. The consent form included the study's purpose, procedure, inclusion criteria, risks, benefits and ethical practices that the participant needed to be aware of.
- The consent form also gave participants the opportunity to provide their contact details if they preferred feedback on the research results, which was by no means used as identification during the research process or report.
- The consent form was given to willing individuals at least 24 hours before the interview in order to give them the opportunity to carefully consider the purpose, benefits and inclusion criteria requirements of the research study. Contact details of Mrs Minnet du Preez at the Consumer Sciences department, who was the supervisor of this research study, were provided to the participants for any questions or complaints they might have had for the duration of the research study.
- If participants agreed to partake in the study, they were asked to sign the consent form before the interview proceeded. Informed consent is necessary as an agreement that the participants comprehended the study, met the requirements of the inclusion criteria (Creswell, 2014:97; Neuman, 2011:149) and give permission to partake in the research.

Confidentiality and anonymity:

- Participants' privacy and identities were protected through the implementation of confidentiality and anonymity strategies. Data collection in this research study can be considered as partially confidential as participants were asked to provide their names and

contact details on the consent form; however, this did not expose or compromise participants' anonymity or the study results, as the consent form was separated from the audio recording as soon as it was completed.

- If any personal information became known, it was handled with confidentiality and was not revealed to others than the research team (Babbie, 2014:68; Creswell, 2014:99). The written agreement signed by the fieldworker before data collection took place served as a commitment between the researcher and the fieldworker that any information from the interviews would be kept confidential and would by no means be shared publically. Fortunately, the fieldworkers that were used had already worked with confidential information and therefore knew how to keep information private. Participants' confidentiality was furthermore ensured by not mentioning any personal information during the research report (Neuman, 2011:153).
- Gathered data were also handled in a confidential manner and is not publically available. The captured data was safely stored by the supervisors of this study at the Consumer Sciences building (F15) of the North-West University's Potchefstroom Campus for five years where after it will be destroyed. Any electronic data was also stored and password protected. Only the Supervisor and co-supervisor of this study have the password and access to the data. Permission from the Consumer Sciences department would be needed in order for any person to have access to the original data. Any electronic copies of the data that the researcher, fieldworkers or any supervisor might have was also permanently removed to ensure that it does not become publically available.

Reciprocity and incentives:

- A feeling of misuse among participants was avoided by providing the participants with some reciprocity for their involvement in this study (Creswell, 2014:95). Therefore a small incentive in the form of beverage product, namely a fruit juice, was offered to participants to enjoy during the interview as a gesture of appreciation for their time given to the research.
- Feedback on the study's findings was also given as a form of reciprocity to the community of Valspan as soon as it was available. A community meeting similar to the one informing the community about the research was arranged by the coordinator of the WIN project for feedback after the research. A mobile message with the details of the community meeting was also sent to participants who provided their contact details during data collection as another means to ensure that the community was aware of the meeting. Participants,

community members, ward counsellors and fieldworkers were invited to attend the meeting and received feedback on the research findings in the form of a presentation and information pamphlets that they could take home.

3.4.1.5 Trustworthiness of the qualitative phase

Credibility, transferability, dependability and conformability (Schurink *et al.*, 2011:419) is important to ensure the quality and trustworthiness of data, results and interpretations in this research study (Creswell & Plano Clark, 2011:210). Credibility was ensured through obtaining quality data in an accurate and appropriate manner by selecting participants and conducting interviews in a similar manner. Audio recordings were also transcribed as soon as possible in order to ensure quality data. Transferability was gained by only selecting participants who were residents of the rural community of Valspan. This ensured findings that were applicable to literature and other studies with similar characteristics (Denscombe, 2010:300).

Dependability is necessary for research to be repeatable. This study thus describes the methodology in-depth and consisted of reasonable decisions and reputable procedures by including a pre-test with a few participants who possessed the same characteristics as the study population before data collection (Denscombe, 2010:300) and by having monitored transcripts for mistakes before it was analysed (Creswell, 2014:203). Conformability is also known as objectivity (Schurink *et al.*, 2011:421) and was obtained by producing findings that were free of the researcher's influence as far as possible (Denscombe, 2010:301). This was possible by not leading the participants to a specific answer but only prompting them during the semi-structured interviews to gather data.

3.4.2 Instrument development

The instrument development is the assembly section between the qualitative and quantitative research phases (Creswell & Plano Clark, 2011:87). The qualitative data that provided information and insight about the research problem was used during this phase to construct an instrument for the quantitative phase (Creswell & Plano Clark, 2011:90). For example the central phenomenon from the qualitative data known as the consciousness of the CPA together with the use of the CPA were used as the quantitative constructs that were measured, the broad qualitative themes as the measuring questions; the different qualitative codes within the themes as the quantitative variables and quotes from qualitative participants as instrument questions or options (Creswell & Plano Clark, 2011:188). The qualitative data also assisted in determining a level of language that is understandable to the study population.

A questionnaire survey was used as the measuring instrument in the quantitative phase (Appendix E) and the questionnaire consisted of different sections. Section A included the inclusion criteria and use of the CPA, section B the consciousness of the CPA, section C the need for education of the CPA and section D the demographic information. The collection of demographic information was necessary in order for the researcher to conduct a profile of the study population, as this is expected by scientific journals for the publication of articles on the research topic. The questions in the different sections of the questionnaire mainly consisted of close-ended questions with a fixed response (Neuman, 2011:323) and dichotomous questions with two possible answers like yes or no (Singh, 2007:69) that are easier for disadvantaged respondents to answer. However a few open-ended questions were also included in the questionnaire to explore the research problem better.

As soon as the questionnaire was compiled it was reviewed by experts (Creswell & Plano Clark, 2011:189) in the field of Consumer Sciences and the Statistical Consultation Services of the North-West University and adjustments were made according to their input. The questionnaire was also pre-tested on two individuals with similar characteristics than those of the sample population through cognitive interviewing (Neuman, 2011:325) in order to identify errors or vague questions that needed improvement (Delport & Roestenburg, 2011:195). There after the questionnaire was altered and approved by the Health Research Ethics Committee of the Faculty of Health Sciences (Appendix F) before any data collection took place.

The questionnaire was available in English and Setswana as most of the potential respondents from Valspan in the Phokwane Municipality's first language is Setswana (Statistics South Africa, 2011a). However, the terminology of the CPA, data analysis of the questionnaire and the research report is in English. The questionnaire was composed in English and as soon as it was approved by the Health Research Ethics Committee it was translated to Setswana by an accredited translator. It was then translated back to English by an individual fluent in both English and Setswana in order to ensure that the Setswana questions were clear and still held the original meaning.

3.4.3 Phase two: Quantitative phase

The second and third objectives namely exploring rural consumers' consciousness and use of the CPA respectively were mainly addressed during the quantitative phase by means of a questionnaire survey. Section A and B of the questionnaire were specifically included to explore the two different objectives mentioned in order to reach the aim of the study. The results of this phase were thus significant to address the research problem.

3.4.3.1 Sampling of the quantitative phase

During the quantitative phase data was collected through a questionnaire survey as measuring instrument and consequently a large sample was needed to provide meaningful statistical results (Fouche & Delpont, 2011:64; Maree & Pietersen, 2007b:155). A sample of approximately 300 - 400 questionnaires from respondents was recommended by the Statistical Consultation Services of the North-West University to allow room for errors that could make questionnaires insignificant for data analysis. Accordingly 400 respondents were recruited by means of purposive sampling to complete the questionnaire. A purposive sampling method was used during the quantitative phase of this research study, since there was a specific purpose in mind (Bernard, 2013:164; Maree & Pietersen, 2007a:178; Neuman, 2011:268) such as exploring the study population's consciousness and use of the CPA.

Individuals from the study population who had certain characteristics according to the previously mentioned inclusion criteria were selected in order to achieve the aim of this study. Respondents for this research study were recruited by trained fieldworkers. The fieldworkers used during this phase consisted of home based caregivers and social workers who were also community volunteers in Valspan. These individuals had previously been used by the WIN project before for other research studies and were therefore good mediators since they knew the community very well and had a trust relationship with them. Fieldworkers recruited respondents at their homes and where no residents were available, willing to participate or met the requirements of the inclusion criteria at a specific home, the next house was approached until 400 questionnaires were completed. This method of sampling was necessary to ensure that respondents were purposely selected in order to collect quality data.

3.4.3.2 Data collection of the quantitative phase

Questionnaires as a survey instrument (Singh, 2007:69) were used for the quantitative data collection phase, as it produces valid, reliable and accurate data (Delpont & Roestenburg, 2011:181; Neuman, 2011:309) regarding a large number of respondents' opinions, beliefs and behaviours (Delpont & Roestenburg, 2011:186; Neuman, 2011:309). The questionnaire in this study allowed the study variables to be accurately measured and was suitable for exploratory research (Neuman, 2011:209). As soon as the questionnaire was ready for data collection, research advertisements were posted at public areas in Valspan to inform the community about the research and to give them the opportunity to consider if they were suitable to participate according to the inclusion criteria. Respondents were also given consent forms by the fieldworkers at least 24 hours before data collection in order to give them the opportunity to consider whether they were suitable according to the inclusion criteria and willing to participate in the research.

An interviewer-administered approach was used for data collection where trained fieldworkers who were fluent in English and Setswana collected data during face-to-face interviews at respondents' homes in Valspan. Fieldworkers thus asked if the residents met the requirements of the inclusion criteria before they started completing the questionnaire. If none of the residents in a home met the requirements of the inclusion criteria, they were informed that unfortunately they were not allowed to participate in the research and were thanked for their willingness. The next house was then approached for data collection. Face-to-face interviews were used since there were challenges such as literacy levels in Valspan (Statistics South Africa, 2011c) and using this method limited misinterpretations and ensured more accurate data (Bernard, 2013:219).

Before any data collection took place, the fieldworkers were thoroughly trained in the Valspan community centre by the researcher herself. As explained during the data gathering of the qualitative phase, the researcher had the knowledge and experience to train the fieldworkers regarding quantitative data collection. Fortunately these fieldworkers had been used in other research studies of the WIN project before for quantitative data collection and were thus competent for the responsibility. The training involved an explanation of the different sections of the questionnaire, the purpose of the questions and how it should be answered. Fieldworkers were also trained on the completion of the consent form, ethical practices and necessary procedural formalities.

Emphasis was placed on the fact that there were no right or wrong answers and that they should not cause the respondents to feel incompetent, but rather assure them that their input is valuable to the research. Training also involved that the researcher accompanied the fieldworkers to one or two of the first interviews during the data collection time in order to provide guidance and clarification where needed and to ensure that data collection was done in an ethically sound manner. Every fieldworker was asked to sign a written agreement as commitment that they would keep the information shared during data collection confidential. The fieldworkers then received the researcher's contact details in order to contact her if any questions or problems arose during data collection that they did not know how to address.

3.4.3.3 Data analysis of the quantitative phase

Quantitative data analysis involves the conversion of captured data to numerical format that will be statistically analysed (Babbie, 2013:438). The 400 collected questionnaires were reviewed after data collection and only those that complied with the inclusion criteria and were completed correctly were used for data analysis. Only 249 meaningful questionnaires were found as the training instructions regarding the completion of the questionnaire were misunderstood by some fieldworkers. However it was approved as sufficient and analysed by Statistical Consultation

Services of the North-West University through the Statistical Package for the Social Sciences (SPSS) software programme. Data analysis was done through frequencies, descriptive statistics, cross-tabulations and independent t-tests in order to present the data in an interpretable format to draw conclusions regarding the research problem. No respondent's identity or personal information was revealed during this process or in the research report.

3.4.3.4 Ethical considerations of the quantitative phase

Respondents involved in the quantitative phase of the research were also protected by ethically sound principles. The same ethical considerations as explained in the first phase such as avoiding harmful situations and deception, protecting privacy, voluntary participation and written informed consent, as well as accurate reporting of data, were adjusted where needed and applied to the quantitative phase. The ethical considerations mentioned are relevant to any social research (Babbie, 2013:32) and were therefore applicable to both the qualitative and quantitative phases. The research was advertised with research advertisements (Appendix G) at public centres before data collection took place. Respondents were also asked to sign an informed consent form (Appendix H), which was evaluated by the Flesch-Kincaid readability test, as confirmation of understanding the detail of this study and voluntary participation. Respondents' privacy was protected through not requesting their names in the demographic section of the questionnaires (Creswell, 2014:99). No incentive was given during quantitative data collection, since the sample was too large and it was thus too expensive and not cost-effective to provide incentives. Fieldworkers were also trained concerning these ethical considerations in order to ensure that data collection was done in an ethically sound manner in order to protect respondents throughout the duration of the study.

3.4.3.5 Reliability of the quantitative phase

Reliability refers to the questionnaire's consistency and stability to measure the research problem (Delpont & Roestenburg, 2011:177). The questionnaire used in this research study would thus be considered reliable if it can be applied repeatedly to the same population at different times to measure the same problem and yield similar results (Babbie, 2013:188; Bernard, 2013:46). Internal reliability, also known as internal consistency (Pietersen & Maree, 2007:216; Singh, 2007:78), was used in this study to ensure the questionnaire's reliability. Internal reliability was important in this research study to ensure that the different questions of the questionnaire measure the same construct (Bless *et al.*, 2013:226) and are strongly correlated to one another (Pietersen & Maree, 2007:216). The internal reliability of the study's questionnaire was accomplished by thorough evaluation by experts in the field of Consumer Sciences and the Statistical Consultation Services of the North-West University. Furthermore a pre-test was done

with the questionnaire before data collection. Reliability is important, since an instrument cannot be valid if it is not first reliable (Delpont & Roestenburg, 2011:178).

3.4.3.6 Validity of the quantitative phase

Validity is the extent and accuracy to which the questionnaire measures the concepts in question (Babbie, 2013:191; Delpont & Roestenburg, 2011:173). Evaluation of validity for this study included face validity and content validity (Bernard, 2013:48) that are usually established before data collection (Delpont & Roestenburg, 2011:173). Face validity was evident in this research study where consensus was reached between experts in the field such as scientific researchers of the Consumer Sciences Department and the Statistical Services of the North-West University about the questionnaire's relevance to measure the research concepts and objectives (Bernard, 2013:48; Delpont & Roestenburg, 2011:174; Neuman, 2011:212). The insights from the pre-test interviews also enhanced the face validity of the questionnaire. In order to reach content validity, the questionnaire was designed to measure all concepts of the research problem it was supposed to measure (Babbie, 2013:192; Delpont & Roestenburg, 2011:177). An in-depth literature review assisted with the development of the questionnaire regarding relevant questions and terminology. Evaluation of other questionnaires with similar concepts also assisted in the questionnaire development. Finally the pre-test interviews were used to determine if the questions in the questionnaire were relevant and understandable.

3.5 Summary

During chapter three the methodology of the research study was explained. Mixed methods research by means of an exploratory sequential design that included questionnaire development was used during this study. This research thus consisted of an initial qualitative phase that explored the research problem through semi-structured interviews. The qualitative phase was then joined to the quantitative phase by means of questionnaire development. The questionnaire development connected the two phases as the findings of the qualitative interviews were used to assist in developing the quantitative questionnaire where the findings were explored and generalised on a larger sample. Both these phases were explained during this chapter with regard to their sampling, data collection, data analysis, ethical considerations, trustworthiness or reliability and validity. During the following chapter the findings from the qualitative phase will be discussed in-depth.

CHAPTER 4

QUALITATIVE RESULTS AND DISCUSSIONS

This chapter entails a description of the findings from the qualitative phase according to face-to-face semi-structured interviews interpreted into different qualitative research themes.

4.1 Introduction

This study followed mixed methods research by means of an instrument-development approach where the findings of the qualitative phase assisted in the development of a questionnaire as measuring instrument for the quantitative phase (Creswell & Plano Clark, 2011:86,90; Creswell, 2014:226; Edmonds & Kennedy, 2013:168). Face-to-face semi-structured interviews were used as the qualitative data gathering method to explore rural consumer's post-purchase behaviour regarding defective goods in order to develop a questionnaire for the quantitative phase. Interviews were conducted in Valspan with participants from two different income generating projects of the WIN project. As previously mentioned this is a multi- and transdisciplinary community engagement project coordinated from the AUTHeR offices from the Faculty of Health Sciences of the North West University which include the Holding Hands Sewing Project and the Recycling Project. Data saturation was used during the qualitative phase to determine the sample size for purposeful findings (Creswell & Plano Clark, 2011:89). Data saturation was reached after 14 interviews with participants who consisted of twelve females and two males. These participants have characteristics of the larger study population as they are from different age groups, from both genders and reside in Valspan which is considered a South African rural area.

4.2 Face-to-face semi-structured interviews

The face-to-face semi-structured interviews consisted of seven questions and were administered by the researcher herself in a choice of language of Afrikaans, English or Setswana that each participant was comfortable with. Since the researcher is not fluent in Setswana, a trained fieldworker that is fluent in both English and Setswana was available to administer the interviews if participants preferred Setswana. Fortunately all of the participants could speak English or Afrikaans and were comfortable to do the interview in either one of these languages. Most of the interviews were done in English and a few in Afrikaans which was later translated back to English for data analysis purposes. Since the participants in this research study were from a rural area and individuals from rural areas tend to have a lack in education (Bonthuys, 2010:18), they

sometimes struggled to express themselves and spoke an elementary form of English or Afrikaans when they gave their answers. Furthermore since these languages are not participants' first language it probably contributed to the repeating of words when participants were unsure or the use of own expressions for certain terms as could be seen in Appendix I.

4.3 Qualitative research themes

Six themes for the seven interview questions were identified together with one additional theme that emerged from the findings in general. Consequently seven themes were derived from the findings namely defective products that rural consumers have bought, problems that rural consumers experienced with defective goods, rural consumers' pre- and post-purchase behaviour regarding defective goods, rights rural consumer believe they have regarding defective goods, rural consumers' consciousness of the CPA, rural consumers' preferred method of education regarding the CPA and resources through which rural consumers have learnt about the CPA or consumer rights. Each theme can be found in a different table in Appendix I and consists of different categories and concepts according to the findings that will be discussed in more depth.²

4.3.1 Theme 1 – Defective products that rural consumers have bought

As part of the inclusion criteria to partake in this phase of the research, the participant must have purchased defective goods in the past. The first theme thus reveals that the participants met the requirements of the inclusion criteria and indicated what defective products the participants have bought in the past. According to the CPA, defective products can include any product that is not of good quality as a result to a defect that is causing it to be less acceptable, less useful or unsafe for the consumer (South Africa, 2008). Four categories emerged from the first theme which reveals the type of defective products rural consumers generally experience problems with including food items, home appliances, kitchenware and toiletries (Table 4-1).²

According to these findings, most of the defective products that rural consumers have bought consist of food items for example milk, juice, chicken and potatoes. Furthermore only one example for each of the remaining categories emerged such as a washing machine from home appliances, a dinner set from kitchenware and facial cream from toiletries. Any defect in a product compromise the quality thereof, as it causes the product to be less operable, useful or safe (South Africa, 2008). Although it is known that most low-literate consumers such as rural consumers make purchasing decisions based on concrete thinking considering only a single product attribute at a time (Schiffman & Kanuk, 2010:493), the above mentioned findings reveal that they are still

² Due to the low literacy of respondents, quotes have language and spelling errors as they are presented in verbatim form.

concerned with product quality and safety (Tripathi, 2014:234) as they recognized defects in products.

Table 4-1: Theme 1 - Defective products that rural consumers have bought

Category	Concept	Quotes
Food items	Milk	"Mostly milk." "Milk."
	Chicken legs	"...I bought chicken legs in box..."
	Juice	"...juice for my baby..."
	Chicken livers	"...chicken liver..."
	Cabbage	"...cabbage."
	Eggs	"...eggs."
	Potatoes	"...potatoes, a bag of potatoes."
	Tin Fish (Pilchards)	"What foods are usually in the tin? Fish. Oh like pilchards? Yes."
	Beans	"...I bought beans."
	Concentrated juice	"The juice that you dilute..."
	Vinegar	"Vinegar..."
	Maize meal (porridge)	"...porridge."
	Margarine	"...Rama."
Home appliances	Washing machine	"I have bought the washing machine ..."
Kitchenware	Dinner set	"... Is the set of the plates, the crockery."
Toiletries	Facial cream	"It was a facial cream."

4.3.2 Theme 2 – Problems that rural consumers experienced with defective goods

During the interviews participants were specifically asked about their experiences with defective goods purchased in the past in order to explore their post-purchase behaviour regarding defective goods. However, the findings indicated that rural consumers had both pre-purchase and post-purchase experiences with defective goods. According to section 55 of the CPA it is irrelevant if a defect in a product is experienced before or after a purchase, therefore consumers' pre-purchase behaviour in regard to defective goods can also be considered during the findings of this theme. Consequently two categories emerged in order to reveal the problems that rural

consumers experienced regarding defective goods and are known as pre-purchase in-store experiences and post-purchase experiences.

Consumers pre-purchase in-store experiences included two different examples where products were past the expiry date (*"...this juice has expired long ago..."*). Expiry dates are also known as use by dates which is seen as a guarantee of food safety (Boxstael *et al.*, 2014:89) and often used by consumers as an indication of quality especially if they are doubting the product (Lyndhurst, 2008:55). Although some pre-purchase experiences were identified, the majority of problems with defective goods were discovered during consumers' post-purchase experiences which mainly included products being past the expiry date or being in an unsatisfactory condition. Participants noticed that products were past the expiry date after evaluating it with their senses and mainly experiencing unacceptable tastes, smells and appearances. These findings confirm the fact that consumers often use their own assessment together with product information such as the expiry date to determine whether a product is of good quality and safe to use (Lyndhurst, 2008:2). During the above mentioned participants mainly used different senses to evaluate and determine the quality of their products especially since most of the examples were food items. There was however one participant whose defected product was facial cream and since this product can not necessarily be evaluated through ones senses, the participant only checked and realised that the product was past the expiry date after using it and experiencing negative results such as itching and pimples (*"It was itching and some...uhm small pimples...The expiry."*).

Expiry dates were not used by all participants as a measurement for product quality as other findings from this research study revealed that participants noticed that products were in an unsatisfactory condition based only on sensory inspection. Accordingly participants noticed that the products were rotten (*"... the eggs was rotten..."*), infected by insects (*"...had worms and mites inside."*), had an unacceptable taste (*"It was... suur. Oh sour? It was off? Yes."*) or were broken (*"I opened the box then I found the cup of milk and the coffee mug was broken."*). Most of these findings from theme two resonates with results from a study done by Boxstael *et al.* (2014:88) where 82.5% of participants judged the food quality based on visual inspection together with smelling, whereas 67.5% used the expiry date for product quality and 50.4% used tasting. The participants' reaction to their experiences revealed that they were dissatisfied with their purchases as the performance of the goods were defective and did not meet their expectations thereof (Schiffman & Kanuk, 2010:29). Consumer dissatisfaction with purchases often lead to some form of behavioural response (Cant *et al.*, 2006:204) and these participants' behavioural responses will be shown during Theme 3.

4.3.3 Theme 3 – Rural consumers' pre- and post-purchase behaviour regarding defective goods

As mentioned in theme two, the participants revealed pre- and post-purchase experiences concerning defective goods which consequently lead to pre- and post-purchase behaviour. Participants' pre-purchase behaviour included seeking in-store assistance in order to solve the problems they experienced with the defective goods. However these participants were dissatisfied with the assistance they received from the shop assistants. One of the participants explained that they were dissatisfied since the shop assistant referred them to other products when they indicated the defects in a certain product they wanted to purchase. The participant expected the shop assistant to replace the defected product in order to protect other consumers wanting to buy the same product instead of just referring them to an alternative product (*"No, I did not buy any one [product], because he referred me to the other ones [products], then I said no"*).

Various post-purchase behaviours became apparent when participants encountered defective goods after the products were purchased including returning the product to the retailer, phoning the retailer for assistance, fixing the product self, throwing the product away or doing nothing about it. The participants who returned the defective products to the retailers received redress in the form of either a replacement (*"I take it back to the shop...She take it and gave me another one."*) or a refund (*"I take it back and then they gave me my money back."*). These participants who wanted redress for their problems are similar to a few of the respondents from a study by Donoghue *et al.* (2012:11) who rather sought redress for their problems than avoiding it or trying to solve it themselves. Most of the participants from this research study indicated that they were satisfied with the redress they received from the retailers; however there was one participant that only received a replacement after an argument with the retailer (*"Then I took it back...At first they wanted to fight...Then they exchanged him [the product]."*). Another participant phoned the retailer to report the defect in his product and accordingly had it repaired (*...the machine has got a hole inside on it...The manager sent a person to come and repair it."*). All of the above mentioned are considered complaint behaviour by consumers as a behavioural response when post-purchase dissatisfaction is experienced with their purchases (Cant *et al.*, 2006:204; Donoghue *et al.*, 2012:3) in order to reduce the negative feelings produced by it (De Matos & Leis, 2013:328).

