

Challenges and coping strategies of employed female consumers during household purchases decisions

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ABSTRACT

Women are increasingly entering the workplace and consequently their responsibilities have increased including decisions and purchases regarding household consumer products, which are mainly still performed by females. In addition, employed female consumers (E-FCs) who have multiple roles to fulfil during their day-to-day lives, make these household purchase decisions and experience various challenges that they have to cope with around these. Seeing that there is limited research in this field of study, the aim of the present study was to explore the challenges experienced by E-FCs in the North West province, specifically Potchefstroom, around household purchase decisions as well as the coping strategies they made use of to make informed decisions. To reach this aim three objectives guided this study, namely (1) to explore and describe the challenges E-FCs experience around household purchase decisions, (2) to explore how the challenges experienced influenced the manner in which E-FCs made household purchase decisions and (3) to explore and describe the coping strategies E-FCs utilised when they made household purchase decisions, thus to deal with the challenges experienced. For the purpose of this study the focus was on low-risk, low-involvement household purchases such as food, beverages, clothing and personal care items.

A qualitative descriptive approach was used where focus group discussions were conducted among 26 E-FCs in Potchefstroom. A short demographic questionnaire was used to ensure that the sample population was diverse regarding certain demographic parameters. Several challenges were experienced by E-FCs such as time limitations, challenging work hours, children challenging their decisions, insufficient support, the challenge of the cost of living as well as a variety of in-store challenges. It was noted that time limitations, children and finances were main influences on the ways in which they made household purchase decisions. In order to cope with the challenges experienced, various strategies were used by participants which included asking for support from family and friends, planning purchases, rewarding themselves in order to feel better, shopping at specific stores, being willing to pay more for certain products and making use of different meal options to help them deal with the challenges experienced. Participants also cope by shopping online as well as manage their attitudes by creating a mental shift and deciding when to make purchases based on their moods. The findings therefore affirm that E-FCs experienced challenges when making household purchase decisions and although these challenges indeed influenced their decisions, there were a variety of coping strategies they resorted to in order to lessen the pressure experienced with the challenges. This relevant topic has not been sufficiently researched in South Africa and therefore this study can significantly contribute to both the consumer sciences field and ultimately could contribute to the well-being of E-FCs.

In conclusion, it is important to highlight that the demanding roles E-FCs have to fulfil on a day-to-day basis do indeed make their household purchase decisions challenging. Some even tend to eliminate some of their roles and responsibilities in order to cope with the challenges they experience. In addition, these challenges do influence their decisions as well as the ways in which they make decisions and therefore E-FCs make use of a variety of coping strategies that assist them in managing these challenges.

Key Terms: Challenges; Coping strategies; Household purchase decisions; Informed decision making; Well-being; Employed female consumers (E-FCs).

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ABBREVIATIONS

AUTHeR	African Unit for Transdisciplinary Health Research
CEO	Chief Executive Officer
E-FC	Employed female consumer
HREC	Health Research Ethics Committee
NW	North West
US	United States
WOM	Word-of-mouth

LIST OF DEFINITIONS

A decision - defined as choosing one thing among alternatives and committing to a course of action (Mehta & Saraswat, 2014:34).

Brand loyalty - means a unique case of programmed decision-making and is defined as a commitment to re-purchase a specific product over time (Srivastava, 2014:79). It occurs after the initial trial use of the product has been strengthened by satisfaction with the product, which leads to purchasing the product again; thus, brand loyalty can be defined as the repeated purchase behaviour of consumers once they are satisfied with the product's quality (Aday & Yener, 2014:390; Crous, 2014a:185-186; Srivastava, 2014:78). Furthermore, loyalty involves two dimensions: purchase loyalty, which assists in giving better market share, and attitudinal loyalty that tends to set high price perceptions (Baig & Batavia, 2014:50).

Burnout - can be classified as emotional exhaustion and reduced personal accomplishment (Mollart *et al.*, 2013:27). It is assumed that burnout can be linked to demanding role exchanges including high job demands and poor support (Sundin *et al.*, 2011:643). Burnout is also referred to as an overload of work pressures that affect an individual's psychological health; which could have lasting effects (Farradinna & Halim, 2016:243; Mollart *et al.*, 2013:27; Nyati, 2012:47; Rivera-Torres *et al.*, 2013:377).

Consumer involvement - can be referred to as the perceived relevance of the object based on the individual's inherent needs, values and interests (Bhatia *et al.*, 2014:426).

Consumers' decision-making process - is defined as multiple instantaneous processes that can be used to represent the behaviour of consumers, while this characterises them (Erasmus, 2013:342; Ungerer, 2014:414; Van Staden, 2008:9; Van Staden & Van Aardt, 2011:35).

Coping - is a process that people use every day where he or she engages it when they feel stressed or need to manage a difficult circumstance (Pal & Bhardwaj, 2016:878).

Coping strategies - are described as the extent of effort used to develop situations in which an individual can continue thriving towards their desired or set goals and react effectively to challenges, which most likely follows a stressful occurrence (Coppens *et al.*, 2010:4021; Gunton, 2012:27).

Decision-making - a process consisting of a source of action defined as the process of activities that results in the selection of an option from two or more choices – thus, two or more options should be available (Mehta & Saraswat, 2014:33; Ungerer, 2014:406).

Decision-making power - is defined as the ability to participate in and negotiate decision-making regarding the distribution of supplies in a way that influences the outcome of the decision (Dito, 2015:171; Wut & Chou, 2013:344).

Emotional exhaustion - is described as the feeling of being stressed and drained (Farradinna & Halim, 2016:243).

External search - is seen as a variety of sources of information that are applied such as general sources (magazines and newspapers), specialised sources (fashion consultants or dieticians), in-store and window displays as well as personal communication, marketing and non-commercial information (Ungerer, 2014:415; Van Staden & Van Aardt, 2011:37-38).

Flexibility - can be defined as the degree to which limits are expanded or contracted, which is relevant to the flexibility of work locations and hours (Chung & Van der Lippe, 2018:1-2; Emslie & Hunt, 2009:152; Stertz *et al.*, 2017:106).

Flexitime - can be described as enjoying control over the timing of your work, which comprises a worker's ability to adjust their work times (Chung & Van der Lippe, 2018:3). In addition, flexi-time, or compressed and annualised hours, embody formal flexible work arrangements that focus on the arrangement instead of the reduction of work time (Wheatley, 2017:571).

Habitual decisions - can be defined as decisions that require individual action and are completed quickly (Mehta & Saraswat, 2014:33).

High-involvement purchase - occurs when a product or service is of much importance to the consumer in terms of their perceived risk around the product, which can result in extensive problem solving and information search and processing (Babin & Harris, 2011:66; Crous, 2014a:181).

Internal search – occurs when a consumer has identified a problem, while the primary search for information will begin with that consumer himself or herself, based on memory (Aday & Yener, 2014:385; Van Staden & Van Aardt, 2011:36). The experience the consumer previously encountered around an item will influence their perception of this item, which prompts the

consumer to identify and categorise characteristics that are related with the specific product (Van Staden & Van Aardt, 2011:37).

Low-involvement purchases - are purchases that are regarded as of little importance to a consumer in contrast with high-involvement purchases, due to fewer perceived risks; therefore low-involvement purchases require a limited amount of information search and processing (Crous, 2014b:181).

Multitasking - is defined as a time management strategy that is used by employed females when they attempt to fulfil the demands of their lives at home and work (Offer & Schneider, 2011:810; Powell & Craig, 2015:572). Since E-FCs experience the demands of many roles, they may decide to mix tasks or complete two or more activities at the same time, which is referred to as multitasking (Powell & Craig, 2015:574).

Occupational stress - is a factor of everyday life, and is seen as a challenge that E-FCs should cope with to complete their many responsibilities and work-/ occupational tasks (Kumar, 2012:56; Mushtaq, 2017:167).

Perceived risk - is the hesitation a consumer perceives when they are initially exposed to a product whereby, they cannot predict the results of that purchase decision along with the acceptance that negative consequences may arise if they use that product (Crous, 2014b:154; Solomon, 2011:345).

Psychological well-being - is defined as a subjective concept that is based on a variety of psychological needs being fulfilled or not (Sharma & Mishra, 2018:799).

Role conflict - is described as the demands of one role making it very difficult or impossible to fulfil the demands of another effectively (Emslie & Hunt, 2009:153-154; Gregory & Milner, 2009:1-2; Gunton, 2012:82).

Role overload - is defined as the amount of behaviour demanded by the specific role which exceeds the time and energy available to fulfil the demand (Reddy *et al.*, 2010:9).

Role stress – occurs as a result of experiencing two kinds of workloads: firstly, the work they have to conduct in their workplace itself which is paid for and, secondly, the work they have to finish at home, which is of an unpaid nature (Devi & Rani, 2016:215; Mushtaq, 2017:167; Sharma & Mishra, 2018:799).

Store loyalty - is described as a consumer's tendency to be loyal to a retailer as shown by the intention to buy from their retailer of choice (Das, 2014:131).

Stress - is referred to as mental strain arising from internal- and external stimuli that cause a person to react in a normal manner towards their environment (Mushtaq, 2017:167). It is also defined as the response of an individual to the demands they perceive to be difficult or exceeding their personal resources (Pal & Bhardwaj, 2016:877).

Well-being - is described as lives that are going well based on a combination of feeling good and functioning productively (Sharma & Mishra, 2018:799). It is also defined in the workplace as the satisfaction an individual enjoys within their domains of work and non-work as well as their general health (Aazami *et al.*, 2015:687).

Women's empowerment - is defined as women's ability to participate in how and what they choose including decision-making about specific household situations such as various low-risk and low-involvement household purchases and personal healthcare (Seymour & Peterman, 2018:97).

Work-life balance - can be defined as work-family balance: the extent to which a person has the ability to instantaneously balance the emotional and behavioural demands of their paid work and family responsibilities as well as sustaining a general sense of harmony (Chittenden & Ritchie, 2011:870).

Work-life conflict - is defined as a form of role conflict where the pressure of multiple demanding roles is experienced simultaneously (Leineweber *et al.*, 2012:711; Uzoigwe *et al.*, 2016:630). It can also be defined in terms work-family balance, which has been mentioned above: the extent to which a person has the ability to instantaneously balance emotional and behavioural demands of their paid work and family responsibilities as well as sustaining a general sense of harmony (Chittenden & Ritchie, 2011:870).

CHAPTER 1: INTRODUCTION

This chapter includes the background and motivation to the study, the problem statement, the study's research questions as well as its aim and objectives, theoretical framework and contribution of the study.

1.1 Background and motivation

Purchasing decisions around household consumer products such as buying clothing, food and appliances as well as household services are made by females (Cassill & Drake, 2016:20; Davidson & Burke, 2011:3). Although some literature suggests females might not be making these purchasing decisions anymore, others state that females are still seen as the principal buyers of household products (Cassill & Drake, 2016:20; Miley & Mack, 2009:2). Cheung and Halpern (2010:182), McGowan *et al.* (2012:53) and Miley and Mack (2009:4) found that an increasing number of females were entering the workforce, which may have had a significant influence on their buying behaviour. These females often enjoyed higher education levels than unemployed females, resulting in an increased earning potential (Cheung & Halpern, 2010:182; McGowan *et al.*, 2012:53; Miley & Mack, 2009:4), which might also have influenced the manner in which they made household purchase decisions. Given the emergence of these and similar questions and complexities, the present study will focus on employed female consumers' (E-FCs') household purchase decisions.

Parenting as well as buying- and homemaking responsibilities have however remained moderately unaffected by the drastic increase of females' participation in the workforce (Cheung & Halpern, 2010:182-183; Davidson & Burke, 2011:8; Devi & Rani, 2016:214; McGowan *et al.*, 2012:53; Wang *et al.*, 2013:2). Since E-FCs may make purchasing decisions regarding products and services as well as where to purchase from (see Fernandes & Londhe, 2014:92), several other factors, including the amount of money available to them; availability of time and support, give rise to numerous challenges they face that can hinder or affect their purchase decisions. Furthermore, E-FCs must implement different coping strategies to manage these obstacles.

Extant literature in the field devotes considerable attention to the challenges experienced by and coping strategies utilised by employed females to balance different roles in their lives. However, the challenges and coping strategies E-FCs face around household purchase decisions remains insufficiently researched. The introduction below will provide an overview of existing literature that describes the challenges that E-FCs face on a daily basis and the challenges they experience around these purchase decisions as well as the coping strategies they utilise in order to make more/better informed decisions and ultimately promote the well-being of E-FCs.

1.1.1 Employed women

Literature has demonstrated that E-FCs presently enjoy an increased say in household purchase decisions (Cassill & Drake, 2016:20). To understand the manner in which E-FCs make household purchase decisions, one must understand that their ability to make decisions in the household are improved when they begin to work (Acharya *et al.*, 2010:7; Cassill & Drake, 2016:20; Doss, 2013:17). Studies showed that women, in general, control most of the low-involvement household purchase decisions (Bakewell & Mitchell, 2006:1297; Nyati, 2012:47). In addition, women who are employed are more likely wanting to be a part of the final decision-making regarding purchases and household affairs, compared to women who are unemployed (Acharya *et al.*, 2010:7).

For purposes of the present study, low-involvement decisions involve products or items such as food, beverages, clothing and personal care products.

Various factors influence women's ability to be a part of household decision-making processes, some of which are related to the household and others to the individual woman (Acharya, 2010:10; Bertocchi *et al.*, 2014:66). These factors may include work stressors, education, income and even age (Bertocchi *et al.*, 2014:66), but ultimately result in women experiencing increased stress, which negatively affects their overall well-being (Nyati, 2012:47; Offer & Schneider, 2011:811; Poms *et al.*, 2016:445). Moreover, it is expected from the employed female to work a second shift as a mother, wife, caretaker or homemaker on returning from a day's work as an employee (Cheung & Halpern, 2010:185). This frequently causes them to spend more hours per day on household obligations than their male counterparts, which means they have more roles to fulfil simultaneously (Cheung & Halpern, 2010:185) which, in its turn, could lead to work-life imbalance.

Changes in women's roles in society entails that special attention should be given to the identification of these roles, because these changes often alter women's lifestyles, affecting decision-making as well as consumption patterns (Cassill & Drake, 2016:20). Research has shown that female consumers are prone to base general purchase decisions such as clothing, food, beverages, and services on sensory-, emotional- and cognitive levels rather than on practical or realistic levels (De Klerk & Lubbe, 2008:36; Nezakati *et al.*, 2011:371). This may lead to poor quality selections or even dissatisfaction for the consumer.

On top of this, the well-being of E-FCs might be negatively impacted due to high stress levels they experience when having to make important and/ or informed purchase decisions. These stress levels can result in E-FCs making drastic changes to their lives. Studies have found that

some women tend to give up their real interests or the dream of pursuing a serious career, because it would lead to conflict in their marriage and around the prospects of motherhood (Kellerman, 1980:71; McGowan *et al.*, 2012:54). Thus, they may lose their household bargaining power because they no longer contribute to the income of the household (Doss, 2013:16). Furthermore, when female consumers are informed about effective purchasing criteria, they may be able to reduce the challenges they face around decision-making (De Klerk & Lubbe, 2008:37).

1.1.2 Consumer purchase decision-making

Consumers' decision-making processes are known to be a multifaceted phenomenon and certain decisions can be more complex and require more effort than others (Barber *et al.*, 2009:415; Sharma *et al.*, 2005:19). A decision can be defined as the selection of an option from two or more choices (Ungerer, 2014:406). Whereas, household purchase decisions are defined as the process during which the members of the household decide to take alternative courses of action (Babin & Harris, 2011:183). This is important to note as the study focusses on household purchase decisions.

In addition, it is not a simple task to understand different consumers; the way in which they think and make purchase decisions differs (Fernandes & Londhe, 2014:92). However, literature suggests that consumers know what they want in terms of household items and get to know what they can afford and, as they become older, become self-reliant around purchases such as entertainment, personal care, clothing, appliances, home furnishings and food items (Cassill & Drake, 2016:20; Miley & Mack, 2009:20). Consumers' decision-making therefore includes several simultaneous processes, while these are useful towards portraying the behaviours that characterise consumers (Erasmus, 2013:342; Ungerer, 2014:414; Van Staden, 2008:9; Van Staden & Van Aardt, 2011:35).

The purpose of coming to a better understanding within the present project as to how employed females make decisions around household purchases is to find out what distinguishes them and their decision-making from those of unemployed females.

As mentioned, more women are entering the workplace: therefore, they may experience more challenges that could also influence their decision-making. In addition, it is necessary to understand the criteria E-FCs use to select products and services ultimately towards determining whether they make informed decisions or not (Cassill & Drake, 2016:21).

The decision-making process begins with recognising a problem, followed by information search, evaluation of alternatives and, ultimately, purchasing the product (Ungerer, 2014:413; Van Staden & Van Aardt, 2011:35). However, for the purpose of the present study, only the second stage will

be discussed, namely information search, as a consumer's information search behaviour comes before all purchasing and decision-making behaviour (Barber *et al.*, 2009:416). This step is necessary to determine what challenges they experience around household purchase decisions and the coping strategies they utilise to deal with these challenges.

Information search can take place only once the need for products or services has been identified (Ungerer, 2014:415; Van Staden & Van Aardt, 2011:36). During the information search phase, consumers acquire information, followed by processing the most relevant information and, subsequently, employing selected information to fulfil the need to purchase desired products (Van Staden, 2008:13).

There are two main methods of information search namely internal- and external ones (Erasmus, 2013:342; Ungerer, 2014:415; Van Staden & Van Aardt, 2011:36). An internal search refers to the recollection of past experiences, that is, memory, as a source of information, whereas external search involves the use of environmental influences such as marketing and non-commercial information sources, towards gathering useful information (Barber *et al.*, 2009:416; Ungerer, 2014:415; Van Staden, 2008:13; Van Staden & Van Aardt, 2011:36). Commercial sources can be useful for obtaining product information and are mainly accessed through general sources and advertisements such as those found on television, the internet, email, social media, radio, phones, applications, telemarketing, advertising messages, specialised fashion sources such as fashion magazines, fashion channels, going in-store and personal communication with other female consumers among family and friends (Lee & Barnes, 2016:34-35; Van Staden & Van Aardt, 2011:38).

However, it has been observed that females' search behaviour mainly consists of interpersonal affiliations that belong under the rubric of non-commercial information sources, and that it is usually influenced by cultural- as well as personal- and psycho-psychological factors (social influences), since they prefer to receive information from their friends, family or other personal sources (Barber *et al.*, 2009:422; Fernandes & Londhe, 2014:92). Research has amply focussed on the influence of personal- and situational variables such as involvement, experience, and time pressures on a consumer's information search, insufficient research has been conducted around the determinants of information search when it comes to various purchase situations (Barber *et al.*, 2009:415) for example, purchasing in-store or online, advertisements in-store and access to product information.

The level of effort exerted when a consumer makes a decision demonstrates that the decision-making process is complex and situationally based (Solomon, 2011:334). Involvement in a purchase reflects the level of motivation a person has to process information (Crous, 2014a:181;

Solomon, 2011:164). Involvement also describes personal interest in a specific product (Babin & Harris, 2011:53). The manner in which a consumer makes a decision depends on the degree of involvement a person enjoys with a given product category and the perceived risk involved in the decision (Babin & Harris, 2011:218; Crous, 2014b:154). Perceived risk is the uncertainty consumers perceive when exposed to a product for the first time when they cannot foresee the outcomes of the purchase decision as well as the belief that negative consequences exist if they use a product or service (Crous, 2014b:154; Solomon, 2011:345).

Low-involvement consumers are prone to make habitual purchases and are not necessarily motivated to consider other alternatives (Solomon, 2011:164). High-risk perceivers and high-involvement consumers are viewed as narrow categorisers because they limit their product choices to a few safe alternatives; thus, they prefer to exclude a good alternative to protect themselves from making a poor choice (Crous, 2014b:155). In contrast, low-risk perceivers and low-involvement consumers are viewed as broad categorisers since they will most likely make their decisions from among a wider variety of alternatives; thus, they prefer to risk making a poor choice instead of limiting the options from which they can choose (Crous, 2014b:155). High-involvement purchases are important to consumers in terms of their perceived risk and involve extensive problem-solving and information processing. Consumers who are highly involved in purchases will therefore pay more attention to advertisement messages and make extra effort to understand messages, in contrast with low-involvement consumers (Babin & Harris, 2011:66; Crous, 2014a:181). These higher involvement purchases include items or products such as a car, house, television set, and even a cell phone. Low-involvement purchases are not as important to the consumer as high-involvement ones and they include minimum perceived risk requiring limited information search and processing (Crous, 2014a:181). Products that are considered to be of a low-involvement include food, beverages, clothing, and personal care.

For the purpose of this study, the researcher focussed on low-risk, low-involvement household purchases such as, food, beverages, clothing, and personal care. These products do not require extensive information but still do require some searching. If a poor selection was made around household products it would not pose extreme risks to the purchaser. However, it is important that these decisions are informed ones, since there could be negative consequences such as poor nutrition prompted by selecting the wrong food products or wasting money if clothes bought do not fit. The present study focusses on this type of household purchase since it is made on a more regular basis. Therefore, this study aimed to determine the challenges E-FCs face when making these decisions to determine how they coped with these challenges.

Several contextual factors will also influence the shopping process, including the selection and purchase phases (Granot *et al.*, 2010:802). According to Van Staden and Van Aardt (2011:36),

due to economic instability, consumers will constantly and effectively have to compare product alternatives in terms of price, quality and availability to ensure valued purchases. Thus, information search is a very important step when it comes to consumer decision-making to ensure productive and effective purchases. In addition, technology enables consumers to effectively evaluate alternatives through making use of on- and off-line applications such as PriceCheck, which has been rated South Africa's leading price comparison application (PriceCheck, 2017). Since females are currently categorised as the principle buying agent of items such as clothing, food, beverages and personal care products for households (Bakewell & Mitchell, 2006:1297; Bertocchi *et al.*, 2014:65), the extent to which an E-FC searches for information will also influence purchase decisions. Existing research focusses on the female consumers' information search and decision-making in general; however, a lack of research was noted portraying employed female's process of searching for information around purchases in South Africa.