However, some of the participants in this research study are similar to the other two-thirds of consumers from a study done by Donoghue *et al.* (2012:16) who did not seek redress for their problems. These type of consumers rather used avoidance or emotion-focused behaviour such as fixing the product self, throwing the product away or doing nothing about their problem. The participants who fixed the product themselves mainly did it out of ignorance as they were unaware

of what they are permitted to do. The participants who threw the products away indicated that they did it because of the long distance from the retailer from their home and cost of return involved, since the retailer was too far away. Ignorance of what can be done as well as not having the proof of payment was also motivated by consumers for their behaviour. The reasons participants indicated for doing nothing about their problem includes inconvenient time, intimidation and illness. According to one participant it was an inconvenient time since they noticed the defect in their product on a Sunday when the retailer was closed (*"I didn't go to shop because I bought, it was on Sunday."*). Other participants did nothing as they were intimidated by the size of the retailer (*"...because it was a big shop we didn't send it back... Yes, we were scared."*) or were sick at the time and therefore did not consider other options (*"...for I was sick at the time..."*). Unfortunately the above mentioned behaviour does not solve the consumer's problem as it does not give the manufacturer or retailer the opportunity to address the problem (Donoghue *et al.*, 2012:16).

4.3.4 Theme 4 – Rights rural consumers believe they have regarding defective goods

The interview questions of this research mainly focused on the right to fair value, good quality and safety according to section 55 and 56 of the CPA. According to section 55 every consumer has the right to receive goods that are of good quality and free of defects. Consequently these goods should be suitable for its intended purpose and last for a reasonable period of time. Therefore the implied warranty of quality as stipulated in section 56 states that during any transaction or agreement where the consumer is supplied with defective goods they are entitled to return the goods to the retailer within six months after purchase at the retailer's expense for a repair, replacement or refund (South Africa, 2008).

When participants were asked what rights they believe they have when purchasing defective goods, the following two categories known as pre-purchase rights and post-purchase rights emerged. The first category concerning pre-purchase rights, revealed that participants believe they have the right to items of good quality which include products that are value for money (*"I think I have a right to buy something which is alright [good quality], which is value..."*), good for one's health (*"That it is good for the health and the family."*) and have not expired (*"You have to look the expiry date before you buy something."*). The second category concerning post-purchase rights included participants who believe they have the right to redress, the right to complain, the right to report and the right to dispose products. Participants indicated that they have the right to redress and can therefore return defective products to the retailer for a replacement (*"For replacement, it is my right."*) or a refund (*"So I have to return them [the product] and get my money back"*). They also indicated that they have the right to redress by seeking assistance regarding

their problems (*"I must just phone and ask the person who I bought the machine from and understand what I can do about it."*). Participants also believed they have the right to complain to various responsible parties (*"I have to go to the shop and say this is not right."*) including the retailer, the manager, staff members or even sellers.

Furthermore there were a few of the participants who believed that they have the right to report the problem to the police or the relevant authorities such as health inspectors (*"I wanted to call these people which they say are, is it supervisors or inspectors, ne? I can stand here until the inspectors comes..."*). The fact that these participants all had different believes of whom to complain to regarding their problems correlate with findings by Kharb (2013:103), who found that even though consumers know they have the right to complain, they are still unsure how to file a complaint. Finally only one participant were completely ignorant and believed that their right is to dispose the product (*"And again my legal rights is just to throw them away."*).

The possible reason why most of the participants are familiar with the above mentioned rights are most likely because of the fact that consumers tend to know more about rights that were enforced by legislation prior to the CPA (Van Schalkwyk, 2014:85). The right to return goods and the right to implied warranty of quality which section 55 and 56 of the CPA focus on are part of the common law in South Africa and have been enforced by legislation prior to the existence of the CPA in 2011 (Melville, 2011:22). According to the findings from this theme it is evident that participants have a basic idea of the rights of section 55 and 56, however similar to the 88% of participants from a study concerning independent retailers' perceived awareness versus actual knowledge of the Consumer Protection Act in South Africa, they might be unacquainted with the CPA once tested (Van Schalkwyk, 2014:79).

4.3.5 Theme 5 – Rural consumers' consciousness of the Consumer Protection Act

The effectiveness of the CPA in the marketplace is depended on consumers' consciousness thereof (Van Schalkwyk, 2014:87), as a result rural consumers' consciousness of the CPA was explored during this research. Two very prominent categories became evident from exploring rural consumers' consciousness namely consciousness of the CPA and consciousness of consumer rights in general. During the interviews participants were specifically asked what they know about the CPA and very few participants have heard about this term before. Therefore the term consumer rights were used when they were unfamiliar with the term Consumer Protection Act as the CPA consists of different consumer rights (South Africa, 2008). The results for the two categories were both further divided into concepts of no consciousness, some consciousness and general consciousness.

It is evident from the first category regarding consciousness of the CPA that most of the participants were not conscious of the term CPA and have never heard about it before (*"No, have not heard of it."*). However there were a few participants that have heard about the term CPA before (*"I heard about it..."*) and consequently have some consciousness of it. Lastly there was only one participant who revealed that they have general consciousness of the CPA. This participant was conscious of the necessity of the CPA for good quality goods (*"It's an Act that helps the people to know if things are broken...everything that you buy you must check that that thing is all right and not expired and such a thing"*) and redress (*"...you must report it and the buyer he must also know that the thing is not right."*). These findings are in contrast with the results from a study done in India on consumers' awareness of consumer protection and consumer protection act 1986, where all the respondents were familiar with the consumer protection act 1986 in India (Khurana & Khurana, 2012:288). These findings from India can be compared to South Africa as India is also considered a developing country (Dobers & Halme, 2009:176) similar to South Africa and both of these countries form part of the BRICS countries that often face similar economic challenges (Gerasimova & Khasuntsev, 2011:973).

The second category revealed the consciousness of participants in terms of consumer rights since these participants were not conscious of the term CPA as explained earlier. If a participant indicated that they have never heard about the term CPA before, they were asked if they have heard about consumer rights in order to determine if they have any consciousness regarding the provisions of the CPA. Although there were more participants that were familiar with the term consumer rights than CPA, the majority of these participants still indicated that they have no consciousness of the CPA as they have never heard about consumer rights before (*"Have not heard of it."*). Therefore it can be concluded that most of the participants are not conscious of the CPA in itself.

Furthermore there were a few participants that had some consciousness of consumer rights as they have heard about the term before however do not know anything concerning it (*"Have you ever heard about consumer rights?... Yes...Do you know anything? No."*). Though regarding the general consciousness of the term consumer rights, there were only two participants that showed that they have a general idea of their consumer rights. The consumer rights they were familiar with included: good treatment of customers (*"As a customer I have to be treated very well and effectively..."*), that products should be good for one's health (*"...That something must be good for my health, because it is me who is going to buy it for my health"*), purchases should be value for money (*"The price must at least be fine for the customer. The customer must be happy with the product and the price."*) and that satisfaction with purchases is important (*"The product that you buy, you must be happy for it. Because one must be happy."*). These rights mentioned by the

participants do not form part of the nine basic rights in the CPA, however are part of the principles of some of these rights. Therefore it can be concluded that the participants from this phase are not conscious of the consumer rights of the CPA. However the sample of this phase was small and hence the same question will be explored in the quantitative phase with a larger sample.

Mason (2007:33) found that South African consumers, who are aware of consumer protection strategies for example the CPA, will most likely enforce their consumer rights. Unfortunately Van Schalkwyk (2014:82) found that similar to the participants from phase one of this research study, most of the South African consumers are still unaware of their consumer rights. This is evident from the findings of both categories in this theme which revealed that the majority of the participants have no consciousness of the CPA or consumer rights. These findings support the results from Krishnakumar and Sakthiventhan (2012:13) who found that awareness of consumer protection law are low among rural consumers. Furthermore there are a few participants that have heard about it before, however they do not know anything about the content thereof. Finally only three of the 14 participants actually had general consciousness about the CPA or consumer rights and its content, however they only had a general idea of what it is really about. Therefore it is doubtful whether this general knowledge will be sufficient to assist them if they face problems with purchases in the marketplace.

4.3.6 Theme 6 – Rural consumers’ preferred method of education regarding the Consumer Protection Act

Consciousness of consumer rights are important as consumers would be ignorant to consumer protection matters (Reddy *et al.*, 2011:14) and how to protect their interests if they are unaware of their rights (Ishak & Zabil, 2012:113). Therefore it is important to educate rural consumers regarding their rights and responsibilities if they do not know about it (Krishnakumar & Sakthiventhan, 2012:13). According to the findings from theme five, it is very clear that the participants did not know about the CPA, therefore they were asked if they would like to learn more about it. All of the participants indicated that they would like to learn more about it, consequently they were asked how they would like to learn more about the CPA. Two categories regarding the preferred method of education were identified namely verbal and written methods. Group training or workshops were preferred as verbal educational methods in order to provide clear understanding of the information (*“Maybe there can be workshops...so that we understand it clearly.”*) and to accommodate those who have a lack in reading ability (*“... actually meetings are very important because others they can’t read...A meeting. It is covering all of us.”*).

Regarding written education, the preferred methods were booklets, pamphlets and posters. Booklets and pamphlets were mainly preferred as participants can take it home and use it as a

resource whenever they need it (“... give paper or book... Then I can always read it there.”). They also preferred booklets and pamphlets as they can use it to educate their children (“Yes the book. Yes, because the child should look, they have to read, they need to learn.”) and to explain the information to others that cannot read (“Even here you can give us these pamphlets and they cannot read it, but at least if you find us three here in the house. One will just read and explain to us.”). Lastly posters were preferred as a written resource for public availability of information in order to reach more people (“Or paste them [posters] on the shops or wherever... For everyone can see it.”).

According to a study by Mason (2007:34) regarding consumer protection awareness in South Africa, it is vital to educate consumers especially those with low literacy levels such as rural consumers concerning their rights. Considering this fact together with the above mentioned findings where participants indicated a need for education regarding the CPA, it was found worthwhile to add a similar question to the quantitative questionnaire with a larger sample size in order to determine if education regarding the CPA is wanted in the study population. This is necessary in order to make future recommendations, since education concerning the CPA would be valuable to Valspan as education could ensure that consumers will be able to effectively use consumer law and rights (Khurana & Khurana, 2012:291).

An additional category known as the preferred language of education emerged from this theme as it became clear that there are different opinions and preferences regarding it. In order to make the CPA more accessible it is recommended that the CPA should be available in all of the official South African languages (Van Schalkwyk, 2014:87). Setswana was preferred as an education language by the participants of this area to ensure better communication (“If you bring one that can speak Setswana it is much better.”). This could be due to the fact that Setswana is the main language spoken in the study area (Statistics South Africa, 2011a). Afrikaans was also suggested as it is often preferred by the older generations since some of them cannot read at all but do understand Afrikaans when it is read or spoken to them (“Afrikaans please because our grannies they prefer Afrikaans.”).

Finally in order to educate more individuals in the study area, it was suggested by the participants to incorporate the languages of Afrikaans, English and Setswana in different combinations into the education medium. The education medium would thus consist of a combination of two different languages for example English and Setswana or Afrikaans and Setswana whereby the individual can choose which combination they prefer (“Yes. People can choose or I go for English and Setswana or I go for English and Afrikaans.”). Since there was different preferences regarding the language of education it was recommended that this should also be explored during the

quantitative phase with a larger sample. It is clear from the findings of this theme that exploring rural consumers' need for education and preferred method of education is necessary during the quantitative phase, as education on the basic provisions of a consumer policy such as the CPA are important in order for consumers to be able to exercise their rights (Kharb, 2013:104).

4.3.7 Theme 7 – Information sources where rural consumers have learnt about the Consumer Protection Act or consumer rights

Since it became evident during the interviews that there were only a few of the participants that have heard about the CPA or consumer rights before, they were asked where they have heard about it in order to identify the best way to provide future education to consumers from the study area if needed. Participants have mainly heard about the CPA or consumer rights from television, radio, school and social environment. One participant specifically referred to information shows on the television (*"Most of the time at the TV. It was an information show."*), which is an indication that this might be a good educational medium to reach rural consumers. According to the findings of this theme, word-of-mouth from different people are also a strong resource in rural communities (*"...I always hear people talking..."*). Thus if only one individual in every family can be educated, it would probably bring about change in rural communities. Rural consumers that participated in a study by Krishnakumar and Sakthiventhan (2012:8) revealed similar results as they mainly used the radio and newspapers as sources to learn about consumer protection, whereas television had a moderate role however was still used especially by consumers younger than 30 years (Krishnakumar & Sakthiventhan, 2012:11). Accordingly Van Schalkwyk (2014:86) recommend that the media including newspapers, television and radio can be used to make South African consumers aware of the CPA.

4.4 Summary

This chapter included the qualitative results and discussion according to seven different themes. The first theme revealed that most of the defective products that participants have bought consisted of food items. Whereas the second theme indicated the main problems experienced with the defective products including products that were past the expiry date or in an unsatisfactory condition. Most of the participants sought some form of redress for their problems as specified during theme three, which correlated with findings of theme four where participants were most familiar with rights that related to redress. It was very clear from theme five that the majority of participants are not conscious of the CPA or consumer rights and accordingly as seen in theme six all of the participants indicated that they have a need for education regarding the CPA. Finally as seen in theme seven, the media can be used as a way to educate these consumers regarding the CPA since it is easily accessible. The main purpose of these findings

from the qualitative phase was to develop a questionnaire for the quantitative phase with a larger sample. The results and discussion of the quantitative phase will be included in the following chapter.

CHAPTER 5

QUANTITATIVE RESULTS AND DISCUSSIONS

This chapter includes the descriptions of the results from the questionnaire survey of the quantitative phase including demographic characteristics and findings according to the objectives of the research.

5.1 Introduction

During the quantitative phase, research was conducted among 400 rural respondents from Valspan in the Phokwane Municipality by means of interview-administered questionnaire surveys at respondents' homes. In order to partake in the research, the respondents had to meet the requirements of the inclusion criteria namely that they had to be residents of Valspan, above the age of 18 years, the person mainly responsible for making purchasing decisions in their households and have purchased defective goods in the past. Unfortunately since not all of the 400 respondents met the inclusion criteria requirements and some questionnaires were incomplete, only 249 questionnaires were usable during data analysis.

5.2 Demographic characteristics

The age of respondents varied from 19 to 90 years of age, with 62.8% (n=148) of the sample group between the ages of 18 – 39 years and the average age being 38 years. The majority of the respondents were female (71.1%; n=172). The main language spoken by most of the respondents was Setswana (73.9%; n=176) however other languages such as IsiXhosa and English were also spoken in the area which corresponds with statistics from Statistics South Africa (Statistics South Africa, 2011a). Half of the respondents (50.8%; n=124) were single however when considering the number of people living together only 4% (n=10) lived alone whereas the majority of the respondents had between two and seven people living together in the same household. A detailed presentation of the demographic information is presented in Table 5-1. Take note that demographic information is often a sensitive matter to respondents and therefore some of them did not complete particular questions in this section of the questionnaire. As a result the total frequencies (N) differ between the characteristics and do not necessarily add up to the sample size of 249.

This research study focuses on rural consumers from rural areas and therefore it was important that the respondents permanently reside in Valspan. Valspan is a rural area due to the lack of resources such as education and income (Bonthuys, 2010:18; Coetzee, 2011:13). This lack in resources often causes rural consumers in rural areas to find themselves in a vulnerable position in the marketplace (Sarangapani & Mamatha, 2008:48). Accordingly respondents' information

regarding their level of education, employment status and income clearly indicated that they are representatives of rural consumers. Only 26.6% (n=64) of the respondents had a grade 12 qualification and only 30.5% (n=71) were employed at the time of data collection. Resulting in an alarming 69.5% (n=162) of respondents being unemployed. This is confirmed by a needs assessment conducted in the Vaalharts region that includes Valspan, which states that Valspan is known as a community with a very high unemployment rate (Coetzee, 2011:13). The employed respondents mostly have informal or casual employment which is characteristic of rural individuals who are usually seasonal workers with part year employment (Coetzee, 2011:13; Valdés *et al.*, 2011:46) causing their incomes to be inconsistent. To add the majority of the respondents who were employed earned less than R1500 per month (79.5%; n=186).

Table 5-1: Demographic information of respondents

N	Demographic Characteristics		
236	Age	n	%
	18 - 29 years	74	31.4
	30 - 39 years	74	31.4
	40 - 49 years	46	19.5
	50 – 59 years	22	9.3
	60 years and older	20	8.4
242	Gender	n	%
	Male	70	28.9
	Female	172	71.1
238	Main language	n	%
	English	6	2.5
	Afrikaans	15	6.3
	Setswana	176	73.9
	Sesotho	3	1.3
	IsiZulu	3	1.3
	IsiXhosa	27	11.3
	Sepedi	1	0.4
	Tshivenda	4	1.7
	Other	3	1.3
244	Marital status	n	%
	Single	124	50.8
	Living together with partner	32	13.1
	Married	54	22.1
	Divorced	4	1.6
	Widow	24	9.8
	Other	6	2.6
239	Number of people living together	n	%
	One	10	4.2
	Two	26	10.9

N	Demographic Characteristics		
	Three	37	15.3
	Four	52	21.8
	Five	41	17.2
	Six	32	13.4
	Seven	26	10.9
	Eight or more	15	6.3
241	Level of education	n	%
	No Schooling	13	5.4
	Grade 1	2	.8
	Grade 2	4	1.7
	Grade 3	2	.8
	Grade 4	9	3.7
	Grade 5	11	4.6
	Grade 6	15	6.2
	Grade 7	17	7.1F
	Grade 8	27	11.2
	Grade 9	9	3.7
	Grade 10	25	10.4
	Grade 11	41	17.0
	Grade 12	64	26.6
	Higher	2	.8
233	Employment status	n	%
	Employed	71	30.5
	Unemployed	162	69.5
101	Type of employment	n	%
	Regular employment	18	27.3
	Temporary / casual (part-time)	25	37.9
	Seasonal (farm worker)	3	4.5
	Self-employed / Entrepreneur	2	3.0
	Contract work	17	25.8
	Other	1	1.5
234	Monthly income	n	%
	No income	12	5.1
	R 1 – R 200	6	2.6
	R 201 – R 400	22	9.4
	R 401 – R 600	28	12.0
	R 601 – R 800	15	6.4
	R 801 – R 1000	37	15.8
	R 1001 – R1500	66	28.2
	R 1501 – R3000	32	13.7
	R 3001 – R 6000	12	5.1
	R 6001 – R 10 000	4	1.7

It is evident from the above mentioned results that most of the respondents were young female adults with low income and education levels. Rural households are known to have a large number

of dependents that are unemployed (Kotni, 2012:212; Valdés *et al.*, 2011:26) which is probably the same in this case. Therefore most of the respondents of the sample were most probably stay at home mothers caring for the dependents in the household as the men are often migrant workers to ensure an income for the household (Pereira *et al.*, 2014:342).

5.3 Rural consumers' post-purchase behaviour regarding defective goods

This research study mainly focused on section 55 and 56 of the CPA that address consumers' problems with regard to defective goods (South Africa, 2008). Defects in goods are usually discovered after purchase and therefore rural consumers' post-purchase behaviour regarding defective goods was explored. One of the inclusion criteria was that consumers must have past experiences with defective goods purchased; therefore respondents were firstly asked when they have purchased the defective goods. These questions were asked in order to determine if the provisions of the CPA are applicable to respondents' purchases as the CPA was only enacted and enforced from 2011 onwards (Melville, 2011:15; Opperman & Lake, 2012:ix). Almost half (49.4%; n=122) of the respondents purchased defective goods between the beginning of 2014 until April 2015 when data were collected. A further 36% (n=89) of respondents purchased defective goods in 2013, 12.1% (n=30) between 2011 and 2012 and only 2.4% (n=6) before 2011. It is thus clear that most respondents had experiences with defective purchases from 2011 onward. This is the same year in which the CPA was implemented and thus respondents' experiences can be considered as relevant to the CPA.

5.3.1 Type of defective goods that rural consumers have purchased

The respondents were in addition asked what type of defective goods they have purchased from a provided list of goods including food, clothing, home appliances, kitchenware and toiletries. Respondents were allowed to choose more than one answer as one respondent might have purchased different types of defective goods.³ The purpose of this question was thus to understand what type of products rural consumers mainly experience problems with. From the 249 respondents, 68.3% (n=170) had problems with food products, 31.7% (n=79) with clothing, 22.1% (n=55) with home appliances, 14.9% (n=37) with kitchenware and 6.8% (n=17) with toiletries. Consequently most of the defective goods that were purchased consist of food products which correspond with findings from the qualitative phase where a similar question was asked. As seen from the above mentioned results, problems with a variety of products were experienced by the respondents. This is probably since the purchasing power of rural communities has

³ Respondents were allowed to choose multiple options at this specific question and therefore the percentages do not add up to 100%

changed with the economic growth of developing countries, enabling them to afford a greater variety of goods (Kotni, 2012:204).

5.3.2 Post-purchase behaviour of rural consumers

Respondents' post-purchase behaviour was furthermore explored by asking what actions they take when encountering problems with defective goods in order to determine whether they engage in complaint behaviour relating to the CPA. According to Figure 5-1 most of the respondents (81.6%; n=199) indicated that they take their defective goods back to the retailer. The fact that the respondents noticed defects in products and engaged in complaint behaviour is an indication that rural consumers are alert of product quality during purchases (Devadas & Manohar, 2011:2276). However the rest of the respondents (18.4%; n=45) engaged in alternative behaviour such as to rectify the problem themselves, to throw the product away or to do nothing about the problem. These different forms of behaviour that respondents engage in can be seen as coping strategies they use to deal with the situation at hand (Donoghue & De Klerk, 2009:458). It can thus be concluded that the majority of the respondents most probably know about redress procedures relating to implied warranty of quality as stated in section 56 of the CPA when encountering defective goods. Although since this right had been enforced before the existence of the CPA from 2011 onward (Melville, 2011:22), the respondents might not be conscious of the existence and provisions of the CPA.

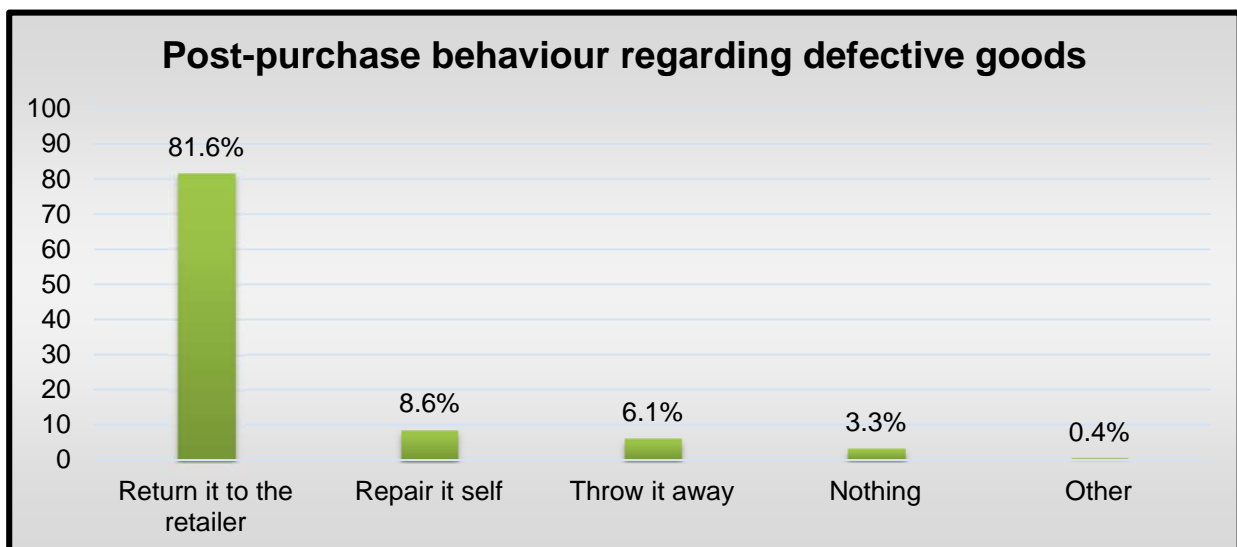


Figure 5-1: Rural consumers' post-purchase behaviour regarding defective goods

5.3.3 Rural consumers' reasons for alternative post-purchase behaviour

The respondents who did not return their defective goods to the retailer to rectify the problem were furthermore asked what their reasons were for not addressing the problem, while respondents who returned defective goods to the retailer were excluded from these results. The main reason respondents did not return the defective products to the retailer was that they did not possess the receipt anymore (24.9%; n=62). Other reasons included faraway distances from the retailers (12.4%; n=31), uncertainty of what to do (10.4%; n=26), intimidation by the retailer (9.2%; n=23), high costs to return the goods (8.8%; n=22), inconvenient time (8.4%; n=21) and other personal reasons (7.2%; n=18).³ Rural consumers are known to have limited incomes (Valdés *et al.*, 2011:13) and therefore it was most probably not affordable for them to return their defective purchases to the retailer. Furthermore intimidation by the retailer is not supposed to prevent the consumer from complaining, as the retailer are expected according to the CPA to respect consumers and listen to their concerns (Melville, 2011:206). Since the minority of all 249 respondents (18.4%; n=45) engaged in these alternative post-purchase behaviours not supported by the CPA and most reasons are personal in nature, it cannot be seen as significant to the respondents' complaint behaviour.