1.1.3 Challenges influencing consumers' household decision-making

Consumers' decision-making processes are intricate, and the psychological, social and marketing factors influencing consumer decision-making are not always taken into account since these influential factors are not all consciously applied to the selection and purchase process (Granot *et al.*, 2010:802). Furthermore, the various situations consumers experience has major effects on their purchase decisions, and because some situations cannot be controlled, the consumer may use a different process to make those decisions (Barber *et al.*, 2009:417). However, E-FCs do indeed have trouble when selecting products and services for their households (Hansen & Jensen, 2009:1157). Extant literature reveals that employed females spent less time in supermarkets or physical stores (Huddleston & Minahan, 2011:2-3). Moreover, it was also found that, when compared to unemployed females, employed females are prone to devote less time and effort to their shopping trip (Huddleston & Minahan, 2011:2-3), which might hinder informed decision-making. According to Krishna Motukuri, a chief executive officer (CEO) of Spree, a former online fashion retail store, South African internet users' online shopping grew extensively over the past few years (Finance24, 2017). Therefore, it can be assumed that online shopping could help E-FCs spend less time in physical stores.

As stated, the female workforce is firmly on the rise, concomitant with improved access to education, employment opportunities and economic independence (Bertocchi *et al.*, 2014:65; Cheung & Halpern, 2010:182; McGowan *et al.*, 2012:53). The role of females and households have been adjusting in accordance with this profound change in society (Bertocchi *et al.*, 2014:66; Cassill & Drake, 2016:20), which has led to an increase in overall work as well as family- and personal responsibilities of these females (Emslie & Hunt, 2009:151; Mittal *et al.*, 2015:65; Offer & Schneider, 2011:810; Parveen, 2009:23). Extant research has emphasised the major concerns

of work-life balance for employed females; it was found that employed women tended to spend more hours per day on household duties and family demands than their male equals (Cheung & Halpern, 2010:185; Gregory & Milner, 2009:6). As a result, employed females usually had many demands to fulfil in limited time, engendering role overload (Kumar, 2012:55). E-FCs therefore experience a variety of challenges that will subsequently be discussed around the elements of time, work-life conflict and role overload as well as their experience of stress and anxiety, which may lead to burnout and emotional exhaustion, all of which could influence their decision-making.

1.1.3.1 Time

There was a time in the United States when some men did not work, supporting instead their wives' careers – resulting in females becoming the breadwinners of their households (Chesley, 2011:646; Gunton, 2012:11; Wang *et al.*, 2013:2). Employed females enjoyed increasing educational levels and tended to have greater exposure to educational opportunities than in previous decades - especially in urban settings (Cassill & Drake, 2016:20; Reddy *et al.*, 2010:1). These women had to obtain degrees and work harder since they had to earn most of the money or equal amounts for their households as well as fulfil multiple roles simultaneously (Reddy *et al.*, 2010:2).

Saiyadain (2011:15) states that graduated women most likely receive higher incomes than women who do not acquire degrees, which means they tend to have a bigger say in household decisions and consequently have greater spending power. That being the case, education may be seen as increasing informed consumer decision-making (Cheung & Halpern, 2010:182; McGowan *et al.*, 2012:53; Miley & Mack, 2009:4).

E-FCs are still known to be the primary homemakers and caretakers of their households (Riordan & Louw-Potgieter, 2011:159). In addition, work occupies a great amount of time and energy of any person's life (Devi & Rani, 2016:214), including these women. Therefore, it has been found that E-FCs are short on time, seeing that they have to go home after a day at work and still undertake household chores (Cheung & Halpern, 2010:185; Miley & Mack, 2009:2). Employed females are thus known as "time-buying-customers" (Huddleston & Minahan, 2011:2-3; Zeithaml, 1985:73) because they must hurriedly go to the shops and buy what they need to get home and attend to their many other roles. Employed females often experience a lack of flexibility within their lives, which can be an obstacle when having to maintain a balance of different aspects, responsibilities and roles (Emslie & Hunt, 2009:152; Gregory & Milner, 2009:2). Moreover, women are constantly finding it difficult to combine their multiple roles, for example, being an employee, partner, mother and friend (Devi & Rani, 2016:215; Emslie & Hunt, 2009:159). They experience an increase in work and home demands, which results in experiencing the challenge of insufficient

time (Offer & Schneider, 2011:811; Schueller-Weidekamm & Kautzy-Willer, 2012:249). Most of these E-FCs experience stress based on work overload and time constraints that ultimately result in work-life conflict (Devi & Rani, 2016:219).

Considering that these challenges, compared with unemployed women these employed women tend to visit stores less frequently and spend more money per shopping trip (North *et al.*, 2003:43; Zeithaml, 1985:72). It has been found that there is a relationship between the time spent shopping and the level of income earned by employed females – the more they earn, the less time spent in-store (Miley & Mack, 2009:19; Zeithaml, 1985:73). Studies further revealed that employed females indicate a need to have the time to be able to prepare and execute shopping trips (Miley & Mack, 2009:19; Zeithaml, 1985:73). However, it was also indicated that females were more likely to spend greater amounts of time per day on shopping and housework when compared with males (Cassells *et al.*, 2011:5), which confirms the assumption that even though employed females have limited time to fulfil all their roles, they are still expected to run errands for the household.

1.1.3.2 Work-life conflict and role overload

Employed females relinquish various things such as time since they are expected to fulfil most domestic household tasks and be able to fulfil all their roles. For instance, an E-FC's day may start earlier than a non-employed female's day - instead of waking up at 6:30 a.m. they might wake up at 4:30 a.m. (Lo *et al.*, 2003:186) to complete different tasks resulting in sacrificing sleep. They tend to also spend less time with their children, leading to high levels of frustration and guilt (Gunton, 2012:11). Furthermore, E-FCs sacrifice their well-being by constantly being overloaded with work and experiencing stress and anxiety over periods of time (Offer & Schneider, 2011:814). In this vein, it could be assumed that these time constraints also influence the roles E-FCs need to fulfil, which subsequently leads to work-life conflict and overload.

Societal expectations around employed females are that they need to prioritise their family demands above work demands making them vulnerable further to experiencing work-life conflict (Offer & Schneider, 2011:812; Schueller-Weidekamm & Kautzy-Willer, 2012:245). Despite the large number of people who believe women can maintain more than just their traditional roles, others continue to think that mothers and fathers should be seen in different ways regarding their work-life balance (Wang *et al.*, 2013:2). Work-life conflict can be described as some form of role conflict where an individual experiences pressures around multiple roles they must fulfil (Leineweber *et al.*, 2012:711). Different aspects such as long working hours, limited social support, work demand or overload as well as work-role ambiguity contribute to experiencing such conflict (Devi & Rani, 2016:216). If different roles that E-FCs fulfil are not properly balanced, it

results in work-life conflict, which contributes to stress among these women (Devi & Rani, 2016:215; Fernandes & Londhe, 2014:91; Poms *et al.*, 2016:444). Additionally, work-life conflict experienced by employed females is based on role stressors such as role overload (Devi & Rani, 2016:219).

1.1.3.3 Stress

Role overload can be defined as an equation where the volume of behaviour demanded by the role exceeds the time and energy available to do so (Reddy *et al.*, 2010:9; Zeithaml, 1985:65). Furthermore, role overload leads to role conflict which occurs when the demands of one of the roles make it impossible to fulfil the demands of another (Emslie & Hunt, 2009:153-154; Gregory & Milner, 2009:1-2; Gunton, 2012:82; Zeithaml, 1985:65). Role conflict occurs when females fulfil multiple roles simultaneously (Cassells *et al.*, 2011:10; Emslie & Hunt, 2009:159; Gunton, 2012:82). However, despite experiencing work-life conflict, E-FCs still want to continue to thrive in their workplace (Farradinna & Halim, 2016:246). Additionally, given that E-FCs have a strong need to balance their many roles, including being a housewife and an employed female at the same time, they experience challenges that occur around high stress levels (Devi & Rani, 2016:215; Farradinna & Halim, 2016:242).

Employed females tend to experience two types of workloads: firstly, their work in the organisation which is paid for and, secondly, their work at home which is of an unpaid nature; this, in turn, causes role stress (Devi & Rani, 2016:215). Additionally, women who are married tend to experience more stress because of working “overtime” at home and at work in contrast with women who are not married (Devi & Rani, 2016:219). Occupational stress also occurs in the workplace, which could lead to the endangerment of the employee’s well-being (Rivera-Torres *et al.*, 2013:376). Therefore, occupational stress is a challenge for employed females, who also have to cope with other responsibilities and important tasks such as being house maker, caretaker and/or a mother (Kumar, 2012:56).

These tasks, that often serve as stressors, relate to overwhelming working conditions that engulf the adaptive capabilities and resources of employees (Kumar, 2012:56). It was also proven that women in general experience greater overall levels of psychological stress than men - including cases of anxiety, depression and insomnia – seeing that they experience a heavier workload than employed men (Gunton, 2012:22; Offer & Schneider, 2011:811; Poms *et al.*, 2016:444; Rivera-Torres *et al.*, 2013:376). Therefore, the stress of E-FCs with dual career lives has become a growing problem in workplaces and a challenge in everyday life; while this can be a further cause of work-life disturbances (Gregory & Milner, 2009:6; Kumar, 2012:56; Parveen, 2009:23). Stress occurs when an individual identifies an important inconsistency between the demands placed on

them and their capability to handle these demands (Poms *et al.*, 2016:446). Moreover, stress progresses on a continuum from acute to chronic (Poms *et al.*, 2016:447), which is why employed females need to find a way to manage it before it worsens. Many E-FCs are time limited and stressed when they need to put in long hours at work and then at home too (Miley & Mack, 2009:2). These stresses can ultimately lead to burnout and emotional exhaustion.

1.1.3.4 Burnout and emotional exhaustion

E-FCs often experience burnout, which occurs when working pressures influence psychological health to cause chronic emotional problems (Farradinna & Halim, 2016:243; Mollart *et al.*, 2013:27; Nyati, 2012:47; Torres *et al.*, 2013:377). Burnout can be a challenge for women who often fulfil various important household- and work-related responsibilities and often play various important roles; therefore, burnout can generally be classified as emotional exhaustion, depersonalisation and a reduced sense of personal accomplishment (Mollart *et al.*, 2013:27). Exhaustion can then be an emotional experience of feeling stressed and drained (Farradinna & Halim, 2016:243). However, as women still take primary responsibility for being the dependent caretaker, mother and wife, burnout is more likely to take place in their lives than among their male counterparts (Gregory & Milner, 2009:4; Mollart *et al.*, 2013:27; Parveen, 2009:24). E-FCs are therefore more susceptible to increased levels of occupational stress, being exposed to stressors and frustration in everyday life (Gunton, 2012:84; Kumar, 2012:56; Nyati, 2012:47; Parveen, 2009:22).

It is important to understand how these challenges might influence E-FCs household purchasing decisions. Moreover, there is little research that focuses on how these employed females cope with the challenges described above, especially in terms of purchasing products and services for their households, while maintaining a work-life balance. Consumers often implement strategies that help them manage certain stressors and challenges that they face around decision-making (Coppens *et al.*, 2010:4021). Each individual will most likely use their own strategies to cope with these challenges.

1.1.4 Coping strategies that can be utilised to deal with the challenges

Some E-FCs realise that being a “superwoman” is a farfetched reality and thus, instead of trying to hold themselves to that standard, they rather adopt several strategies to redefine their many roles and cope with them (Cheung & Halpern, 2010:185). These females can be seen as being rational, resourceful and rooted in reality (Miley & Mack, 2009:3). Literature has focussed on the challenge’s female consumers face and coping strategies they utilise to effectively manage the obstacles (Gunton, 2012:27). However, there is a lack of research that portrays the challenges

and coping strategies of E-FCs around household purchase decisions while, clearly in view of the argument rendered here, it presents an area that needs further exploration.

Literature demonstrates that employed females experience stress and insufficient time (Cassill & Drake, 2016:20; Gregory & Milner, 2009:6; McGowan *et al.*, 2012:53). Employed females are consequently looking for solutions that will help them manage the complexities of life, lower their stress and workload, and give them more time to focus on what they find to be important (Miley & Mack, 2009:14). In the marketplace, female consumers desire a simple purchasing experience and want retailers to be more accommodating (Miley & Mack, 2009:18). It further demonstrates that E-FCs face challenges including segregating work and family, compromising career aspirations to meet role demands, being conscious of how to allocate time and effort to incorporate flexibility and control over their schedules and, thus, they may develop coping strategies and support systems to be able to balance their different role responsibilities (Gunton, 2012:27).

A coping strategy can be defined as the effort to create circumstances that allow an individual to continue moving towards their desired goals and respond effectively to the challenges they face; it usually follows after a stressful experience (Coppens *et al.*, 2010:4021; Gunton, 2012:27). To decrease the amount of role conflict challenges that employed females experience, they may in other words need to make use of coping strategies. In the section below, different coping strategies that E-FCs use to deal with the challenges they face when making household decisions will be discussed, namely support and outsourcing responsibilities, multitasking, work arrangements and flexibility, store and brand loyalty as well as internet- and online shopping.

1.1.4.1 Support and outsourcing responsibilities

Employed females take on most roles and responsibilities in households and may experience feelings of stress when they strive to be “superwomen” (Kumar, 2012:55; Parveen, 2009:24). However, work-life conflict requires considerable levels of emotional regulation to achieve management as well as family- and work satisfaction (Farradinna & Halim, 2016:246). E-FCs rely on friends, supportive husbands or extended families to assist in managing certain situations and stressors (Cheung & Halpern, 2010:186; Gunton, 2012:31). Furthermore, this popular coping strategy, of using the support of those close to them, that employed females make use of to strive towards work-life balance and construct joint mobility strategies with their spouses (or support system members), occurs with an intent to share responsibilities and lighten the stress caused by task overload (Cheung & Halpern, 2010:186-187; Gregory & Milner, 2009:6; Kumar, 2012:55).

In some cases, however, men and women within the household have a variety of roles and responsibilities, namely those of care taker, provider, employee as well as the roles emerging from being husband and wife and can therefore not supply adequate support or effectively share responsibilities (Cheung & Halpern, 2010:185; Emslie & Hunt, 2009:153-154). In such situations, a strategy is often implemented to outsource domestic responsibilities and -work to maintain time and energy efficiency around household- and work responsibilities (Cheung & Halpern, 2010:185; Gregory & Milner, 2009:7). Therefore, important role players in E-FCs' achievement is the support of their families and friends as well as their domestic help (Cheung & Halpern, 2010:184; Devi & Rani, 2016:219; Riordan & Louw-Potgieter, 2011:159). E-FCs have also created links between their family and work. For example, they would take their children to work or on business trips, which enable them to spend time with their children while also performing their employment tasks (Cheung & Halpern, 2010:185); however, this is not always possible. Thus, E-FCs have learned to outsource household tasks, hiring help to clean, make food and even purchase simple products needed (Cheung & Halpern, 2010:185-186). Although these strategies are mostly used to cope with challenges E-FCs face in everyday life, it can be used to assist them when making household purchase decisions. For instance, E-FCs tend to ask advice from family and social groups of product information to help them make informed decisions when they face certain challenges (Cheung & Halpern, 2010:186; Van Staden, 2008:50) and, in view of the focus here, presumably also when making household purchases.

1.1.4.2 Multitasking

Women tend to classify themselves frequently as experts in multitasking and often engage in this practice to combine their activities and optimise time management (Cheung & Halpern, 2010:185). Nowadays, they observe the importance of family as well as their careers, and daily decisions they make regarding both of these domains of activity; thus, they are equipped to make use of strategies such as planning, time scheduling and multitasking (Cheung & Halpern, 2010:185). Multitasking can be defined as a time management strategy that is often used by E-FCs in their attempt to meet the many demands arising from their work and home (Offer & Schneider, 2011:810). That is, female consumers maintain work-life balance by multitasking successfully through integrating their work and family roles, which enhances their overall time management also when it comes to making household purchase decisions effectively (Cheung & Halpern, 2010:185; Nezakati *et al.*, 2011:371). However, multitasking may negatively influence E-FCs due to role overload and stress.

1.1.4.3 Work arrangements and flexibility

Employed females face difficulties managing their different roles and responsibilities on top of their careers (Cheung & Halpern, 2010:185; Bertocchi *et al.*, 2014:3-4; McGowan *et al.*, 2012:53). Indeed, being a successful employee usually dictates long working hours and committed loyalty to the firm and its priorities (Emslie & Hunt, 2009:151-152; McGowan, *et al.*, 2012:53). An increased number of employed females have been adopting the strategy of flexibility to cope with a lack of time by making use of flexible working arrangements or so-called “flexitime” (Emslie & Hunt, 2009:152; Gregory & Milner, 2009:5-7). Flexibility can be described as the extent to which boundaries may be expanded or contracted, which can apply to the flexibility of work locations or hours of work (Emslie & Hunt, 2009:152). Research indicates that numerous countries and businesses have made use of flexible working arrangements as a means to balance work and other personal commitments, thus reducing occupational stress, work-life conflict and loss of time (Emslie & Hunt, 2009:152; Gregory & Milner, 2009:7-8). Some E-FCs have also adopted the idea of working from home at least for part of the time and switch between activities; for example, working on a Sunday night rather than in the day so that they could spend the weekend with their families or returning to their home at a reasonable time so that they could have supper with them (Cheung & Halpern, 2010:185).

The problem arises that E-FCs experience more guilt when they feel they are not meeting the responsibilities and needs demanded by their different roles such as those of mother, wife and employee, which might lead to stress, burnout and task overload (Kumar, 2012:55; McGowan *et al.*, 2012:54; Parveen, 2009:24). Research suggests that most of these women cope with this underlying challenge by engaging in part-time work and other reduced working hour arrangements (flexitime), as mentioned (Gregory & Milner, 2009:4; McGowan *et al.*, 2012:54; Parveen, 2009:24). This method of coping is most commonly found among employed mothers, where the demands of employment infringe on the quality and quantity of family obligations (Parveen, 2009:24). As noted, this strategy is also used to cope with challenges in everyday life; however, E-FCs can implement this to increase the likelihood of coping with challenges faced around household purchase decisions.

1.1.4.4 Store and brand loyalty

E-FCs try to combine several activities when shopping to make up for limited time (Nezakati *et al.*, 2011:371). According to Silverstein and Sayre (2009:3), female consumers often seek one-stop stores with a wide variety of assortments to combine all their shopping to save time and effort. Moreover, some E-FCs prefer certain stores and emphasise that being familiar with a store and its product ranges is important, combined with that store’s location, because they feel these

aspects affect their buying behaviour and time management (Cassill & Drake, 2016:20; Holmlund *et al.*, 2011:113-114). However, employed females may also be loyal to a brand they trust and therefore the perceived risk they experience will decrease due to their confidence in the brand producing specific products (Holmlund *et al.*, 2011:113; Nezakati *et al.*, 2011:373; Van Staden, 2008:49). Moreover, they cope with the difficulty of the actual selection of the product by not intentionally or effectively evaluating the quality of that product. Nevertheless, in many cases, women attach great importance to external appearance and aesthetics such as the brand name or specific store where it is bought and, therefore, they create content and meaning for themselves around that item (De Klerk & Lubbe, 2008:38). In addition, E-FCs may also take interest in advertisements shown in or on magazines, television or newly developed online platforms such as Pinterest, Facebook and Instagram, where they look for discount offers and -schemes around commodities (Lee & Barnes, 2016:36-38).

1.1.4.5 Internet and online shopping

Communication channels such as the internet enable consumers to become aware of a product as well as attain product information quickly (Cao, 2012:993). Making use of internet platforms and online shopping online are regarded as important coping strategies employed to improve efficiency and productivity when making household purchases (Lee & Barnes, 2016:33-34; Miley & Mack, 2009:19). Moreover, consumers oriented towards time-saving want to shop as quickly as possible (Hansen & Jensen, 2009:1157), hence the use of the internet and online platforms to search for information, making use of Facebook, Pinterest and online stores such as Zando, Superbalist and Takealot (Lee & Barnes, 2016:33-34). However, consumers have had the tendency to invest a substantial amount of time and effort into purchase decisions (Bakewell & Mitchell, 2006:99) and, as previously stated, employed females have limited time available to them due to their busy schedules (Cheung & Halpern, 2010:185; Bertocchi *et al.*, 2014:3-4; McGowan *et al.*, 2012:53). Although Van Staden (2008:31) found that there was a considerable amount of decision-making made while the consumer was in the store, the internet was often used because it provided the opportunity to purchase frequently, at any time, and unseen by others, while it further allowed consumers to make purchases more quickly (Kukar-Kinney *et al.*, 2009:298; Lee & Barnes, 2016:33-36). Therefore, new technological developments and online commodities such as applications, social media and online retailers can increase consumers' acceptance towards online shopping and thus help E-FCs cope with time and task efficiency (Lee & Barnes, 2016:38). The Internet can therefore also assist E-FCs to quickly compare products and make more informed decisions about purchases (PriceCheck, 2017). Lowering the levels of stress associated with purchase decision-making in these ways may ultimately improve employed female consumers' well-being.

1.1.5 Well-being

Research tends to view consumers as rational beings who are continuously trying to increase their well-being (Granot *et al.*, 2010:802). Some E-FCs indicated experiencing significant stress when they had to balance their various roles, as mentioned previously, and thought that this stress negatively influenced their health (Emslie & Hunt, 2009:206). Moreover, studies show that the heavy workloads that E-FCs experience in work and at home may lead to decreased physical and psychological well-being, which may be a result of the increased level of stress that arises from the combination of work- and household responsibilities (Leineweber *et al.*, 2012:715; Offer & Schneider, 2011:811; Poms *et al.*, 2016:444). The burnout that may occur as a consequence of role overload and stress may influence E-FCs' family- and work life negatively, which in turn may lead to additional problems such as becoming sick and suffering from reduced work performance (Schueller-Weidekamm & Kautzky-Willer, 2012:249). Thus, it is of utmost importance to outline and understand E-FCs work-life conflict to help reduce role stress and promote their well-being (Devi & Rani, 2016:219-220).

Since studies predict that the number of people who struggle with stress-related situations as a result of work is likely to increase (Rivera-Torres *et al.*, 2013:376), it is of additional importance to address this problem. Despite the idea that having an imbalance in work and home life has been identified as one of the main psychological health risks in the workplace, studies regarding the effects of work-life conflict on health have been shown to be inadequate (Leineweber *et al.*, 2012:711). Inversely, consider that power and energy can be drawn from achieving a well-balanced lifestyle with a result of career and family life fulfilment which will include E-FCs being more content, harmonious and obtaining improved health (see Schueller-Weidekamm & Kautzky-Willer, 2012:249), which could then affect their well-being in a positive way.

1.2 Problem statement

Women are mainly responsible for general household purchases. The importance of the effects of their purchasing decisions on various facets of their lives has been stressed throughout extant literature. However, due to their career involvement, they may experience conflicting roles. Employed female consumers' increased number of roles around work- and family responsibilities may affect their general decision-making. There is nonetheless a lack of research pertaining to this phenomenon. Although existing research indicates the challenges E-FCs experience and the coping strategies they employ on a day-to-day basis to deal with these challenges these aspects have been insufficiently examined in literature that focusses on them, especially with a view to decision-making around low-risk, low-involvement household purchases. As indicated, research

around these important topics is inadequate, the more so in a South African context. The present study addresses this lacuna.

1.3 Research questions, aims and objectives

1.3.1 Research questions

- What are the challenges that employed female consumers experience when making household purchasing decisions?
- How do these challenges affect the manner in which employed female consumers make household purchase decisions?
- What are the coping strategies that employed female consumers use to deal with the challenges they face when making purchasing decisions?

1.3.2 Aim

The aim of the study was to explore the challenges experienced by employed female consumers, in the North West Province, around household purchase decisions as well as the coping strategies they employ to make informed decisions.

1.3.3 Objectives

To reach this aim the objectives of the study were as follows:

- To explore and describe the challenges that employed female consumers experience around household purchase decisions.
- To explore how these challenges, influence the manner in which employed female consumers make household purchase decisions.
- To explore and describe the coping strategies employed female consumers utilised when making household purchase decisions.

1.4 Theoretical framework

The present study engages in a review of literature related to this research problem to outline the lacuna around the problem and hence the importance of this research. E-FCs were the main focus of this project. This guided the literature review. It will be shown that E-FCs experience challenges that result in adopting coping strategies to manage the challenges in order to make informed decisions around household purchases. These purchases could influence their well-being. These tenets serve as the foundation of the study. Key concepts and terms employed and

examined in the present project are presented in the form of a theoretical framework underpinning it in Figure 1.1 below.

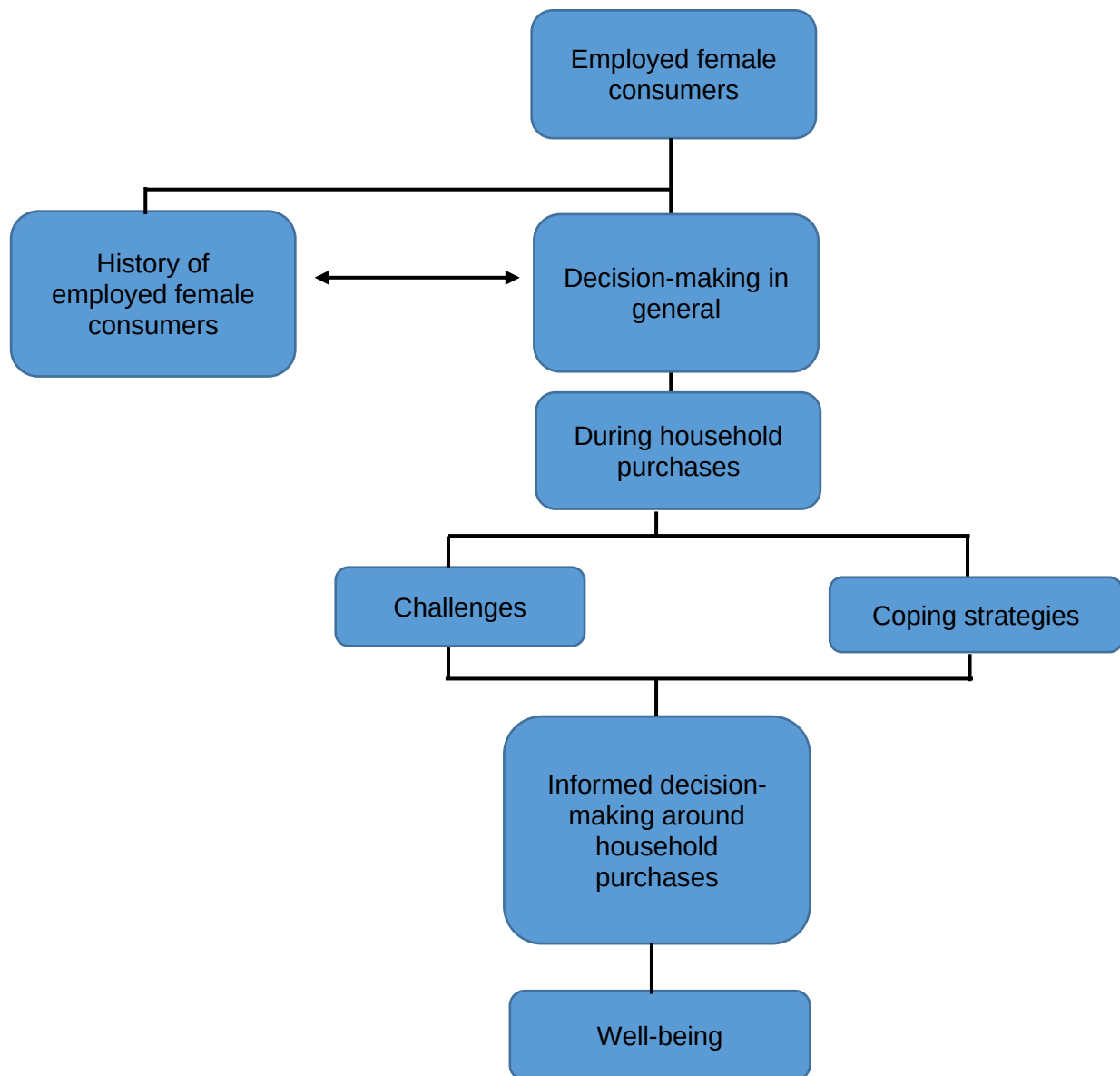


Figure 1.1: *Theoretical framework – employed female consumer’s household purchase decisions*

1.5 Contribution of the study

Exploring the actual challenges that E-FCs experience when making household purchase decisions as well as the coping strategies they utilise to deal with these challenges to make informed decisions, will contribute significantly to the field of consumer sciences and, in the long

run, might contribute to the well-being of E-FCs. When it comes to the consumer sciences field, this study will illuminate how E-FCs experience as well as deal with challenges regarding household purchases. In addition, this study may also offer value to consumer scientists because it could serve as a basis for future interventions to help these consumers, specifically as to how they may deal with the challenges they face in an improved manner to make informed decisions and promote their well-being. Researchers will be able to gain improved understanding of challenges E-FCs experience when making low-risk, low-involvement household purchase decisions as well as coping strategies they employ to overcome these challenges. The present study will also add to the extant body of knowledge as found in literature regarding this topic, which can be used to provide more information about this important topic.

1.6 Research team contributions

The contribution of each member of the research team involved in the present project are provided in Table 1.1 below:

Table 1.1: Role of researchers in the study

Member	Role during research
Researcher (N Sousa: M Consumer Sciences student)	Responsible for reading and writing a literature review to determine the lacunae in extant literature and the direction of the research. Ensuring that the methodology suited the study and could deliver the best results. Acting as the independent focus group facilitators' assistant during the process of data collection. Coding the data and making sure analysis was done correctly. Writing the present dissertation to represent the study and suggesting additional questions that should be asked in the recommendations section of this study as well as writing conclusions to the study.
Supervisor (Dr. M. du Preez) and Co-supervisor (Dr. N. le Roux)	Responsible for planning and reading the researcher's work and ensuring that it is correct and well-directed. Offering guidance and assistance to the researcher. Acting as co-coders and working through the researcher's coded data to ascertain its accuracy and correctness. Ensuring that the researcher conducted research in a timely and effective manner.
Independent focus group facilitator (Prof. Gerda Reitsma)	Responsible for conducting the focus group discussions, since she is highly experienced and qualified in this regard. Ensuring that participants understood the informed consent forms as well as the other rules pertaining to discussions. Acting as a witness to the participants signing the informed consent forms. Providing feedback to the researcher after each focus group session to ensure that the researcher also took notice of and considered certain answers and behaviours.
Independent recruiter (Ms. C. Brits)	Responsible for recruiting participants for the study. Emailing participant, the information about focus group discussions. Contacting them telephonically two days after sending the informed consent form so as to review the form and answer questions.

1.7 Dissertation structure

Chapter 1: Introduction to the study. In this chapter, different aspects of E-FCs with a view to challenges and coping strategies around household purchase decisions were discussed. It also

included the aim and objectives of the study as well as the problem statement. In addition, this chapter was written establish a theoretical framework underpinning the remainder of the project, namely a literature review. The chapter elaborated on the contribution it could make as well as the contribution made by the researchers to the study.

Chapter 2: Literature review. This chapter will involve a review of the literature concerning E-FCs including the history of employed females, decision-making in general around household purchases and different aspects that influence decision-making among employed females. Moreover, this chapter will discuss in brief detail the challenges E-FCs experience when they have to make household purchase decisions as well as the coping strategies that are available to them when it comes to dealing with the challenges. Lastly, the chapter will shed light on the well-being of E-FCs and how this can be affected and improved.

Chapter 3: Methodology. This chapter will engage the approach and design of the study. It will include factors such as the environment in which the study took place, the population used, and the sampling methods utilised to recruit participants. The chapter will contain information about the method used to collect data as well as what that procedure would comprise of. The aspects ensuring that the study was conducted in ethical manner will be discussed.

Chapter 4: Results and discussion. This chapter includes an in-depth discussion of the results obtained during focus group discussions. The researcher will clearly describe the results and findings. All results will be discussed and linked to one another to determine whether the study reached the objectives set out for it with a view to the *what, why and how* contained in the study's aims.

Chapter 5: Conclusion. This chapter will conclude the present text around all major points engendered by the study project. This is where the main ideas and explorations will be highlighted. The researcher will link relevant literature as found outlined in chapter 2 to her own findings thus to build on existing literature. This is also the chapter in which the researcher will discuss how this study could be used in future research. The limitations and recommendations of the study will also be discussed.

1.8 Conclusion

Chapter 1 introduced the study with a view to clarifying its scope and focus for the sake of the reader. The chapter has shown that the present project will highlight different aspects of an E-FC's in terms of the challenges they face when making household purchase decisions as well as how these challenges influence the manner in which they make their household purchases and coping strategies they employ to deal with these challenges. It described different aspects these

topics to ensure a comprehensive survey of questions to be asked and around these matters. The subsequent chapter engages the literature review on a more comprehensive scale. It will therefore comprise a review of the relevant literature pertaining to the topic at hand. Furthermore, it will shed light on the challenges E-FCs face when making household purchase decisions as well as how they could potentially cope with these challenges.

CHAPTER 2: LITERATURE REVIEW

This chapter comprises a review of the existing literature pertaining to the context of this study. It includes a review of extant literature related to the history of employed female consumers, their decision-making, the challenges they experience during household decision-making, the coping strategies they utilise to deal with the challenges as well as their well-being

2 Introduction

Women, in general, are the most underutilised natural resource in the world (Cheung & Halpern, 2010:182; Davidson & Burke, 2011:1). The status and role of employed females within the economy suffer at the hands of society's prejudices and lack of willingness to recognise them as valuable to the economy which, in turn, affects the effective utilisation of their talents and capabilities (Pervez *et al.*, 2015:1000). However, women are entering the workforce in increasing numbers on an international scale (Davidson & Burke, 2011:1; Fernandes & Londhe, 2014:93; Hwang *et al.*, 2018:171; Miley & Mack, 2009:4). This trend also occurs in South Africa as the number of employed females in the workforce increases (Riordan & Louw-Potgieter, 2011:14). Statistics have shown that a large number of South African households are headed by females (StatsSA, 2018). This could be the main reason employed females have increasingly begun to work. Another could be that the economy has been depraved, so that men alone cannot financially support a household (England & Boyer, 2009:326). Therefore, a profound change in the role of females within society and households has transpired (Bertocchi *et al.*, 2014:66; Cassill & Drake, 2016:20). Since women are traditionally known to be responsible for most household functions and decisions, they need to tend to all their responsibilities in addition to holding down a career (Fonseca *et al.*, 2012:105), which results in increased responsibilities (Mundy, 2012:29).

Increasing the number of roles fulfilled by women may result in several challenges. For example, they are overworked and struggle to maintain work-life balance as the demands of corporate- and domestic life often affect the quality and quantity of decisions they may take (McGowan *et al.*, 2012:54; Offer & Schneider, 2011:811). This could also be a disadvantage because E-FCs will most likely find it difficult to balance their work demands with those arising from family, resulting in conflict and high stress levels (Devi & Rani, 2016:215; Leineweber *et al.*, 2012:711; Schueller-Weidekamm & Kautzy-Willer, 2012:245). A study found that E-FCs indicated a disconnection between their commitment to their work and their home lives, which prompted feelings of separation that made it difficult for them to find balance between work and life (Emslie & Hunt, 2009:154). However, although research regarding women's work-life conflict and health has been conducted, knowledge is still limited around the challenges that E-FCs face (Poms *et al.*, 2016:449). Some women will not pursue higher-level jobs due to their responsibilities to their family and the fear that their time will be limited even further (Davidson & Burke, 2011:4; Erasmus *et al.*, 2014:293-294). Moreover, despite various changes, women are still expected to act as the main front-runners of the home and some researchers even classify female consumers as the primary decision-makers in most households for general shopping decisions (Fernandes & Londhe, 2014:91; Miley & Mack, 2009:2). In addition, today's women are time-pressed - they have limited time to obtain what is necessary for their household on a day-to-day basis (Miley & Mack, 2009:18). Literature indicates that lack of time is forcing them to become more focussed shoppers

(Miley & Mack, 2009:18). Being a more focussed shopper can include being loyal to specific brands, that is, knowing that when certain brands are purchased, they will be satisfied and can purchase the products again without wasting time.

Existing literature has indicated that consumers' decision-making regarding the retail environment focuses on two aspects: the shopping, selection and decision processes on the one hand and the in-store retail atmosphere on the other (Granot *et al.*, 2010:801; Holmund *et al.*, 2011:108). It has been found that E-FCs have limited accessibility to information about different ways to search for information when purchasing products; thus, it resulted in them making uninformed decisions (Van Staden & Van Aardt, 2011:36). Therefore, if women are aware of the different ways to search for information their decisions will be informed and efficient, and thus, their participation in decision-making will increase.

If more women are taking part in decision-making, the character of the decisions will change and allow more of the alternative decision-makers such as employers, husbands or partners, to consider women's needs which will ultimately improve these women's lives, their workplace and societal performance (Davidson & Burke, 2011:15). Increasing employment levels outside the home among women affect their consumption behaviour and patterns (Cassill & Drake, 2016:20). Being able to control their consumption behaviours as a result of having more of a say in their households, may ultimately leave women more satisfied. Having control over certain situations will minimise the level of stress in the workplace, which will reduce the stress levels at home (Rivera-Torres *et al.*, 2013:384). The present research will shed light on E-FCs' demands at work and at home from which certain challenges arise when making household purchase decisions. It will also assist in elucidating different coping strategies they already use or can make use of to deal with these challenges and make informed household purchase decisions. Understanding the history of E-FCs day will clarify towards discussing these challenges and coping strategies.

2.1 The history of E-FCs

"A woman is the full circle. Within her is the power to create, nurture and transform".

– Diane Mariechild (Kumar & Maral, 2015:73).

Before 1840, women were firmly controlled by men. Unmarried women were subjected to their fathers who regarded educating their daughters to be an unnecessary expense (Heffer, 2013:30) and married women were thus subjected to their husbands. Also, any of the resources the family had spared for education and training were spent only on their sons (Lockley, 2012:419). Most fathers from the working class pressured their daughters into working in a mill or factory as soon as they were old enough to contribute to the household's income or, more likely, women had to

rely on their mothers to teach them life skills – with a strong tendency that they should remain at home and assist their mothers with household tasks (Heffer, 2013:30; Lockley, 2012:419). In addition, in the eighteenth century, women observed themselves as just passing through different living spaces, from their father's- or parent's house to passing through their husband's house (Segal & Podoshen, 2013:192). It was believed that employed females who left their parents' homes early, left them with insufficient knowledge of how to run a home (Gerrard & Weedon, 2014:239-240). Neither employed females who worked in the private domain nor those who ventured into the public domain of work were believed to be capable of sustaining a happy home life or raising children (Flather, 2013:344; Gerrard & Weedon, 2014:240), because they were thought not to have acquired the necessary skills for these duties. This resulted in the homebound housewife and full-time mother as an influential and easily recognisable representation of women's suitable role and place (England & Boyer, 2009:320). Whether they were permitted to purchase household items with their husband's money has been insufficiently researched. Nevertheless, a study did note that in eighteenth-century England, men were regarded to as the consumers who researched their products before purchasing, being price conscious, and they were the purchasers of household goods (Segal & Podoshen, 2013:192). This may have led to the conclusion that women did not purchase household products at that time.

Although there were no signs for women that they could achieve higher education, in the late 1840s came the first stirrings of a feminist movement in the field of education (Gerrard & Weedon, 2014:237; Heffer, 2013:32). It was managed and organised on an independent and separate basis; in 1847, the Huddersfield Female Educational Institute opened its doors and said to be the first in England to offer education for young women of the working class (Gerrard & Weedon, 2014:237). Poorer families could not afford to pay for education for their daughters, certainly not before the 1850s and, therefore, female education was accessible mainly only for middle-and-upper class women (Lockley, 2012:416). Colleges began offering some sort of university education to women by the 1870s (Heffer, 2013:33). However, ancient universities such as Cambridge agreed to permit women to participate in lectures but still refused to reward them with degrees until 1948 (Heffer, 2013:32).

It was believed that economic independence should elude women in that time (Pervez *et al.*, 2015:998). By the 1870s they had nonetheless won the right to divorce their husbands and own property and they established places in education while finding the confidence to fight against the men who had suppressed them (Heffer, 2013:33). Although women, at this point, had come that far, it was still a rarity for them to be involved in office work or formal wage work in the late nineteenth century, as less than a fifth of women were paid for work, including domestic-, factory- or farm work (England & Boyer, 2009:308-309). In fact, as late as 1965 E-FCs could not expect

that the narrow avenues of work available to them, that is, again, factory-, domestic- or even clerical work, would provide them with enough remuneration to live a modest, comfortable life, especially not if they had children; ironically, though, it might well have been expected of them to offer services to the men they worked for such as cleaning up after them (England & Boyer, 2009:326; Maclean, 1999:45).

In the past, men had the responsibility to earn the money for the household and were considered the head of the household. Women had to perform household- and ritual activities such as preparing family meals and caring for children (Kumar & Maral, 2015:74; Seymour & Peterman, 2018:101; Stertz *et al.*, 2017:105). The first part of the twentieth century witnessed fast feminisation of clerical work, which resulted in the expansion of service sector job opportunities that offered women paid work (England & Boyer, 2009:309). Not surprisingly, low-income women and their brave activists decided to make a change in 1970 when they turned to affirmative action and risked their lives to push for access to non-traditional jobs for women (Maclean, 1999:49; Walter, 2013:48). It is not farfetched to say sweepingly that these women altered the world (Walter, 2013:48). Consequently, women are working in a wider range of occupations than they did a century ago (England & Boyer, 2009:309). They were earning money to help their husbands nourish their family, since the money earned by men often was no longer enough for the livelihood of the family (Kumar & Maral, 2015:74). Nonetheless, in some form or another the traditions discussed above continued to limit women's ability to engage in work outside of their homes, which restricted their mobility and the time available to them for work outside their homes (Seymour & Peterman, 2018:101). This situation could moreover vary between undeveloped or developing countries which will subsequently be discussed.

2.1.1 Employed females in undeveloped or developing countries

In most developing countries women are seen as second-class citizens with little freedom, while they are frequently forced to fulfil all domestic duties, enjoying slim or no rights of their own (Kumar & Maral, 2015:74; Mehta & Saraswat, 2014:34). Recently, the roles and statuses of E-FCs have immensely changed, and, over time, the concept of the E-FC has become a more prevalent reality (Mehta & Saraswat, 2014:34; Sharma & Mishra, 2018:799). Although it is not true for all countries, in South Africa specifically it has changed considerably. Despite the fact that women have earned greater roles and high-profile jobs, though, in some countries such as India, women still do not have authority in their households (Sharma & Mishra, 2018:799). As education improves among women, there is a concomitant tendency for men and women taking responsibility for financial activities in their households; women with an education are valued more by their husbands since they possess skills such as household budgeting and they are aware of familial planning and able to convince their husbands of important points during negotiations (Dito, 2015:185; Fonseca *et*

al., 2012:104; Mushtaq, 2017:169). This may be because employed women in general have modernised and evolved into having a degree of power within their households.

2.1.2 Modern-day employed female consumers

Currently, women may still ask themselves whether they should have a family or a career; however, in developed countries women are more likely to work than in the past regardless of whether they have children or not (Hwang *et al.*, 2018:171; Morgenroth & Heilman, 2017:53). Moreover, access to education has fuelled women's personal ambitions in the labour market and they have become decision makers around major household purchases (Bhatia *et al.*, 2014:425; England & Boyer, 2009:324-325). If a woman is educated it is more likely that she will be employed and which puts her in a position to participate in household decision-making (Mehta & Saraswat, 2014:34). Therefore, women who are employed are more likely to be a part of the final decision-making regarding purchases and household affairs, as opposed to women who are not employed, especially because of their access to economic resources, which enhances their empowerment status within their families (Acharya *et al.*, 2010:7; Cassill & Drake, 2016:20; Mehta & Saraswat, 2014:35). Education and employment, play crucial roles in improving women's status (Kumar & Maral, 2015:74). Despite these developments, however, a traditional willingness among women to sit back and handle the domestic responsibilities on behalf of their husbands has remained (Sperandio & Devdas, 2015:338).