5.3.4 Rural consumers' post-purchase behaviour relating to the Consumer Protection Act

Furthermore in order to determine if respondents' post-purchase behaviour were related to the CPA a question was added directed at all respondents regarding respondents' conscious of the specific provisions and redress options of section 56 of the CPA. Respondents were asked what they believe the retailer's responsibility is if a consumer returns a defective product to the retailer. Respondents were allowed to choose all the answers they considered applicable however only three of the options were correct according to the warranty of quality in section 56 of the CPA. The provisions in this section of the CPA include that the consumer are entitled to return defective goods to the retailer for a replacement, repair or refund (South Africa, 2008). From the three correct options according to the CPA, 60.2% (n=150) of the respondents indicated that the retailer should replace the defective goods, 53.4% (n=133) that the retailer should give them a refund and only 21.3% (n=53) indicated that the retailer should repair the defective goods.³ Clearly the respondents were more conscious regarding the retailer's responsibility to replace and refund defective goods than the retailer's responsibility to repair it.

³ Respondents were allowed to choose multiple options at this specific question and therefore the percentages do not add up to 100%

However the first two redress options were provided to the consumer by the common law prior to the implementation of the CPA in 2011 (Melville, 2011:22) and since a main aim of this research is to explore rural consumers' consciousness about the CPA, it was important to determine whether the respondents were familiar about all three the provisions of section 56 and not only certain provisions. Alarming only 4.4% (n=11) of all the respondents chose all three of the correct options which leads to the conclusion that the majority of respondents (95.6%; n=238) are most probably not familiar with the provisions of section 56 of the CPA or have incomplete knowledge regarding it. Earlier it was revealed that 81.6%; (n=199) of the respondents return their defective purchases to the retailer which is an indication that respondents are possibly conscious of redress procedures of the CPA however from the above mentioned results it is clear that they have incomplete knowledge about the provisions of the CPA relating to the retailer's responsibility when a consumer return a product as stated in section 56. Results from Kharb (2013:103) indicate that consumers are often only aware of the existence of consumer policies and have incomplete knowledge regarding the provisions thereof as also evident in this case.

5.4 Rural consumers' consciousness of the Consumer Protection Act with regard to defective goods

As seen during the demographic section, rural consumers have a unique demographic profile with challenges such as low education levels (Bonhuys, 2010:18) and therefore they are often not familiar with general terminology used by educated consumers. The findings from the qualitative phase of the research study revealed that rural consumers are often not familiar with the term CPA and refer to customer or consumer rights when they want to address the CPA. Accordingly separate questions were asked in the questionnaire survey of the quantitative phase to determine rural consumers' consciousness of the CPA. These include rural consumers' consciousness of consumer rights and consciousness of the CPA respectively. Both of these questions can be used as an indication of rural consumers' consciousness regarding the CPA as the CPA consist of different consumer rights (South Africa, 2008).

5.4.1 Rural consumers' consciousness of consumer rights

The majority of respondents (71.5%; n=178) indicated that they know they have rights as consumers when purchasing products, whereas approximately a quarter of the respondents (28.5%; n=71) did not know of their rights as consumers. Respondents who indicated that they know they have consumer rights were asked through an open-ended question what they know about their rights as a consumer. The data were analysed thematically into categories and

concepts in Table 1 (Appendix J) and according to Theme 1 two main categories became evident.² These two categories are known as consciousness of consumer rights directly related to the CPA and consciousness of consumer rights indirectly related to the CPA. The consumer rights that are directly related to the CPA include the right to goods of good quality, the right to return goods, the right to choose, the right to disclosure of information and the right to be heard. Respondents indicated that they want good quality goods including products with good performance (*"...it has to work properly and shouldn't give me any problems since its new."*), fresh products (*"That I must get fresh products."*), products they are satisfied with (*"I cant purchase a product that is not satisfying."*) and products that are beneficial to the consumer (*"... good for me and my family."*).

Concerning the right to return goods, the respondents were conscious of the fact that they are allowed to return goods that are defective (*"I have the right to take it back if that product is not right."*) or unsatisfactory (*"That if you are not satisfied with the product you can take it back..."*). Furthermore respondents know that when they return products they are entitled to a replacement (*"...I can take it back to the seller for an exchange."*), repair (*"...I can take it back so that it can be fix..."*) or refund (*"...and to claim back my money if Im not satisfied with a certain product."*). Respondents also indicated that they can return the product if they have the proof of purchase (*"Can take it back as long I have proof that I bought it there..."*). Two important sub concepts became evident from the right to disclosure of information namely that the respondents have the right to receive information (*"My right are that to know about everything I buy..."*) however they also know that they have to take the responsibility to gain information (*"...and check the information of the product."*). Respondents' consciousness regarding the right to be heard include that they can ask for assistance (*"...I have right to ask them if I want help."*), they can communicate their dissatisfaction if they are not satisfied with a product (*"... communicate their dissatisfaction about their products."*) or to complain about any injustices (*"That I have a right to complain..."*). Although not all respondents answered the above mentioned question, it appears that the respondents were consciousness regarding consumer rights of the CPA as the categories of rights that emerged are directly related with the rights in the CPA (South Africa, 2008).

Regarding the second category including consciousness of consumer rights indirectly related to the CPA only three concepts emerged including rights relating to customer treatment, rights related to the expiry date of goods and rights related to consumer protection. Respondents were conscious of rights relating to customer treatment in the sense that the consumer has to receive good treatment (*"I have a right for being treated well..."*) and that the customer is always right (*"The customer is always right."*). Concerning the rights related to the expiry date of goods

² Due to the low literacy of respondents, quotes have language and spelling errors as they are presented in verbatim form.

respondents know that the retailer and consumer both have a responsibility. Products sold by the retailer should not be past the expiry date, however the consumer should view the expiry date before they purchase products (*"I check the prizes and expiring date of the products."*). Finally the rights related to consumer protection include respondents' consciousness regarding laws and enforcement options (*"That I must use them against business people who undermine us as customers."*) and protection against dishonest business practices (*"That my rights as a customer protect me against fake services."*). All of the above mentioned results from the open-ended question indicate that the respondents who answered the question have some consciousness of the general provisions of the CPA.

5.4.2 Rural consumers' consciousness of the Consumer Protection Act

The question regarding respondents' consciousness of the CPA followed that of their consciousness of consumer rights in order to collect valuable data that is not bias as it was clear from the qualitative interviews that the participants are easily influenced by elaborate terminology such as Consumer Protection Act and attempt to answer further questions according to it. This is possibly a coping strategy of low-literate individuals as literacy is essential for individuals to participate during intellectual and social practices (Mhlanga & Kotzé, 2014:137). Interestingly as seen in Figure 5-2 only a third of the respondents (34.4%; n=85) were conscious of the CPA whereas the majority of respondents (65.6%; n=162) were not conscious thereof. These results correspond with results from the qualitative phase and other research studies done in South Africa where it was found that the majority of South African consumers are still unaware of the CPA (Van Schalkwyk, 2014:82).

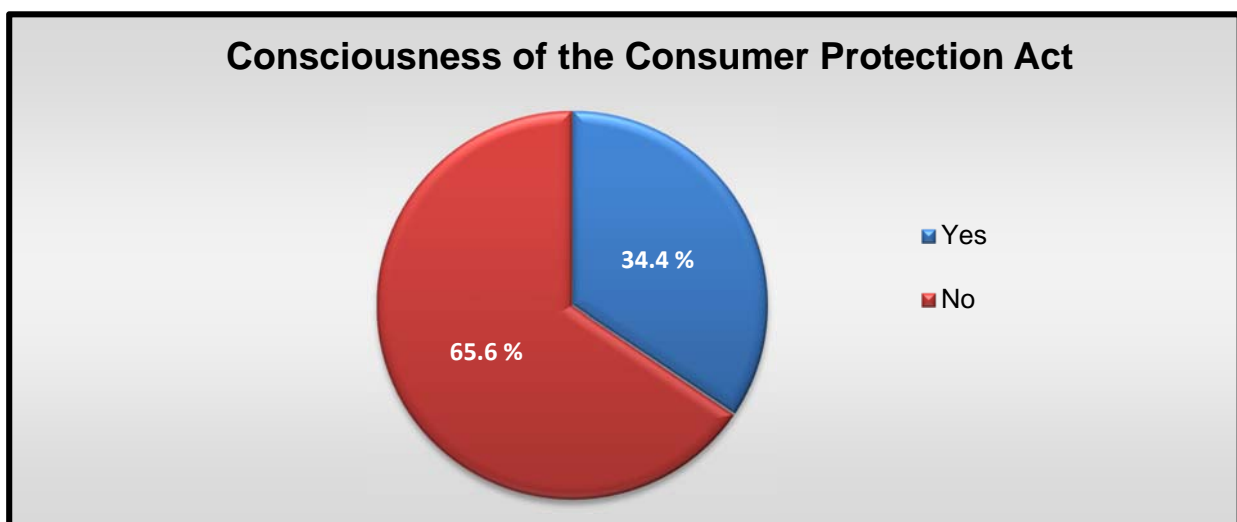


Figure 5-2: Rural consumers' consciousness of the Consumer Protection Act

The respondents who were conscious of the CPA were further asked during an open-ended question what exactly they know about the CPA. The data as seen in Theme 2 of Table 2 (Appendix J) was thematically analysed and different categories became known namely that the CPA is a source of protection, it provides assistance and information to the consumer, ensure fair treatment and satisfaction, endorse the right to return goods, is a necessary resource as well as offering alternative dispute resolution.² Most of the answers from respondents were with regard to the CPA as a source of protection of consumer rights ("*... is a law that protect consumer rights.*") and as a source of protection to various parties including the consumer ("*Protects me as a customer.*") along with both the consumer and retailer ("*It's an act of law that protects a consumer and a seller.*"). The respondents also consider the CPA as a source of protection in terms of protecting the consumer against the retailer ("*It protects us as consumers from ruthless shops/sellers.*") and also from unsatisfactory products ("*That it protect the customer when something is not in a good standard.*"). Furthermore respondents were conscious that the CPA provide assistance to the consumer with problems ("*I know about Consumer Protection act it help us, when we have problem.*") and with complaints ("*... to help the customer with complains.*"). These results are insightful as the preamble of the CPA states that the CPA is an innovative means to protect the interests of consumers (South Africa, 2008).

Respondents also know that the CPA is there to ensure that the consumer is provided with information especially regarding the policy of the retailer ("*It learn us about the guarantee of something you had buy from the shop.*"). Respondents' were also conscious regarding the matter that the CPA ensures fair treatment to the consumers ("*...it ensures that consumers are being fairly treated...*") as well as to both the consumer and the retailer ("*...and insure both parties are well treated ...*"). Finally the respondents knew that the CPA also endorse the right to return goods especially when it is pass the expiry date ("*I know when you buy a product who expiring you can take it back to the shop.*"). Additional concepts also came to light that did not answer the question concerning the CPA and related to information sources where respondents became known about the CPA.

5.4.3 Rural consumers' reasons regarding the necessity of consumer rights

Other additional questions were added to the questionnaire to test if respondents are truly conscious of the CPA and its provisions and not just general consumer protection strategies. Respondents were tested if they are conscious of the purpose of the CPA by asking them if consumer rights are needed and why it is needed. Most of the respondent (82.9%; n=204) indicated that consumer rights are needed. Therefore an open-ended question exploring rural

² Due to the low literacy of respondents, quotes have language and spelling errors as they are presented in verbatim form.

consumer's reasons regarding the necessity of consumer rights were added which revealed various categories and concepts as seen in Theme 3 of Table 3 (Appendix J).² Respondents believe that consumer rights are necessary to give them the freedom to choose products of their choice (*"...I have right to buy Something that I like."*), to be informed regarding the policy of the retailer (*"...they should tell me rules of the shop."*) and to be able to complain to the retailer (*"The shop keepers must help us when we complain."*). Respondents also indicated that consumer rights are needed since it is their human right in South Africa as a democratic country (*"Because we live in a democratic country where everyone has the right to be treated with dignity and respect..."*).

Furthermore respondents indicated that consumer rights are needed for protection in the marketplace (*"To protect my rights as a customer."*) and against unfair trade practices (*"So that they can protect us from unfair practice."*). Protection in the marketplace by means of consumer rights is further needed to protect the consumer from the retailer (*"To protect us from shop owners."*) however also to protect the retailer itself (*"To protect...and the shop owner ..."*). In addition respondents believed that consumer rights are necessary in order to receive desired products that are satisfactory (*"...the customers should have a fair satisfaction about the products."*), of good quality (*"...ensure myself with a quality goods."*), not fabricated (*"Because some shops don't sell the real thing."*), not past the expiry date (*"Sometimes you buy a product who expire."*) and good for the consumer's health (*"...I know my body is very important to me. I have to make sure I'm using healthy product for it."*).

Other categories also became known including that consumer rights are needed in order for respondents to return products that are defective (*"To have the right to take it back when is not right or damaged."*) for a replacement (*"...I have the right to claim and get the new ones."*), refund (*"I can tell the shop keeper to refund my money back."*) or repair (*"...return it beck and the customer could fix those products."*). However some respondents believe they can only return their goods with a proof of payment (*"...if you have proof of purchase."*), while others have a desire to do so without intimidation (*"If there's something wrong with a product I need to take it back with no fear."*). Consumer rights are additionally needed to keep the retailer responsible regarding accountability of quality goods (*"Laws are designed to hold Seller of goods and Services accountable."*) and to ensure good treatment of consumers (*"Because some sellers are very rude to consumers."*).

Finally more categories revealed that consumer rights are necessary to address consumer problems with the retailer (*"So I can use them when I have a problem with the shopowner."*) and

² Due to the low literacy of respondents, quotes have language and spelling errors as they are presented in verbatim form.

with products (*“So that the people must know what to do when they bought wrong products.”*). Respondents also believed that consumer rights are needed since the ownership of money give one purchasing power and therefore they have to be satisfied with products (*“Because the money is yours and you have to be satisfied when you buy something.”*), receive value for their money (*“The reason is that you are using your money that you have work hard for it, so you deserve the best with it.”*) and should be informed about redress procedures (*“Yes because is my money and I am working hard to get that money to the work that I’m buying the their things so they should tell me I should return them beck or what.”*). Consumer satisfaction and the fact that the consumer is an asset to the retailer also contributed to the necessity of consumer rights according to respondents. Lastly additional concepts were identified that were not relevant to the questions including that respondents were uninformed regarding consumer rights and the information sources where they have heard about consumer rights. These results can be considered in line with the CPA as the purpose of the CPA and its rights are to promote fair business practices, to protect consumers, to encourage consumer choice and behaviour that are informative and responsible and to provide a system for effective dispute resolution and consumer redress (South Africa, 2008).

5.4.4 Association between rural consumers’ consciousness of consumer rights and consciousness of the Consumer Protection Act

Associations between the different categorical variables including the consciousness of consumer rights and the consciousness of the CPA was used during this research to explore respondents’ consciousness of the CPA. Each categorical variable consists of different categories. If the categorical variable only consists of two categories such as yes and no as in this case, it is considered a binary variable. Thus, an entity can only be placed in one of the categories (Field, 2013:8). In other words a respondent could only choose one of the categories of either yes or no. In order to determine the association between two categorical variables in this research, cross tabulations together with chi-square tests including Pearson Chi-Square (p-value) and the symmetric measures of phi or Cramer’s V was utilized. However note that the p-value will only be reported for completeness sake and will not be interpreted, as a convenience sample instead of a random sample was used during this research study.

Phi is used in the case where the categorical variables only have two categories each and Cramer’s V when one of the categorical variables has more than two categories (Field, 2013:740). Both of these measures are used to determine the practical significance of the association or relationship between two variables by means of effect sizes. An effect size of 0.1 indicates a small effect or no practical significant association, 0.3 a medium effect or a practical visible association and 0.5 a large effect or a practical significant association (Ellis & Steyn, 2003:53). Concerning

the relationship between the two categorical variables known as the consciousness of consumer rights and the consciousness of the CPA, Phi is used since both of them only had two categories of “yes” and “no”. The Phi value in this case is .404, which indicates that the variables have a medium to large effect size or a practical visible significant association between them along with a p-value of <0.0001.⁴

To add, the cross tabulation reveals the relationship between the two variables according to percentages. Accordingly the combination of percentages of the two categories known as yes and no of the categorical variables of respectively consumer rights and the CPA were measured. As seen in Table 5-2 almost all (n=247) respondents answered both the questions regarding consciousness. However from the 176 respondents who indicated they were conscious of consumer rights, 46.6% (n=82) indicated they were conscious of the CPA. In other words approximately a half of the respondents that were conscious of consumer rights were also conscious of the CPA. The CPA consist of consumer rights, however consumer rights were enforced by the common law before the existence of the CPA (Melville, 2011:22) and therefore it is possible that not all of the respondents who were conscious of consumer rights were conscious of the CPA itself.

Table 5-2: Cross tabulation of consciousness of consumer rights with consciousness of the Consumer Protection Act

		Consciousness of the CPA		Total
		yes	No	
Consciousness of consumer rights	yes	n=82 46.6%	n=94 53.4%	n=176 100.0%
	no	n=3 4.2%	n=68 95.8%	n=71 100.0%
Total		n=85 34.4%	n=162 65.6%	N=247 100.0%

Moreover from the 71 respondents who were not conscious of their consumer rights, 95.8% (n=68) were also not conscious of the CPA. The other 4.2% however indicated that they were conscious of the CPA even though they were not conscious of consumer rights. The value of respondents that were not conscious of either consumer rights or the CPA is disconcerting when considering the fact only 249 individuals from Valspan with a population of 19702 individuals

⁴ The p-value is only reported for completeness sake and will not be interpreted, as a non-probability sample instead of a probability sample was used.

(Statistics South Africa, 2011c) participated in the research study and according to the frequencies 68 of the 249 (27.5%) are not conscious of the CPA. This is supported by the fact that consumers are often not conscious of consumer protection matters necessary for their protection (Reddy *et al.*, 2011:14).

5.4.5 Association between rural consumers' demographic characteristics and consciousness of the CPA

Since this research study focused on rural consumers' consciousness of the CPA, the frequencies between the main characteristics of rural areas including level of education and income (Bonhuys, 2010:18) with their consciousness of the CPA was also evaluated respectively. The results from these frequencies aim to indicate if the characteristics of rural consumers have an influence on their consciousness of the CPA. Firstly considering the level of education, the greatest consciousness regarding the CPA is seen among the respondents who obtained a grade 12 or higher qualification. About half (43.1%; n=28) of the 65 respondents who obtained a grade 12 or higher qualification were conscious of the CPA. This is considerably higher than the 24.8% (n=27) of the 109 respondents who had a grade 9 or lower qualification and were conscious of the CPA. Consequently most of the respondents with a grade 9 or lower qualification (75.2%; n=82) were not conscious of the CPA. Higher educated consumers tend to show more awareness regarding consumer protection rights than lower educated consumers (Ishak & Zabil, 2012:113) as they are usually more willing to learn, more informed and pay more attention to different types of sources of information (Mason, 2007:33). The same was true in a study by Singh *et al.* (2010:22) who found that with an increase in knowledge there is also an increase in awareness of consumer protection laws. It can thus be concluded that level of education has a definite influence on consumers' consciousness of the CPA.

Furthermore it is known that an increase in income also leads to an increase in awareness and knowledge of consumer rights (Mason, 2007:33). This can clearly be seen in the frequencies of respondents' income in relation to their consciousness of the CPA. Only 25.0% (n=3) of the 12 respondents with no income were conscious of the CPA, whereas 31.0% (n=54) of the 174 who had an income of R1500 or less were conscious of the CPA and 44.7% (n=21) of the 47 respondents who had an income of more than R1500 were conscious of the CPA. A clear increase in consciousness of the CPA can be seen with an increase in income as 19.7% more respondents that had an income of R1500 or more were conscious of the CPA than the respondents who had no income. It can thus be concluded that income similar to level of education have an influence on respondents' consciousness of the CPA.

It is evident from the results of the above mentioned frequencies that both demographical variables known as education and income had an influence on the respondents' consciousness of the CPA. The higher the level of education or income, the more respondents were conscious of the CPA. Therefore it can be concluded that rural consumers' characteristics known as lack in education and income have an important influence on their consciousness of the CPA and therefore also their well-being in the marketplace. Mason (2007:33) supports these findings as he found that consumers with low incomes and education levels tend to have lower awareness of consumer protection efforts.

5.5 Rural consumers' use of the Consumer Protection Act

The post-purchase behaviour of respondents with regard to defective goods as reported earlier did in part reveal respondents' use of the CPA. The previously mentioned results shown that the majority of respondents (81.6%; n=199) actively engage in redress behaviour and seek assistance for their problems by returning their defective goods to the retailer. However since it is not certain if their behaviour is based on their consciousness of the CPA an additional question directly testing their use of the CPA were asked to all 249 respondents. Most of the respondents (65.7%; n=161) indicated that they do not use the CPA whereas 34.3% (n=84) indicated that they use the CPA (Figure 5-3). In addition from the 84 respondents who make use of the CPA, most of them (76.8%; n=63) use the CPA sometimes while only 23.2% (n=19) use the CPA most of the time.

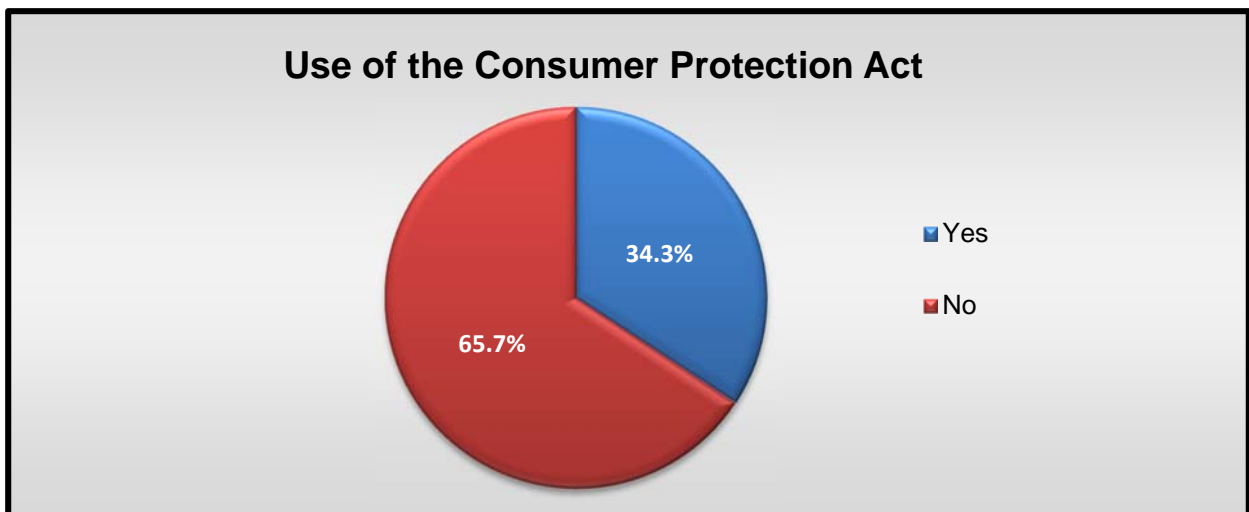


Figure 5-3: Rural consumers' use of the Consumer Protection Act

Since there is a great difference in the number of respondents who indicated by means of their post-purchase behaviour in section 5.3.2 of the results and discussion that they most probably according to their post-purchase behaviour use the CPA (81.6%; n=199) and the number of

respondents who indicated that they have definitely used the CPA (34.3%; n=84), further evaluations were conducted to determine if respondents' post-purchase behaviour mentioned earlier were based on the CPA. From these evaluations it is evident that from the 81.6% (n=199) of respondents who indicated that they engaged in redress behaviour by returning their defective purchases to the retailer as mentioned earlier in section 5.3.2, an alarming 66.8% (n=131) did not indicate that they use the CPA and only 33.2% (n=65) indicated that they use the CPA. These results reveal that even though it seemed like most of the respondents' post-purchase behaviour was in accordance with section 56 of the CPA as seen in section 5.3.2 of this chapter; their behaviour was most probably not based on consciousness of the CPA as they did not indicate that they use the CPA. Similar results were found in a study done in India where all the respondents were conscious of the CPA however only 20% were familiar with the procedures of using the CPA and only 10% actively used it (Khurana & Khurana, 2012:291).

5.5.1 Association between rural consumers' consciousness of consumer rights and use of the Consumer Protection Act

Cross tabulations and chi square tests were used to determine the relationship between the conscious and use of the CPA among respondents. The relationship between respondents' consciousness of consumer rights and their use of the CPA was evaluated and thereafter the relationship between respondents' consciousness of the CPA and their use of the CPA. A medium effect size or practical visible association was revealed between respondents' consciousness of consumer rights and their use of the CPA by the Phi value of .286. In addition the p-value was <0.0001.⁴ The cross tabulations can be seen in Table 5-3.

Table 5-3: Cross tabulation of consciousness of consumer rights and the use of the Consumer Protection Act

		Use of the CPA		Total
		yes	no	
Consciousness of consumer rights	yes	n=75	n=100	n=175
		42.9%	57.1%	100.0%
	no	n=9	n=61	n=70
		12.9%	87.1%	100.0%
Total		n=84	n=161	N=245
		34.3%	65.7%	100.0%

⁴ The p-value is only reported for completeness sake and will not be interpreted, as a non-probability sample instead of a probability sample was used.

Table 5-3 revealed that 245 respondents answered both of the questions of the categorical variables. From the 175 who indicated that they are conscious of consumer rights, 42.9% (n=75) also showed that they use the CPA and the other 57.1% (n=100) do not use the CPA. In other words less than half of the respondents who are conscious of consumer rights also use the CPA.

5.5.2 Association between rural consumers’ consciousness of the Consumer Protection Act and use of the Consumer Protection Act

The relationship between respondents’ consciousness of the CPA and their use thereof were furthermore determined by using the same methods as explained above. In this case the p-value was also <0.0001 and the Phi value .629.⁴ The Phi value of .629 indicates that the two categorical variables known as the consciousness of the CPA and the use of the CPA has a large effect size or a practical significant association between the two. As seen in Table 5-4 from the 244 respondents who answered this question, 85 indicated that they were conscious of the CPA while 159 were not conscious of the CPA. From the 85 respondents who were conscious of the CPA, the majority (75.3%; n=64) also use the CPA. In addition from the 159 respondents who indicated that they were not conscious of the CPA, 87.4% (n=139) indicated that they do not use the CPA. Consequently these results confirm that if consciousness of a matter such as the CPA is high, the use thereof would also be high (Shekhar *et al.*, 2009:548).

Table 5-4: Cross tabulation of consciousness of the Consumer Protection Act and use of the Consumer Protection Act

		Use of the CPA		Total
		yes	no	
Consciousness of the CPA	yes	n=64	n=21	n=85
		75.3%	24.7%	100.0%
	no	n=20	n=139	n=159
		12.6%	87.4%	100.0%
Total		n=84	n=160	N=244
		34.4%	65.6%	100.0%

⁴ The p-value is only reported for completeness sake and will not be interpreted, as a non-probability sample instead of a probability sample was used.

5.5.3 Association between rural consumers' combined consciousness of both consumer rights and the Consumer Protection Act with the use of the Consumer Protection Act

Clearly from the above mentioned results more respondents use the CPA if they are conscious of the CPA than consumers who are only conscious of consumer rights. As a result the frequencies of all three categorical variables known as the consciousness of consumer rights, consciousness of the CPA and the use of the CPA were also evaluated simultaneously to determine the influence they have on each other. From the 244 respondents involved in this case, 25.4% (n=62) indicated that they are conscious of consumer rights as well as the CPA and also use the CPA. In other words 25.4% of the sample indicated that they are conscious of the necessary consumer protection strategies and use it for their protection in the marketplace. Focussing on the respondents who do not use the CPA, 24.6% (n=60) indicated they did not use the CPA and were also not conscious of the CPA or consumer rights. It is thus possible that 24.6% of the sample size can be considered as uninformed regarding consumer protection strategies and enforcement procedures. It is however critical that rural consumers know how to use the CPA to protect themselves as disadvantaged consumers, since they can be affected any time during the consumption process as they are more vulnerable (Garrett & Toumanoff, 2010:7).

The association between these variables were thus further explored by means of a cross tabulation in Table 5-5. For the purpose of this cross tabulation consciousness of consumer rights and consciousness of the CPA were combined into one variable as both can be considered as indicators of consciousness of the CPA since the CPA consists of consumer rights.

Table 5-5: Cross tabulation of combined consciousness with use of the Consumer Protection Act

		Use of the CPA		Total
		yes	no	
Consciousness of consumer rights and the CPA combined	yes	n=64 75.3%	n=21 24.7%	n=85 100.0%
	no	n=20 12.6%	n=139 87.4%	n=159 100.0%
Total		n=84 34.4%	n=160 65.6%	N=244 100.0%

From the 244 respondents involved in this case 85 indicated that they are conscious of consumer rights and the CPA and 159 are not conscious of consumer rights and the CPA. From the respondents who indicated that they are conscious of consumer rights and the CPA combined (n=85), 75.3% (n=64) of them also indicated that they use the CPA. It is thus evident that the majority of the respondents who were conscious of both consumer rights and the CPA also use the CPA. On the other hand from the respondents who indicated that they were not conscious of both consumer rights and the CPA (n=159), most of them (87.4%; n=139) also did not use the CPA. As a result there is a clear practical significant association between the two categorical variables of combined consciousness of consumer rights and the CPA and the use of the CPA from these results which is also confirmed by the Phi value of .629. The p-value in this case is <0.0001.⁴ From the mentioned results it is thus evident that consciousness influences use of the CPA since the majority who were conscious of both consumer rights and the CPA also used it. Results from another study which revealed that respondents' use of consumer protection rights were low since their awareness thereof were also low (Shekhar *et al.*, 2009:548) confirm the above mentioned results.

5.5.4 Association between rural consumers' demographic characteristics and use of the Consumer Protection Act

The frequencies between the main determining demographic characteristics of rural areas known as education and income (Bonthuys, 2010:18) together with the use of the CPA were also considered. The results were similar to the association with the consciousness of the CPA which revealed that there is a clear increase in consumers' use of the CPA with the increase in their education level. Only 15.4% (n=2) of the 13 respondents who were unschooled used the CPA whereas 39.1% (n=25) of the 64 respondents with a grade 12 or higher qualification used the CPA. The association between income and the use of CPA showed similar results.

Almost half (41.7%; n=20) of the 48 respondents who earned more than R1500 per month indicated that they use the CPA whereas only 18.2% (n=2) of the 11 respondents who had no income use the CPA. It can thus be seen from the results that with an increase in both education and income there were also an increase in the extent to which the CPA is used. Since similar results were found regarding the association of consciousness of the CPA to these demographic characteristics, it can be concluded that with an increase in either income or education the extent to which consumers are consciousness of and use the CPA will most likely increase. Clearly education and income have a strong influence on each other, since it is known that the higher the

⁴ The p-value is only reported for completeness sake and will not be interpreted, as a non-probability sample instead of a probability sample was used.

education level, the higher the income (Statistics South Africa, 2010:xi). According to Mason (2007:33) if income and education together with consciousness regarding consumer rights are high, it will most likely lead to active enforcement of consumer rights. These results are thus a clear indication that rural consumers with a lack in education and income are often in a disadvantaged position in the marketplace.

5.6 Rural consumers' general knowledge of the Consumer Protection Act

All of the respondents' general knowledge of the CPA were also tested by providing them with five different statements that are true according to the CPA. Respondents were instructed to indicate whether or not they believe the provided statement is true by choosing between three different options namely "yes", "no" or "not sure" as seen in Table 5-6. The majority of the respondents (77.9%; n=180) were not conscious (no) or were unsure (not sure) about the fact that the CPA has 8 rights for the consumer. The second statement stated that the CPA is there for the protection of the consumer, of which more than half of the respondents (58.1%; n=136) were conscious of while 41.9% (n=98) were not conscious or unsure of the statement. Additionally just more than half of the respondents (55.8%; n=130) indicated that they believe that the third statement were true namely that the CPA are there to ensure that the retailer are fair towards the consumer.

Table 5-6: Respondents' general knowledge of information in the Consumer Protection Act

Question	Yes		No		Not sure	
	n	%	n	%	n	%
The Consumer Protection Act has 8 rights for the consumer.	51	22.1	16	6.9	164	71
The Consumer Protection Act is there to protect the consumer.	136	58.1	19	8.1	79	33.8
The Consumer Protection Act is there to ensure that the retailer is fair towards the consumer.	130	55.8	22	9.4	81	34.8
The Consumer Protection Act is there to assist the consumer to make good choices when buying products.	126	54.8	24	10.4	80	34.8
The Consumer Protection Act is there to assist the consumer when they have a problem with a product.	144	62.3	13	5.6	74	32.0

Respondents furthermore indicated that they agree that the CPA exist to assist the consumer in making informed choices (54.8%; n=126). Finally respondents were tested regarding the specific provision of the right in section 55 of the CPA relating to defective goods. Respondents were asked if the CPA is there to assist the consumer should they experience any problems with purchases. Although 62.3% (n=144) of the respondents were conscious of this provision, 37.6% of the respondents were not conscious thereof. When considering all the above mentioned results, more than half of the respondents were conscious of the specific provision in question except for the first provision and less than half were not conscious or unsure.

The above mentioned questions were furthermore used to determine through independent t-tests the difference in average knowledge score regarding the CPA between respondents. Independent t-tests assess the difference between two means in order to determine the practical significant difference between them (Field, 2013:364). Two different t-tests were performed in this research study to determine the difference in knowledge score from rural consumers. Firstly the difference in knowledge score between the respondents who were conscious of the CPA and those who were not conscious was determined. There after the difference in knowledge between the respondents who use the CPA and those who do not use the CPA was determined. In order to complete the independent t-tests, the five questions that were used to explore respondents' general knowledge of the CPA as discussed above were regarded as a small assessment of respondents' general knowledge of the CPA. Accordingly if "yes" was chosen the answer was considered correct; however, if "no" or "not sure" was chosen the answer was considered incorrect. Each respondent's score for the assessment were accordingly calculated. There after an average percentage score for the entire sample group was calculated. The average knowledge score for each variable of the sample population presented in Figure 5-4 were used to conduct the t-tests in order to indicate the practical significance between the two means in question.

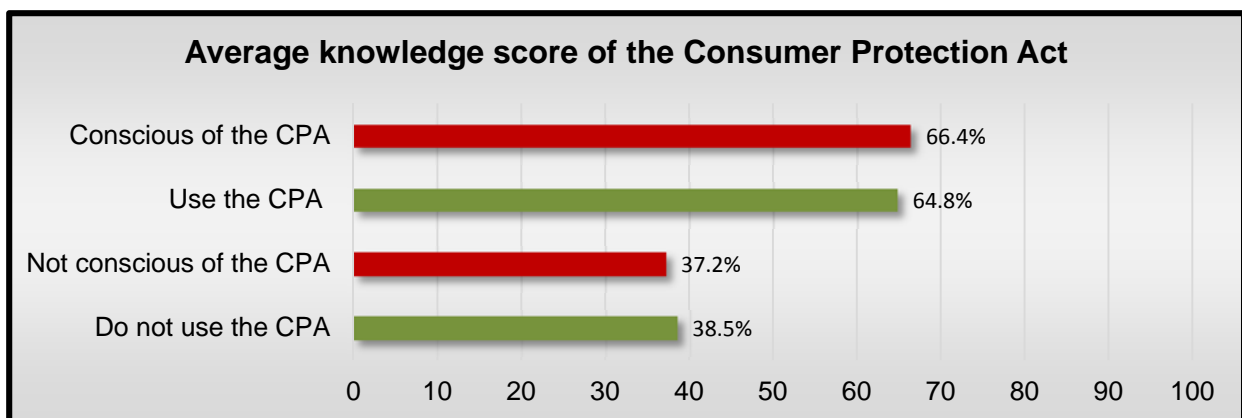


Figure 5-4: Rural consumers' average knowledge score of the Consumer Protection Act according to different means

Considering the independent t-test relating to the consciousness of the CPA, the respondents who were conscious of the CPA (n=52) scored an average of 66.4% in the knowledge assessment with a standard deviation of 31.1%. Whereas those who were not conscious of the CPA (n=162) scored an average of 37.2% in the knowledge assessment with a standard deviation of 34.4%. The effect size in this case is 0.85 which indicates a large effect or practical significant difference between the two means. The guidelines for effect sizes are as follow: 0.2 indicates a small effect size or no practical significant difference between the two means, 0.5 a medium effect size or a practical visible difference between the two means and 0.8 a large effect size or a clear practical significant difference between two means (Ellis & Steyn, 2003:52). Furthermore the p-value in this case was <0.0001.⁴ It is thus evident that there is a significant difference in knowledge score between respondents who were conscious of the CPA and respondents who were not conscious of the CPA. The respondents who were conscious of the CPA were more knowledgeable concerning the CPA than those who were not conscious of the CPA.

The independent t-test regarding the use of the CPA revealed that those who use the CPA (n=84) had an average knowledge score of 64.8% with a standard deviation of 32.5% whereas those who do not use the CPA (n=161) had an average knowledge score of 38.5% with a standard deviation of 34.6%. Clearly those who use the CPA are more knowledgeable regarding it. Although Ishak and Zabil (2012:113) found that merely being knowledgeable of consumer rights do not necessarily mean that the individual will use it, however they are more inclined to use their rights than individuals who are not knowledgeable of consumer rights (Mason, 2007:33). The effect size in this case was 0.76 indicating a large effect size, or a practical significant difference between the knowledge of the two means. In other words there is a definite difference in knowledge score between the respondents that use the CPA and respondents that do not use the CPA. The p-value in this case is also <0.0001.⁴ It is thus evident from the results that the respondents who are conscious of and use the CPA are more knowledgeable regarding the CPA.

5.7 Rural consumers' need for education regarding the Consumer Protection Act

During the findings of the qualitative phase participants indicated a definite need for education regarding the CPA and consequently a number of questions were added to the questionnaire survey to explore a larger sample's need for education regarding the CPA. The first question determined whether the respondents believed they know enough of the CPA. Accordingly only 22.7% (n=56) indicated that they know enough of the CPA, however 77.3% (n=191) revealed a

⁴ The p-value is only reported for completeness sake and will not be interpreted, as a non-probability sample instead of a probability sample was used.

lack in education regarding the CPA by indicating that they do not know enough or know nothing about the CPA. A lack in education regarding the CPA can only be addressed if there is a need for education concerning the CPA. As a result respondents' need for education were explored by asking if they would like to learn more of the CPA and the majority of respondents (92.7%; n=228) indicated they would like to learn more about the CPA. According to these results it can be concluded that there is a definite need for education regarding the CPA from the rural consumers of Valspan represented in this research study. There is also a need for community programs or awareness campaigns to promote life skills in Valspan (Coetzee, 2011:25); therefore education regarding the CPA through these means can assist in improving the lives and well-being of Valspan individuals. Education regarding the CPA can assist consumers by making them more aware of their consumer rights in order for them to protect themselves from exploitation in the marketplace (Kharb, 2013:104).

5.7.1 Rural consumers' preferred method of education

According to the United Nations guidelines for consumer protection it is important that the method of education is suitable for rural consumers to ensure that their needs are met (United Nations, 2003). Therefore respondents were asked what method of education they would prefer.³ Accordingly most of the respondents' preferred method of education according to Table 5-7 were television (68%; n=155) and radio (64.5%; n=147). Group training at a local community hall (50%; n=114) was also indicated as a desired educational method.

These results correspond with the results from two other questions where the respondents who were conscious of consumer rights and the CPA respectively were asked where they have heard about the CPA. It is clear from Table 5-7 that the most general resources where rural consumers became conscious of consumer rights or the CPA are also the television and radio. Television and radio are both good mediums to reach rural areas since television have a great impact on large audiences and radio is cost effective (Kotni, 2012:210). Other relevant resources according to the ranking of percentages were newspapers, magazines and the internet. Information pamphlets and social networks such as Facebook can also be regarded as necessary resources where respondents became conscious of the CPA. Group training at a community hall was one of the most preferred methods, however it was not one of the means where rural consumers have heard about the CPA. This is a possible indication that education regarding the CPA are not provided to rural consumers in their area at a community hall.

³ Respondents were allowed to choose multiple options at this specific question and therefore the percentages do not add up to 100%

Table 5-7: Rural consumers' method of education regarding the Consumer Protection Act

Resources	Preferred method		Heard about Consumer rights		Heard about the CPA	
	%	n	%	n	%	n
Television	68.0	155	82.0	146	74.1	63
Radio	64.5	147	73.6	131	74.1	63
Class in the community hall (Group training / workshop)	50.0	144	15.2	27	7.1	6
Newspapers and magazines	36.4	83	41.6	74	38.8	33
Information pamphlets and booklets	23.2	53	16.3	29	24.7	21
Internet (google)	19.3	44	23.0	41	31.8	27
Facebook / Social network	14.9	34	17.4	31	12.9	11
Cell phone (whatsapp group / sms / mxit)	14.0	32	13.5	24	11.8	10
School textbooks	11.4	26	13.5	24	11.8	10
Research advertisement at community buildings	10.5	24	8.4	15	11.8	10
From my family	N/A	N/A	16.3	29	10.6	9
From my friends	N/A	N/A	14.6	26	9.4	8
From my employer (at work)	N/A	N/A	2.8	5	0.0	0

Furthermore these methods of education were combined into representative groups as seen in Figure 5-5 in order to give a visual presentation of the best education method. Accordingly broadcast media represent television and radio; print media represent newspapers, magazines, information pamphlets, booklets, posters and school textbooks. Furthermore digital media represent internet and cell phone communication, social media represents platforms such as Facebook and verbal media include training as well as word-of-mouth from family friends or employers. Note that word-of-mouth options was not offered as preferred methods of education, as seen in table 5-7, as it is not a formal method of education and thus not feasible.

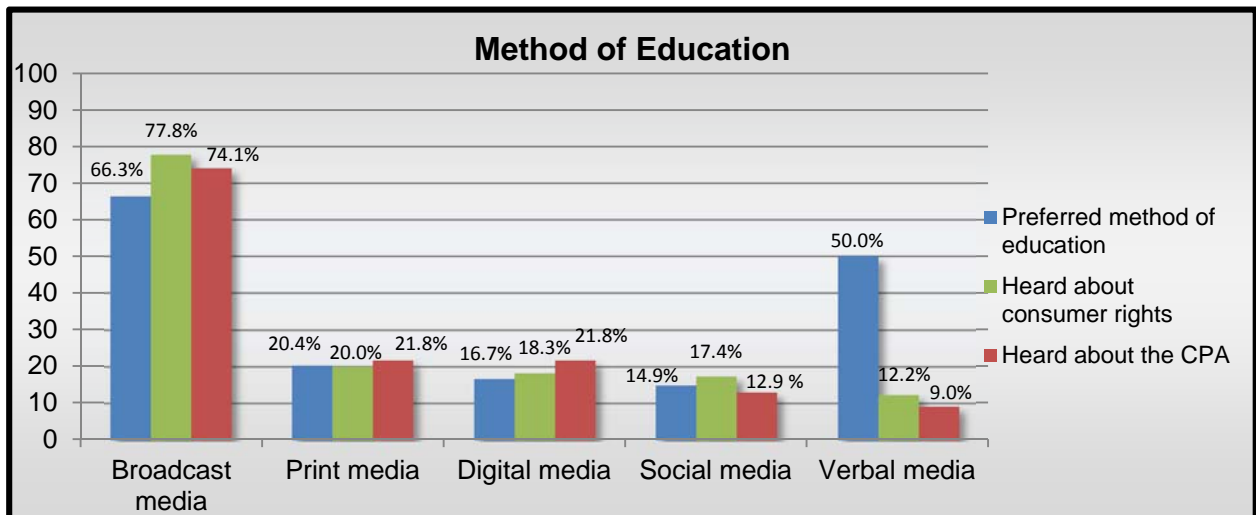


Figure 5-5: Rural consumers' method of education regarding the Consumer Protection Act

From the results in Figure 5-5 it is evident that the best educational methods include television and radio since they were the most preferred education method however also the best resources where rural consumers have heard about the CPA. These education mediums are known as mass media and important in rural areas as they assist in creating awareness in consumer protection matters (Krishnakumar & Sakthiventhan, 2012:13). Therefore it is suggested that the South African government educate rural consumers by means of mass media methods. However it might be a lengthy and costly process to distribute education regarding the CPA through mass media, therefore group training at a local community hall could be an easier and more cost effective starting point for training as it was one of the main preferred methods of education. It would also be a good idea to have information booklets at the training in order for individuals to take it home since it was preferred by 23.2% (n=53) of the respondents and also recommended by the participants of the qualitative phase.

5.7.2 Rural consumers' preferred language of education

It is important that consumer education regarding the CPA is available in a language and vocabulary that are completely understandable to disadvantaged consumers (Mason, 2007:34). Therefore the preferred language for education was determined as it became clear from the findings of the qualitative phase that there were different language preferences. The most preferred language for education from the respondents was Setswana (43.4%; n=98), possibly since Setswana is the study population's main language (Statistics South Africa, 2011a). The other noteworthy preferred language for education is English (16.4%; n=37). Respondents were also offered the choice of a combination of languages and consequently 23.5% (n=53) preferred a combination of both Setswana and English for the language of education. It is thus

recommended to offer education regarding the CPA in this area in Setswana and if possible in a combination of Setswana and English, especially the education material. The language of education is important to ensure proper education regarding matters such as the CPA in order to have responsible consumers in the marketplace that are capable of making informed decisions (United Nations, 2003).

5.8 Summary

From the results in this chapter it is evident that most of the respondents were young female individuals with a lack in income and education who reside in households with large numbers of dependents. The majority of the respondents had experiences with defective purchases relevant to the CPA as most happened from 2011 onward and mainly included defective food products. Respondents' post-purchase behaviour regarding defective goods revealed that they mostly return their defective goods to the retailer. This post-purchase behaviour is in accordance with the provisions of section 56 of the CPA, however when respondents were evaluated on the retailer's responsibility according to this section only 4.4% were conscious of all three the provisions namely replace, repair and refund. Furthermore the respondents' consciousness and use of the CPA was also determined and consequently only a third of the respondents that were conscious of the CPA also used it. It was also evident that with an increase in education and income there were also an increase in consciousness and use of the CPA. Finally respondents showed a need for education regarding the CPA. The most preferred educational methods were television and radio and the preferred language for education Setswana and English. During the final chapter, chapter six, a concluding discussion regarding the research study will be provided in order to conclude the research.

CHAPTER 6

CONCLUDING DISCUSSION

This final chapter concludes the research by presenting a summary of the main findings and general conclusions from the results. Recommendations, limitations and implications of the research study are also provided.

6.1 Introduction

South African rural consumers' demographic profile, including a lack in education and income cause them to be disadvantaged consumers in the marketplace. Due to rural consumers' disadvantaged state they are often vulnerable to exploitation of harmful practices by unethical retailers and therefore needs consumer protection by means of consumer protection legislation. Fortunately a consumer protection law was enacted in South Africa in 2011 known as the Consumer Protection Act (68 of 2008) that proposes to provide an accessible, fair and sustainable marketplace to all consumers, especially disadvantaged consumers, in order to improve consumers' social and economic welfare. However rural consumers can only effectively use the CPA as a resource to protect themselves if they are conscious of its existence. It was thus needed to explore rural consumers' consciousness and use of the CPA. Accordingly this research study aimed to explore and describe rural consumers' consciousness and use of the CPA in the Valspan community within the Phokwane Municipality, South Africa by means of mixed methods research. An instrument development design was utilised as the findings from the semi-structured interviews from the first qualitative phase were used to develop a questionnaire as measuring instrument for the second quantitative phase among a larger sample. Most of the respondents involved in this research were young female adults with low income and education levels.

6.2 Describing rural consumers' post-purchase behaviour regarding defective goods

The first objective exploring rural consumers' post-purchase behaviour regarding defective goods was explored during the qualitative phase with semi-structured interviews and also supported with questionnaire surveys in the quantitative phase. Results indicated that most of the defective goods that rural consumers who took part in this research study have purchased and experience problems with consisted of food items which were past the expiry date. Rural consumers purchase goods mainly from rural community retailers which often do not keep the quality standards as required by the CPA and sometimes sell goods that are past the expiry date. Respondents generally engage in various post-purchase behaviours when encountering defective goods with the majority of the respondents in this study returning their defective purchases to the retailer for

redress. The mentioned post-purchase behaviour is in accordance to the provisions of section 56 of the CPA which states that a consumer is entitled to return a defective purchase to the retailer for a refund, replacement or repair. Therefore it seemed as if respondents in this study were conscious of section 56 of the CPA; however further results that will be discussed during this chapter show the contrary. When questioned regarding the retailer's responsibility with regard to defective goods returned by the consumer, only a few of respondents indicated that they are conscious of all three options as offered to the consumer by section 56 of the CPA. Finally although there were various reasons why some of the respondents did not return their defective goods to the retailer to rectify the problem, the main reason was that they did not possess the receipt anymore.

6.3 Describing rural consumers' consciousness of the Consumer Protection Act with regard to defective goods

The second objective of the study aimed to explore rural consumers' consciousness of the CPA with regard to defective goods and was mainly explored during the quantitative phase of the research study by means of a questionnaire survey with 249 respondents. According to the findings of the qualitative phase it became clear that some of the participants were not familiar with the term Consumer Protection Act and therefore the term consumer rights were also used as reference to the CPA since the CPA consists of different consumer rights. As a result respondents' consciousness of both consumer rights and the CPA were explored respectively in the questionnaire survey. The majority of respondents were conscious of consumer rights; however, only a third of all respondents were conscious of the CPA. The respondents who were conscious of consumer rights mainly knew about the right to return goods and rights relating to good customer treatment. These consumer rights and other were enforced by the common law of South Africa before the existence of the CPA which could lead to the fact that more respondents were conscious of consumer rights.