When parenthood occurs, the roles of mother and father are added to individuals' lives and these engender specific expectations require time and effort (Stertz *et al.*, 2017:105). Obtaining a work-life balance may therefore seem so complicated that women will either leave work or contemplate not having children at all –culminating in a sense that women cannot “have it all” (Hwang *et al.*, 2018:171). However, many women do decide to combine careers and family in some way or another and assume that they will have to make compromises throughout their lives (Slaughter, 2012:86). In other words, when a woman as a mother assesses the amount of work, she can manage concerning family- as well as career tasks, she may engage in her work to a lesser extent in order to adopt childcare responsibilities (Stertz *et al.*, 2017:106).

In South Africa, even in dual-income household's women still take the main responsibility for homemaking and caregiving (Riordan & Louw-Potgieter, 2011:159). The probability that these females are responsible for purchase decisions in households has therefore also increased (see Bertocchi *et al.*, 2014:66; McGowan *et al.*, 2012:54). In addition, E-FCs' circumstances have improved substantially and they now play an extremely important role in society where they fulfil a wide range of responsibilities in the different areas in their lives, in contrast to men (Sharma & Mishra, 2018:800). This diversification of roles in tandem with the increase in women's financial

capacities and the amount of disposable income have led to a change in criteria for household purchases, exhilarated by increased exposure to new information, which allows them to play the role of a facilitator of household purchases (Bhatnagar, 2015:115). That is, because these females are exposed to so much information, they are able to make suggestions or decide on their own what the best products are for their households.

In reality, however, no matter how progressive women are, they are still confronted by a role that will not entirely change: motherhood, which indefinitely differentiates most women from men and puts them at the centre of the home and family (Mehta & Saraswat, 2014:34; Riordan & Louw-Potgieter, 2011:162). As mentioned previously, in the past a woman's role was to specialise in household functions such as homemaking and caregiving while the husband's role was to be the breadwinner and specialist in making the households financial decisions (Fonseca *et al.*, 2012:105; Giannecchini & Samuel, 2019:22). However, currently non-traditional attitudes exist where women are expected to undertake a profession or career where they should contribute to household finances while their husbands should take part in childcare and other household tasks; therefore, as mentioned, women do indeed take part in the responsibility of raising household income which entails participating in decision-making within their households (Craig & Baxter, 2016:271; Radcliffe & Cassell, 2015:835; Stertz *et al.*, 2017:105; Uzoigwe *et al.*, 2016:635).

As a consequence, over the past decade increasing attention has been devoted to measuring women's empowerment and autonomy driven mainly by the overarching goal of classifying capable programmes and policies to minimise gender inequalities (Seymour & Peterman, 2018:97). In addition, women are seen as taking the main purchasing decisions in various areas of their homes (Davidson & Burke, 2011:3). Mothers have the main influence on their children and control the food and clothing they have access to; their role in their children's lives is fundamental especially when it comes to promoting their lifestyle and behaviour (Gerrard & Weedon, 2014:241; Smit *et al.*, 2017:129).

Consider that several factors influence the complexity of household decisions including knowledge, socioeconomic status, cost, taste, child preference and culture (Smit *et al.*, 2017:129). The wife or mother is seen as the main influence of the home and the example set at home (Gerrard & Weedon, 2014:241). Some women describe the good mother as someone who is highly involved in their children's lives while she does not need to spend all her time with them (Wang *et al.*, 2013:186).

Most women understand that life is about compromises: that having a job means less free time to spend with family, while this denotes more income and autonomy (Riordan & Louw-Potgieter, 2011:162). However, in 2013 Benko and Pelster (2013:4) found that women were inhabiting half

of all supervisory and professional positions in the US. And in more traditional societies, most women were still economically dependent on their husbands who then controlled most of the resources, income, knowledge and skills in the household (Kumar & Maral, 2015:74; Stertz *et al.*, 2017:105). Above all, though, the traditional role of women as staying at home has slowly evolved into playing the dual and fulfilling roles of E-FC and housewife (Mehta & Saraswat, 2014:34). Indeed, women continue to enter the labour market in increasing numbers, in contrast to the past (Davidson & Burke, 2011:1; Hwang *et al.*, 2018:171; Stertz *et al.*, 2017:106).

2.1.2.1 Influence of family and partners on employed females

The demands of family and work require substantial amounts of time, which could result in conflict and stress for women (Uzoigwe *et al.*, 2016:630; Wang *et al.*, 2013:185). However, there has been increasing awareness that women do not need to attempt the pursuit of playing the role of the perfect mother as well as the perfect employee: finding the balance is the main goal (Walter, 2013:48). Additionally, women with higher levels of education are more likely to be paid for employment, and this remains the case not only after marriage but in fact even after they have given birth to and raise children (England & Boyer, 2009:326; Hwang *et al.*, 2018:171). Therefore, they might be in a better household power position. In addition, a study found that women who are enjoy a greater say in their families also are better off in their health status (Dito, 2015:169). Moreover, studies have found that some women still tend to give up their real interests or the dream of having a serious career, because it would lead to conflict within their marriage and complicate the prospects of motherhood (McGowan *et al.*, 2012:54; Uzoigwe *et al.*, 2016:636). As a result, they may lose their household bargaining power because they no longer contribute to household income (Doss, 2013:16). On the other hand, working mothers require their family and partners' support to achieve their goals in the workplace (Sharma & Mishra, 2018:799; Wang *et al.*, 2013:184). Men who feel they are equally responsible for childcare and household tasks may aid women in deciding to stay involved in their careers after having children, while the husband will then take up most of the household and childcare tasks (Stertz *et al.*, 2017:106).

However, successfully combining family and work will ultimately be subject to the various commitments those women have in both domains (Wang *et al.*, 2013:186). Nevertheless, some women may still not pursue higher-level jobs due to their family responsibilities, limited flexible work environments or unwillingness to make the sacrifices necessary to succeed in these jobs (Davidson & Burke, 2011:4), thus, they experience challenges linked to these role demands. In addition, Riordan and Louw-Potgieter (2011:174) state that women look for solutions that will assist them in managing the challenges in their lives, to reduce the stress and workload so that they will have more time to pay attention to what is important when making decisions.

2.2 Consumer decision-making

As mentioned, a decision can be defined as choosing one thing among alternatives and committing to a course of action (Mehta & Saraswat, 2014:34; Ungerer, 2014:406). In its turn decision-making can be defined as a process consisting of a source of action and is defined as the process of activities that result from the selection of an option among two or more choices – thus, two or more options should be available (Mehta & Saraswat, 2014:33; Ungerer, 2014:406). Understanding these definitions is important because this study focuses on household purchase decision-making. Moreover, consumer decision-making consists of three major components: input, process and output after which it passes through five steps, namely need or problem recognition, information or pre-purchase search, evaluation of alternatives, purchase decision and, finally, post-purchase behaviour or evaluation (Ungerer, 2014:413; Wut & Chou, 2013:344). Although a study by Srivastava (2014:79) indicates that some consumers do indeed follow the entire decision-making and purchasing process, other consumers begin at problem recognition and skip straight to the purchase.

For the purpose of this study, the second stage of the decision-making process, that is, information search, will be the focus of attention, since this stage comes after need or problem recognition and precedes purchasing and decision-making behaviour (Barber *et al.*, 2009:416; Ungerer, 2014:413). Information search can be defined as the stage when a consumer perceives that through purchasing and consuming a product a certain need or problem might be satisfied or fulfilled (Ungerer, 2014:415).

In the present section of this chapter, the information searching phase will be discussed on the basis of two interrelated and different aspects: internal search and external search. Once the consumer has identified a problem, the primary search for information will begin with the consumer themselves, namely by means of memory (Aday & Yener, 2014: 385; Van Staden & Van Aardt, 2011:36). This, as mentioned, will be identified as internal search in which the consumer's previous experience around an item influences their perception of this item, which allows him or her to identify and categorise characteristics that are related to the specific product (Van Staden & Van Aardt, 2011:37). In its turn, external search may be viewed as the application of a variety of sources of information such as general sources (magazines and newspapers), specialised sources (fashion consultants or dieticians), in-store and window displays as well as personal communication (Van Staden & Van Aardt, 2011:37-38).

Examining and understanding the phase of searching for information is essential when it comes to determining whether consumers make informed decisions or not (Ungerer, 2014:415; Van Staden & Van Aardt, 2011:36). Over and above this important consideration, the present study

focuses on this phase because it usually requires time, that is, as demonstrated, an essential resource that employed females often lack. In addition, there are several manners in which consumers search for information towards making a decision and purchasing a product or service (Van Staden & Van Aardt, 2011:36). While in this phase of decision-making, a consumer acquires information and processes its most relevant aspects so that they can fulfil their needs by purchasing their products (Van Staden, 2008:13).

It has been established that females' behaviours when searching for information are determined by interpersonal connections and are influenced by culture as well as personal and psychological factors (known as social effects), where they tend to value information given to them by their peers such as family, friends and other personal sources (Barber *et al.*, 2009:422; Fernandes & Londhe, 2014:92). Other sources of product information are television, the internet and advertisements (Lee & Barnes, 2016:34-35; Van Staden & Van Aardt, 2011:38). Income, education and social status are all factors that influence decision-making power (Wut & Chou, 2013:344). Decision-making power has been defined as the ability to participate in and negotiate decision-making which influences the outcome of the decision (Dito, 2015:171; Wut & Chou, 2013:344). However, despite the fact that women take more than half of the responsibilities and demands of their families, they may still be inhibited from participating in decision-making (Mehta & Saraswat, 2014:33). It is therefore not surprising that studies found evidence of gender differences dominating individuals' perceptions around decision-making processes (Benko & Pelster, 2013:4; Morell & Jayawardhena, 2010:398).

A conventional description occurs in literature related to biological gender and gender roles, which suggests that women are discovery-orientated while men are more likely to be decisive, oriented and determined (Das, 2014:131; Morell & Jayawardhena, 2010:396) which may assist in understanding gender differences when it comes to purchase decision-making. Gender differences may offer mechanisms by means of which household specialisation could be accomplished where men specialise in household financial decisions and women specialise in other household functions such as homemaking and caretaking (Fonseca *et al.*, 2012:105; Morell & Jayawardhena, 2010:398). Research has shown that a product's aesthetics and the producer and quality of the product were of the important aspects for male consumers around making purchase decisions (Aday & Yener, 2014:386). Nevertheless, it is important to understand the factors of women's bargaining power not only because their empowerment in the household is considered to be an important goal, but because this may change the households' outcomes since the balance of power between men and women may begin to shift (Dito, 2015:177; Majlesi, 2016:34). It should therefore be stressed that gender plays an imperative role in consumer retail purchasing behaviour (Das, 2014:136).

As suggested, literature indicates a clear difference in gender – it usually compares men to women in general and does not distinguish between employed and non-employed women. Nonetheless, as has been mentioned, literature does indicate that women who work enjoy improved decision-making (Mehta & Saraswat, 2014:34). A strong need therefore arises to understand roles women play in household decision-making and explore whether there is a need to improve their status and resources with a view to enhancing their lifestyles (Kumar & Maral, 2015:79). Consider that effort is involved each time a consumer makes a decision and it has been shown that this process is complex, situational and multifaceted (Solomon, 2011:334).

2.2.1 Extent of involvement in decision-making

A consumer's decision-making process depends on the extent of involvement with the product along with the perceived risk that the decision may entail (Babin & Harris, 2011:218; Crous, 2014b:154). Consumer involvement can be referred to as the perceived relevance of the object based on the individual's inherent needs, values and interests (Bhatia *et al.*, 2014:426). A perceived risk is the hesitation a consumer perceives when they are initially exposed to a product where they cannot predict the results of that purchase decision; along with acceptance of the fact that negative consequences may arise once they use that product (Crous, 2014b:154; Solomon, 2011:345). A high-involvement purchase occurs when a product or service is of significant importance to the consumer in terms of perceived risk around the product, which can result in extensive problem solving and information processing (Babin & Harris, 2011:66; Crous, 2014a:181). For example, when a consumer is highly involved in a purchase or product, they will most likely pay more attention to messages as well as use more effort to understand those messages compared to low-involvement decisions (Babin & Harris, 2011:66; Crous, 2014a:181).

As has been indicated, high-involvement products include but are not limited to a house, car, television set or even a cell phone. In contrast, low-involvement purchases are not as important to a consumer: little perceived risk is evident and these purchases require limited information search and processing (Crous, 2014b:181). These low-involvement products may include items such as food, beverages, clothing and personal care products or services. Consumers may purchase low-involvement products habitually and do not necessarily feel any motivation to consider many of the alternative products (Solomon, 2011:164). If a consumer is a high-risk perceiver and the product requires high involvement, they are referred to as narrow categorisers because they limit their choices to a number of secure alternatives; therefore, they prefer not to include a variety of alternatives to prevent making a poor selection (Crous, 2014b:155). In contrast, a low-risk perceiver and low-involvement consumer will be a broad categoriser as they would rather make their decisions based on a wide range of alternatives and, therefore, tend to risk poor selections to prevent limiting their options (Crous, 2014b:155). Comprehending the level

of involvement necessitates taking into account their attachment to the product, which will provide a deeper understanding of the dynamics of their behaviour (Bhatia *et al.*, 2014:424). It can therefore be gleaned from extant literature that the level or extent of involvement in a product purchase determines whether or not the decision will be of an informed nature or not.

2.2.2 Informed decision-making

Consumers have restricted access to information about effective and efficient methods of decision-making as well as sources of information seeking; the result may be that they are unable to make informed decisions (Van Staden & Van Aardt, 2011:36). An approach to understanding consumer decision-making processes would therefore be to analyse the store environment (Granot *et al.*, 2010:802). As mentioned previously, the store environment can have a great influence on whether or not the consumer purchases products from it. In addition, the new consuming generation enjoy rising educational levels and are accordingly more interested in the quality of aesthetically appealing products as well as satisfaction and convenience; in short, they are more conscious of brand and store names (Cassill & Drake, 2016:20; Holmlund *et al.*, 2011:116).

Circumstantial factors of which not all are conscious also affect the shopping process including selection and the purchase of a product around questions such as various product features that the consumer should take into consideration, that is, price, perception of brand quality, past experience of the product, functionality and environmental benefits of it (Granot *et al.*, 2010:802; Jones *et al.*, 2017:135). Available information can be used to assist consumers in conducting a thorough search before purchasing, which could enable them to make informed decisions as well as benefit the economy of South Africa (Benko & Pelster, 2013:4; Van Staden & Van Aardt, 2011:36).

However, E-FCs may feel negative or experience levels of stress when making important decisions if they do not feel that they know enough to make informed decisions. In addition, it has been found that women acquire in-store information to a significantly greater degree than men when they search for products to purchase (Benko & Pelster, 2013:4). Research about impulse purchases has furthermore established that women purchase impulsively since they believe it will express what is unique about them or their families (Segal & Podoshen, 2013:191). It was found to be common for impulsive buying to occur a couple of times a month; this trend was focussed on cheaper items where the decision-making was perceived as rational, since the purchaser would evaluate the utilitarian- and functional characteristics of the items relative to their needs (Holmlund *et al.*, 2011:114). However, not every decision-making circumstance requires the same extent of searching for information: many researchers have rightly imagined purchasing as a

continuum in which habitual decisions find themselves at one end of the spectrum and extended problem solving at the other and, consequently, limited problem solving transpires somewhere in the middle (Ungerer 2014:407; Solomon, 2011:334).

Women's search for information before they make the decision to purchase a product is based on a number of criteria or attributes characterised by traditional values including price, ease of care, product quality, brand name and durability (Bhatia *et al.*, 2014:425; Cassill & Drake, 2016:27). If E-FCs are informed about the different purchasing criteria available to them, they could be able to reduce the challenges they experience when making decisions (De Klerk & Lubbe, 2008:37). In addition, there are a variety of methods and sources of information that available to acquire information on the specific product they need (Van Staden & Van Aardt, 2011:36). As in the case of consumers in general, E-FCs may tend to be loyal to a specific brand where additional information would not affect her decision. Brand loyalty embodies a unique case of programmed decision-making and is defined as a held commitment to re-purchase a specific product over time (Srivastava, 2014:79). It is, therefore, important to understand the different criteria that E-FCs use to select products and also determine if they do actually engage in informed decisions (Bhatia *et al.*, 2014:425; Cassill & Drake, 2016:21). Consider that the involvement in a purchase will ultimately reflect the extent of motivation the consumer has to process the information obtained (Crous, 2014a:181; Solomon, 2011:164), while this degree of involvement will also describe the personal interest in a specific product (Babin & Harris, 2011:53).

2.2.3 Employed female consumers' decision-making

A consumer's decision-making should be viewed as consisting of multiple instantaneous processes, which view can be used to represent their behaviour and characterise them (Erasmus, 2013:342; Ungerer, 2014:414; Van Staden, 2008:9; Van Staden & Van Aardt, 2011:35). Women are recognised as the primary purchasing agents for a variety of consumer products (Cassill & Drake, 2016:20). It has been found that a main set of components in female consumer decision-making processes involves three themes: one was emotional, another the retail environment and the other the purchasing and consumption of a product (Granot *et al.*, 2010:807). Female consumers in fact tend to base their general household purchase decisions on sensory-, emotional- and cognitive dimensions instead of practicality and realistic factors (De Klerk & Lubbe, 2008:36; Nezakati *et al.*, 2011:371). Personal-, situational-, environmental- and post-purchase behavioural factors interact with one another simultaneously to influence female consumers' purchase behaviour (Bhatia *et al.*, 2014:425). A study established that employed housewives and women state that their employed and non-employed conditions influence their decision-making around family as well as other areas while indicating, importantly and as has been mentioned, that a woman's status as dependent on her employment and financial contribution increases her

engagement in decision-making (Kumar & Maral, 2015:79). However, research related to the differences between employed and non-employed women when it comes to the decision-making process regarding household and socio-economic issues is inadequate (Kumar & Maral, 2015:75), a lacuna that the present project addresses, as mentioned.

Interestingly, a study conducted by Majlesi (2016:35) found that no differences came about in decisions about clothing or food purchases in households despite the fact that more women have entered the working environment than ever before, though the change has in fact affected their decisions around health and medicine. This again confirms the increasing importance of understanding specifically the role that employed women play when it comes to decision-making around household- and socio-economic issues. The contracted view among some researchers, such as only studying female consumers' household decisions instead of employed female consumers', adds impetus to this recognition. It is further imperative to investigate whether there is a need to improve female consumers' status's regarding household decisions as well as provide resources to them to enhance their lifestyle and, more importantly, their well-being (Kumar & Maral, 2015:79). A woman's employment status facilitates the developmental changes in her life, which could raise their awareness of such resources that could improve their status's (Kumar & Maral, 2015:79).

Moreover, women's entrance into the labour market has led to numerous changes in their way of life, which subsequently affected consumption patterns (Cassill & Drake, 2016:20). If a family or household member enjoys greater financial resources than another, they would therefore have more influence on the other members when it comes to decision-making (Wut & Chou, 2013:344). However, it has never been an easy task to understand differences among consumers; including how they think and make their purchase decisions (Fernandes & Londhe, 2014:92). The primary consumers of products such as clothes and food become the most influential persons in the decision-making process, which results in them having greater authority around problem-recognition and information-search stages of the decision-making process (Lien *et al.*, 2017:2; Wut & Chou, 2013:345). The present study hence defines women's empowerment as their ability to participate in decisions and determine how and what they choose around decision-making about specific household situations such as various low-risk and low-involvement household purchases or personal healthcare (Seymour & Peterman, 2018:97).

In addition, understanding the factors that determine a woman's decision-making power within her household requires exploring of the specific realities of a country (Dito, 2015:170). When it comes to empowering them, it is important to consider their preferences about decision-making and the degree to which these preferences connect with how they make decisions in general (Seymour & Peterman, 2018:99).

Consider that there is a difference between men and women when shopping. For example, an everyday man can be seen as task-orientated, more materialistic than women, conscious of high convenience and time limits; they therefore entertain functional- and activity-related reasons for purchasing certain products (Benko & Pelster, 2013:4; Segal & Podoshen, 2013:190). A study found that, in contrast to women, men possess a greater degree of self-monitoring, which affects their consumer behaviour concerning fashion clothing that will be used to portray a certain image to other people (Segal & Podoshen, 2013:190). This can be observed among men who know that they need formal black pants and will go to shops and proceed directly to the formal pants and select a pair within half an hour, while most likely buying two pairs to avoid returning to the shops (Benko & Pelster, 2013:4; Segal & Podoshen, 2013:190). A woman can be viewed as a discovery-orientated and enjoyment shopper who provides more emotional and relationship-orientated reasons for purchasing products (Benko & Pelster, 2013:4; Segal & Podoshen, 2013:190). A woman's shopping trip will begin with the same goal such as, say, also purchasing formal black pants but she will be more open-minded about this; as she arrives at the shop she would therefore readily realise that the pants there are not exactly what she has been looking for or something better catches her eye- she will easily adjust her goal and purchase the formal pants that she prefers (Benko & Pelster, 2013:4; Holmlund *et al.*, 2011:114; Segal & Podoshen, 2013:190). Women are also more likely to purchase symbolic and self-expressive products that will portray their personality and feelings (Segal & Podoshen, 2013:190).

A study found that women tend to be more involved in fashion and food purchases (known as convenience goods) whereas men were found to be involved with durable goods such as cars and houses (Segal & Podoshen, 2013:190). Nonetheless, it would be incorrect to assume that women are restricted to playing the role of purchasers of convenience goods and men of electrical appliances and cars, since a study found that parents make decisions together and often also include children (Wut & Chou, 2013:349). However, different research established that women's decision-making ability may not cause an increase in women's bargaining power because different decisions vary in importance; women may give up the power of making important decisions so that they can take control of less important ones, that is, low-risk, low-involvement, household purchases (Majlesi, 2016:35).