Further results indicated that only about half of the respondents who were conscious of consumer rights were also conscious of the CPA. Therefore the consciousness of consumer rights cannot be seen as a true indicator of rural consumers' consciousness of the CPA. The respondents who were conscious of the CPA were mainly conscious regarding the fact that the CPA is a source of protection and provides assistance to the consumer. Furthermore most of the respondents also indicated that the CPA is needed and according to further results on this matter from a few of the respondents, it became evident that these respondents were conscious of the general purpose of the CPA. The associations between rural consumers' demographic characteristics and

consciousness of the CPA revealed that rural consumers are in a disadvantaged position as their low levels in income and education result in less consciousness of the CPA.

6.4 Describing rural consumers' use of the Consumer Protection Act

The third objective of this study was explored during the questionnaire survey of the quantitative phase and includes rural consumers' use of the CPA. Most of the respondents indicated that they do not use the CPA (65.7%; n=161), although from the third of the respondents that use the CPA most of them only use it sometimes. It is thus evident that the majority of rural consumers involved in this research study do not actively use the CPA. Earlier mentioned results revealed that the majority of respondents engaged in post-purchase behaviour, that are in accordance to the CPA. However from these further evaluations it became clear that only a third of those respondents have used the CPA. Therefore it can be concluded that most of the respondents' post-purchase behaviour were not based on their consciousness of the CPA as they did not actively use the CPA.

Associations between rural consumers' use of the CPA with their consciousness of consumer rights and consciousness of the CPA respectively revealed that more respondents use the CPA that were conscious of the CPA than those who were only conscious of consumer rights. Thus as consciousness of the CPA increased, so did the use thereof indicating a direct association. The associations of rural consumers' demographic characteristics and use of the CPA were similar to the results of consciousness of the CPA where a lack in income and education lead to a lack in use of the CPA. Consequently with an increase in income and education there will be an increase in consciousness and use of the CPA. Lastly results from an independent t-test regarding respondents' general knowledge of the CPA indicated that respondents who were conscious of and used the CPA have a higher average knowledge score on the CPA than those who were not using the CPA or were not conscious of it.

6.5 Describing rural consumers' need for education of the Consumer Protection Act

Rural consumers' need for education of the CPA was very prominent from the qualitative phase of this study; therefore it was further explored during the quantitative phase among a larger sample group. Results from the quantitative phase showed that respondents do not believe they know enough of the CPA and confirmed the findings from the qualitative phase where the majority of respondents indicated a need for education on the CPA. Respondents' preferred method of education included broadcast media by means of television and radio however group training in the local community hall known as verbal media was also a great preference among some respondents. Since broadcast media are often expensive and time consuming it would be a good

idea to start with education regarding the CPA in rural communities by means of group training and then progress towards broadcast media in order to reach the larger rural population of South Africa. The preferred language of education was Setswana as it is the main language spoken by the sample population in the study area, however English was also a preference. It would thus be recommended to offer education regarding the CPA to Valspan rural consumers in both languages in order to assist them.

6.6 Practical implications of this research study

Based on the results of this research study rural consumers are not conscious and do not actively use the CPA to protect themselves in the marketplace. However, if rural consumers are made conscious of the CPA through consumer education and continually enforce their consumer rights as provided in the CPA, they will be able to protect themselves in the marketplace. This will ultimately lead to increased responsible consumer behaviour and enhanced consumer well-being. Moreover since a large portion of the South African population consists of rural individuals it will also drive competitiveness in the marketplace between retailers. Consumer complaints will increase retailers' awareness of the inadequacies in their goods and services and offer them the opportunity to rectify the consumer's matter at hand.

In turn this will possibly lead to improved quality goods and services offered to consumers by retailers that are especially needed in rural communities. Consumer satisfaction with goods and services or redress received from the retailer will give them a competitive advantage in the marketplace as it will most probably lead to repeat purchases. Ultimately, active consumer behaviour regarding the protection of their interests in the marketplace might contribute to the social and economic welfare of rural communities and the economy of South Africa. Therefore by ensuring responsible consumer behaviour in the marketplace by means of consciousness of the CPA, it will not only improve the consumer's well-being but also the retail environment and economy of South Africa.

6.7 Limitations and recommendations of this research study

The sample size of this research study was limited as only 400 respondents from the Valspan rural area were recruited according to a non-probability purposive sampling method however only 249 of the questionnaires were useable. As the sample size was relatively small and the research was conducted in only one rural area of South Africa, the results cannot be generalised to the larger South African rural population. It is thus recommended for future research to conduct a larger quantitative research study regarding rural consumers' consciousness and use of the CPA in various rural communities from different provinces in South Africa by means of a probability

sampling method. A similar research study can also be conducted on urban consumers' consciousness and use of the CPA in order to generalise the results even more.

The fieldworkers used in this research study also caused some limitations as they seemed to have misunderstood some of the training instructions given by the researcher which resulted in a number of the questionnaires being incomplete or incorrect for data analysis purposes. Fieldworkers should thus be trained more thoroughly or even take part in a preliminary study with the researcher before assisting with data collection for the actual research study. Furthermore most of the data collection was done during daytime at respondents' homes when mainly home caregivers were available as typically found in rural areas. This most probably resulted in the majority of respondents being young female adults that were unemployed. In order to have a sample that is more representative of the study area it is recommended that data collection are done at different times of the day or over weekends and at another location other than respondents' homes.

In addition consumer education regarding consumer protection is one of the main priorities of the United Nations and also the CPA as it aims to provide and promote consumer education. Consequently as a need for education regarding the CPA is evident in this research study, it is recommended that education should be provided to rural consumers. However it is important that education should be easily understandable and accessible to rural consumers, therefore it is recommended to offer education regarding the CPA in as many of the official South African languages as possible. Consumer education should also be provided in a manner and place that are easy accessible to rural consumers according to their available resources.

Furthermore consumer education is the responsibility of the government and other stakeholders including retailers. It is thus essential that retailers and especially those found in rural communities are conscious and knowledgeable regarding the CPA. It is thus also recommended to ensure that South African retailers are educated on the CPA and its provisions as well as enforcement channels, not only to assist the consumer but also to protect themselves. Lastly it is recommended that future research should be conducted on rural consumers' knowledge of the provisions and enforcement channels of the CPA. Further research regarding consumers' need for education regarding the CPA will also be insightful for future consumer education.

Finally, from the outcomes of this research it is evident that there is a lack in consciousness and use of the CPA among rural consumers from the Valspan community within the Phokwane Municipality, South Africa. However there is also a need for education regarding the CPA from these consumers. Therefore appropriate interventions to educate the rural consumers of Valspan by means of the WIN project in collaboration with the Consumer Sciences Department of the

North-West University regarding the CPA are recommended. If education is offered to rural consumers from Valspan and other rural communities, it will probably result in increased responsible consumer behaviour leading towards improved consumer protection and well-being in the marketplace for disadvantaged consumers. This will ultimately contribute towards the purpose of the CPA including to protect consumers' interests and to improve their social and economic welfare.

6.8 Summary

The aim of the research study was reached by means of the three research objectives. The results regarding the first objective including rural consumers' post-purchase behaviour regarding defective goods revealed that respondents' defective purchases mainly included food items which they returned to the retailer. The second objective exploring rural consumers' consciousness of the CPA with regard to defective goods indicated that only a third of respondents were conscious of the CPA. Findings from objective three regarding rural consumers' use of the CPA corresponded with that of objective two, as a third of respondents indicated that they use the CPA. Similarly a significant association was found between rural consumers' consciousness and use of the CPA, indicating that if consumers are conscious of the CPA, they will most likely use the CPA.

Furthermore other associations revealed that with an increase in income and education there are an increase in consciousness and use of the CPA. Explaining why the minority of rural consumer in this research study were conscious of, and used the CPA since they experience a lack in education and income. Finally a definite need for education regarding the CPA was identified and preferred in Setswana through broadcast media such as television and radio. Therefore consumer education regarding the CPA was recommended as it could empower rural consumers to protect their interests in the marketplace, improving their personal well-being and ultimately contribute towards the social and economic welfare of rural communities and the economy of South Africa.

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APPENDIX A
INTERVIEW SCHEDULE - QUALITATIVE PHASE

**RURAL CONSUMERS' CONSCIOUSNESS AND USE OF THE CONSUMER PROTECTION ACT IN
THE VALSPAN COMMUNITY WITHIN THE PHOKWANE MUNICIPALITY**

Interview schedule for the semi-structured interviews in English and Afrikaans

1. What products have you bought in the past that had something wrong with it?

1. Watter produkte het jy in die verlede gekoop waarmee daar iets fout was?

Probe / ondersoek:

Products that was less acceptable, less useful or unsafe.

Produkte wat minder aanvaarbaar, minder bruikbaar of onveilig was.

2. Explain what was wrong with the product and your experience with it.

2. Verduidelik wat met die produk fout was en jou ervaring daarmee.

3. What did you do when you had this problem with the product?

3. Wat het jy gedoen omtrent jou probleem met die produk?

4. What legal rights do you have when you buy a product that there is something wrong with?

4. Watse wettige regte het jy wanneer jy 'n produk koop waarmee daar iets fout is?

5. What do you know about the Consumer Protection Act?

5. *Wat weet jy van die Wet op Verbruikersbeskerming?*

Probe / ondersoek:

The consumer law in South Africa.

Die verbruikerswet in Suid-Afrika

Additional questions / Addisionele vrae:

6. Would you like to learn more about the Consumer Protection Act?

6. *Sal jy graag meer wil leer van die Wet op Verbruikersbeskerming?*

7. How would you like to learn about the Consumer Protection Act?

7. *Hoe sal jy graag van die Wet op Verbruikersbeskerming wil leer?*

**RURAL CONSUMERS' CONSCIOUSNESS AND USE OF THE CONSUMER PROTECTION ACT IN
THE VALSPAN COMMUNITY WITHIN THE PHOKWANE MUNICIPALITY**

Interview schedule for semi-structured interviews in Setswana

1. O rekile dikumo dife mo nakong e e fetileng tse di ne di sa siama kampo di na le phoso?

Botse ka:

Selwana se se nneng se sa amogelesege, se sa dirisege, se le kotsi.

2. Tlhalosa bothata jwa kumo mme tlhalosa maitemogelo a gago ka yone.

3. O dirile eng ka nako ya go na le mathata ka kumo?

4. O na le ditshwanelo dife fa o reka kumo ka mo molaong fa sengwe se sa siama ka sone?

5. O itse eng ka ga Molao wa Tshireletso ya Badirisi?

Botse ka:

Molao wa Badirisi mo Aforikaborwa.

Dipotso tsa kokeletso

6. Na o rata go ithuta go fetisisa ka ga Molao wa Tshireletso ya Badirisi?

7. O tla rata go ithuta jang ka ga Molao wa Tshireletso ya Badirisi?

APPENDIX B
ETHICS APPROVAL LETTER - QUALITATIVE PHASE



NORTH WEST UNIVERSITY
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4 September 2014

Dear Ms Du Preez

Ethics Application: NWU-00040-13-A1 "Sustainable livelihoods, health and well-being in rural communities in south Africa - a transdisciplinary multi-level approach"

Thank you for the amendments made to your application. The sub-study "Rural consumers' consciousness and use of the Consumer Protection Act in the Valspan community within the Phokwane Municipality" has been ethically approved for inclusion under this umbrella project until 31/12/2015.

Yours sincerely

Prof Minrie Greeff
Health Research Ethics Committee Chairperson

Original details: Prof Minrie Greeff(10187308) C:\Users\13210572\Documents\NETEK\2013 ETHICS\NWU-00040-13-A1 (M du Preez-LS Pretoria) - Approval letter.docx
4 September 2014

File reference: 9.1.5.3

APPENDIX C
RESEARCH ADVERTISEMENT - QUALITATIVE PHASE

RESEARCH ABOUT THE CONSUMER PROTECTION ACT IN VALSPAN

DATE: 14 & 15 OCTOBER 2014

REASON FOR THIS RESEARCH:

THE NORTH WEST UNIVERSITY IS DOING THIS RESEARCH TO HEAR IF PEOPLE FROM VALSPAN KNOW ABOUT AND USE THE CONSUMER PROTECTION ACT.

TO BE A PART OF THIS RESEARCH YOU NEED TO BE:

- 18 YEARS OR OLDER
- PERMANENTLY STAY IN VALSPAN
- BE THE PERSON WHO MAINLY DECIDES WHAT PRODUCTS TO BUY FOR YOUR FAMILY
- HAVE BOUGHT A PRODUCT IN THE PAST THAT HAD SOMETHING WRONG WITH IT

BENEFITS OF THE RESEARCH:

THE RESULTS OF THE RESEARCH CAN MAYBE BRING CHANGE TO VALSPAN AS IT WILL BE USED TO SEE IF THE COMMUNITY NEEDS EDUCATION ABOUT THEIR CONSUMER RIGHTS.

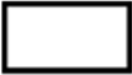
TAKE NOTE THAT THE RESEARCH TEAM WILL NOT BE ABLE TO HELP YOU WITH THE PROBLEMS THAT YOU HAVE WITH PRODUCTS.

WHAT WILL HAPPEN:

- ABOUT 10-15 PEOPLE OF VALSPAN WILL BE INTERVIEWED FOR ABOUT 20 MINUTES AT THE INCOME GENERATING COMMUNITY PROJECT SITES.
- TAKING PART IN THE RESEARCH IS OUT OF YOUR OWN FREE WILL AND YOU CAN STOP ANYTIME YOU WANT.
- IT WILL COST YOU NOTHING TO TAKE PART IN THE RESEARCH AND YOU WILL NOT BE PAYED TO TAKE PART.
- NO ONE NEED TO GIVE THEIR NAME OR ANY PERSONAL INFORMATION DURING THE INTERVIEW, BUT CAN GIVE A TELEPHONE NUMBER TO LET THEM KNOW WHEN THERE WILL BE FEEDBACK ON THE RESEARCH AT THE VALSPAN COMMUNITY CENTRE.
- THE INFORMATION SHARED DURING THE INTERVIEWS WILL BE PRIVATE AND WILL NOT BE JOINED TO A NAME.



APPENDIX D
INFORMED CONSENT FORM - QUALITATIVE PHASE



Rural consumers' consciousness and use of the Consumer Protection Act in the Valspan community within the Phokwane Municipality

CONSENT FORM TO BE A RESEARCH PARTICIPANT IN ENGLISH

I am Ms. L.S. Pretorius from the North-West University; this research is about the Consumer Protection Act, which is a law in South Africa. I would like to invite you to read this form and then give your approval if you want to take part in the study.

1. REASON FOR THIS STUDY: Is to hear if people from Valspan know about and use the Consumer Protection Act. In order to be a part of this study you need to be:

- 18 years or older
- Permanently stay in Valspan
- Be the person who mainly decides what products to buy for your family
- Have bought a product in the past that had something wrong with it

2. PROCESS: If you agree to be in this study you have to answer questions during a 20 minute interview about a product you have bought in the past that had something wrong with it. Your interview will be voice-recorded and you are allowed to stop the interview at any time you do not feel comfortable, even after you signed this form.

3. RISKS/DISCOMFORTS: This study will need some of your time and effort, but the fieldworkers will be as quick as they can and will only ask you a few questions that you need to answer. You do not have to feel bad if you do not know the answers, because there is no right or wrong answers. So answer all the questions as good and true as you can. Be sure that your name will never be shared with others or in the results of this study.

4. BENEFITS: During the interview you will have the chance to talk about your experience of the product you bought that had something wrong with it. Take note that this is only for research and the interviewer or the research team will not be able to help you with the problems that you have with products. Your answers will be used to form a questionnaire for the research to see if people from Valspan know about their rights as consumers and how to use their rights. You also take part in research that can maybe bring change to your community in the future as the results of this research will be used to see if your community needs education about their consumer rights.

5. COSTS: There will be no cost for you to take part in this study.

6. PAYMENT: You will receive no payment for participation, but you will get juice to enjoy during the interview as a small token of appreciation for your involvement.

7. ETHICAL APPROVAL: This research project has been accepted by the Health Research Ethics Committee of the Faculty of Health Sciences of the North-West University and if you have any questions about this you can contact Mrs. Carolien van Zyl at the Health Research Ethics Committee on (018 299 2094) on week days between 8:00 and 16:00.

8. QUESTIONS: You may ask questions to any member of the research team before you decide to give your approval. You can also contact Mrs. Minnet du Preez at the Consumer Sciences Department on 018 299 2479 on week days between 8:00 and 16:00 if you have any more questions or worries about the research.

9. FEEDBACK OF THE RESULTS: The results of the research will be shared with you at the Valspan Community Centre as soon as it is available. You can give your telephone number on this form to go to a meeting about the results and we will let you know when it will be.

CONSENT FORM

If you are willing to be a part of this study, then you have to fill in and sign here:

I _____ (Name and Surname) hereby give my approval to be a part of this study. I understand that I can pull out or stop at any time I do not feel comfortable during the study. I also understand that my name will not be shared with someone who is not part of the research team and that the information will be private and will not be connected to my name at any time. I also understand the risks and benefits of this study.

Date

Signature of respondent

Date

Signature of person gaining consent

Date

Signature of witness (if needed)

Contact details for feedback (optional)

Telephone number: _____

Rural consumers' consciousness and use of the Consumer Protection Act in the Valspan community within the Phokwane Municipality

CONSENT FORM TO BE A RESEARCH PARTICIPANT IN SETSWANA

Nna ke Moh. L.S. Pretorius wa go tswa kwa Yunibesiting ya Bokone-Bophirima; patlisiso e e ka ga Molao wa Tshireletso ya Badirisi, o o leng molao wa mo Aforikaborwa. Ke ka rata go go laletsa go buisa foromo e mme o fane ka tumelo ya gago fa o ka rata go tsaya karolo mo thutong

1. LEBAKA LA THUTO E: Go utlwa gore a baagi ba Valspan ba itse ka Molao wa Tshireletso ya Badirisi. Go tsaya karolo mo patlisisong e go tlhokega gore o nne le dilemo di:

- 18 le go feta
- le moagi wa ruri wa Valspan
- le motho yo o akanyang gantsi gore go rekiwe dikumo dife mo lelapeng la gago
- rekile kumo e e rileng mo nakong e e fetileng e e nneng e e sa siama

2. TIREGO: Fa e le gore o dumelela go tsaya karolo mo thutong o tla tshwanelwa gore o arabe dipotso tsa therisano metsotso e le 30 go 40 ka ga kumo e o e rekileng mo nakong e e fetileng e e nneng e sa siama. Therisano ya gago e tla gatsiwa ka go rekota lentswe la gagwe mme o ka emisa therisano nako e nngwe le e nngwe fa o ikutlwa o se monate le fa o saene foromo e.

3. DITEKELETSO / DITSHWENYEGO: Patlisiso e tla tlhoka nako le matsapa a gago mme babatlisisi ba ka dira ka pele jaaka go kgonega mme ba tla go botsa palo ya dipotso tse o tlhokang go di araba. O se tlhabiwe ke ditlhong fa o sa itse dikarabo ka gore ga go na dikarabo tse di siameng le tse di sa siamang. Ka jalo araba dipotso tsotlhe ka nnete sentle jaaka o ka kgona. Itse ka nnete gore leina la gago le ka se fiwe ope kampo le ka se kwadiwe mo diphethong tsa thuto.

4. MESOLA: Ka nako ya therisano o ka na le tšhono ya go bua ka ga maitemogelo ka kumo e o e rekileng e e nneng e na le phoso. Ela tlhoko gore se ke go dira patlisiso fela mme morerisani kampo setlhopho sa patlisiso ba ka se kgone go go thusa ka mathata a kumo a o a boneng. Dikarabo tsa gago di tlile go dirisiwa go aga potsolotso ya patlisiso e e tla bonang gore a batho ba Valspan ba itse jang ditshwanelo tsa bone tsa bodirisi le gore ba ka dirisa jang ditshwanelo tsa bone. Gape o tsaya karolo mo patlisisong e gongwe e ka tlisang phetogo mo morafeng wa gago mo isagong, ka diphetho tsa patlisiso e mme maitemogelo a ka dirisiwa go bona gore a morafe o tlhoka thuto ka ga ditshwanelo tsa bone tsa bodirisi.

5. DITSHENYEGELO: Go ka se nne le ditshenyegelo dipe mo go wena go ka tsaya karolo mo patlisisong e.

6. TUELO: Ga o tle go amogela tuelo epe go tsaya karolo mme o tla amogela senotsididi sa matute go nwa ka nako ya therisano go go leboga gannye fela ka tirisanommogo.

7. TUMELELO YA SEETIKI: Patlisiso e e dumeletswe ke Komiti ya Dietiki tsa Patlisiso ya Botho mo Legorong la Disaense tsa Pholo kampo Yunibesiting ya Bokone-Bophirima mme fa o ka na le dipotso dingwe ka patlisiso o ka ikopantsa le Moh. Carolien van Zyl kwa Komiti ya Dietiki tsa Patlisiso kwa (018 299 2094) ka malatsi a beke a tiro go tloga ka 8:00 go 16:00.

8. DIPOTSO: O ka botsa dipotso go mongwe le mongwe wa maloko a setlhopha sa patlisiso pele o ka akanya go fana ka tumelelo ya gago. Gape o ka ikopantsa le Moh Minnet du Preez kwa Lefapheng la Disaense tsa Badirisi kwa 018 299 2479 mo malatsing a beke magareng a 8:00 le 16:00 fa o ka na le dipotso kampo ditshwenyego ka ga patlisiso.

9. KITSISO KA GA DIPHETHO: Diphetho tsa patlisiso di tla tla go fiwa mo Senthareng ya Morafe wa Valspan ka pele jaaka di feditswe. O ka fana ka nomoro ya mogala mo foromong e gore re kgone go go kopa go tla mo kopanong ya diphetho.

FOROMO YA TUMELELO

Fa o dumela go tsaya karolo mo thutong e, o tshwanetse go tlatsa mme o saene fa:

Nna _____(Leina le Sefane) ka se ke fa tumelo ya me go tsaya karolo mo thutong e. Ke tlhaloganya gore nka ikogogela morago go tswa mo patlisisong eno ka nako e nngwe kampo e nngwe fa ke sa ikutlwe monate mo thutong. Gape ke tlhaloganya gore leina la me le ka se fiwe ope kwa ntle ga ba ba le maloko a setlhopha sa patlisiso le gore tshedimosetso e tla dula e le ya sephiri mme leina la me le ka se kopantshiwe ka tshedimosetso kampo dikarabo dipe nako epe. Gape ke tlhaloganya ditekeletso le mesola a thuto e.

Letlha

Mosaeno wa Moarabedi

Letlha

Mosaeno wa motho yo a amogelang tumelelo

Letlha

Mosaeno wa Mosupi (fa go tlhokega)

Dintlha tsa go ikgolaganya go ka fiwa kitso ya diphitlhelelo (fa o rata)

Nomoro ya mogala: _____

APPENDIX E
QUESTIONNAIRE – QUANTITATIVE PHASE

QUESTIONNAIRE: Rural consumers' consciousness and use of the Consumer Protection Act in the Valspan community within the Phokwane Municipality/

LENANE LA DIPOTSO: Kitso ya Badirisi ba kwa Magaeng le go dirisa ga Molao wa Tshireletso ya Badirisi mo morafeng wa Valspan mo Mmasepaleng wa Phokwane.

PLEASE READ THE FOLLOWING TO THE PERSON / KA KOPO, BUISETSA MOTSAYAKAROLO DIPOLELO TSE DI LATELANG

Thank you for taking the time to be a part of this research. During this questionnaire you will have to answer a number of questions. Please listen carefully and answer all the questions. Remember there is no right or wrong answers/

Ditebogo ka matsapa go tsaya karolo mo patlisisong e. Ka mo Lenaneng le la Dipotso o tla na le tshwanelo ya go araba palo ya dipotso. Ka kopo, reetsa sentle mme araba dipotso tsotlhe. Gakologelwa gore ga go na dikarabo tse di siameng kgotsa tse di phoso.

**SECTION A: INCLUSION CRITERIA AND USE OF THE CONSUMER PROTECTION ACT/
KAROLO YA A: MABAKA A GO AKARETSA LE GO DIRISA GA MOLAO WA TSHIRELETSO YA
BADIRISI**

***1. What is your age? / O na le dingwaga di le kae?**

	If 17 years or younger, end questionnaire and thank the person / <i>Fa motsayakarolo a le dilemo di le 17 kgotsa kwa tlase, emisa potsolotso mme leboga motsayakarolo</i>
	If 18 years or older, continue with questionnaire / <i>Fa motsayakarolo a le dilemo di le 18 kgotsa go feta, tswelela ka potsolotso</i>

***2. Where do you live? / O nna kae?**

(Choose ONE and mark with an X / tlhophha e le NNGWE mme tshwaya ka X)

Valspan	1	Continue with questionnaire / <i>Tswelela pele ka potsolotso</i>
Other (please specify) / <i>Tse dingwe (tswetswee tlhalosa):</i>	2	End questionnaire and thank the person / <i>Emisa potsolotso mme leboga motsayakarolo</i>

***3. Do you mainly do the shopping for the people in your house (family)? / A nako e ntsi ke wena o rekelang batho dilo mo lelapeng la gago(balosika)?**

(Choose ONE and mark with an X / tlhophla e le NNGWE mme tshwaya ka X)

Yes / Ee	1	Continue with questionnaire / Tswelala pele ka potsolotso
No / Nnyaa	2	End questionnaire and thank the person / Emisa potsolotso mme leboga motsayakarolo

***4. Have you ever bought any products that had something wrong with it? (Products with problems that you were not happy with) / A okile wa reka kungo e e rileng e e neng e sa siama. (Dikungo tse di mathata tse o neng o sa itumelela tsone)**

(Choose ONE and mark with an X / tlhophla e le NNGWE mme tshwaya ka X)

Yes / Ee	1	Continue with questionnaire / Tswelala pele ka potsolotso
No / Nnyaa	2	End questionnaire and thank the person / Emisa potsolotso mme leboga motsayakarolo

EVERYONE HAS TO COMPLETE QUESTIONS 5 TO 7 /

MONGWE LE MONGWE O TSHWANETSE GO TLATSA DIPOTSO TSA 5 GO FITHLA GO 7

5. When did you buy these products that there was something wrong with? / O rekile leng kungo e e neng e na le phoso?

(Choose ONE and mark with an X / tlhophla e le NNGWE mme tshwaya ka X)

In the past year (2014 until present) / Mo ngwageng o o fetileng (2014 go fithhela jaanong-jaana)	1
2 years ago (2013) / Dingwaga tse pedi kwa morago (2013)	2
3 years ago (2012) / Dingwaga tse tharo kwa morago (2012)	3
4 years ago (2011) / Dingwaga tse nne kwa morago (2011)	4
More than 4 years ago (before 2011) / Go feta dingwaga di le 4 kwa morago (pele ga 2011)	5

6. What type of products have you **bought** that had something wrong with it? / **Ke mofuta ofe wa kungo e o e rekileng e e neng e na le phoso?**

(Choose ALL the answers you want and mark with an X / tlohpha dikarabo TSOTLHE tse o di batlang mme tshwaya ka X)

Food / <i>Dijo</i>	1
Clothing / <i>Diaparo</i>	2
Home appliances / <i>Didiriso tsa motlakase mo ntlong</i>	3
Kitchenware / <i>Didiriso tsa mo boapeelong</i>	4
Toiletries / <i>Tsa bothhapelo</i>	5
Other, please specify / <i>Tse dingwe, tthalosa tsweetswee:</i>	6

7. What do you do MOST OF THE TIME when you have bought a product with a problem? / **O dira jang NAKO E NTSI fa o rekile kungo e e nang le mathata?**

(Choose ONE and mark with an X / tlohpha e le NNGWE mme tshwaya ka X)

Take it back to the shop/seller / <i>Ke e busetsa kwa lebenkeleng / kwa morekising</i>	1	Skip to QUESTION 9 / Tlolela kwa POTSONG YA 9
Fix it myself / <i>Ke ipaakanyeditse yone</i>	2	Continue to the next question / Tswelela kwa potsong e e latelang
Throw it away / <i>Ke a e latlha</i>	3	
Nothing / <i>Sepe</i>	4	
Other, please specify / <i>Tse dingwe, tthalosa tsweetswee:</i>	5	

ONLY COMPLETE QUESTION 8 IF YOU MARKED ANY OF THE LAST 4 OPTIONS IN QUESTION 7 /

TLATSA FELA POTSO YA 8 FA E LE GORE O TSHWAILE E NNGWE KGOTSA E NNGWE YA DIKARABO TSE 4 FA GODIMO POTSO YA 7

8. What is USUALLY THE REASON why you do not take a product with problems back to the shop/seller? / KA GALE LEBAKA KE ENG o sa busetse kungo kgotsa selo kwa lebenkeleng kgotsa kwa morekising?

(Choose ALL the answers you want and mark with an X / tlohpha dikarabo TSOTLHE tse o di batlang mme tshwaya ka X)

I am not sure what to do / Ga ke itse gore ke dire eng	1
It is too expensive to go back / Go tura thata go boela kwa morago go busa kumo	2
The shop/seller is too far / Lebenkele / Morekisi o kgakala thata	3
It is a difficult time / Ke nako e e thata	4
I do not have the receipt (slip) / Ga ke a tshwara tshupatefo (selipi)	5
I am scared of the shop/seller / Ke tshaba Lebenkele / Morekisi	6
Other, please specify / Tse dingwe, tthalosa tsweetswee:	7

**SECTION B: CONSCIOUSNESS OF THE CONSUMER PROTECTION ACT /
KAROLO B: BOITEMOGO JWA MOLAO WA TSHIRELETSO YA BADIRISI**

**EVERYONE HAS TO COMPLETE QUESTIONS 9 AND 10 /
MONGWE LE MONGWE O TSHWANETSE GO TLATSA DIPOTSO TSA 9 LE 10**

9. When ANY customer/shopper **takes a product with a problem back** to the shop/seller, what do you believe **should the shop/seller do** about it? /

Fa modirisani/moreki MONGWE KGOTSA MONGWE a tsaya kungo mme a e busetsa lebenkele/morekisi, o dumela gore lebenkele/morekesi ba tshwanetse go dira eng ka kgang e?

(Choose ALL the answers you want and mark with an X / tlohpha dikarabo TSOTLHE tse o di batlang mme tshwaya ka X)

Nothing / Sepe	1
Tell the customer/shopper to contact the company who makes the product / <i>Bolelela modirisani/moreki go ikopantsha le setlamo se se dirang kumo.</i>	2
Tell the customer/shopper to buy a new product/ <i>Bolelela modirisani/moreki go reka kungo e e ntšhwa</i>	3
Tell the customer/shopper to fix the product themselves / <i>Bolelela modirisani/moreki go baakanya kungo ka bobone</i>	4
Give them a new product (replace) / <i>Fana ka kungo e e ntšhwa (refosa kumo)</i>	5
Fix the product (repair) / <i>Baakanya kumo(paakanyo)</i>	6
Give their money back (refund) / <i>Ba busetse madi (pusetso)</i>	7
Other, please specify / <i>Tse dingwe, tthalosa tswetswee:</i>	8

10. Do you know that you as a customer/shopper have rights when you buy products? / A o itse gore wena o le modirisani/moreki o na le tshwanelo fa o reka dikumo?

(Consumer rights/ ditshwanelo tsa modirisi)

(Choose ONE and mark with an X / tlhophya e le NNGWE mme tshwaya ka X)

Yes / Ee	1	Continue to the next question / Tswelala kwa potsong e e latelang
No / Nnya	2	Skip to QUESTION 13 / Tlolela kwa POTSONG YA 13

**ONLY COMPLETE QUESTION 11 IF YOU MARKED YES IN QUESTION 10 /
TLATSA FELA POTSO YA 11 FA E LE GORE O TSHWAILE EE MO POTSONG YA 10**

11. IF YES, in short explain what do you know about your rights as a customer/shopper when you buy products / **FA E LE EE, tlhalosa ka bokhutshwane gore o itse ditshwanelo dife o le modirisani / moreki fa o reka dikumo.**

**ONLY COMPLETE QUESTION 12 IF YOU MARKED YES IN QUESTION 10 /
TLATSA FELA POTSO YA 12 FA E LE GORE O TSHWAILE EE MO POTSONG YA 10**

12. Where have you heard about these rights when you buy products? / O utlwile kae ka ga ditshwanelo tsa gago fa o reka sengwe kgotsa dikumo?

(Choose ALL the answers you want and mark with an X / tlhopho dikarabo TSOTLHE tse o di batlang mme tshwaya ka X)

Television / Mo thelebišeneng	1
Radio / Mo radiong	2
Newspapers and magazines / Dikuranta le dimakasine	3
Internet (google) / Inthanete (Google)	4
Facebook / Social network / Facebook / Dinetweke tsa Boago	5
Cellphone (whatsapp group / sms / mxit) / Mogala wa Letheka (Setlhopho sa whatsapp / sms / mxit)	6
Information pamphlets and booklets / Dipamfolete tsa Tshedimosetso le Dibukana	7
Posters at community buildings / Diposetara tsa mo dikagong tsa morafe	8
School textbooks / Dibukakaedi tsa Sekolo	9
Class in the community hall (Group training / workshop) / Thuto mo holong ya morafe (Katiso ya Ditlhopho / Bodirelo)	10
From my family / Go tswa balosikeng	11
From my friends / Go tswa ditsaleng tsa me	12
From my employer (at work) / Go tswa go mothaping wa me (kwa tirong)	13
Other, please specify / Tse dingwe, tlhalosa tsweetswee:	14

**EVERYONE HAS TO COMPLETE QUESTIONS 13 /
MONGWE LE MONGWE O TSHWANETSE GO TLATSA POTSO YA 13**

13. Do you think it is needed for you to have rights when you buy products? / A o akanya gore o tlhoka ditshwanelo fa o reka dikumo?

(Choose ONE and mark with an X / tlhopho e le NNGWE mme tshwaya ka X)

Yes / Ee	1	Continue to the next question / Tswelela kwa potsong e e latelang
No / Nnyaa	2	Skip to QUESTION 15 / Tlolela kwa POTSONG YA 15

**ONLY COMPLETE QUESTION 14 IF YOU MARKED YES IN QUESTION 13 /
 TLATSA FELA POTSO YA 14 FA E LE GORE O TSHWAILE EE MO POTSONG YA 13**

14. IF YES, why do you think you need rights when you buy products? / **FA O RILE EE**, goreng o akanya gore o tlhoka ditshwanelo fa o reka dikumo?

**EVERYONE HAS TO COMPLETE QUESTION 15 /
 MONGWE LE MONGWE O TSHWANETSE GO TLATSA POTSO YA 15**

15. Do you know about the **CONSUMER PROTECTION ACT**? (Have you heard about it before) / A o itse ka ga **MOLAO WA TSHIRELETSO YA BADIRISI**? (A o utlwile ka ga one pele)

(Choose **ONE** and mark with an **X** / tlhopha e le **NNGWE** mme tshwaya ka **X**)

Yes / Ee	1	Continue to the next question / Tswelela kwa potsong e e latelang
No / Nnyaa	2	Skip to QUESTION 18 / Tlolela kwa POTSONG YA 18

**ONLY COMPLETE QUESTION 16 IF YOU MARKED YES IN QUESTION 15 /
 TLATSA FELA POTSO YA 16 FA E LE GORE O TSHWAILE EE MO POTSONG YA 15**

16. IF YES, in short explain what you know about the **CONSUMER PROTECTION ACT** (what have you heard about it) / **FA E LE EE**, tlhalosa ka bokhutshwane gore o itse eng ka ga **MOLAO WA TSHIRELETSO YA BADIRISI** (o utlwile eng ka ga one)

**ONLY COMPLETE QUESTION 17 IF YOU MARKED YES IN QUESTION 15 /
TLATSA FELA POTSO YA 17 FA E LE GORE O TSHWAILE EE MO POTSONG YA 15**

17. Where have you heard about the CONSUMER PROTECTION ACT? / O utlwile kae ka ga MOLAO WA TSHIRELETSO YA BADIRISI?

(Choose ALL the answers you want and mark with an X / tlhopho dikarabo TSOTLHE tse o di batlang mme tshwaya ka X)

Television / Mo thelebišeneng	1
Radio / Mo radiong	2
Newspapers and magazines / Dikuranta le dimakasine	3
Internet (google) / Inthanete (Google)	4
Facebook / Social network / Facebook / Dinetweke tsa Boago	5
Cellphone (whatsapp group / sms / mxit) / Mogala wa Letheka (Setlhopho sa whatsapp / sms / mxit)	6
Information pamphlets and booklets / Dipamfolete tsa Tshedimosetso le Dibukana	7
Posters at community buildings / Diposetara tsa mo dikagong tsa morafe	8
School textbooks / Dibukakaedi tsa Sekolo	9
Class in the community hall (Group training / workshop) / Thuto mo holong ya morafe (Katiso ya Ditlhopho / Bodirelo)	10
From my family / Go tswa balosikeng	11
From my friends / Go tswa ditsaleng tsa me	12
From my employer (at work) / Go tswa go mothaping wa me (kwa tirong)	13
Other, please specify / Tse dingwe, tlhalosa tsweetswee:	14

**EVERYONE HAS TO COMPLETE QUESTION 18 /
MONGWE LE MONGWE O TSHWANETSE GO TLATSA POTSO YA 18**

18. Do you ever use the CONSUMER PROTECTION ACT? / A o tle o dirise MOLAO WA TSHIRELETSO YA BADIRISI?

(Choose ONE and mark with an X / tlhopho e le NNGWE mme tshwaya ka X)

Yes / Ee	1	Continue to the next question / Tswelela kwa potsong e e latelang
No / Nnyaa	2	Skip to QUESTION 20 / Tlolela kwa POTSONG YA 20

**ONLY COMPLETE QUESTION 19 IF YOU MARKED YES IN QUESTION 18 /
TLATSA FELA POTSO YA 19 FA E LE GORE O TSHWAILE EE MO POTSONG YA 18**

19. How often do you use the CONSUMER PROTECTION ACT? / O dirisa MOLAO WA TSHIRELETSO YA BADIRISI gantsi go le kana kang?

(Choose ONE and mark with an X / tlhophya e le NNGWE mme tshwaya ka X)

Only used it once or twice before / Ke o dirisitse fela gangwe kgotsa gabedi pele ga jaanong	1
Sometimes (now and again) / Gangwe le gape	2
Most of the time (almost always) / Nako e ntsi (gaufi le nako yotlhe)	3

**EVERYONE HAS TO COMPLETE QUESTIONS 20 TO 26 /
MONGWE LE MONGWE O TSHWANETSE GO TLATSA DIPOTSO TSA 20 GO 26**

**READ THE FOLLOWING TO THE PERSON / KA KOPO, BUISETSA MOTSAYAKAROLO
DIPOLELO TSE DI LATELANG:**

**Please tell in your opinion if the following is true about the CONSUMER PROTECTION ACT /
Ka kopo bolelela ka kakanyo ya gago gore a dintlha tse di latelang ke nnete ka ga MOLAO WA
TSHIRELETSO YA BADIRISI (ditshwanelo tsa modirisani/morekedi)**

**(Choose ONE answer per question and mark with an X / tlhophya karabo le NNGWE ka potso
mme tshwaya ka X)**

		Yes / Ee	No / Nnyaa	Not sure / Ga ke itse
20	The CONSUMER PROTECTION ACT has 8 rights for the customer/shopper / MOLAO WA TSHIRELETSO YA BADIRISI o na le ditshwanelo di le 8 tsa modirisani/morekedi	1	2	3
21	The CONSUMER PROTECTION ACT is there to protect the customer/shopper / MOLAO WA TSHIRELETSO YA BADIRISI o teng go sireletsa modirisani/morekedi	1	2	3
22	The CONSUMER PROTECTION ACT is there to make sure that the shops/sellers are fair towards the customer/shopper/ MOLAO WA TSHIRELETSO YA BADIRISI o teng go netefatsa gore mabenkele / barekisi ba direle modirisani/morekedi ka tshiamo	1	2	3
23	The CONSUMER PROTECTION ACT is there to help the customer /shopper to make good choices when buying products / MOLAO WA TSHIRELETSO YA BADIRISI o teng go thusa modirisani /morekedi go tlhophya sentle fa ba reka dikumo	1	2	3
24	The CONSUMER PROTECTION ACT is there to help the customer/shopper when they have a problem with a product / MOLAO WA TSHIRELETSO YA BADIRISI o teng go thusa modirisani/morekedi fa ba na le bothata ka kumo	1	2	3

**SECTION C: NEED FOR EDUCATION OF THE CONSUMER PROTECTION ACT /
KGAOLO YA C: TLHOKEGO YA THUTO KA GA MOLAO WA TSHIRELETSO YA BADIRISI**

25. Do you think you know enough of the Consumer Protection Act? / A o akanya gore o itse go lekane ka ga Molao wa Tshireletso ya Badirisi?

(Choose ONE and mark with an X / tlhopha e le NNGWE mme tshwaya ka X)

Yes / Ee	1
No / Nnyaa	2
I know nothing about the Consumer Protection Act / Ga ke itse sepe ka ga Molao wa Tshireletso ya Badirisi	3

26. Would you like to learn more about the Consumer Protection Act? / A o ka rata go ithuta go feta ka ga Molao wa Tshireletso ya Badirisi?

(Choose ONE and mark with an X / tlhopha e le NNGWE mme tshwaya ka X)

Yes / Ee	1	Continue to the next question / Tswelela kwa potsong e e latelang
No / Nnyaa	2	Skip to QUESTION 29 / Tlolela kwa POTSONG YA 29

**ONLY COMPLETE QUESTION 27 IF YOU MARKED YES IN QUESTION 26 /
TLATSA FELA POTSO YA 27 FA E LE GORE O TSHWAILE EE MO POTSONG YA 26**

27. How would you like to learn about the Consumer Protection Act? / O ka rata go ithuta jang ka ga Molao wa Tshireletso ya Badirisi?
(Choose ALL the answers you want and mark with an X / tlhopha dikarabo TSOTLHE tse o di batlang mme tshwaya ka X)

Television / <i>Mo thelebišeneng</i>	1
Radio / <i>Mo rading</i>	2
Newspapers and magazines / <i>Dikuranta le dimakasine</i>	3
Internet (google) / <i>Inthanete (Google)</i>	4
Facebook / Social network / <i>Facebook / Dinetweke tsa Boago</i>	5
Cellphone (whatsapp group / sms / mxit) / <i>Mogala wa Letheka (Setlhophsa sa whatsapp / sms / mxit)</i>	6
Information pamphlets and booklets / <i>Dipamfolete tsa Tshedimosetso le</i>	7
Posters at community buildings / <i>Diposetara tsa mo dikagong tsa morafe</i>	8
School textbooks / <i>Dibukakaedi tsa Sekolo</i>	9
Class in the community hall (Group training / workshop) / <i>Thuto mo holong ya morafe (Katiso ya Ditlhophsa / Bodirelo)</i>	10
Other, please specify / <i>Tse dingwe, tlhalosa tsweetswee:</i>	11

**ONLY COMPLETE QUESTION 28 IF YOU MARKED YES IN QUESTION 26 /
 TLATSA FELA POTSO YA 28 FA E LE GORE O TSHWAILE EE MO POTSONG YA 26**

28. In what language would you like to learn about the Consumer Protection Act? / O ka rata go ithuta ka puo efe ka ga Molao wa Tshireletso ya Badirisi?
(Choose ONE and mark with an X / tlhopha e le NNGWE mme tshwaya ka X)

Setswana / <i>Setswana</i>	1
English / <i>Seesimane</i>	2
Afrikaans / <i>Seaforikanse</i>	3
Both Setswana and English / <i>Ka bobedi Setswana le ka Seesimane</i>	4
Both Setswana and Afrikaans / <i>Ka bobedi Setswana le ka Seaforikanse</i>	5
Both English and Afrikaans / <i>Ka bobedi Seesimane le ka Seaforikanse</i>	6
A combination of Setswana, English and Afrikaans / <i>Ka kopanyo ya Setswana, Seesimane le Seaforikanse</i>	7
Other, please specify / <i>Tse dingwe, tlhalosa tsweetswee:</i>	8

**SECTION D: DEMOGRAPHIC INFORMATION /
KAROLO YA D:TSHEDIMOSETSO YA TEMOKERAFI**

**EVERYONE HAS TO COMPLETE QUESTIONS 29 TO 34 /
MONGWE LE MONGWE O TSHWANETSE GO TLATSA DIPOTSO TSA 29 GO 34**

29. What is your gender? / A o monna kgotsa o mosadi?

(Choose ONE and mark with an X / tlhopha e le NNGWE mme tshwaya ka X)

Male / Monna	1
Female / Mosadi	2

30. What is the main language spoken in your house? / Ke puo efe e e buiwang gantsi mo ntlong ya gago?

(Choose ONE and mark with an X / tlhopha e le NNGWE mme tshwaya ka X)

English / Seesimane	1	IsiNdebele / IsiNdebele	7
Afrikaans / Seaforikanse	2	Sepedi / Sepedi	8
Setswana / Setswana	3	Tshivenda / Sevenda	9
Sesotho / Sesotho	4	SiSwati / Siswati	10
IsiZulu / IsiZulu	5	Xitsonga / Xitsonga	11
IsiXhosa / IsiXhosa	6	Other, please specify / Tse dingwe, thalosa tsweetswee:	12

31. What is your marital status? / A o nyetse/nyetswe ga jaana?

(Choose ONE and mark with an X / tlhopha e le NNGWE mme tshwaya ka X)

Single / Not married / Motsamayaesi / Ga o a nyala/nyalwa	1
Living together with partner / Phela mmogo le molekane	2
Married / Ke nyetse/nyetswe	3
Divorced / Tlhadiwe/tlhadile	4
Widow / Ke motlholagadi/moswagadi	5
Other, please specify / Tse dingwe, thalosa tsweetswee:	6

32. What is the total number of people that stay in your house (living together with you)? / Palogotlhe ya batho ba ba dulang le wena mo ntlong ya gago/lona ba bakae (ba ba dulang le wena)?

(Choose ONE and mark with an X / tlhophisa e le NNGWE mme tshwaya ka X)

1 (only me) / 1 (<i>nna fela</i>)	1	5 (five) / 5 (<i>tlhano</i>)	5
2 (two) / 2 (<i>pedi</i>)	2	6 (six) / 6 (<i>thataro</i>)	6
3 (three) / 3 (<i>tharo</i>)	3	7 (seven) / 7 (<i>supa</i>)	7
4 (four) / 4 (<i>nne</i>)	4	8+ (eight or more) / 8+ (<i>robedi le go feta</i>)	8

33. What is the highest level that you passed in school? / Ke mophato ofe/ Kereiti efe e e kwa godimo e o e fetileng mo sekolong?

(Choose ONE and mark with an X / tlhophisa e le NNGWE mme tshwaya ka X)

No schooling / <i>Ga ke a tsena sekolo</i>	1	Grade 8 / Standard 6 / <i>Kereiti ya 8 / Mophato wa 6 wa pele</i>	9
Grade 1 / <i>Kereiti ya 1</i>	2	Grade 9 / Standard 7 / <i>Kereiti ya 9/ Mophato wa 7 wa pele</i>	10
Grade 2 / <i>Kereiti ya 2</i>	3	Grade 10 / Standard 8 / <i>Kereiti ya 10/ Mophato wa 8 wa pele</i>	11
Grade 3 / Standard 1 / <i>Kereiti ya 3 / Mophato wa 1 wa pele</i>	4	Grade 11 / Standard 9 / <i>Kereiti ya 11/ Mophato wa 9 wa pele</i>	12
Grade 4 / Standard 2 / <i>Kereiti ya 4/ Mophato wa 2 wa pele</i>	5	Grade 12 / Standard 10 / Matric / <i>Kereiti ya 12/ Mophato wa 10 wa pele/ Materiki</i>	13
Grade 5 / Standard 3 / <i>Kereiti ya 5/ Mophato wa 3 wa pele</i>	6	Higher, please specify / <i>Go fetela kwa godimo, tlhalosa:</i>	14
Grade 6 / Standard 4 / <i>Kereiti ya 6/ Mophato wa 4 wa pele</i>	7		
Grade 7 / Standard 5 / <i>Kereiti ya 7/ Mophato wa 5 wa pele</i>	8		

34. What is your employment status? / A o a dira kgotsa ga o na tiro?

(Choose ONE and mark with an X / tlhophisa e le NNGWE mme tshwaya ka X)

Employed / <i>Ke thapilwe</i>	1	Continue to the next question / <i>Tswelela kwa potsong e e latelang</i>
Unemployed / <i>Ga ke bereke</i>	2	Skip to QUESTION 36 / <i>Tlolela kwa POTSONG YA 36</i>

ONLY COMPLETE QUESTION 35 IF YOU MARKED OPTION 1 IN QUESTION 34 / TLATSA FELA POTSO YA 35 FA E LE GORE O TSHWAILE KARABO YA 1 MO POTSONG YA 34

35. What kind of employment do you have? / O dira mofuta ofe wa tiro?

(Choose ONE and mark with an X / tlhopha e le NNGWE mme tshwaya ka X)

Regular employment (permanent) / Thapo ya ka gale (leruri)	1
Temporary / casual (part-time) / Lobakanyana / Nako e nnye (Nakwana)	2
Seasonal (farm worker) / Tiro ya ditlha (modiri wa polase)	3
Self-employed / entrepreneur / O a iperekela / mogwebisimošwa	4
Contract work / Tiro ya Konteraka	5
Other, please specify / Tse dingwe, tlhalosa tsweetswee:	6

EVERYONE HAS TO COMPLETE QUESTION 36 /

MONGWE LE MONGWE O TSHWANETSE GO TLATSA POTSO YA 36

36. What is the total monthly income from everyone in your house? (Total income from jobs, child grants, pension, disability funds or any other) / Lotseno lotlhe la botlhe ba ba dulang mo ntlong ke bokae ka kgwedi? (Lotseno lotlhe go tsa ditirong, di-grant tsa bana, phenšene, bogwele le tse dingwe)

(Choose ONE and mark with an X / tlhopha e le NNGWE mme tshwaya ka X)

No income / Ga go na lotseno lepe	1
R 1 – R 200	2
R 201 – R 400	3
R 401 – R 600	4
R 601 – R 800	5
R 801 – R 1000	6
R 1001 – R1500	7
R 1501 – R3000	8
R 3001 – R 6000	9
R 6001 – R 10 000	10
More than R10 000	11

THANK THE PERSON FOR TAKING PART IN THIS RESEARCH 😊 /

LEBOGA MOTSAYAKAROLO GO TSAYA KAROLO MO PATLISISONG 😊

APPENDIX F
ETHICS APPROVAL LETTER - QUANTITATIVE PHASE



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24 March 2015

Ms M de Preez
Consumer Sciences

Dear Ms De Preez

APPROVAL LETTER: ETHICS APPLICATION: NWU-00040-13-A1 "RURAL CONSUMERS' CONSCIOUSNESS AND USE OF THE CONSUMER PROTECTION ACT IN THE VALSPAN COMMUNITY WITHIN THE PHOKWANE MUNICIPALITY"

Thank you for submitting your questionnaire to the Health Research Ethics Committee (HREC) for approval. The questionnaire was reviewed and discussed on the 11th of March 2015 and was conditionally approved.