2.2.4 Decision-making around household purchases

Household purchase decisions are defined as the process in which the members of the household decide to collectively take a course of action (Babin & Harris, 2011:183) when it comes to making decisions about what to purchase for the household. Economic, social and cultural changes that have occurred in the past decades have caused shifts in family decision-making roles, as indicated by studies conducted with a view to the 1970s and 1980s (see Lien *et al.*, 2017:2). The

family has long since been a focal point in research that views it as a consuming- and decision-making unit in marketing and consumer behaviour (Lien *et al.*, 2017:1). Much of the research on decisions focusses on a single decision-maker (Lien *et al.*, 2017:1; Wut & Chou, 2013:344). However, decision-making for the whole family, all family members are influential since they are the ones who will consume the products after a purchase has been made (Wut & Chou, 2013:345). For instance, it was found that children shop mainly with their mothers and will use their emotions to influence her around clothing- or food-related decisions (Lien *et al.*, 2017:3; Wut & Chou, 2013:345). Consumers also search for various benefits in the products they purchase such as good well-fitted and comfortable clothes, suitability, appropriateness, quality, durability and attractiveness of the items they purchase (Cassill & Drake, 2016:27).

The traditional models of household decision-making include three types of categories around consumption goods: the wife's private goods, the husband's private goods and public or collective goods such as those of their children (Majlesi, 2016:35). Another study found that the aesthetics, packaging materials, shapes, print fonts and pictures on the labelling of these consumption products affect whether consumers purchased them or not (Aday & Yener, 2014:385). These various characteristics of household products should be understood in terms of and related to the purchasing behaviour of employed and non-employed female consumers (see Lien *et al.*, 2017:3). It can be posited that the difference in consumers' behaviour with regard to the labelling of products is related mainly to how easy the product is to use, and consumers' levels of being informed about the product (Aday & Yener, 2014:386). It can be postulated that different products are relevant for each part of the household. A women's ability to participate in the household's decision-making process depends on several factors of which some are related to the household itself and others to the individual woman (Acharya, 2010:10; Bertocchi *et al.*, 2014:66). Still, it will be valuable to examine how these aspects affect the E-FC when she purchases household products.

As women increasingly hold down jobs while continuing to have to make household purchases it is becoming possible that they will experience more challenges and these could again influence their household decision-making.

2.3 The challenges E-FCs encounter around household purchase decisions

The increase of women occupying the workplace has led to numerous social changes, including changes in the roles of women in general as well as in households; increases in the overall work load and set of responsibilities as an employee, as a family member and as an individual have occurred (Mittal *et al.*, 2015:65; Offer & Schneider, 2011:810). Concern has thus been aired in research about E-FCs', whereby it was found that they encountered multiple demands and limited

time in which to complete the related tasks which, in turn, led to role overload (Kumar, 2012:55). Many E-FCs are faced with challenges related to the pressures arising from their workplaces and homes (Uzoigwe *et al.*, 2016:630). Research found that, since they are said to be pressed for time, E-FCs will most likely spend less time and effort on their shopping trips (Huddleston & Minahan, 2011:2-3), which may lead to uninformed decisions. They may face a range of challenges that affect their decision-making when purchasing household products. As Chapter 1 has demonstrated these challenges include a lack of time, work-life conflict and role overload and the affiliated stress, experienced as well as the burnout the stress causes along with emotional exhaustion.

2.3.1 A lack of time as a challenge for E-FCs

E-FCs tend to view themselves as living in a high-paced society where they feel pressurised to make productive use of time. Thus, they rarely allow themselves the luxury to slow down and when they do, tend to feel guilty about it or that they are wasting their time (Chittenden & Ritchie, 2011:871). Furthermore, a woman's preference for specific products is most likely to fluctuate depending on availability of time and the degree of responsibility she maintains around for her household (Seymour & Peterman, 2018:99). Literature has indicated that work has become more concentrated, which has a direct influence on E-FC's available time and family responsibilities (Sharma & Mishra, 2018:800). They may therefore feel that they are controlled by time rather than being in control of it (Chittenden & Ritchie, 2011:872).

On top of this, non-traditional beliefs prompt women to fulfil their roles as mother, wife and partner while they nonetheless have a career to uphold in order to support their families financially (Stertz *et al.*, 2017:105). Many women consequently feel that not enough hours are available in a day but still they continue to manage time limitations and fulfil daily tasks (Giannecchini & Samuel, 2019:22). This involves conflict where time devoted to fulfilling one's responsibilities in one domain limits time available to fulfil those of another (Aazami *et al.*, 2015:687). As a result, E-FCs may have to shop in a rush, go to shops and buy what they need and immediately return home to attend to their households; thus, they are rightfully known as "time-buying-consumers" (Huddleston & Minahan, 2011:2-3).

Newly employed females especially experience an increase in the demands they are required to meet, which can result in insufficient time to complete them (Offer & Schneider, 2011:811; Schueller-Weidekamm & Kautzy-Willer, 2012:249); and this could well lead to a lack of time to make efficient household purchases. Moreover, a study found that a lack of time along with the size of the print of labels and the lack of understanding most terms on these meant that these

women did not read the product labels (Aday & Yener, 2014:386). Clearly this would result in uninformed decisions.

Over and above time constraints and work-life conflict, as discussed, employed females tend to spend less time with their family or children with a view to fulfilling their many roles, experiencing an extensive imbalance that leads to extreme levels of frustration, stress and guilt (Chittenden & Ritchie, 2011:870; Gunton, 2012:11). One would consequently infer that making household purchase decisions most likely becomes less important. When a woman is required to be a mother, wife, partner, caretaker and homemaker, it limits her ability to engage in work outside the home, which then restricts her mobility and time available to her (Giannecchini & Samuel, 2019:22; Seymour & Peterman, 2018:101; Riordan & Louw-Potgieter, 2011:159). Again, this consumes time that could or should have been spent on making purchasing decisions. All in all, one infers that E-FCs' time constraints may influence the roles they need to fulfil, which could result in work-life conflict or role overload, all of which will affect purchasing decisions as indicated.

2.3.2 Work-life conflict and role overload as a challenge to E-FCs

Work-life balance is synonymous with work-family balance, that is, the extent to which a person has the ability to instantaneously balance the emotional and behavioural demands of their paid work and family responsibilities as well as sustaining a general sense of harmony (Chittenden & Ritchie, 2011:870). As previously mentioned, employed females tend to work a "second shift" as a mother, partner, homemaker and caretaker after completing a day's work (Cheung & Halpern, 2010:185; Sharma & Mishra, 2018:800; Wheatley, 2017:569). The demands of these different roles may in turn lead to role conflict such as work-life conflict (Schueller-Weidekamm & Kautzy-Willer, 2012:245; Stertz *et al.*, 2017:105). In any profession or career, women have to make a range of choices between their career goals and aspirations on the one hand and choices that relate to achieving a specific goal while maintaining a work-life balance on the other (Sperandio & Devdas, 2015:338; Uzoigwe *et al.*, 2016:629). However, there are many societal expectations project onto employed females that they should prioritise their family over their career or work demands which, again, exposes them to work-life conflict (Offer & Schneider, 2011:812; Schueller-Weidekamm & Kautzy-Willer, 2012:245). Balancing work and family life is a complicated but very important task: it is critical to avoid the pattern of delaying what is of greatest value and to prioritise those activities and concerns that are ultimately of less value (Chittenden & Ritchie, 2011:873).

Work-life conflict can furthermore be defined as a form of role conflict in which the pressures arising from multiple demanding roles are experienced simultaneously (Leineweber *et al.*, 2012:711; Uzoigwe *et al.*, 2016:630). It also entails a form of inter-role conflict in which an

individual's work and family demands are incompatible (Aazami *et al.*, 2015:687). Modern-day family structures are often of the kind referred to as dual-earner, and as long as this can be sustained, problems regarding the incompatibility of work and family demands will continue to occur (Uzoigwe *et al.*, 2016:629). Work-life conflict can be experienced when a number of aspects are present, including long working hours, limited support, overload in which an individual experiences pressure to fulfil or satisfy more than one important role simultaneously while fulfilling one role makes it difficult to fulfil the other (Devi & Rani, 2016:216; Uzoigwe *et al.*, 2016:630). For example, if an employed female needs to work overtime or has many household tasks to complete, going to the shops to purchase any household items will become a difficult task. Moreover, the competing demands of paid work and unpaid work such as working on a career, caretaking and homemaking frequently result in work-life conflict among women (Uzoigwe *et al.*, 2016:630). Hence there is an increasing need for E-FCs to find balance between their work and their everyday life (Uzoigwe *et al.*, 2016:635), which can be acquired by making use of coping strategies such as leave schemes, childcare facilities and flexible work hours (Aazami *et al.*, 2015:693). These will be discussed in brief further detail in section 2.4 of the present chapter.

E-FCs tend to experience substantial amounts of inter-role conflict and overload, most probably because of greater family- and work demands that require instant fulfilment (Sharma & Mishra, 2018:800; Uzoigwe *et al.*, 2016:630). Once an employed female has children after she has already established a career, she may need to assess how many roles she can fulfil when it comes to work and family tasks, which could lead to a decision to engage in less work with a view to striking a balance between the two (Morgenroth & Heilman, 2017:53; Stertz *et al.*, 2017:106). As a coping strategy this will be discussed below.

It has been established that the number of children and the age of those children do not relate significantly with work-life conflict (Uzoigwe *et al.*, 2016:635). Therefore, regardless of their age, children could be a factor that is related to work-life conflict. To obtain a good quality of life and further achieve a harmonious balance between their careers and home lives, work-life balance is necessary (Sharma & Mishra, 2018:800). This could be complex for E-FCs as many challenges such as discrimination against employed females can exist at their work place, too.

2.3.2.1 Discrimination resulting in role-/ work-life conflict

Women may find it difficult to compete with men for leadership roles since gender differences have long since been related to perceptions that disadvantage women (Sperandio & Devdas, 2015:336). A study found that a male's preference often influences a woman's decision, while the woman's preference does not necessarily influence the male's decisions when it comes to mothers' and fathers' preferences around maternal employment (Stertz *et al.*, 2017:114). Role

conflict is defined as the occurrence of the demands of one role making it impossible to fulfil the demands of another (Emslie & Hunt, 2009:153-154; Gregory & Milner, 2009:1-2; Gunton, 2012:82). Therefore, employed females experience role conflict when they have a great number of roles to fulfil simultaneously (Cassells *et al.*, 2011:10; Emslie & Hunt, 2009:159; Gunton, 2012:82), such as completing a day at work as an employee and domestic tasks at home as well as making decisions about household purchases. Nevertheless, E-FCs still have the need to thrive in their workplace, whether they experience work-life conflict or not (Farradinna & Halim, 2016:246). By exploring the different roles and the manner in which they impact the family's purchase decisions light could be shed on the difficulties that employed females experience around decision-making, not least since younger generations currently enjoy significant influence on what is purchased in the household (Lien *et al.*, 2017:4). Furthermore, as employed females experience the need to balance their many roles, since they want to enjoy a career and family at the same time, they do experience challenges that may occur as a consequence of higher levels of stress related to experiencing work-life conflict (Chittenden & Ritchie, 2011:870; Devi & Rani, 2016:215; Farradinna & Halim, 2016:242). This would certainly carry a bearing on having to make household decisions around purchases such as food products or personal care items. As work interferes with family or family interferes with work, E-FCs experience substantial levels of stress (Mushtaq, 2017:167), because they are stuck between home and work pressures that affect their quality of life satisfaction (Chittenden & Ritchie, 2011:871; Sharma & Mishra, 2018:799). In addition, when E-FCs experience work-life conflict their levels of job- and family satisfaction decrease, resulting in poor psychological health (Aazami *et al.*, 2015:688). As such, work-life conflict can cause a great amount of stress when the various roles of the employed female are imbalanced (Devi & Rani, 2016:215; Fernandes & Londhe, 2014:91; Poms *et al.*, 2016:444).

2.3.3 Stress as a challenge resulting from a lack of time and role conflicts

Work stressors, education and income are of the main factors that influence a women's ability to take part in the household's decision-making, which may result in stress and negative effects on her well-being (Bertocchi *et al.*, 2014:66; Nyati, 2012:47; Offer & Schneider, 2011:811; Poms *et al.*, 2016:445). Stress is referred to as mental strain engendered by internal- and external stimuli that cause a person to react in a normal manner towards their environment (Mushtaq, 2017:167). Moreover, stress is also defined as the response of an individual to demands that they perceive to be difficult or exceeding their personal resources (Pal & Bhardwaj, 2016:877). Role stress occurs due to experiencing two kinds of workloads: firstly, the work they complete in their workplace, which is paid for and, secondly, work they have to complete at home, which is unpaid for (Devi & Rani, 2016:215; Mushtaq, 2017:167; Sharma & Mishra, 2018:799). A study conducted by Giannecchini and Samuel (2019:23) confirm this: it ascertained that family responsibilities and

job-related demands are the two main reasons why women experience high levels of stress (Giannecchini & Samuel, 2019:23), which of course implies that occupational stress can also occur, as Rivera-Torres *et al.* (2013:376) indeed found.

Occupational stress, which is a factor of everyday life, is experienced as a challenge by E-FCs that they have to cope with to complete their many responsibilities and tasks (Kumar, 2012:56; Mushtaq, 2017:167). It is assumed that women experience heavier workloads than men since they have many roles to fulfil at work and at home; thus, they may experience higher levels of psychological stress (Gunton, 2012:22; Offer & Schneider, 2011:811; Poms *et al.*, 2016:444; Rivera-Torres *et al.*, 2013:376). In addition, the continuous strain that arises from job demands and work overload may have negative effects on E-FCs' occupational health (Uzoigwe *et al.*, 2016:635). Furthermore, stress occurs when an individual identifies an inconsistency between the demands that are placed on them and their ability to manage those demands (Poms *et al.*, 2016:446; Sharma & Mishra, 2018:800). For example, having to fulfil many roles at work and at home while not being able to purchase certain household products due to stress and lack of time will lead to feeling insecure about their decisions, leading to additional stress. Stress might differ according to the manner in which they cope. An individual's personality and their unique differences from other individuals are important factors when experiencing stress (Pal & Bhardwaj, 2016:877). Given that personality entails an individual's unique and steady characteristics that remain persistent over time, it follows that different personalities would experience different levels of stress (Pal & Bhardwaj, 2016:877).

Many E-FCs experience pressures arising from insufficient time and excessive work-loads as well as inadequate support from their family, friends and social groups which, of course, further contributes to stress when they need to work long hours at home and at work (Miley & Mack, 2009:2; Mushtaq, 2017:169). Therefore, it is highly important that employed females find ways to manage their stress, since stress progresses and is seen as a continuum ranging from acute to chronic (Poms *et al.*, 2016:447). In addition to this, it has been found that E-FCs adopt strategies to cope with their stress effectively so as to experience less stress, which can have differential effects on job behaviour and physical and mental health (Pal & Bhardwaj, 2016:877; Sharma & Mishra, 2018:800). These strategies and manners to manage the challenges will be discussed in section 5 below. However, occupational stress is known to also restrict and reduce coping mechanisms (Pal & Bhardwaj, 2016:878). The consequences of different forms of stress that an employed female experiences at home and at work, includes burnout and emotional exhaustion (Mushtaq, 2017:167).

2.3.4 Burnout and emotional exhaustion as challenges to E-FCs

E-FCs tend to experience burnout as potential outcomes when they carry different household and work responsibilities in which they play important parts. Burnout can be classified as emotional exhaustion and reduced personal accomplishment (Mollart *et al.*, 2013:27). It is assumed that it is linked to demanding role exchanges including high job demands and poor support (Sundin *et al.*, 2011:643). It can be defined as an overload of working pressures that affect individuals' psychological health, including the risk of lasting effects (Farradinna & Halim, 2016:243; Mollart *et al.*, 2013:27; Nyati, 2012:47; Rivera-Torres *et al.*, 2013:377). Burnout occurs when enduring feelings of fatigue prevail and can further be defined as the depletion of a person's energy sources (Sundin *et al.*, 2011:643). Emotional exhaustion is described as the feeling of being stressed and drained (Farradinna & Halim, 2016:243). The relationship between work-life conflict and emotional exhaustion is stronger among E-FCs than among employed men (Radcliffe & Cassell, 2015:848). If an E-FC does indeed experience burnout it would most likely influence her household purchase decisions. That said, it is necessary to determine the manner in which these challenges affect E-FCs' household purchase decisions. Many E-FCs tend to use different strategies to cope with the challenges they face during decision-making (Coppens *et al.*, 2010:4021).

2.4 Coping strategies employed around household purchase decisions

E-FCs encounter numerous challenges related to the combined demands of work and family. They have realised that that "having it all" is impossible, and instead of struggling to keep up that persona, they have made use of various strategies to cope with the challenges they face (Cheung & Halpern, 2010:185; Sperandio & Devdas, 2015:345). Coping is a process that people use every day that a person engages when they feel stressed or need to manage a difficult circumstance (Pal & Bhardwaj, 2016:878). Previous research has indicated that female consumers face many challenges in their everyday lives and make use of coping strategies to deal with those challenges (Gunton, 2012:27). Coping strategies are described as the extent of effort used to develop situations in which an individual can continue thriving with a view to their desired or set goals and react effectively to challenges, while these strategies are adopted most likely in response to a stressful situation (Coppens *et al.*, 2010:4021; Gunton, 2012:27). Nevertheless, literature that researched coping strategies of E-FCs when they make household purchase decisions is inadequate.

As mentioned, employed females do experience stress and role conflicts due to insufficient time and occupying many roles (Cassill & Drake, 2016:20; McGowan *et al.*, 2012:53). In addition to those challenges, these consumers also struggle with separating their work and family demands,

balancing their career or profession to meet those demands, find a way to find the time and effort to acquire flexibility within their busy schedules; in which they then develop strategies to cope with these challenges (Gunton, 2012:27). E-FCs must find a variety of strategies related to work as well as family to help negotiate the balancing of roles (Chittenden & Ritchie, 2011:873).

The section below comprises of the coping strategies female consumers may use to counter the challenges they face in their lives, including references made by word-of-mouth, support from family and friends, outsourcing responsibilities, family planning, convenience, using brand loyalty and specific stores, purchasing habitually, multitasking, flexibility of work hours and internet and shopping online.

2.4.1 References: word-of-mouth (WOM) as well as obtaining information from family and friends as coping strategies

Consumers receive information through contact with people whose opinion they regard as important and they usually relate to the values of the valued reference group (Jones *et al.*, 2017:141; Van Staden & Van Aardt, 2011:38). Research found that women who shop on a weekly basis for their households would often offer WOM recommendations alongside acting as social advocates to their friends and family (Forbes & Vespoli, 2013:107; Morell & Jayawardhena, 2010:402). Where consumers once treasured and trusted the opinions of the experts in retail stores, they now rely mostly on the recommendations or opinions of people closest to them or people within their social media networks such as Facebook (Forbes & Vespoli, 2013:107). Although E-FCs are often price-sensitive, they frequently rely on WOM communication rather than advertisement messages shown in mass media when they make purchases (Bhatia *et al.*, 2014:425). Moreover, these women also choose to seek support from or are influenced in terms of their decisions by others outside the households, which may further complicate the interpretations of decisions made by all the household contributors i.e. employed females (Seymour & Peterman, 2018:99).

2.4.2 Substitutability or outsourcing responsibilities to cope with challenges

Research has found that substitutability is one of the most frequently used coping strategies (Pal & Bhardwaj, 2016:878). E-FCs must identify different support systems of emotional- and practical natures among their families, friends and social groups to help them cope with the challenges they experience (Chittenden & Ritchie, 2011:873). Employed and non-employed female consumers are different and thus require different levels of support to assist them in coping effectively with their many demanding roles (Sharma & Mishra, 2018:799). Giannecchini and Samuel (2019:23) found that women often feel that it is unfair that the caregiving and household

tasks are their responsibility and wished they could have more support in this respect. Furthermore, research has found that E-FCs have family members or paid maids living with them to help them cope with their many demanding roles (Hwang *et al.*, 2018:172; Uzoigwe *et al.*, 2016:635).

Therefore, they may also rely on the opinions and advice of their friends, social groups, partners or extended families about how to use their time effectively when it comes to making informed decisions to manage challenges and stressors experienced when making purchases (Cheung & Halpern, 2010:186; Gunton, 2012:3). This may include the availability of domestic support rendered by housekeepers, family and friends as well as assistance from their partners; employed females' status and involvement in decision-making could be enhanced when they receive support from the people closest to and around them (Kumar & Maral, 2015:79; Sperandio & Devdas, 2015:335).

Literature suggests that making use of paid domestic help is rarer than may have been thought, but it is more likely to exist when households earn more money and do more paid work which also leads to greater time limitations; in such cases women are more trusting and perceive domestic outsourcing to be a suitable strategy to assist them with household tasks (Craig & Baxter, 2016:272). Therefore, these substitutes are important role players in E-FCs' achievement of acquiring work-life balance (Devi & Rani, 2016:219; Riordan & Louw-Potgieter, 2011:159). If E-FCs have sufficient substitutability and support from the people around them, they would possibly be able to "have it all" (Hwang *et al.*, 2018:186). Paying for domestic help can result in a sense of potential relief from time pressures experienced by both men and women (Craig & Baxter, 2016:274). However, it was interesting to find that even though women are known to be involved in more domestic work than men, men gain more than women from hiring paid domestic help (Craig & Baxter, 2016:286; Sullivan & Gershuny, 2013:1311), perhaps because women will still help or complete some of the domestic tasks before or after the paid domestic help. Another way in which some consumers make use of substitutability occurs when they have reduced income levels and limited amounts of time, such as purchasing household products or items with a view to convenience rather than health.

2.4.3 Family planning resulting from substitutability as coping strategy

Increasing substitutability between maternal time and childcare can be liberating against a background of increasing birth rates in tandem with increased female labour supply (Hwang *et al.*, 2018:172; Sperandio & Devdas, 2015:344). However, housewives who choose to join the labour force may decide to have fewer children before they begin to work because they believe they will be reallocating their "mother" time to the workplace (Hwang *et al.*, 2018:186). Work-life

conflict requires a substantial amount of emotional regulation to achieve a sense of management and also family and work satisfaction (Farradinna & Halim, 2016:246). It could be inferred that some women decide not to have children, some choose to have children at a later stage and some decide to have fewer children to cope with the challenges they experience daily.

2.4.4 Convenience as a coping strategy

Aday and Yener (2014:386) found that the shopping habits of consumers would change if they had limited incomes and time; thus, consumers who worked long hours, were single, and/ or did not enjoy high-income levels tended to purchase convenience or frozen foods frequently instead of fresh produce to cook at home. These women might entertain the perception that purchasing fresh produce and condiments would cost, would lead to lost time or would be less convenient. If young children are present in the household, the likelihood of purchasing takeaway food increases rather than eating at a restaurant (Craig & Baxter, 2016:272). These coping strategies assist E-FCs in day-to-day life; however, it is important to research whether it will assist them when making informed household purchase decisions. Although convenience will help them cope it is not always the healthiest option. However, this could be different for each consumer, hence the importance of recognising that the primary focus in purchasing behaviour will be different in accordance with culture, age, gender, advertising and promotion of products as well as with a view to cost (Aday & Yener, 2014:386). In addition, convenience shopping is an important time saver for E-FCs. Convenience shopping can, therefore, be a sign that these consumers are purchasing items they know and trust. However, this consideration has been neglected in extant literature.

2.4.5 Brand loyalty and using specific stores to cope with challenges

Literature shows that brand names of products have been perceived to be indicators of quality, belonging among factors that women largely consider when making a purchasing decision (Aday & Yener, 2014:390; Holmlund *et al.*, 2011:113; Nezakati *et al.*, 2011:373). It can consequently be assumed that when women are uncertain of what to purchase, they rely on known and trusted brand names since they tend to be brand conscious (Segal & Podoshen, 2013:190). Brand loyalty occurs when the initial trial use of the product is strengthened by satisfaction with the product, which then leads to recurrent purchases; thus, brand loyalty can be defined as the repeated purchase behaviour of consumers once they are satisfied with the performance of a product (Aday & Yener, 2014:390; Crous, 2014a:185-186; Srivastava, 2014:78). Brand loyalty is further related to perceived quality (Shanahan *et al.*, 2019:62). The most important determinants of brand loyalty include product features, brand personality, brand trust, brand endorsement and brand reputation while brand loyalty further positively influences store loyalty (Das, 2014:136; Srivastava,

2014:83). Having less time to make purchases and being loyal to specific brands may lead to quicker shopping since quicker decisions can be made towards saving shopping time. Since employed females are likely to combine multiple activities when they are shopping to help them make up for the insufficient time available to them (Nezakati *et al.*, 2011:371).

The more positive the consumer's perception of the product's features, that is, its "advertisements" the stronger her attitude towards the brand as well as loyalty to the brand itself (Shanahan *et al.*, 2019:58; Srivastava, 2014:78). The consumer's perception of the brand name of an item has in other words become an important factor when considering the actual purchase of a product (Bhatia *et al.*, 2014:425). However, when women are loyal to a brand and they experience a problem with that brand, they provide negative feedback to their society which may affect the receiver's decision to buy that specific brand (Aday & Yener, 2014:390). For example, when a brand exploits its loyal consumers more than they can bear, their loyalty will be diminished (Baig & Batavia, 2014:50; Srivastava, 2014:80). This phenomenon can therefore be used to determine whether a consumer remains brand loyal or not. In addition, consumers are constantly overloaded with information around different brands in the same product category (Srivastava, 2014:78). They may feel that information is excessive and decide to stay with brands they know. As soon as these consumers find a brand that satisfies their needs, they tend to become loyal to that specific brand.

E-FCs may also adopt a strategy of remaining loyal to a brand they are accustomed to and trust, decreasing perceived risk around the purchase due to the confidence and familiarity they enjoy with the brand of those specific products (Holmlund *et al.*, 2011:113; Nezakati *et al.*, 2011:373). Moreover, as the bond between consumers and brands are strengthened the consumer's satisfaction will increase (Shanahan *et al.*, 2019:63). The trust consumers invest in a brand can only be acquired by quality services and ultimate satisfaction; this leads to loyalty to a brand (Baig & Batavia, 2014:49-50). As mentioned, women tend to rely on the opinions of their social groups whom they know and trust to determine whether they would purchase a certain product. This can lead to another consumer becoming loyal to a specific brand. For example, when a mother uses a specific brand of toilet paper or dishwashing liquid in her home and her daughter then moves out of the home and needs to purchase these items for herself, it is likely that she will remain loyal to the same brand that her mother uses and will generally not experiment with other brands, all of which is captured by the umbrella phrase "social learning" (Segal & Podoshen, 2013:193; Wut & Chou, 2013:344). Research has found that social learning results in consumer socialisation, which is the process that occurs when a person learns to be a consumer (Wut & Chou, 2013:345). Loyalty occurs in two dimensions: purchase loyalty, which assists in giving better market related services and attitudinal loyalty that tends to set high prices (Baig & Batavia, 2014:50).

Women have indicated that they show significant preference to specific stores (Das, 2014:131; Holmlund *et al.*, 2011:113; Segal & Podoshen, 2013:193). They build relationships with and frequently visit a limited number of favourite stores, while stressing the importance of familiarity with a store and the products it offers (Cassill & Drake, 2016:20; Holmlund *et al.*, 2011:113; Van Staden & Van Aardt, 2011:38). Store loyalty involves a tendency to be loyal to a retailer as shown by the intention to buy from a retailer of choice (Das, 2014:131). The store's location is also seen as important since it can affect the women's buying behaviour and time management since they value ease of access (Holmlund *et al.*, 2011:114-119). If a store offers special services or discount offers, E-FCs may be loyal to that store. Although E-FCs rely on WOM communication they may also be interested discount offers advertised on television, in magazines or on developed online platforms such as Pinterest, Facebook and Instagram, and these may be available at their favourite stores (Lee & Barnes, 2016:36-38). In provisional summary, if a consumer is loyal to a brand and a given store, they take part in repeat purchases, spread positive word-of-mouth among peers and may be willing to pay a higher price for products (Das, 2014:131). Habitual purchases can also be seen as a type of brand loyalty where E-FCs can habitually purchase the products that they prefer.

2.4.5.1 Habitual purchasing as a manner in which to cope with challenges

Habitual decisions can be defined as those that require individual action and is completed quickly (Mehta & Saraswat, 2014:33). Although a consumer may purchase a specific product brand frequently out of habit or for their own convenience, this type of brand loyalty cannot be viewed as stable (Srivastava, 2014:80). A study indicated that 78.09% of consumer participants mainly purchased products due to quality and few purchased brand products out of habit (Aday & Yener, 2014:390). It is not known whether this strategy could be used to help E-FCs cope with their demanding lives.

2.4.6 Multitasking as a coping strategy

Although women prefer to be focused on the task at hand, they are inclined to combine various tasks such as purchasing food, collecting parcels, picking up children or running other errands when shopping (Nezakati *et al.*, 2011:371). This may be viewed as multitasking, which can be defined as a time management strategy used by employed females when they attempt to fulfil the demands arising from life at home and work (Offer & Schneider, 2011:810; Powell & Craig, 2015:572). Multitasking has long since been perceived as one of the strategies used to cope with an overload around domestic work while being employed (Sullivan & Gershuny, 2013:1311). E-FCs may use this strategy to make efficient decisions about purchasing household products, because enables them to research products or enjoy more time in which to manage their

shopping. As E-FCs experience the demands of their many roles, they may decide to mix tasks or complete two or more activities at the same time, that is, they multitask (Powell & Craig, 2015:574). Employed females have in fact indicated that they see themselves as experts in multitasking where they combine activities and improve time management (Cheung & Halpern, 2010:185; Powell & Craig, 2015:574). Employed females attempt to maintain a balance between their lives at work and in their homes by effectively integrating their family roles such as those around household purchases, caretaking and so forth as well as their work roles; such multitasking improves time management for them (Cheung & Halpern, 2010:185; Nezakati *et al.*, 2011:371). Some women believe the interaction or blurring of work and home is ineffective and causes high levels of stress, whereas others believe that integrating the two worlds may support them to manage work and non-work activities (Powell & Craig, 2015:574). Nevertheless, it can be assumed that multitasking may negatively influence employed females due to role overload and stress. It can be assumed that not all coping strategies may work well for E-FCs when they manage challenges they experience. Being flexible around home and work can be viewed as a further coping strategy that may be related to multitasking.

2.4.7 Flexibility – flexible work hours (that is, flexitime) as strategy to cope with challenges

Flexibility can be defined as the degree to which limits are expanded or contracted as applied, in this instance, to work locations and hours (Chung & Van der Lippe, 2018:1-2; Emslie & Hunt, 2009:152; Stertz *et al.*, 2017:106). The amount and flexibility of time E-FCs have at their disposal are important aspects of how women experience it (Powell & Craig, 2015:572). Employed females often experience a lack of flexibility in their lives, which may become an obstacle as they try to maintain a balance between their responsibilities and roles (Cheung & Halpern, 2010:185; Bertocchi *et al.*, 2014:3-4; Emslie & Hunt, 2009:152; McGowan *et al.*, 2012:53). Since work-related factors affect work-life conflict to a greater degree than family-related factors, work-life policies, measures and actions should be developed within workplaces to address the problems that relate to work time and workload (Uzoigwe *et al.*, 2016:635). E-FCs also create connections between their family and work demands such as taking their children to work or on business trips, which allows them to spend more time with their children than if they did not take them with (Cheung & Halpern, 2010:185). However, it is necessary to assume that this is not always the case or possible. Moreover, it has been assumed that being a successful and committed employee tends to require long working hours and loyalty to the company (McGowan *et al.*, 2012:53). However, many professions and even public institutions offer flexible work hours and work from home options because of social changes that have altered work and the workplace (Radcliffe & Cassell, 2015:836; Sperandio & Devdas, 2015:349; Wheatley, 2017:569). Employed

females may therefore enjoy more time to complete or fulfil the many roles they have to play at home and at work. This can be used to improve the manner in which E-FCs make household purchase decisions. Working at home may improve women's ability to manage their work- and home lives; however, blurring the boundaries of these tasks that can occur if women work from home may cause stress (Powell & Craig, 2015:573). Research found that flexibility in work results in healthier and happier employees and increased productivity (Wheatley, 2017:569). Flexible work arrangements not only assist E-FCs in managing their work and home responsibilities but can also increase the actual time spent at work (Radcliffe & Cassell, 2015:836).

Research has found that work-related changes such as taking leave or working reduced hours may assist employed females when they have multiple work and home tasks to complete (Stertz *et al.*, 2017:106). In addition, they can also make use of these reduced working hours or leave time to make decisions about household purchases or make the actual purchases in an informed way. Research has found that flexibility in timing and place of work improve and promote work-life balance for E-FCs (Chittenden & Ritchie, 2011:871; Chung & Van der Lippe, 2018:2). Although there are work flexibility policies that can help E-FCs manage their work and family tasks, they still have a decision to make about whether they should use these policies when trying to find a balance between their work- and home lives (Morgenroth & Heilman, 2017:56; Uzoigwe *et al.*, 2016:636). Unfortunately, work-life balance and having flexible work arrangements are viewed as a "women's problem" (Wheatley, 2017:570). However, the use of flexible work arrangements among couples could assist individuals and organisations to understand how these arrangements can affect the dynamics in relationships. It can also assist them in understanding their experiences with work-life conflict as well as how they manage their work and home responsibilities together, daily (Radcliffe & Cassell, 2015:840). Furthermore, this type of coping mechanism can significantly improve gender equality in societies (Chung & Van der Lippe, 2018:2).

Research has established that many countries and companies make use of flexible working arrangements to assist their employees in balancing work and personal demands, resulting in reduced experience of occupational stress, less work-life conflict and reduced loss of time (Aazami *et al.*, 2015:693; Emslie & Hunt, 2009:152; Sperandio & Devdas, 2015:348). These arrangements include developing childcare policies at or near the employee's place of work so that working mothers can navigate between attending to their children and their work demands (Uzoigwe *et al.*, 2016:636). Flexitime can also be described as having control over the timing of your work, which entails a worker's ability to adjust their work times (Chung & Van der Lippe, 2018:3). Although E-FCs use this coping mechanism to deal with the challenges in their day-to-day lives they may also use it to cope with the challenges of making household purchase decisions. E-FC-s may use the flexible work hours to complete other household tasks besides

taking care of their children. For example, they may use the time at home to purchase household products or even undertake information searches to help them make informed decisions about the household items they want to purchase.

However, a problem may crop up when E-FCs experience guilt if they perceive that they are not fulfilling the demands of their many roles; it may, as mentioned, lead to stress, burnout and role overload (Kumar, 2012:55; McGowan *et al.*, 2012:54). E-FCs clearly experience these challenges and may attempt to cope by engaging in part-time work as well as reduced working hours (McGowan *et al.*, 2012:54). Making use of the internet such as engaging teleconferencing technology will also allow employed females to participate in meetings at home, which offers them more flexibility when confronting urgent conflicts during the day (Chittenden & Ritchie, 2011:871).

2.4.8 Shopping online as a coping strategy

Consumers have been known to use the internet when searching for information about which products they should purchase. Online communication platforms allow consumers to become aware of products and acquire product information effectively and timeously (Cao, 2012:993). Consequently, social media use has become increasingly common among women (Shanahan *et al.*, 2019:58). This is also a way in which different consumers receive recommendations and referrals concerning products they would like to purchase or that they even may not have thought of purchasing (Forbes & Vespoli, 2013:107). Using the internet as a coping mechanism may be a consequence of E-FCs' limited time, and because it is convenient. The internet allows consumers to effectively evaluate alternatives by making use of on- and off-line applications such as PriceCheck, which, as mentioned, was rated as South Africa's leading price comparison application in 2017 (PriceCheck, 2017). This application may save a great significant time and could also be used at any time, whether women are at home or work.

By making use of the internet to compare alternatives, search for information or shop online should be regarded as an important set of coping strategies to enhance effectivity and productivity when making household purchase decisions (Lee & Barnes, 2016:33-34). Employed females can shop as quickly as possible if they make use of the internet and online platforms such as Facebook or Pinterest to search for information, as well as make actual purchases online, for example at Takealot (Lee & Barnes, 2016:33-34). The internet is also used because it allows employed females to purchase products more frequently, at any time, unseen by their fellow consumers (Lee & Barnes, 2016:33-36).

2.5 Well-being among employed female consumers

Literature has found that consumers tend to be rational beings who are constantly attempting to improve their well-being (Granot *et al.*, 2010:802). Well-being is described as a combination of feeling virtuous and functioning productively (Sharma & Mishra, 2018:799). It is also defined in the workplace as the satisfaction individuals experience around their work- and non-work domains as well as their general health (Aazami *et al.*, 2015:687). Well-being is a very important goal to which women strive, which explains to some degree something that is in a good state (Sharma & Mishra, 2018:799). Often, well-being is described as a dynamic state of mind where reasonable harmony is experienced between a person's abilities, needs and expectations as well as their environmental demands and opportunities (Sharma & Mishra, 2018:799). It has been shown that any imbalance in life at work or home can result in increased stress among E-FCs, as mentioned (Leineweber *et al.*, 2012:715; Poms *et al.*, 2016:444).

2.6 Conclusion

The literature review above has demonstrated that E-FCs have made considerable progress around education and employment. They have been approaching equality with their male counterparts in terms of careers and financially supporting families. As mentioned, although there has been an upsurge in females who work, they have continued to fulfil many roles, including domestic ones in particular.

The literature review further portrayed that these roles could render household purchase decisions challenging as E-FCs are called upon to fulfil the demands of their many roles including household purchasing. These women however make use of various strategies to cope with these challenges, as has been demonstrated. Balancing the demands of work and home has emerged as an imperative aspect of E-FCs' lives. The subsequent chapter will discuss the methodology employed in the present study.

CHAPTER 3: METHODOLOGY

This chapter entails the research approach and design used to conduct the study. It includes discussion of the target population and research environment, sampling and determination of sample size and recruitment of participants. It further discusses the process of obtaining informed consent, data collection methods and data analysis, the trustworthiness and ethical considerations

3 Introduction

This section focusses on the research approach and design including important aspects such as the target population and environment in which the study took place, sampling and recruitment of participants, how the data collection process was undertaken along with the process of obtaining informed consent as well as the trustworthiness of the study. An in-depth discussion regarding ethical considerations of the study is offered.

3.1 Research methodology

3.1.1 Research approach and design

Females remain the main household purchasers in many households despite increasingly entering the workforce. E-FCs form a crucial part of the workforce and therefore also of the South African economy, where being part of the workforce might influence their purchasing decisions. However, research on challenges employed female consumer's in South Africa face and the coping strategies they use to deal with these challenges in particular when it comes to household purchase decisions is rare and inadequate.

Given this lacuna, it was decided that a qualitative research method best suited the present project since the purpose was to explore and describe the phenomenon of E-FCs' household purchase decisions (see Creswell, 2013:47; Creswell & Poth, 2018:45; Creswell, 2014:30). Marshall and Rossman (2011:3) agree with Creswell and Poth (2018:43-44) that qualitative research is to be conducted in a natural situation where context is the main focus. Therefore, a qualitative method was regarded most suitable.

The phenomenon of E-FCs' household purchase decisions was the main idea studied by the researcher and was experienced by the participants in the study, which might include psychological conceptions for example, grief, love, or anger (Creswell & Poth, 2018:314). A qualitative descriptive approach aims to create a straight description of the relevant phenomenon by making use of participants' language such as body language or expressions and stay in touch with the data in this manner (Kim *et al.*, 2017:27). This approach attributes a common meaning

to personal experiences around a phenomenon among, that is, it aims to describe what they have in common when they experience a specific phenomenon (Creswell, 2014:14; Creswell & Poth, 2018:75). This approach was seen as important and suitable for research questions about the who, what, and where of experiences with regard to a poorly understood phenomenon (see Kim *et al.*, 2017:23-24).

Non-probability purposive, snowball sampling was used to recruit participants to take part in one of the focus group discussions (see section 3.1.3 for a discussion of the sampling methods used and 3.1.7 for the data collection procedure). An expert in qualitative research, especially in focus groups, advised that focus groups was the most suitable data gathering method for this study. She believes the group dynamic stimulates interaction as well as triggers different opinions amongst women. Despite the qualitative nature of the study, a short demographical questionnaire was given to the participants before the focus group discussions began with a view to sketching a demographic profile of the sample population (see Addendum 3). The researcher strived to explore and develop a combined description of the essence of the experience around purchasing decisions for all of the participants, pertinently including what they experienced and how they experienced it (see Creswell & Poth, 2018:75-77).

3.1.2 Target population and research environment

A target population is a group of individuals with similar specific characteristics (Creswell, 2014:160). As previously emphasised, there has been an increasing number of women entering the workforce in high numbers (Cheung & Halpern, 2010:182; McGowan *et al.*, 2012:53; Miley & Mack, 2009:4). In this study the target population was E-FCs who enjoyed experiences related to the research problem. It was chosen because, although some existing research indicates the challenges consumers face and the coping strategies, they make use of on a day to day basis, it is insufficient literature when it comes to E-FCs in the context of household purchase decisions. Since the number of women entering the workforce is constantly increasing and they still often need to fulfil their many roles as a mother, wife or partner, and caretaker while still making household purchase decisions, this research was believed to be important.

The sample population were participants who resided in the North West Province (NW) of South Africa in Potchefstroom. Statistics have shown that more than half of the Potchefstroom population consists of females (51.9%) with a large number (37.1%) of these females acting as heads of their households (StatsSA, 2017).

A population is also defined by sample criteria that may be related further to inclusion criteria (see Table 3.1) as well as exclusion criteria (see Botma *et al.*, 2016:200; Creswell, 2014:160). The

former embraces participants' relevance to the research, their preceding knowledge of it, their receptiveness to discussion, their ability to reflect on and willingness to take part in the method too; clear criteria are of course imperative when it comes to selection of participants (see Botma *et al.*, 2016:200).

Table 3.1: Inclusion criteria necessary for participation in the study

Inclusion criteria	Motivation
Employed female consumers who are currently employed.	The research topic was specific to E-FC; they were the main focus of the study; employed females are a growing group and there is limited information available regarding the challenges and coping strategies these consumers experience when making household purchase decisions (see Cassill & Drake, 2016:21). The study did not exclude any women who were employed. It is believed that employed females in South Africa speak some level of English. Therefore, the focus groups were held in English, in simple language, to ensure all employed females understood the questions that guided the focus groups.
Residents of Potchefstroom, NW.	The study was specific to Potchefstroom; therefore, the participants resided in Potchefstroom.
Employed females no younger than 18 years of age and not older than 65.	The focal group of the study was E-FCs and this is seen as the regular working age in South Africa.
Literate in English.	Focus group discussions were performed in English and the participants had to be able to participate in English. They had to feel comfortable in this situation. This is a criterion because people tend to elaborate better in a language, they are comfortable with (see Planas & Civil, 2013:375). However, this could be seen as a limitation to the study since it might discourage those who are not fluent in English. That is why all information and focus group discussions were held in simple English language.
Females who fulfil at least some kind of traditional role in the household such as that of mother, caretaker, homemaker and/or domestic worker.	The research explored the aspects of these females' household purchase decisions.

A neutral and relatively central location was chosen in which to conduct focus group discussions namely a seminar room at the NWU Potchefstroom campus, Consumer Sciences Building F15. This location possessed the required facilities in which to conduct the research and was available to the researcher at no extra expense. In addition, the location was neatly furnished with various facilities such as availability of coffee and tea as well as storage room for refreshments for each focus group. Moreover, it enjoyed ease of access to restrooms and enjoyed enough room for comfortable sessions. The researcher ensured that sufficient parking space was available for each participant. The location was an access-controlled facility where participants were required to show their drivers licenses at the entrance gate of the university. This ensured that each participant experienced a sense of safety upon arriving.

3.1.3 Sampling

Qualitative research is unsystematic and does not make use of random selections of population elements; thus, non-probability sampling was used (see Creswell, 2014:160; Maree & Pietersen, 2016:197). Non-probability, purposive and snowball sampling methods were most suitable for this study. The reason was that the researcher aimed to discover, understand, and gain insight around a phenomenon resulting in a specific purpose around sampling (see Maree & Pietersen, 2016:198; Merriam & Tisdell, 2016:96). Individuals were chosen based on knowledgeability about the topic under study or the specific experience that underpins it (see Botma *et al.*, 2016:201).