The HREC would like to request intensive training for the person/s who will conduct the interviews as the questionnaire is very complicated.

Yours sincerely

Prof Minrie Greeff
Health Research Ethics Committee Chairperson

Current details: (13210572) C:\Users\13210572\Documents\HREC\HREC - Applications\HREC - Applications 02 - 11 March 2015\NWU-00040-13-A1 (M du Preez-LS Pretoria)\NWU-00040-13-A1 (M du Preez-LS Pretoria) - Reviewer reports\NWU-00040-13-A1 (M du Preez-LS Pretoria) - Summary letter.docx
24 March 2015

File reference: 9.1.5.3

APPENDIX G
RESEARCH ADVERTISEMENT – QUANTITATIVE PHASE

RESEARCH ABOUT THE CONSUMER PROTECTION ACT IN VALSPAN

DATE: 15 APRIL – 6 MAY 2015

REASON FOR THIS RESEARCH:

THE NORTH WEST UNIVERSITY IS DOING THIS RESEARCH TO HEAR IF PEOPLE FROM VALSPAN KNOW ABOUT AND USE THE CONSUMER PROTECTION ACT.

TO BE A PART OF THIS RESEARCH YOU NEED TO BE:

- 18 YEARS OR OLDER
- PERMANENTLY STAY IN VALSPAN
- BE THE PERSON WHO MAINLY DECIDES WHAT PRODUCTS TO BUY FOR YOUR FAMILY
- HAVE BOUGHT A PRODUCT IN THE PAST THAT HAD SOMETHING WRONG WITH IT

BENEFITS OF THE RESEARCH:

THE RESULTS OF THE RESEARCH CAN MAYBE BRING CHANGE TO VALSPAN AS IT WILL BE USED TO SEE IF THE COMMUNITY NEEDS TEACHING ABOUT THEIR CONSUMER RIGHTS.

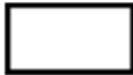
TAKE NOTE THAT THE RESEARCH TEAM WILL NOT BE ABLE TO HELP YOU WITH THE PROBLEMS THAT YOU HAVE WITH PRODUCTS.

WHAT WILL HAPPEN:

- ABOUT 300-400 PEOPLE OF VALSPAN WILL BE ASKED TO COMPLETE A QUESTIONNAIRE.
- LOCAL TRAINED FIELDWORKERS WILL GO FROM HOUSE TO HOUSE IN VALSPAN WHERE THEY WILL HELP PEOPLE TO FILL IN A QUESTIONNAIRE THAT WILL TAKE ABOUT 20-30 MINUTES.
- TAKING PART IN THE RESEARCH IS OUT OF YOUR OWN FREE WILL AND YOU CAN STOP ANYTIME YOU WANT.
- IT WILL COST YOU NOTHING TO TAKE PART IN THE RESEARCH AND YOU WILL NOT BE PAYED TO TAKE PART.
- NO ONE NEED TO GIVE THEIR NAME OR ANY PERSONAL INFORMATION DURING THE QUESTIONNAIRE, BUT CAN GIVE A TELEPHONE NUMBER TO LET THEM KNOW WHEN THERE WILL BE FEEDBACK ON THE RESEARCH AT THE VALSPAN COMMUNITY CENTRE.
- THE ANSWERS GIVEN TO QUESTIONS ON THE QUESTIONNAIRE WILL BE PRIVATE AND WILL NOT BE JOINED TO A NAME.



APPENDIX H
INFORMED CONSENT FORM - QUANTITATIVE PHASE



Rural consumers' consciousness and use of the Consumer Protection Act in the Valspan community within the Phokwane Municipality

CONSENT FORM TO BE A RESEARCH RESPONDENT IN ENGLISH

I am Ms. L.S. Pretorius from the North-West University; this research is about the Consumer Protection Act, which is a law in South Africa. I would like to invite you to read this form and then give your approval if you want to take part in the study.

1. REASON FOR THIS STUDY: Is to hear if people from Valspan know about and use the Consumer Protection Act. In order to be a part of this study you need to be:

- 18 years or older
- Permanently stay in Valspan
- Be the person who mainly decides what products to buy for your family
- Have bought a product in the past that had something wrong with it

2. PROCESS: If you agree to be in this study you will have to answer all the questions in the questionnaire. The fieldworker will ask you the questions and fill your answers in on the paper. You are taking part in this study out of your own free will and can stop any time you do not feel comfortable, even after you signed this form.

3. RISKS/DISCOMFORTS: This study will need some of your time and effort, but the fieldworkers will be as quick as they can and will only ask you the questions on the questionnaire. You do not have to feel bad if you do not know the answers, because there is no right or wrong answers. So answer all the questions as good and true as you can. Be sure that your name will never be shared with others or in the results of this study.

4. BENEFITS: Your answers will help to see if people from Valspan know about their rights as consumers and how to use their rights. You also take part in research that can maybe bring change to your community in the future as the results of this research will be used to see if your community needs education about their consumer rights. Take note that the fieldworkers and research team will not be able to help you with the problems that you have with products.

5. COSTS: There will be no cost for you to take part in this study.

6. PAYMENT: You will receive no payment for participation.

7. ETHICAL APPROVAL: This research project has been accepted by the Health Research Ethics Committee of the Faculty of Health Sciences of the North-West University and if you have any questions about this you can contact Mrs. Carolien van Zyl at the Health Research Ethics Committee on (018 299 2094) on week days between 8:00 and 16:00.

8. QUESTIONS: You may ask questions to any member of the research team before you decide to give your approval. You can also contact Mrs Minnet du Preez at the Consumer Sciences Department on 018 299 2479 on week days between 8:00 and 16:00 if you have any more questions or worries about the research.

9. FEEDBACK OF THE RESULTS: The results of the research will be shared with you at the Valspan Community Centre as soon as it is available. You can give your telephone number on this form to go to the meeting about the results and we will let you know when it will be.

CONSENT FORM

If you are willing to be a part of this study, then you have to fill in and sign here:

I _____ (Name and Surname) hereby give my approval to be a part of this study. I understand that I can pull out or stop at any time I do not feel comfortable during the study. I also understand that my name will not be shared with someone who is not part of the research team and that the information will be private and will not be connected to my name at any time. I also understand the risks and benefits of this study.

Date

Signature of respondent

Date

Signature of person gaining consent

Date

Signature of witness (if needed)

Contact details for feedback (optional)

Telephone number: _____

Rural consumers' consciousness and use of the Consumer Protection Act in the Valspan community within the Phokwane Municipality

CONSENT FORM TO BE A RESEARCH RESPONDENT IN SETSWANA

Nna ke Moh. L.S. Pretorius wa go tswa kwa Yunibesiting ya Bokone-Bophirima; patlisiso e e ka ga Molao wa Tshireletso ya Badirisi, o o leng molao wa mo Aforikaborwa. Ke ka rata go go laletsa go buisa foromo e mme o fane ka tumelo ya gago fa o ka rata go tsaya karolo mo thutong e.

1. LEBAKA LA THUTO E: Go utlwa gore a baagi ba Valspan ba itse ka Molao wa Tshireletso ya Badirisi. Go tsaya karolo mo patlisisong e go tlhokega gore o nne le dilemo di:

- 18 le go feta
- le moagi wa ruri wa Valspan
- le motho yo o akanyang gantsi gore go rekiwe dikumo dife mo lelapeng la gago
- rekile kumo e e rileng mo nakong e e fetileng e e nneng e sa siama

2. TIREGO: Fa e le gore o dumelela go tsaya karolo mo thutong o tla tshwanelwa gore o araba dipotso tsotle tsa therisano. Therisano ya gago e tla gatsiwa ka go rekota lentswe la gago mme o ka emisa therisano nako e nngwe le e nngwe fa o ikutlwa o se monate le fa o saene foromo e.

3. DITEKELETSO / DITSHWENYEGO: Patlisiso e tla tlhoka nako le matsapa a gago mme babatlisisi ba ka dira ka pele jaaka go kgonega mme ba tla go botsa palo ya dipotso tse o tlhokang go di araba. O se tlhabiwe ke ditlhong fa o sa itse dikarabo ka gore ga go na dikarabo tse di siameng le tse di sa siamang. Ka jalo araba dipotso tsotlhe ka nnete sentle jaaka o ka kgona. Itse ka nnete gore leina la gago le ka se fiwe ope kampo le ka se kwadiwe mo diphethong tsa thuto.

4. MESOLA: Dikarabo tsa gago di tla re thusa go bona gore a batho ba Valspan ba itsi jang ditshwanelo tsa bone tsa bodirisi le gore ba ka dirisa jang ditshwanelo tsa bone. Gape o tsaya karolo mo patlisisong e gongwe e ka tlisang phetogo mo morafeng wa gago mo isagong, ka diphetho tsa patlisiso e mme maitemogelo a ka dirisiwa go bona gore a morafe o tlhoka thuto ka ga ditshwanelo tsa bone tsa bodirisi. Ela tlhoko gore se ke go dira patlisiso fela mme morerisani kampo setlhopha sa patlisiso ba ka se kgone go go thusa ka mathata a kumo a o a boneng.

5. DITSHENYEGELO: Go ka se nne le ditshenyegelo dipe mo go wena go ka tsaya karolo mo patlisisong e.

6. TUELO: Ga o tle go amogela tuelo epe go tsaya karolo.

7. TUMELELO YA SEETIKI: Patlisiso e e dumeletswe ke Komiti ya Dietiki tsa Patlisiso ya Botho mo Legorong la Disaense tsa Pholo kampo Yunibesiting ya Bokone-Bophirima mme fa o ka na le dipotso dingwe ka patlisiso o ka ikopantsa le Moh. Carolien van Zyl kwa Komiti ya Dietiki tsa Patlisiso kwa (018 299 2094) ka malatsi a beke a tiro go tloga ka 8:00 go 16:00.

8. DIPOTSO: O ka botsa dipotso go mongwe le mongwe wa maloko a setlhopha sa patlisiso pele o ka akanya go fana ka tumelelo ya gago. Gape o ka ikopantsa le Moh Minnet du Preez kwa Lefapheng la Disaense tsa Badirisi kwa 018 299 2479 mo malatsing a beke magareng a 8:00 le 16:00 fa o ka na le dipotso kampo ditshwenyego ka ga patlisiso.

9. KITSISO KA GA DIPHETHO: Diphetho tsa patlisiso di tla tla go fiwa mo Senthareng ya Morafe wa Valspan ka pele jaaka di feditswe. O ka fana ka nomoro ya mogala mo foromong e gore re kgone go go kopa go tla mo kopanong ya diphetho.

FOROMO YA TUMELELO

Fa o dumela go tsaya karolo mo thutong e, o tshwanetse go tlatsa mme o saene fa:

Nna _____ (Leina le Sefane) ka se ke fa tumelo ya me go tsaya karolo mo thutong e. Ke tlhaloganya gore nka ikogogela morago go tswa mo patlisisong eno ka nako e nngwe kampo e nngwe fa ke sa ikutlwe monate mo thutong. Gape ke tlhaloganya gore leina la me le ka se fiwe ope kwa ntle ga ba ba le maloko a setlhopha sa patlisiso le gore tshedimosetso e tla dula e le ya sephiri mme leina la me le ka se kopantshiwe ka tshedimosetso kampo dikarabo dipe nako epe. Gape ke tlhaloganya ditekeletso le mesola a thuto e.

Letlha

Mosaeno

Letlha

Mosaeno wa motho yo a amogelang tumelelo

Letlha

Mosaeno wa Mosupi (fa go tlhokega)

Dintlha tsa go ikgolaganya go ka fiwa kitso ya diphitlhelelo (fa o rata)

Nomoro ya mogala: _____

APPENDIX I
FINDINGS – QUALITATIVE PHASE

Findings – Qualitative phase

Table 1: Theme 1 – Defective products that rural consumers have bought

Category	Concept	Quotes
Food items	Milk	“Mostly milk.” “Milk.”
	Chicken legs	“ ...I bought chicken legs in box...”
	Juice	“...buy two juice for my baby...”
	Chicken livers	“...that chicken liver...”
	Cabbage	“It’s cabbage.”
	Eggs	”It’s eggs.”
	Potatoes	“It’s the potatoes, a bag of potatoes.”
	Tin Fish (Pilchards)	“What foods are usually in the tin? Fish. Oh like (um) pilchards? Yes.”
	Beans	“...I bought beans.”
	Concentrated juice	“The juice that you dilute it.”
	Vinegar	“Vinegar...”
	Maize meal (porridge)	“Is the porridge.”
	Margarine	“Yes, Rama.”
	Home appliances	Washing machine
Kitchenware	Dinner set	“... Is the set of the plates, the crockery. “
Toiletries	Facial cream	“It was a facial cream.”

Findings – Qualitative phase

Table 2: Theme 2 – Problems that rural consumers experienced with defective goods

Category	Concept	Sub concept	Quotes
Pre-purchase In-store experience	Past the expiry date		“I went there and then, I, I, I noticed that that chicken liver has expired four months ago.”
		Product information on the package	“And then when I look around this juice I identified that no man, this juice has expired long ago by July... I can see best before 23/07/2014 on that juice.”
Post-purchase experience	Past the expiry date	Unacceptable taste	“They where...sour...Yes, they where expiring.” “...when I taste it, it was like, it was not nice at all...So... when I check it I see the date was expired so I know that if something is expired it is not right for people to use it.” “I checked it after tasting it. It was very very very sour... And it was expired maybe for two years.” “Did it also not taste right? Yes... and expiry date.”
		Unacceptable smell	“...it was not having that smell of vinegar...So... when I check it I see the date was expired so I know that if something is expired it is not right for people to use it.” “The smell... and expiry date.”
		Unacceptable appearance	“When I unpack the things I see this juice is not good. It got some things round inside...Then I look the expiry date, I see that it is expired.”
		Unacceptable results	“It was itching and some...uhm small pimples...The expiry.”
	Unsatisfactory condition	Rotten	“...I bought chicken legs in box, it was rotten.” “It was rotten.” “There were other potatoes that have been rotten inside.” “... the eggs was rotten...”

Findings – Qualitative phase

Category	Concept	Sub concept	Quotes
		Infected by insects	"...had worms and mites inside. "
		Unacceptable taste	"The taste where not...Fine... You know you could taste they where off? Yes." "It was... uhm suur. Oh sour? It was off? Yes."
		Broken	"I opened the box then I found the cup of milk and the coffee mug was broken." "...and then I found out at the house that it had a hole under it."

Table 3: Theme 3 – Rural consumers’ pre- and post-purchase behaviour regarding defective goods

Category	Concept	Sub Concept	Quotes
Pre-purchase In-store behaviour	Seek assistance	Dissatisfied with assistance	“No, I did not buy any one, because he referred me to the other ones, then I said no.”
			“I did leave the chicken livers and then I changed what I wanted to go and buy... I am going to buy one and then he give me two extra. I said no I do not want to be bribed.”
Post-purchase behaviour	Return the product to the retailer	Replace	“That time I took those potatoes back to the store to show them how the other potatoes look...then they gave me others.” “I take it back to the shop...She take it and gave me another one.” “Did you take it back there? Yes... Then they took it and they gave me another one.”
		Refund	“...I bought them at the tuck shop, I took them back...They give me my, my, money back.” “And I took them back to the shop...They give me my money.” “I take it back and then they gave me my money back.”
		Replace after argument	“Then I took it back...At first they wanted to fight you see...Then they exchanged him.”
	Phoned the retailer	Repair	“I just call the person of the shop, the manager to tell him that the machine has got a hole inside on it...The manager sent a person to come and repair it, because there was a guarantee on it.”
	Fix the product self	Ignorance	“...was broken...I have one that I fixed, the pot I had put the glue in him ... No after it...I heard another woman he said if you get anything that is broken or that is not right, you have to bring them back to the ... to the, to the shop.”
	Throw the product away	Distance	“The fish because I bought the, I bought them at the Jan Kemp...I throw them away.”

Findings – Qualitative phase

Category	Concept	Sub Concept	Quotes
			"I threw it away... I did not go to Jan Kemp for Jan Kemp is very far. I did not take it back..."
		Cost of return	"...I do not have money because we uhm ... the transport, the transport is R20."
		Ignorance	"...was broken...I just throw those things away."
		No receipt	"Yes, I throw it away... I did not see the slip that was the big problem."
	Nothing	Inconvenient time	"I didn't go to shop because I bought, it was on Sunday."
		Intimidation	"...because it was a big shop we didn't send it back... Yes, we were scared."
		Illness	"...for I was sick at the time...."

Table 4: Theme 4 – Rights rural consumer believe they have regarding defective goods

Category	Concept	Sub Concept	Quotes
Pre-purchase rights	Right to purchase items of good quality	Value for money	"I think I have a right to buy something which is alright, which is value..."
		Good for the health	"...and that is going to be healthy for me and my family." You have to look if it's good.... That it is good for the health and the family."
		Have not expired	"Well, now I always check first, I check the date." "You have to look the expiry date before you buy something." "... I must check the ... the expiry date. When I must buy it... if it is alright."
Post-purchase rights	Right to redress	Return	"I believe I have to take it back, if it's not alright I have to take it back." "I think if I did not get it right, I should bring him back." "If I see something is wrong I have to take it back with that slip." "Yes, like I bought the other stuff at the store, if it is not right you need to take it back." "I take it back." "I put it back. Oh you take it back? Yes."
		Replace	"For replacement, it is my right." "...just take for an exchange." "... the first thing I have to do is to take it back to the shop. They will give me another one."
		Refund	"So I have to return them. And get my money back."
		Seek assistance by phone	"I must just phone and ask the person who I bought the machine from and understand what I can do about it."
	Right to complain	To the retailer	"I have to go to the shop and say this is not right."
		To the manager	"... I have the right to go face the manager of the shop and show him."

Findings – Qualitative phase

Category	Concept	Sub Concept	Quotes
			"I believe that when I see something that is not good in my things that I buy in the shop I have to talk. If the stuff give you problem, you call the manager."
		To a staff member	"Yes the easy one to raise my hand and whoever comes I will explain to him, he or she will take it further to the manager or to the owner of the shop and then just tell him that the customers they notice that you put those thing that are expired there."
		To the seller	"...maybe if I took something from someone that is not right...I talk with that person and tell them that I am not satisfied with it."
	Right to report	To the police	"I think I have right to to to take them to police..."
		To the relevant authorities	"I wanted to call these people which they say are, is it supervisors or inspectors, ne? I can stand here until the inspectors comes so that they can see I am talking about this thing because I am not going to let you remove this thing before they come."
	Right to dispose products		"And again my legal rights is just to throw them away."

Table 5: Theme 5 – Rural consumers’ consciousness of the Consumer Protection Act

Category	Concept	Sub concept	Quotes
Consciousness of the CPA	No consciousness	Never heard about the CPA	“I, don’t know.” “...heard about it? No...Is this the first time...” “No, I don’t know.” “Have not heard anything? No.” “No, have not heard of him.” “Oh, you have not heard of it? No.” “Consumer Protection Act. Have you ever heard that word before? No.” “Have you ever heard about the Consumer Protection Act? No.” “Have you ever heard about the Consumer Protection Act? No.”
	Some consciousness	Have heard about the CPA before	“. . . it is not the first time to hear... Ok, you can’t remember anything about it? Yes.” “I heard about it...” “...I just heard on the TV... But they have not taught you anything specific about how to use it or so? No.”
	General consciousness	Good quality goods	“It’s a Act that helps the people to know if things are broken or you buy a thing that expired...”
		Redress	“...you must report it and the buyer he must also know that the thing is not right.”
Consciousness of consumer rights	No consciousness	Never heard about consumer rights	“Have you ever heard about consumer rights? No.” “Have not heard of it.” “Never heard about it? Do you know anything about consumer rights? No.”

Findings – Qualitative phase

Category	Concept	Sub concept	Quotes
	Some consciousness	Have heard about consumer rights before	<p>“Have you ever heard about consumer rights?...Yes...Do you know anything? No.”</p> <p>“Have you ever heard about consumer rights? Yes...but I did not take it so seriously.”</p>
	General consciousness	Good treatment of customers	<p>“As a customer I have to be treated very well and effectively...”</p> <p>“The right that I know... the treatment of the customer. Yes, yes. They have to get the good treatment. And how to talk to people...”</p>
		Good for the health	<p>“...That something must be good for my health, because it is me who is going to buy it for my health. So that that health may not lead me to go die or to go the hospital or go to the doctor.”</p>
		Value for money	<p>“The price must at least be fine for the customer. The customer must be happy with the product and the price.”</p>
		Satisfaction with purchase	<p>“The product that you buy, you must be happy for it. Because one must be happy.”</p>

Table 6: Theme 6 – Rural consumers’ preferred method of education regarding the Consumer Protection Act

Category	Concept	Sub Concept	Quotes
Verbal educational methods	Group training / workshops		<p>“I think the group would be the best.”</p> <p>Yes, so it would be best to get a lot of people together? Yes.”</p> <p>“Training...Small group.”</p> <p>“The best way would be to ... (Long pause) to arrange the workshop.”</p> <p>“...teach the community peoples so understand what is a consumer act. I like to, they must bring the workshops to the community also.”</p> <p>“... At least someone can sit with me and teach...I prefer it in workshop ne? and in a group.”</p>
		Clear understanding	<p>“For me I prefer training school... So if there is training and we talk then we will understand each other that message will spread form generation now to future generations.”</p> <p>“...or training about this consumer protection act so that we understand it clearly.”</p> <p>“Is to perhaps if I do not understand, to ask. I see it's the best.”</p> <p>“Maybe there can be workshops...so that we understand it clearly.”</p>
		Reading ability	<p>“... actually meeting are very important because others they can’t read...A meeting. It is covering all of us.”</p>
Written educational methods	Booklets	To take it home	<p>“...maybe in the workshop have a booklet or something that you can take home? Home yes.”</p>

Findings – Qualitative phase

Category	Concept	Sub Concept	Quotes
			“Yes I would like the books. You would like the books too so that you can take that home? Yes.”
		Resource	“... give paper or book...Then I can always read it there.”
		To educate the children	“Yes the book. Yes, because the child should look, they have to read, they need to learn.” “Only booklet...but if you are know that this book have important information you are going to put it in your library and you are going to put it somewhere that those generations who come after you they are going to go through it.”
	Pamphlets		“Pamphlet I think...It would be alright...”
		Resource	“Yes like a pamphlet, at least when we are at home we can remind us.”
		Explanation to others	“Even here you can give us these pamphlets and they can not read it, but at least if you find us 3 here in the house. One will just read and explain to us.”
	Posters	Public availability	“Or paste them on the shops or wherever...For everyone can see it.”
Language preference	Setswana	Better communication	“But if we make that pamphlet is Tswana will most people be able to read it? Yes.” “If you bring one that can speak Setswana it is much better.”
	Afrikaans	To reach older generations	“Afrikaans please because our grannies they prefer Afrikaans.”
	Combination of two languages	Option to choose	“Yes. People can choose or I go for English and Setswana or I go for English and Afrikaans.”