The present study aimed at exploring challenges E-FCs face when making household purchase decisions as well as the coping strategies they employ to deal with these challenges with a view to reaching informed decisions. This type of sampling was moreover used since the inclusion criteria as reflected in Table 3.1 had been identified, an essential step in choosing participants to be studied (see Merriam & Tisdell, 2016:96-97).

Due to insufficient knowledge and inadequate understanding of this topic in South Africa, it was important to gain information from consumers who are employed females and who experienced challenges when making household purchase decisions. The researcher consequently made use, furthermore, of snowball sampling, known also as chain- or network sampling, to locate participants who meet the criteria set for the study who are then asked to refer another participant who also meets the criteria set (see Merriam & Tisdell, 2016:98). The researcher used advertisements as reflected in Addendum 4 to locate participants. Snowball sampling however meant that not every participant based their decision, to participate or not, on seeing the advertisement. It was therefore recognised that this could have led to sampling bias. To counter this to a degree, copies of the advertisement were placed in diverse locations around Potchefstroom where a wide variety of employed women were able to see it. Once an individual

indicated interest in participating and referred another potential participant the recruiter enquired from the participant about the area in which the advertisement was seen. This was done to ensure that the sample group of participants was diverse to obtain rich data. Further, the researcher ensured the participants that were chosen, those who had decided to participate after seeing the advertisements, were those that had seen the advertisements from every location it was placed. Thus, it was ensured that the group of participants would be diverse and no bias would be present because they were chosen because they had seen the advertisements at various locations, also with a view to preventing skewed data (see Botma *et al.*, 2016:202).

This method was used so that the researcher could further invite the participants because as literature stated (paragraph 3.1.5), E-FCs do experience many challenges in everyday life and thus, this method of invitation tried to accommodate the many challenges faced by E-FCs. For example, their lack of time and work hour limitations. This purposive sampling method was used because it is directed at identifying individuals who are hard-to-reach (Botma *et al.*, 2016:201). It could of course well be the case that their time constraints entailed that some among these females may not have wanted to participate in the focus group. Another scenario could have been that were experiencing stress or role overload to the extent where they not have noticed the advertisements: this justified using snowball sampling. Each participant was asked to refer another person who suited the criteria for participation and who would likely be willing to participate. The participants first obtained permission to send the advertisement of the study to such persons. They were then free to decide on their own if they were interested in participating in the study, before they were sent any additional information. Those who chose this option would send their contact information to the recruiter and indicate if they were interested in taking part in the study. The sample group consequently grew in numbers. A brief, detailed further discussion regarding the recruitment of participants is rendered in section 3.1.5 below.

3.1.4 Determination of sample size

There is no decisive answer as to exactly how many people to include in a qualitative study, though the number depends on the nature and content of the questions that will be asked, the data that will be required, the nature of the analysis to be performed as well as the resources available to support the research (Merriam & Tisdell, 2016:101). The intention of qualitative research is not to generalise the information but to explain the specific and particular experiences around the phenomenon studied (Creswell & Poth, 2018:158; Marshall & Rossman, 2011:103). Although it is difficult to pinpoint the exact number or size of the sample, Creswell and Poth (2018:150) state that five to 25 participants are usually used in qualitative descriptive approaches and Botma *et al.* (2016:211) indicate that there should be between six to ten participants per focus group.

These guidelines were followed to ensure a sufficient number of participants. However, sampling took place until data saturation was achieved, as recommended by Botma *et al.* (2016:211). Data saturation refers to when the researcher begins to hear identical or similar responses to focus group questions or when behaviours reiterate (Merriam & Tisdell, 2016:101). The researcher therefore continued to recruit participants and conduct focus groups until data saturation was reached.

One additional focus group session was conducted after the researcher assumed to have reached data saturation with a view to confirming this. The researcher and independent focus group facilitator discussed themes that emerged and whether themes were repeated, after each focus group session. They also ascertained that no new themes arose to ensure that data saturation was achieved. In total, four focus group discussions were held, and data saturation was achieved.

3.1.5 Recruitment of participants

The recruitment approach can be described as neutral because E-FCs that lived in Potchefstroom were notified of the study two to three weeks before focus group discussions commenced. An independent recruiter, Ms. C. Brits, was used to recruit participants to prevent selection bias. She is skilled in qualitative research. Since the inclusion criteria indicated that participants had to be employed females in Potchefstroom, advertisements were placed at local supermarkets, central locations as well as online, on the Potchefstroom Facebook Page. Local supermarkets and central locations were known to display notice boards where people placed advertisements and other information for the public. The independent recruiter asked the managers, who acted as the gatekeepers of these locations, whether it would be possible to place the advertisement of the study on their notice boards. The Potchefstroom Facebook page did not require permission to post any advertisements, excluding of course the possibility of gatekeeping. However, there were requirements around such posting such as the fact that the independent recruiter would have to follow the Facebook page and would then have to adhere to the guidelines of the page. For example, the recruiter had to know what could be posted or not as well as the number of times one would be able to post the material. If these guidelines were not followed the page administrator would remove the advertisement. The independent recruiter adhered meticulously to these guidelines.

The advertisements were placed at various diverse grocery stores and shopping centres to recruit participants from different target markets. In addition, the participants did not have to indicate their place of employment but only their occupation, since employment venue fell outside the study's ambit of focus. Consumers were therefore given the opportunity to be informed about the study and its purpose in such a way that they understood why the study was necessary.

In the period between recruitment and the focus group discussion dates the independent recruiter contacted prospective participants. A contact date was arranged with each participant to work through the informed consent form to ensure she understood the details involved and with a view to answering questions they may have had. The recruiter sent a list of participants for the focus group discussions and their occupations to each participant. This provided them with a sense of comfort since their fellow participants were in occupations, they felt comfortable with.

Participants were subsequently divided into groups with a view to obtaining the richest possible data. By making use of snowball sampling some of the participants may have known one another and thus, might not have wanted to be in a group discussion with a specific person since giving in-depth discussions about their experiences may have resulted in them feeling uncomfortable. It may have also reduced the chances of vulnerability amongst the participants during the focus group session. The fact that participants may have been vulnerable was addressed and the necessary precautions were taken.

Minimising the possibility of vulnerability engendered an ethical and unbiased recruitment process. The researcher had trained the recruiter about the study concerning the purpose, aim and objectives as well as how recruitment should be conducted. The independent recruiter's contact information such as email address was provided in the advertisement (see Addendum 4), and the participants were informed to email the independent recruiter and confirm that they were interested in participating in the research. The recruiter remained independent to ensure that the process remained unbiased, since the recruiter was not part of the study besides for recruitment. A closing date was determined to ensure that the participants would respond to the advertisements within a given time period.

As for the procedure around the purposive- and snowball sampling method, the interested participant first asked friends/ colleagues/ family members whether they could send on the advertisement of the study. If these potential participants were interested in taking part once they have reviewed it, they could provide the independent recruiter with their contact details via email so as to receive additional information. The recruiter proceeded to contact these potential participants and informed them about the study and the reason they fitted the inclusion criteria affirming that they were invited to participate. When the researcher had sufficient potential participants to take part in the research, an informed consent form was sent to electronically to them by the independent recruiter prior to focus group sessions as reflected in Addendum 5. The dates and times of the various focus group discussions were sent to the participants for them to inform the recruiter about dates that they found most suitable. Directions to the Potchefstroom campus of the NWU as well as the specific venue on campus were emailed to the participants prior to the discussions. The consent form explained the purpose of the study and what consent

entailed. It was sent to participants once they had indicated their interest in participating in the study. They were encouraged to read through the consent form before reaching a final decision to participate one week prior to the focus group commencement date. This consent form included aspects such as confidentiality, privacy and voluntary participation as reflected, again, in Addendum 5. The participants then had time to decide whether they would participate in the study or not – since taking part in the study was voluntary. The process of obtaining informed consent will subsequently be discussed.

3.1.6 Process of obtaining informed consent

The letter of informed consent as found in Addendum 5 contained the information indicated above. The participants were informed about the demographic questionnaire that they would be asked to complete as found in Addendum 3. It was explained that the demographic questionnaire would be used only to obtain a general idea of the demographic profile of the sample population taking part in the study. As mentioned, they enjoyed up to a week to read through the materials and consider their decision to participate. Approximately two days after receiving the form the recruiter contacted participants telephonically and reviewed the informed consent form with them to ensure they understood each section in addition to providing an opportunity for any questions that they may have had regarding the process. Participants were also informed before data was merged and analysed that their participation was voluntary and that they could withdraw from the study whenever they wished.

The participants had to give clear consent to the discussion being audio recorded. When they eventually arrived at the focus group discussion, they were verbally informed about giving consent and asked to sign a hard copy of the consent form, which they could read through and sign before the focus group commenced. The informed consent form was signed in the same room where the focus groups took place namely, as mentioned, at the North-West University Potchefstroom campus in building F15 room 103. They did not have to print out the forms themselves, since hard copies were provided to them. During this process they were given an opportunity to ask any additional questions. There was no need for interpreting or translation during the focus group discussions, since it was made clear beforehand that the focus groups would be held in English, in simple language. Therefore, participants were able to decide whether to participate in the research without coercion, undue influence, inappropriate incentives or inducement.

The independent recruiter that responded to the participants once they had indicated a willingness to take part in the study contacted them two to three weeks before the date of the commencement of the focus group discussions. The recruiter, confirmed the date, place and time of the discussion and informed participants that each of them would be participating in one focus group.

The recruiter further emailed the participants five to seven days before the date of the focus group discussion with a confirmation letter. They were provided with sufficient time to read through the informed consent forms and ascertain whether they experienced any concerns or uncertainties.

On the day of the focus group discussion the independent recruiter was available to work through the informed consent documents with the participants one last time and served as a witness to and was present at the signing of the forms. See section 3.1.7.1 for brief further discussion around this.

The independent recruiter acted as a witness who signed the documents along with participants on the day of the focus group discussion. In other words, the informed consent form was signed by the participant in the presence of the independent recruiter. The researcher had to co-sign the consent forms; however, she observed the process of informed consent and played no part in obtaining it.

The following aspects were addressed in the informed consent documentation:

- the purpose of the study;
- the number of participants that would be participating in the study;
- the researcher's contact information as well as the contact information of the Health Research Ethics Committee (HREC) and primary investigator;
- expected gains of participation;
- potential risks the study may inflict as well as resolutions;
- voluntary participation;
- the extent to which partial confidentiality and privacy would be maintained during the focus group and confidentiality of data with analysis;
- that participants had the right to withdraw from the study at any time until data had been merged and analysed;
- that they had the freedom to choose to participate in the study or not, or that they could withdraw from the research without penalty or reason;
- the inclusion criteria of the study;
- that the information they provided would not be judged as wrong or insufficient but that all answers and opinions would contribute to the study; and
- the contact information of the researcher and independent focus group facilitator.

3.1.7 Data collection

3.1.7.1 Focus groups

For the purpose of this study data was collected observing focus groups, that is, an interview was conducted about a subject with a group of participants who had specific knowledge or experience of the subject (see Merriam & Tisdell, 2016:114). These discussions were carefully planned. The nature of the collective activity and discussion were determined by the researcher (see Botma *et al.*, 2010:210). This method was used because it could be assumed that group interaction is productive towards broadening the various responses of the participants; which could lead to prompting details around the specific experience that they may have forgotten or overlooked (see Nieuwenhuis, 2016:95). In this case, these details would concern challenges experienced and coping strategies adopted by E-FCs when they had to make household purchase decisions, as indicated.

The purpose was moreover to encourage self-disclosure among the participants to acquire substantial amounts of information based on various viewpoints on the specific subject in short time periods (see Botma *et al.*, 2010:210; Creswell & Poth, 2018:164).

Focus groups were viewed as most suitable to obtain the richest data because the participants stimulated one another's views about the topic at hand. They were also ideal for this study since literature about employed carried insufficient information on household purchase decisions. Exploring and describing this could therefore elucidate an important topic. Focus groups were the most suitable for studying this phenomenon for the additional reason that it was true to the manner in which women talk about their lives. Because they explain their experiences in detail, and one woman will trigger a thought in another according to an expert in focus group discussions.

An independent focus group facilitator (Prof. Reitsma) was used to conduct the discussions because to counter the potential of researcher bias. This person was skilled at conducting focus groups as she had conducted focus group discussions before. She had been making extensive use of qualitative methods with focus groups over the 18 years prior to the discussions related to the present project.

The researcher aimed to facilitate in-depth discussions to gain in-depth information to ensure quality data relevant to the research question. The in-depth discussion of the phenomenon under examination enabled the facilitator and researcher to gain clarity of the manner in which the participants felt or thought about the topic; hearing, listening to and learning from participants as well as creating communication among them were avenues into this (Botma *et al.*, 2016:210). The independent facilitator guided the discussions and, based on participants' responses, asked

and referred to the questions indicated in the interview guide as presented in Addendum 6, where she used this to ensure the discussions remained on track. However, responses were characterised by a measure of unpredictability and participants were provided with an opportunity to decide if they wanted to answer each question or not.

When participants were required to share in-depth experiences it was preferred that six to ten participants who did not know one another took part in each focus group; however, the composition of the focus groups depended on the topic to be discussed and there were no specific rules as to the number of people included in one group (see Botma *et al.*, 2016:211; Merriam & Tisdell, 2016:114). Although the discussions were composed of participants that did not know one another, the researcher used the guidelines as mentioned previously, of including six to ten participants per focus group. Therefore, the researcher included six to ten participants in each focus group to obtain the richest data. The number of focus groups that would take place could not be estimated because they would continue to take place until data saturation had been achieved (see section 3.1.4). As indicated, ultimately four focus group discussions were held with a minimum of six participants per focus group. In addition, conducting pilot tests with focus groups was complicated. The first focus group was therefore simultaneously used as a pilot test (see Botma *et al.*, 2016:211-212). The independent facilitator discussed the pilot focus group with the researcher and suggested changes that could be made to the interview guide (see Addendum 6) to ensure the richest data. Facilitator and researcher then further discussed all points highlighted, such as the answers given by participants to be relevant and whether all questions were asked in the manner intended.

The questions were not changed after the first focus group and that data was therefore useful and included in the study. When responses became repetitive the facilitator and researcher knew data saturation had been reached. However, as mentioned, one more focus group was held to confirm the saturation of data. Since data saturation can be achieved by conducting three focus groups as suggested by Botma *et al.* (2016:211) it was estimated that six to ten participants per focus group while totalling a number of four focus groups would result in approximately 24-40 participants which would be necessary to reach saturation.

Moreover, it is said to be important to over-recruit by up to 20 per cent to cover for people who do not show up (Botma *et al.*, 2016:211). Therefore, ten participants were invited to take part in each focus group. However, ten participants did not participate in each focus group discussion. Over-recruiting therefore indeed proved to be an advantage around collecting rich data. There were 26 participants in total, spread across four focus groups.

Focus groups are beneficial when the discussions taking place among the participants are mutual and cooperative and when the amount of time to collect information is limited (Creswell & Poth, 2018:164). Since the participants were employed females who already experienced challenges when balancing the roles in their lives the discussions took place after work hours. The participants were also able to choose from any of the dates given to them to ensure they could plan or schedule their day to participate in one of the discussions.

As mentioned, the focus group discussions took place at the North-West University, Potchefstroom Campus, Building F15, room 103 which offered a relatively central location in Potchefstroom for most participants. In addition, each focus group session did not exceed one and a half hour (see Botma *et al.*, 2016:212). It was of utmost importance to take notes and perform electronic recordings of the discussions to ensure effective data analysis. Furthermore, the independent focus group facilitator was usually the one who led the discussion and kept the conversation going (see Botma *et al.*, 2016:212). The researcher acted as an assistant to the facilitator and sat in a corner of the room while making observations and taking notes. The researcher and the independent focus group facilitator signed a confidentiality agreement to ensure that no private or personal information about the participants would be disclosed to the public. A focus group interview guide (see Addendum 6) was set up to ensure the independent focus group facilitator assisted the participants in staying on the topic of household purchase decisions.

When the focus group discussions commenced, the independent facilitator indicated all the general rules such as those around participation and how the focus group discussions would take place. The participants were also asked to switch off their cell phones to avoid unnecessary distractions and the independent facilitator would explain the concept of partial confidentiality and what it entailed. Partial confidentiality occurs when confidentiality reigns within the focus group while the researcher cannot control what is said outside of the discussion. The participants were warned about partial confidentiality and informed that no personal information would be required as well as no names would be used when transcribing the findings. Moreover, each participant's name was replaced by numerical non-identifiers to protect her individual identity as well as ensure privacy. The researcher and independent focus group facilitator requested that participants would not to discuss any information given or statements made during the discussions. Since purposive- and snowball sampling methods were used in this study some participants may have known one another; therefore, the researcher ensured that those who did know each other were placed in separate focus groups so that the data collected remained uncompromised. The independent recruiter kept track of which participants referred to one another to ensure that those participants were kept separate from one another.

Before the discussions actually began, participants had the opportunity to ask any questions they might still harbour regarding the study and they were informed about the purpose and aim of the study. While the independent facilitator was explaining this to the participants, snacks, coffee, tea and water were provided.

Prior to the commencement of the focus group discussion the participants were asked to fill in a short demographic questionnaire (Addendum 3) to establish common ground amongst the different participants' answers and to be used as context descriptors. This questionnaire included questions regarding the participants' age, highest level of education, occupation, how often they made household purchase decisions, if they had any dependents living with them, who those dependents were, how many people contributed to the household income as well as what the level of total household monthly income was. This was performed because even though all the participants were employed females, some might have had experience making household purchase decisions differently because of income differences or the number of dependents in their households. The participants were informed that they should not feel forced to complete every question of the demographic questionnaire if they did not feel comfortable about it.

3.1.7.2 Focus group procedure

Step 1: Consent

Firstly, as mentioned, the independent facilitator welcomed all the participants and began the process of obtaining informed consent. During this process the independent recruiter thoroughly unpacked the consent form and explained in detail what every section consisted of. The focus group facilitator mentioned again that the focus group discussions would be recorded, that it would be used only for transcribing the data and would be deleted afterwards. Once this was completed and the participants signed the forms, the recruiter also signed the forms as a witness to obtaining informed consent. Further, the facilitator explained the demographic questionnaire and that the reason for requiring answers was to differentiate between different participants as well as establish a common group amongst them. The participants were then informed that they were not obligated to answer every question if they did not feel fit to answer. The demographic questionnaire was then completed.

Step 2: Introduction

The facilitator gave participants a short introduction as to what the study entailed and why it was undertaken as well as how the focus group would be conducted. The facilitator explained some ground rules and informed the participants that all contributions were of value; each participant would have the opportunity to speak; no one would be forced to speak; and all information given

in the discussion was partially confidential (Botma *et al.*, 2016:212). In addition, the participants were informed that there were no right or wrong answers and that every answer would contribute to the study. Other information such as the numbering system that was used to identify the participants during analysing the data was also explained.

By using this system, each participant had a number instead of a name and so none of the participants' names were revealed during data collection or data analysis. The facilitator explained exactly how the discussions would take place, what the researcher intended to do and how she was going to do it. The facilitator also mentioned the aim of the focus group sessions and what would happen with the data that was collected during these. The participants were informed that their personal information such as their names would not be disclosed in the report of the study. The facilitator then asked if they had any questions before the focus group commenced. Furthermore, they were also informed that the discussion was going to be recorded with an electronic recorder and that the researcher would be making observational field notes during the discussion.

Step 3: Commencement of focus group interviews

The facilitator began the discussion by asking the participants questions about the topic at hand. She made sure the participants elaborated on the answers they provided by asking connected questions to ensure in-depth responses. The facilitator was able to perform this since she was professional and experienced, as mentioned, in conducting focus group discussions. The end goal was to produce as many opinions and perceptions from each focus group as possible (see Nieuwenhuis, 2016:96). In addition, the facilitator encouraged all participants to fully participate in the discussion and guided the discussions. Amongst the many skills the facilitator used while conducting each focus group, she probed the participants until there was enough material available around each question.

Step 4: Concluding the focus group discussion

The facilitator informed the participants that the discussion had ended and that their participation was valued and would contribute to the researcher's study. The facilitator then thanked the participants for taking part in the study in the hope that they too may have learned something about dealing with the challenges they faced around household purchase decisions. The participants then had the opportunity to ask questions that they may have harboured regarding the focus group discussion.

The researcher knew it was preferable that the focus group discussions were conducted after five o'clock in the afternoon since the participants were employed female consumers. The researcher

did acknowledge that the participants should be compensated for their time and effort to participate in the focus groups and therefore provided them with snacks and beverages before the discussion as a sign of respect for their participation. Furthermore, each participant was handed an envelope with R50.00 as a token of appreciation for their time and effort. However, the participants did not know they would be receiving a token of appreciation to ensure they did not participate for that sole reason. After all the participants had left, the researcher and the independent facilitator reviewed all the information gleaned from the discussions.

3.1.8 Data analysis

First, it was important to recognise that data analysis in qualitative descriptive research focusses on how people experience the world (Kim *et al.*, 2017:29; Nieuwenhuis, 2016:105). Content analysis creates a relatively systematic and comprehensive summary of data as a whole and thus it was a suitable technique that allowed us to discover and describe actions, people, places and events (see Botma *et al.*, 2016:213; Nieuwenhuis, 2016:112). Since the aim of the study was to explore the experiences of E-FCs around challenges they face and the coping strategies they use when it came to household purchase decisions, content analysis was used, as described by Creswell (cited by Botma *et al.*, 2016:223-225). The researcher used the following steps as set by Creswell (Botma *et al.*, 2016:223-225):

Step 1: Organise and prepare for analysis of data

The researcher transcribed the focus group discussion recordings as soon as each focus group discussion was concluded. The researchers' supervisors also acted as co-coders since they could ensure that the data would be coded accurately. Verbatim transcription is a crucial step when preparing data for analysis (Botma *et al.*, 2016:214); therefore, the researcher took responsibility to ensure the correctness and accuracy of this process. Once the transcription of data had taken place, the researcher could begin arranging and sorting the data.

Step 2: Develop a general sense of the data

The researcher created this general sense of the data by reading through all of it. This allowed her to reflect on the overall meaning of the data. Furthermore, the researcher started taking notes around the general thoughts about the data (see Botma *et al.*, 2016:224). Because the researcher was the one who transcribed the data in the first place, as well as being the one who jotted down field notes during the focus group discussions, it was suitable that she should create this general sense of the data.