Findings – Qualitative phase

Table 7: Theme 7 – Resources where rural consumers have learnt about the Consumer Protection Act or consumer rights

Category	Concept	Sub Concept	Quotes
Information sources	Television		<p>"I hear at the tv talking."</p> <p>"...and TV also."</p> <p>"... no I just heard on the TV."</p>
		Information shows	"Most of the time at the TV. It was an information show."
	Radio		"I have heard about it on the radio stations..."
	School		<p>"... uhm it was at school."</p> <p>"... consumer rights, I heard it at school..."</p>
	Social environment	Word-of-mouth	<p>...No I heard the people talk about that consumer course. I did not do that subject."</p> <p>"... I heard another woman he said if you get anything that is broken or that is not right, you have to bring them back to the ... to the, to the shop."</p> <p>" ... because I always hear people talking if you buy you should look."</p>

FINDINGS FROM OPEN-ENDED QUESTIONS – QUANTITATIVE PHASE

Findings from open-ended questions – Quantitative phase

Table 1: Theme 1 – Rural consumers’ consciousness of consumer rights

Category	Concept	Sub concept	Quotes
Consciousness of consumer rights directly related to the CPA	The right to good quality goods		<p>”...always sell them good products...”</p> <p>“Things must be in good conditions. I must approve of the quality.”</p> <p>“...deserve good products at all time.”</p> <p>“I have the rights to get healthy product and products with good condition.”</p> <p>“I have to know the quality product...”</p> <p>“Every one has a right about his money to buy good product...”</p>
		Product performance	“I know that if I buy something it has to work properly and shouldn't give me any problems since it's new.”
		Fresh products	“That I must get fresh products.”
		Satisfaction with products	<p>“...with assurances of satisfactory quality.”</p> <p>“I can't purchase a product that is not satisfying.”</p>
		Beneficial to the consumer	“I have the right to buy sometimes that is good for me and my family.”
	The right to return goods		<p>“When I buy wrong things or my money is not right I have the rights to go back to the shopper.”</p> <p>“When you buy something wrong you can take it back to the shop.”</p> <p>“...right to take it back.”</p> <p>“When you have brought the goods that is wrong you have to take it back.”</p> <p>“Take back to the customer must be happy at anytime.”</p>
		Defective	<p>“I have the right to take product back if that product is not good.”</p> <p>“I can take the product back to the shop when it is not right.”</p>

Findings from open-ended questions – Quantitative phase

Category	Concept	Sub concept	Quotes
			<p>“Because the shop/teller must no my problems I can’t bought prodcet who is not right I have that right to bring it back to the shopp/teller for he can give me a noder one.”</p> <p>“I can took a product back when it have a problem.”</p> <p>“I have rights to take something back to the shop that is not right.”</p> <p>“I have rights if that products is not right to take it back.”</p> <p>“I have the right to take it back if that product is not right.”</p> <p>“That if I buy a rotten product I can take it back to the seller...”</p> <p>“...If I take the product back it means there is something wrong with it.”</p> <p>“My rights to take the product bag if is broken when I still pay for it. That if the goods is damage I have to take it bag, or if anything like food is expired I should take it back.”</p> <p>“That if my product is damage before the guarantee date I should take it back...”</p> <p>“I know that I have a right to say no if I don’t like how they work. I have a right to take the product back if is broken or damage.”</p> <p>“What I know is that I can return the products back or want the new one’s I buy was damaged and I take it without seeing that is not good.”</p> <p>“...so i can go beck and show them.”</p> <p>“I know that my products if it has a problem I should return it to the shop...”</p> <p>“...if there are not good I have the right to return them.”</p> <p>“... And see that it has a problem I have the rights to return it beck.”</p> <p>“...to return it if not good. “</p> <p>“The customer have the right to take the product when it is not right back to the shop.”</p> <p>“...and if I take the product back it means there is something wrong with it.”</p>

Findings from open-ended questions – Quantitative phase

Category	Concept	Sub concept	Quotes
		Unsatisfactory	<p>“That if you are not satisfied with the product you can take it back...”</p> <p>“...take something back if I am not satisfied.”</p> <p>“I have the right to return the product if I’m not satisfied.”</p> <p>“You have a right to buy, but if I’m not satisfied it have to return it back.”</p> <p>“...take something back if I am not satisfy with it.”</p> <p>“...return a product if u are not satisfied with it.”</p> <p>“...not satisfied you can take it back to the seller.”</p>
		For a replacement	<p>“As a customer I have the right to claim the product when it’s not right.”</p> <p>“As a customer I have the right to claim the product when it’s not right.”</p> <p>“...it can be replaced.”</p> <p>“That if I buy a rotten product I can take it back to the seller for an exchange.”</p> <p>“That whenever you bought something at the shop that you don’t get good about you can take it back to the shop and take another one...”</p>
		For a repair	<p>“...or if I still pay it I can take it back so that it can be fix or replaced...”</p>
		For a refund	<p>“She said her rights is for fighting back to get his money back from the shopper.”</p> <p>“When I buy something wrong I have to keep my money back.”</p> <p>“...and to claim back my money if I’m not satisfied with a certain product.”</p> <p>“That if I buy a rotten product I can take it back to the seller for my money back...”</p>

Findings from open-ended questions – Quantitative phase

Category	Concept	Sub concept	Quotes
			<p>“Because every time and sometimes we buy the things without checking them so every shop I think you have rights I mean I have the right to get my money back...”</p> <p>“...take your money back.”</p>
		With the proof of purchase	<p>“Can take it back as long I have proof that I bought it there.”</p>
	The right to choose		<p>“When you buy at a shop you can buy the things you want to buy.”</p> <p>“I can buy the things I want.”</p> <p>“Because I have rights to buy anything at any shop.”</p> <p>“I have rights to buy what i want...”</p> <p>“Consumers should be able to choose from a range of products and services, offered at competitive prices...”</p> <p>“A right to trade/buy at any market/shop of my choice and choose any product that I can afford without getting any pressure or being forced by a seller/shop.”</p>
	The right to disclosure of information	The right to receive information	<p>“My right are that to know about everything I buy & every time when I am at the shop...”</p>
		Take own responsibility to gain information	<p>“You have to check the product that is okay and check the information of the product.”</p> <p>“Yes I know and I have to ask questions about the product before I buy anything from the shop...”</p> <p>“...I know that I should read my contract with them to know how they work.”</p>
	The right to be heard		<p>“....because if I get something wrong I have the right to tell them.”</p>
		Ask for assistance	<p>“When I went to shopping the people that working on that shop I have right to ask them if I want help.”</p> <p>“...have a right to ask for some help while needing it.”</p>

Findings from open-ended questions – Quantitative phase

Category	Concept	Sub concept	Quotes
		Communicate dissatisfaction	<p>“...and also communicate their dissatisfaction about their products.”</p> <p>“...that my problem has to be attended and be fixed.”</p> <p>“...expiring date is it pasing I have the right to show the manager.”</p>
		Complain	<p>“That I have a right to complain...”</p> <p>“The shop/teller must listen my complaints.”</p> <p>“If am a customer I have any rights complain and say anything anytime because you are paying for that particular products.”</p> <p>“As a customer I have the right to complaining if the service I receive from shop seller is not good.”</p> <p>“A customer have a right to complain if there service is not good for shopper and cells not good for customer to buy a good or a vegetable.”</p>
Consciousness of consumer rights indirectly related to the CPA	Rights relating to customer treatment	Good treatment	<p>“Be treated with courtesy and respect...”</p> <p>“I have the rights to be treated with respect...”</p> <p>“As a customer a have a right to be treated well respect and new because of the human right all and also the customer right.”</p> <p>“The customer’s right is to be treated with respect and humbleness. “</p> <p>“...To be treated in a right time, to be going huge respect.”</p> <p>“I have a right for being treated well...”</p>
		The customer is always right	<p>“Customer is always right.”</p> <p>“Customer is always right.”</p> <p>“Customer is always right.”</p> <p>“Because customer is always right.”</p> <p>“Always customer is right.”</p> <p>“Because customer always is right and you have to listen to the customer.”</p> <p>“...customer is always right.”</p>

Findings from open-ended questions – Quantitative phase

Category	Concept	Sub concept	Quotes
			<p>“Because customer is always right.”</p> <p>“...always customers first.”</p> <p>“A customer is always right.”</p> <p>“I believe as a customer I am always right.”</p> <p>“A customer is always right...”</p> <p>“Customer is always rights.”</p> <p>“The customer is always right.”</p> <p>“Coz I’m always right I am the customer.”</p>
	Rights related to the expiry date of goods		<p>“I have to know the exparing date of the product...”</p>
		Retailer’s responsibility	<p>“My rights is the shopper must check his product first of the expiring date.”</p> <p>“To chance the goods when it is not right for me or expired date is due.”</p> <p>“... Sell them good products that are not expired...”</p> <p>“I know my right as a customer, I have to get right products from my buyer and fresh food not expired one...”</p>
		Consumer’s own responsibility	<p>“I check the prizes and expiring date of the products.”</p> <p>“Right to check whether it is expired. To check the expired date.”</p> <p>“Because of I’m not well with thing who is not right because I have sensitive skin I can’t not eat expired product it would make me sick.”</p> <p>“I have the rights to check expiring date that it buy from the shopper.”</p>
	Rights related to consumer protection	Laws and enforcement options	<p>“That I must use them against business people who undermine us as customers.”</p>
		Dishonest business practices	<p>“That my rights as a customer protect me against fake services.”</p>
Additional concepts			<p>“I have a right to have a good time at a shop and get what is really impressive as a customer...”</p>

Findings from open-ended questions – Quantitative phase

Category	Concept	Sub concept	Quotes
			"Yes I have the rights because I am a customer and I want to use the products." "Coz I hake right"

Table 2: Theme 2 – Rural consumer’s consciousness of the Consumer Protection Act

Category	Concept	Quotes
Source of protection		<p>“Protect me when I go shopping for products.”</p> <p>“...and for that purpose to establish national norms and standards relating to consumer protection.”</p>
	Consumer rights	<p>“What I know is that it protects consumers’ rights...”</p> <p>“They protect the rights of the buyer.”</p> <p>“Is there to fight for my rights as a customer.”</p> <p>“A consumer protection Act is a piece of legislation that u passed with regard to the provision and administration of protecting the rights.”</p> <p>“The consumer to be protection act is a law that protect consumer rights.”</p>
	Consumer	<p>“Protecting for customers.”</p> <p>“Protect me as customers.”</p> <p>“As i already sad it is there to protect me as a customer.”</p> <p>“Protects me as a customer.”</p> <p>“The law that protect the client.”</p> <p>“An act to provide for better protection of the interests of Consumers...”</p>
	Both the consumer and retailer	<p>“Consumer protection Act it protects the right of customers of consumers as well as for trade.”</p> <p>“It the rights that protect the buyer and the seller...”</p> <p>“Protect shop or – seller.”</p> <p>“It’s an act of law that protects a consumer and a seller.”</p> <p>“Consumer protection Act is when they are there to protect the customers and the sellers about their rights.”</p> <p>“A consumer protection Act ensures that the rights of all involved parties are protected with regard to both regulation.”</p> <p>“Yes I know a little about it, It’s the right for buyer and the owner of the shop which protect us.”</p>

Findings from open-ended questions – Quantitative phase

Category	Concept	Quotes
		"It's an act of law that protects a consumer and a seller."
	Consumer against the retailer	"It protect Consumers act or shoppers from the shop/seller..." "Protects us shopper against shopowners." "Protect me against those bossy shopowners." "Protect me against those shopowner that undermine our rights." "Protect me against shopowners." "It protects us as consumers from ruthless shops/sellers." "The law that protect the client from the owner."
	Unsatisfactory products	"That it protect the customer when something is not in a good standard." "What I really know is a Consumer has a right to have the right product in the shop and have extender products."
Provide assistance to the consumer		"Consumer protection Act is the group of people supporting and helping people." "Consumer protection Act is the group of people of people who helps the customer..." "...Is where they make sure that all consumer are fine." "Is the rights of consumer protection Act to help the people." "Consumer protection Act it help people for their rights..." "Consumer Protection Act is help the people to do their rights on a right agreement – The people must free to do their job. Yes I have a rights to go to Consumer Protection act." "...when they need help about their rights."
	With problems	"I know about Consumer Protection act it help us, when we have problem." "Consumer protection Act is the law that protecting the problem maybe in the markets and shops if they have the problem and when they need help." "...and they have problem they help them." "...or as a consumer if you have a problem you will be able to go there to claim your problem." "If i have a problem i have to call the owner and the can be there for us if we have a problem." "...when they have problems or wanting to know about it."
	With complaints	"They are their to help the customer with complains."

Findings from open-ended questions – Quantitative phase

Category	Concept	Quotes
Provide information		“Consumer protection Act is the competition and accurate information in the market place.”
	Policy of the retailer	“It learn us about the guarantee of something you had buy from the shop.”
Ensure fair treatment		“...and fairly protected.” “...u take or complain about the product the seller should take it back and if he/she refused. Action can be taken against the seller.”
	Consumers	“...it ensures that consumers are being fairly treated...” “They have to be treat the Custom in right way respect them, have them know their sense of humour in a certain period.” “To promote a fair, accessible and sustainable marketplace for consumer products and services.” “Its where i was treated unfairly and i have the right to act, or contact consumers to solve my problems.”
	Both the consumer and retailer	“...and insure both parties are well treated...” “...and to make sure that the shop/sellers are fair towards the Consumers/customers.”
Ensure satisfaction		“They are the one that make sure that the customer is satisfied with what he/she is buying.”
The right to return goods		“I know that if i buy something at the shop when it is not right i must take it back to the shop.” “That if u take or complain about the product the seller should take it back...”
	Pass the expiry date	“I know when you buy a product who expiring you can take it back to the shop.” “If you take an expired product back to the seller and the seller don’t want to take it back, you can call them and they will take action against him.”
Necessary resource		“The act is very important and familiar to us as the customer and the consumer.”
Alternative dispute resolution		“...and to that purpose to make provision for the establishment of Consumer Councils and other outhorities for the settlement of Consumers disputs and for matters Connected therewith.”
Additional concepts		“The law that bio the seller and buyer.”

Findings from open-ended questions – Quantitative phase

Category	Concept	Quotes
		<p>“I don’t have any experience but, the thing I know I have a right as a customer.”</p> <p>“Natural Person, except a merchant who obtains goods or Services for the purposes of his business.”</p> <p>“Contract additional warranty’ means a Contract under which a merchant binds himself towards Consumer.”</p>
	Information sources	<p>“I heard it on T.V. Radios, Magazine Newspaper that is why I said I know it.”</p> <p>“I have heard about from some – workshops and sometimes from radio.”</p> <p>“I heard it in tv, News paper, community and the Radio to.”</p>

Table 3: Theme 3 – Rural consumer’s reasons regarding the necessity of consumer rights

Category	Concept	Quotes
Freedom to choose		<p>“I have right because i can’t buy something that i don’t want.”</p> <p>“I have rights if i don’t want something i don’t wanted.”</p> <p>“U can’t buy something that u don’t want so I have rights.”</p>
	Products of choice	<p>“Yes because if I don’t have right it means i can’t buy that product. I have right to buy Something that i like.”</p> <p>“If i like that product i have to buy it.”</p>
To be informed		<p>“To know when the products are not good I have rights to take it back or not then they can explain to me firstly.”</p> <p>“I think it is necessary because as Castorm I need to know what is right for me as a Customer at the shop.”</p> <p>“Because I have to know what I bay.”</p> <p>“I should knew the prices of their product and now the things go to their shop before I can buy.”</p> <p>“...That they should explain their Contract to me.”</p>
	Policy of the retailer	<p>“Because we always buy the products and sometimes we don’t look at them we take them and look at them home so before I buy they should tell me rules of the shop.”</p> <p>“They should explain to me because I buy because I can buy when I have a problem with my products I should already know their rights.”</p> <p>“That my information is Private and what should I bring when I come to buy.”</p> <p>“They should explain to me about their rules or how they work or service us.”</p>
Complain		<p>“...they have to listener to me if I have a problem with the product.”</p> <p>“...And he must hear my problems.”</p> <p>“So you would complain with the quality.”</p>
	To the retailer	<p>“Because the shop keeper must listen to the customer.”</p> <p>“Because when there is a problem at shop between you and the manager or some one who works there you can also stand for yourself because you are not happy about the products that they are happy.”</p>

Findings from open-ended questions – Quantitative phase

Category	Concept	Quotes
		"The shop keepers must help us when we complain."
Human rights		"Yes because i have rights." "Yes I have everyone have a right." "Because if u don't have rights u can't buy." "It is nessesary to have a right of buying product as a customer."
	Democratic country	"I have because is new South Africa." "Because we live in a democratic country where everyone has the right to be treated with dignity and respect, and to be able to express ourself without fear, knowing i do have the right to do so."
Protection in the marketplace		"To protect me as a customer." "...And that i will know that i have rights to protect me." "It is important to have the right cause I will know that I am safe." "... To protect me." "B-to be safe and secure." "Yes because a need someone to stand for me." "...It is important to have the right cause I will know that I am safe."
	Consumer rights	"To protect my rights as a customer."
	Unfair trade practices	"So that I can protect myself when something is not in good condition." "I need right because some of the shopkeper exactly in the rural area they sell the goods that is expired." "So that they can protect us from unfair practice." "To cover me from any scam if I take a broken or damage Product back. I may know how long to wait." "I need the rights to make sure that their is no – one who will mislead or taking what is mine without knowing."
	Consumer from the retailer	"To protect us from shop owners." "To protect me from the shop owner..." "So that we cannot be exploited by sellers."

Findings from open-ended questions – Quantitative phase

Category	Concept	Quotes
		<p>“To protect you from the seller and some insurance.”</p> <p>“To protect me from the insurance and the seller when i buy products.”</p> <p>“I need them to protect me from my shopper and myself to protect me as well.”</p> <p>“To protect me from the shop owner – i want best for my money.”</p> <p>“Rights protect me from having to risk fighting with the seller so which only Fair to have rights.”</p>
	Retailer	“To protect...and the shop owner ...”
Receive desired products		<p>“To make sure whether you are buying the right product for you and consumer have a right to privacy and inspect good.”</p> <p>“So I can get the right products at all times.”</p> <p>“Because it may happen that a product may be damage.”</p> <p>“When its not in a good condition and I am not happy with it.”</p>
	Satisfactory	“So that the concept of trading/buying should benefit both the Consumer/buyer and the shop/seller and the costumers should have a fair satisfaction about the products.”
	Good quality	<p>”Because sometimes thing broke very quickly.”</p> <p>“To buy a good product with my money and ensure myself with a quality goods.”</p> <p>“Because I don’t want to buy rotten food. Damage cloth or equipment.”</p> <p>“Products sometimes the real quality.”</p>
	Not fabricated	<p>“Is because other shop keepers use to sell fake products ...”</p> <p>“Is because other shop keepers use to sell fake products...”</p> <p>“Because some shops don’t sell the real thing.”</p> <p>”We cant buy the fake product my body is very allergic.”</p>
	Not past the expiry date	<p>“To fit or read the expiring date or to know the right or wrong.”</p> <p>“That maybe I buy the food and when I check them at home and see the expering date I should already know what to do if the food are expering.”</p> <p>“Because when you buy something you must look for the expire date.”</p> <p>“Because there is expired date on product.”</p> <p>“Sometimes you buy a product who expire.”</p>

Findings from open-ended questions – Quantitative phase

Category	Concept	Quotes
		<p>“To fit or read the expiring date or to know the right or wrong.”</p> <p>“To know if product is has expire date.”</p> <p>“Yes because sometimes the product u pay have an expired date of the product must be well.”</p> <p>“Any product you bought had Expiring date or not well bought it.”</p> <p>“O expiring date is the very important point.”</p> <p>“I have rights to tought a product who is not Expired...”</p>
	Good for the consumer's health	<p>“Because any product that will buy. I'm going to use it. It could be in my body so as I know my body is very important to me. I have to make sure I'm using healthy product for it.”</p>
Return products		<p>“Sometimes when you buy wrong things at the shop you can took it back to the shop this is my rights.”</p> <p>“My rights is when i buy something wrong at the shop i can take it back to the shopkeeper.”</p> <p>“Because i can took that products back to the shop.”</p> <p>“If you bought something in a shop and cant to return it, they may let you do this...”</p> <p>“If you take products back the shop teller is notty.”</p>
	Defective	<p>“For me to know that if I buy something and it is broken I can take it back and that I won't throw my things like I did...”</p> <p>“Because when i buy products who are not well i want to took it back.”</p> <p>“So then when there is something wrong with the product u can take it back to the seller.”</p> <p>“To have the right to take it back when is not right or damaged.”</p> <p>“I need it because if u don't have right u can't take the product back if that product is not correct.”</p> <p>“For if that products is not right you can take it back.”</p> <p>“So that I know if my product or goods is damage I can take it back...”</p> <p>“What if you spend your money on something and it doesn't work you have to have a right to return it.”</p> <p>“I need it because if u don't have right u can't take the product back if that product is not correct.”</p> <p>“So that when that product is not right I should take it back...”</p> <p>“...If they is not well give it back to, the shop/teller.”</p>

Findings from open-ended questions – Quantitative phase

Category	Concept	Quotes
		<p>“Rights so that if I bought something and is broken or damage I have to take it back. Or any products is expired I have a right to take it back.”</p> <p>“For me to know that if I buy something and it is broken I can take it back and that I won’t throw my things like I did...”</p> <p>“Because if the product is wrong you must take it back so that they must protect you at the shop.”</p>
	For a replacement	<p>“By knowing that the products if the not good do I have the right to claim and get the new one’s.”</p> <p>“Something are not well and I must bring it back to there shopper/teller for he can give my a nuther one.”</p> <p>“It is because I have to know that I can get new clothes or money back when they didn’t sell me the right products.”</p>
	For a refund	<p>“...and claim no cash back.”</p> <p>“... and claim no cash back.”</p> <p>“I can tell the shop keeper to refund my money back.”</p> <p>“Yes so that when the product is not right I must take it back for another or take back y money.”</p>
	For a repair	<p>“Yes by knowing that I should return the product or not and by knowing that is good to return it beck and the customer could fix those products themself’s.”</p>
	With a proof of purchase	<p>“...if you have proof of purchase.”</p>
	Without intimidation	<p>“To feel free to take it back if necessary.”</p> <p>“If there’s something wrong with a product I need to take it back with no fear.”</p> <p>“So that i must know to take anything that is broken back to the seller, without any fear.”</p>
	Responsibility of the retailer	Accountability
Good treatment		<p>“Because some sellers are very rude to consumers.”</p>

Findings from open-ended questions – Quantitative phase

Category	Concept	Quotes
		“Because every customer tos to use their rights when they are not treated well at a shop.”
Address consumer problems		“If ever something is wrong about it, now you know that what step you must take to follow the rules.” “If faulty to know what to do with it.”
	With the retailer	“Thats why i said when i buy wrong product when the shop keeper don’t want to refund my money back i also know where to go.” “So I can use them when i have a problem with the shopowner.”
	With products	“So that the people must know what to do when they bought wrong products.” “For me to know the time or years given to take the Product back when is broken or damage. And what to do as a customer if I have a problem.” “So that I may know what to do if I have a problem with the product that I have bought. Or know what to do if is broken or damage.”
Purchasing power of money		“Cause I’m buying with my money.” “Cause I’m buying with my money.” “Because i spent money on that product.” “Because we have to listen to the customer, because its her/him’s money.” “Because the money is mine.” “Because the money is mine, so I have the right...” “Because the money is mine, so i have the right to say what ever I want to say.” “Because the money is for the customar.” “Because i use my own money.” “It’s my money I chose what I want.” “Because I spend my money, so I have the right to know what I buy.” “Because you are using your own money to buy that products.” “I am going to use it because I pay for the products is my.” “Coz the seller mast no I buy the products.”

Findings from open-ended questions – Quantitative phase

Category	Concept	Quotes
		<p>“Because the money is mine.”</p> <p>“Yes because i need the products and I pay for them/it.”</p>
	Satisfied with products	<p>“Because the money is yours and you have to be satisfied when you buy something.”</p> <p>“Because the money is mine is mine so I have to be satisfied.”</p> <p>“Because the money is mine is mine so i have to be satisfied.”</p>
	Value for money	<p>“I want best for my money.”</p> <p>“The reason is that you are using your money that you have work hard for it, so you deserve the best with it.”</p> <p>“Because of that I buy their products I should save my money if their product is not returning back to them.”</p> <p>“...Quality for my money.”</p>
	Informed of procedures	<p>“Yes because is my money and I am working hard to get that money to the work that I’m buying the things so they should tell me I should return them beck or what.”</p>
Consumer Satisfaction		<p>“Yes you need right because you can’t buy something that you not satisfied you.”</p> <p>“To know my right whether it is wrong – or right I must say not to keep quiet with something that does not satisfy me.”</p> <p>“...and also to keep good market for the shop and happy customers.”</p>
Consumer as an asset to the retailer		<p>“Because as a customer, I’m vital to an Organisation and a Company with excellent Customer Service is more likely to get repeat business from Customers.”</p> <p>“Because customers should always have rights and they are the first priority for all the businesses so that they can run faster.”</p>
Additional concepts		<p>“... right to privacy and inspect good.”</p>
	Uninformed	<p>“Because i don’t know anything about Consumer Protection act.”</p>
	Information sources	<p>“Everyone has the right because we hear the right of the people in the community, Radios, TV and Newspapers.”</p>

APPENDIX K
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**Rural consumers' consciousness and
use of the Consumer Protection Act in
the Valspan community within the
Phokwane Municipality**

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Dissertation submitted in fulfilment of the requirements for the
degree Magister in Consumer Sciences at the Potchefstroom
Campus of the North-West University

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