Step 3 & 4: Code the data and describe and identify themes

Coding is defined as a process where the material is organised into segments of text before meaning is brought to the information (Botma *et al.*, 2016:224). The researcher used a coding process so that effective description of the participants as well as the themes that came forward during the focus group discussions took place. The process of coding the data was performed manually since the researcher transcribed the data herself to identify different themes and remain in touch with the study as well as the participants' responses. The researcher shortened the data by allocating short, descriptive codes that would enable her to recognise and organise specific sections of the data (see Merriam & Tisdell, 2016:199).

Codes were created solely on the foundation of information collected from participants by using codes that had already been determined and, subsequently, fitting the data to the codes or by using a combination of codes that had been determined and/ or had emerged around discussions (see Botma *et al.*, 2016:225). Once the researcher had identified all the codes they were listed. Broader codes had to be minimised in accordance with categories based on similarities that were relevant to each other for example, a lack of time to do household purchases and a lack of time to plan their purchases. The researcher reduced the data further by placing the categories into themes, which could be seen as a collective form for all similar categories. In addition, the themes identified were regarded as major findings. The researcher's supervisors worked through the data and ensured that the themes, categories and sub-categories were accurately identified. These themes, categories and sub-categories consequently forms part of the report of the findings in chapter 4.

Step 5: Represent the findings

This step includes the representation of the findings in the qualitative narrative and includes a detailed discussion of the various themes as well as a discussion of interconnecting themes (see Botma *et al.*, 2016:225). It was important that the researcher decided exactly how the findings would be represented. Importantly, the findings of this study were contextualised and not generalised.

Step 6: Interpret the data

In the final step, the researcher interpreted the meaning of the data. Knowledge obtained by revisiting literature was necessary in this regard: it influenced the manner in which the data was interpreted. These interpretations came into being once focus group discussions had been conducted and formed part of the recommendations of the study for further research.

3.1.9 Trustworthiness

Trustworthiness is one of the most important aspects of qualitative research (Botma *et al.*, 2016:232; Nieuwenhuis, 2016:123), since it ensures that the research is valuable and conducted in the most ethical way. Trustworthiness, as a process, includes continuous checking for consistency and assistance from supervisors that ensure there would be no biased opinions woven into the study. This involves Guba and Lincoln's 1985 trustworthiness model of credibility, transferability, dependability and conformability as cited by Botma *et al.* (2016:233).

Table 3.2: Trustworthiness of the study

Strategy	Risk	Risk-reliever
Credibility		
<u>Truth value</u> embraces whether the researcher is confident in the truth of the findings concerning the context within which the research was conducted in as well as in relation to the participants (Botma <i>et al.</i> , 2016:233).	Minimal truth value can be found if the literature is not referenced correctly.	Referenced international and national scientifically grounded literature to write a problem statement to identify the phenomena correctly.
	The data that is acquired throughout the study are not correctly interpreted by the researcher.	To ensure the credibility of the study, the researcher correctly and truthfully reported all the information acquired from the participants during the focus group discussions. This information was rechecked as well as checked by the co-coders before conclusions on the findings were made.
	The focus group may be conducted on the basis of a biased person which will cause the discussion to be compromised.	The researcher found and made use of an expert focus group facilitator. This person was briefed in detail about everything concerning the research. Therefore, the focus group was conducted by a professional experienced individual (see 3.1.7.1 for a detailed discussion) who had no biased background concerning the studied phenomenon.

Strategy	Risk	Risk-reliever
Transferability		
Also referred to as applicability, involves the degree to which findings are applied to various contexts and groups and does not involve generalised claims; however, it allows readers to make connections to their own experiences in the study (Botma <i>et al.</i> , 2016:233; Nieuwenhuis, 2016:124).	Data saturation has not been achieved and this can affect the analysis of data and outcome of the study.	After the researcher observed that data saturation has been achieved, one more focus group was conducted. Even if saturation occurred at the second discussion – four focus groups were still conducted.
	The selection of the sample group is inaccurate and random.	The researcher ensured, once substantial research had been conducted, that the sample group chosen best suited the research problem and question.
Dependability		
Also referred to as consistency, as is preferred to be used over reliability (Nieuwenhuis, 2016:124). It also determines if the findings are consistent and if the inquiry was repeated in the same way with the participants (Botma <i>et al.</i> , 2016:233).	The focus groups are not conducted in the same way or context. More questions are asked in one or the other.	The researcher ensured, by making use of the interview guide (see Addendum 6), that the focus group discussion was conducted in the specified way. The independent facilitator was briefed in such a way that she knew exactly what to perform and what not to perform to ensure consistency. In addition, she is experienced in conducting focus group discussions. The discussions were held in the same place under the same circumstances and inclusion criteria for each of the participants. The same number of participants were invited to each focus group session.

Strategy	Risk	Risk-reliever
Conformability		
Also known as neutrality. This entails freedom from bias while the research is conducted and further refers to the extent to which the findings are a function solely of the participants and the context of the research and not of the researcher's bias, motivation or interests (Botma <i>et al.</i> , 2016:233; Nieuwenhuis, 2016:125).	The independent facilitator allows their own opinions and views to affect the answer that the participants provide.	It was important that the independent facilitator remained neutral and free of bias during the focus group discussions. This meant that she did not allow personal views or insights to affect the focus group discussions. Therefore, a highly experienced independent focus group facilitator was used so that the findings based on responses from participants truthfully reflected their experiences.

3.1.10 Ethical considerations

3.1.10.1 Respect, dignity and autonomy

The researcher ensured that the participants were treated with respect and dignity. They were informed that their participation was voluntary and that their safety was of utmost importance. This was all done to ensure that the study did not influence the participants' well-being negatively in any way and to ensure that the environment in which the focus group discussions took place were safe and secure as well as letting the participants understand that they were not forced to answer any of the questions. This was all performed in the best interest of the participants.

3.1.10.2 Relevance and value

The research was relevant in the sense that it contributed to building knowledge around consumer behaviour of E-FCs in Potchefstroom. The findings of the study can also be used as a basis for other studies. Other consumer scientists and researchers may use it to support their own studies. Since the research explored the challenges and coping strategies of E-FCs when they made household purchase decisions, the findings allowed researchers to elucidate the behaviours of these E-FCs. It provided knowledge regarding the topic and may lead to future developments, programmes or processes that can be used to help these female consumers deal with the

challenges they face when making household purchase decisions thus, ultimately, to promote their well-being.

3.1.10.3 Scientific integrity

The researcher ensured that scientific integrity was intact in the sense that the proposal had been reviewed by a Scientific Committee that enjoyed experience in this field namely the African Unit for Transdisciplinary Health Research (AUTHeR). Therefore, the researcher took responsibility for the trustworthiness of the research and adhered to the regulations that were related to the research. In addition, she ensured that the most appropriate methods of research were used in addition to keeping clear and accurate records of these. The results of this study were reported exactly as they were found even if the anticipated outcome had not been found. In addition, verbatim quotations were provided to support the findings of the dissertation. The researcher disclosed financial matters and any conflicts of interest that may have compromised the trustworthiness of the study, as found in the research proposal. The environment in which the research was conducted encouraged integrity through weekly meetings with the two study supervisors who diligently worked through the materials of the researcher to offer assistance and constructive criticism.

3.1.10.4 Role player engagement during data collection

Firstly, as explained under heading 3.1.5, the gatekeepers were the managers of the shopping locations where the advertisements were placed. The gatekeepers were first asked permission, by the independent recruiter, before the advertisements would be placed at the indicated locations. As mentioned, the researcher acted only as an assistant to the independent facilitator during the focus group discussions. She was seated in a corner of the room in which the focus groups were held and took detailed field notes about what the participants said and how they reacted, diligently taking notes of any actions or reactions that appeared important. The researcher briefed the facilitator regarding the aim of the study and all other information pertaining to the focus group discussions. The independent facilitator conducted and guided all the discussions during the focus groups, since she was highly experienced and therefore knew exactly how to handle different types of situations during the discussions in addition to ensuring that the conversation stayed on topic. To do so, she made use of her skills as a focus group facilitator and was thus able to probe the participants until such time that rich data was obtained.

3.1.10.5 Risk-benefit analysis

The researcher did consider the physical, psychological and social risks that could be anticipated around this study. However, this study was of minimal risk where the benefits outweighed the risks. Table 3.3 below reflects the anticipated risks relating to participants.

Table 3.3: Risk possibility for the study

3.1.10.5.1 Physical risk		Risk-reduction strategy
Participants	Although each focus group would not take longer than one and a half hour there was a possibility that the participants might become physically exhausted or frustrated as the specific duration of each focus group could not be determined before actually conducting it. So, the participants might have felt that the discussion was too long or be unsure of when it ends.	The independent facilitator was an expert in conducting focus group sessions and was briefed about the entire process and that recess may be granted if needed. She informed the participants that the discussion would not exceed one and a half hours. She was skilled and had sufficient experience when it came to focus group work and directed the conversation back to the correct subject when necessary. This allowed the conversation to remain focussed on the question at hand and limit wasting of time.
	The participants could get hungry or thirsty during the time that the focus group was conducted.	To prevent this food, water, coffee and tea were provided to participants prior to the commencement of the session. A separate bottle was given to each participant for use during the discussion.
3.1.10.5.2 Psychological risk		Risk-reduction strategy
Participants	It was possible that the participants might feel uncomfortable with some of the questions since these centred on an exploration of experiences around the topic. The questions were about their everyday experiences as E-FCs and could have been experienced as insensitive.	The independent facilitator informed all participants at the beginning a session that they were not obliged to answer any given question because their participation was voluntary. Furthermore, the researcher informed the participants that no answer would be deemed correct each answer was highly valuable to the research. They were informed that they could withdraw or leave the focus group whenever they pleased. The researcher ensured that any feedback, remarks, or answers from participants that might be sensitive in nature and personal to the participants was handled with the utmost care.

	Participants might feel a sense of discomfort around disclosing information in front of other participants.	The researcher ensured partial confidentiality which was stipulated as a risk in the informed consent form. The facilitator asked participants to keep partial confidentiality in mind. She urged them to refrain from discussing anything emanating from the sessions outside of these and they signed their consent to this. In turn they were assured that no names would be used when reporting the research.
	Some of the participants might experience questions to be insensitive and thus feel they were psychologically affected by these.	If participants were to feel this way the researcher was prepared for it, remaining in contact with a counsellor or therapist on campus to whom the participants could be referred. However, this proved unnecessary.
	They might feel that the answers they provided were incorrect.	Before the commencement of the session, participants were informed that there would be no such thing as a right or wrong answer and that every answer contributed to the research. During the session this statement was repeated.
3.1.10.5.3 Social risks		Risk-reduction strategy
Participants	The participants might feel that their answers differed from the rest of the group thus experiencing discomfort.	Since participants agreed to the terms of the consent form, they were notified that their participation would be voluntary. The participants were informed of this in such a way that they knew before the focus group discussion began exactly what the discussion would entail. Further, they were aware that they were not obligated to answer all of the questions or any given question.
	The participants might feel emotional about answering questions, to avoid revealing something personal about their lives.	Unforeseen topics may arise during focus group discussions. The necessary measures were put in place around this and the focus group facilitator was skilled in this regard and able to handle these situations. Fortunately, no participants felt emotional since none of the questions were personal to this extent.

3.1.10.5.4 Economic risk		Risk-reduction strategy
Participants	The participants might feel that taking part in the study would cause economic risk such as incurring traveling costs.	Food and beverages were provided for their indulgence as a sign of respect and a token of appreciation since discussions took place over dinner. This was mentioned in the informed consent form, so that the participants would not take part in the study with the expectation of any financial compensation. In addition, they were compensated in the sense that each received R50.00 as a token of appreciation. However, the participants did not know they would be receiving money as a token of appreciation, to ensure they do not participate for that sole reason. All parties did not have to travel far to take part in sessions since they were hosted at the North-West University, Potchefstroom campus, which offered a central point for most of the participants residing in Potchefstroom. There were also no other costs for the participants.

3.1.10.6 Fair selection and participation

The way in which the researcher recruited the participants should be viewed as a neutral strategy because the E-FCs that resided in Potchefstroom were notified of the study two to three weeks before discussions commenced. As mentioned, the researcher ensured that a fair distribution of the population saw the advertisements of the study by making sure they were placed at diverse supermarkets and central shopping locations where all class levels would potentially see it. When enough participants were found informed consent, forms were sent to them electronically before the focus groups took place. The independent recruiter communicated directions to the focus group location at the NWU in Potchefstroom as well as the directions to the specific location on campus prior to the sessions by the independent recruiter. Regarding purposive- and snowball sampling, the participants responded to the advertisements and were asked to refer friends/ colleagues/ family members that they believe would suit the study, as mentioned. The persons referred to by the participants were first asked permission to send them the study's advertisements. The participants had time to decide whether they would be taking part in the study or not, that is, taking part was voluntary.

3.1.10.7 Permission and informed consent

Once the participants had emailed the independent recruiter and confirmed their interest in taking part in the study, they were then replied to by the independent person with the letter of consent. The letter of informed consent (Addendum 5) contained, as mentioned previously, information about the purpose of the study and the process that took place. The participants were also informed about the demographic questionnaire that they would be asked to complete. It was explained that this would be used to obtain a general idea of the demographic profile of the sample population that took part in the study. Due to the importance of the fact that participants had to have time to consult and make informed decisions, they received the consent form prior to the focus group discussion, as mentioned, and had up to a week to read through everything and make sure about their decision to participate. Moreover, the recruiter contacted the participants and worked through the forms with them to ensure they understood all the details before the focus group commenced. In addition, the participants were informed that participation was voluntary and they could withdraw from the study whenever they wished to.

When participants eventually arrived at the focus group discussion, they were verbally informed about giving consent and asked to sign a hard copy of the consent form, which they read through and signed prior to commencement of the focus group discussions. Throughout this process the participants were given the opportunity to ask questions. There was no need for interpreting or translation at focus group discussions since the participants were all employed female consumers and thus enjoyed a sufficient degree of speaking and understanding English. The focus groups were held in English, as mentioned, since the independent facilitator asked questions and conducted the discussions in English. Participants were able to decide whether to participate in the research without coercion, undue influence, inappropriate incentives or inducement, also when it came to the employment of language in the sessions.

The independent person that replied to the participants around their willingness to take part in the study contacted them two to three weeks before the date of the focus group discussions while confirming the date, place and time of these and while indicating that they would participate in one focus group. This person emailed the participants five to seven days before the date of discussion, attaching a confirmation letter. Participants were given adequate opportunity to read through the informed consent forms and ascertain if they had concerns or uncertainties. On the day of the focus group discussion the independent recruiter was available to work through the informed consent documents with the participants again, along with serving as a witness to the signing of the forms. The independent recruiter signed the documents along with the participants on the day of the focus group discussions, as has been mentioned.

3.1.10.8 Privacy, confidentiality and respect for participants

As mentioned, participants were informed that their participation was voluntary and that partial confidentiality would be ensured while this was added as a risk in the informed consent form. The reason why only partial confidentiality could be achieved was that it was difficult to ensure complete confidentiality due the presence of more than one participant. The researcher guaranteed that any information obtained in the focus group discussions would be protected by making use of a numbering system to identify and distinguish among participants. Any information that could be drawn back to the participants would be eliminated. Participants were respected throughout the proceedings including with a view to their privacy and confidentiality. The participants were informed about how their personal- or any other information would be managed and dealt with; they were informed that the researcher and supervisors would be the only people who would have access to the data. Lastly, the participants were also informed of the partial confidentiality and how the researcher would make use of the correct methods so as to prevent any disclosure of information that might identify the participants.

3.1.10.9 Data management and storage

This was ensured by controlling access to the venue in which the discussions took place. Participants were required to provide their licenses at the entrance gate of the university to enter. After each discussion the recordings that were saved on a password protected laptop was removed (erased) from the recorder before the next focus group discussion took place. Since there were numerical non-identifiers for each participant, none of their names or personal information was known. This all ensured their privacy and confidentiality.

The raw electronic data such as the recordings and the field notes taken during the focus group discussions was stored in a protected locked office where the electronic data was kept on a password-secured computer along with the hard copies of the data locked in a cupboard in an office in the Consumer Sciences building F15 Room G03, NWU Potchefstroom campus. The materials will remain there for a period of five years. The researcher ensured that all the data was protected and secured. Electronic data, transcribed data and field notes as well as the recorded data was transferred to the computer because it was required to be deleted from the electronic recorder. The data was only accessible to and managed by the study's supervisors who gave the researcher access to the materials with permission from the NWU. All the electronic data was protected by a password that the researcher created and that only the researcher and study supervisors knew of. The data will be deleted from the researcher's computer upon the completion of the study and any hard copies will be handed to the supervisors for storage. After five years of

storage the data will be destroyed and eliminated by shredding all printed documentation and deleting all data files in accordance with NWU regulations.

3.1.10.9.1 Monitoring of data

The study proposal was sent to the Consumer Science internal committee for assessment. Upon approval, it was sent to the AUTHeR panel for further scientific assessment and moderation. Finally, it was sent to the Health Research Ethics Committee (HREC) for approval and ethical clearance, with ethics number 00003-19-S1.

No incidents occurred during the conduction of the study and there was no need to report any to the HREC. Every six months the study supervisors completed a progress report as well as an annual monitoring report around ethical procedures and progress of the study. Weekly meetings with supervisors were recorded to monitor the research process and regular submission dates were kept to as well as feedback on the study. The supervisors monitored whether the researcher kept to the timeframe agreed upon and deadlines set.

Data was audio recorded to ensure no information was overlooked by the researcher. The participants were informed and asked for permission to record focus group discussions. The data was transcribed as soon as possible to stay in touch and close to the data. Peer debriefing was used to ensure that the results and the transcribed information were similar and accurate. Peer debriefing was used to improve the accuracy of the study, which was conducted by locating an individual not involved in the research who was able to ask questions about the study (see Botma *et al.*, 2016:232).

3.1.10.10 Dissemination of research findings

The researcher and the supervisors had access to the data obtained for the study period. As mentioned, the data was stored in accordance to the regulations of the NWU and in the office of the study supervisor, Dr. Minnet du Preez. Once the study is completed feedback will be provided to the participants of the focus groups as well as the independent focus group facilitator. This feedback will be given via email after examination where the research question, aim, and objectives as well as the title of the study will be provided. Main findings of the study will be presented in a pamphlet including highlights from the findings. This pamphlet will be written in simple language to ensure all participants and readers will understand it. This feedback will be given in a professional way but also in such a manner that the participants would completely understand the findings of the study.

3.1.10.11 Conflict of interest

There is no conflict of interest in this study.

3.2 Conclusion

The target population of the study exceeded the expectations of the researcher. The data obtained effectively answered the research question and objectives. The E-FCs who participated in the focus group discussions met all participation criteria. The purposive- and snowball recruitment methods were effective as some participants took part in the study because they saw the advertisements. However, they noticed the advertisement only on Facebook and not in physical form.

All other participants took part in the study by way of snowball sampling: they were referred to participate by other participants. It is important to note that the participants were among the “hard-to-reach” individuals. This made snowball sampling even more suitable. The process of recruiting occurred as it was intended to.

It is exciting to conclude that each participant was more than knowledgeable about the topic being studied and were more than willing to share their experiences. As Creswell and Poth (2018:150) indicate, five to 25 participants are the usual number included in qualitative descriptive study approaches and Botma *et al.* (2016:211) state that each focus group should include six to ten participants. There were 26 participants who took part in this study, which indicates that the number of participants included met the guidelines the researcher intended to follow. Moreover, there were four focus group discussions held in total and data saturation was achieved, as indicated.

As has been mentioned, an independent recruiter was used to prevent selection bias. This person acted in the manner the researcher intended to ensure that all guidelines were followed correctly.

All in all, the researcher effectively used focus groups to collect the data for this study without bias or coercion. The method of data collection allowed group interaction, which was extremely productive in broadening the responses given by the participants, leading to the surfacing of specific details of their experiences.

This route was adopted thanks to qualitative research advice. Importantly, after the first focus group discussion the researcher and facilitator discussed all questions and answers and evaluated whether there was anything they could adjust to optimise the next discussion. The first focus group discussion was in other words used as a pilot session. However, as mentioned, because the focus group was conducted and all questions were asked as intended the data was included.

The researcher acknowledges that the sessions found participants who were experienced around the specific phenomenon. Again, discussions occurred after work hours and they were allowed to choose a date out of four dates for their participation based on the literature review that had pointed out the lack of time among these participants. These steps allowed recruiting participants that were experienced around the topic of focus.

CHAPTER 4: RESULTS AND DISCUSSION

This chapter includes the results gathered during the focus group discussions. A short overview of the demographical profile of the participants is discussed followed by the results in accordance with the three objectives of the study.

4.1 Introduction

As indicated, four focus group discussions were conducted pertaining to the topic of this study. The chapter to follow discusses the results established once transcribing of the data was obtained during the focus groups had been completed in accordance with the three objectives set at the onset of the present project. These were to explore and describe the challenges E-FCs experienced around household purchase decisions; how the challenges experienced influenced the manner in which they reached household purchase decisions and the coping strategies they utilised during household purchase decisions to deal with the challenges experienced

All the data were coded from which themes were gleaned within categories and sub-categories. These involve in-depth results where the researcher highlighted specific topics that were most common. All quotes used in this chapter are verbatim.

Although, women's roles and responsibilities have changed significantly over the years, female consumers are still classified as the primary decision-makers in most households, as indicated (see Fernandes & Londhe, 2014:91; Miley & Mack, 2009:2). This forms one aspect of why the current project addressed a lacuna in extant literature.

4.2 Results and discussion

A questionnaire was used to compile a demographic profile of the sample population as presented in Table 4.1. It was found that most participants were between the ages of 18 and 35 (65.4%). A majority (69.2%) had obtained a university degree. Occupations comprised university lecturers, business owners, business managers, beauty therapists and technicians. Table 4.1 reflects these different occupations.

Table 4.1: Demographical profile of the study population (N=26)

VARIABLE	FREQUENCY (n)	PERCENTAGE (%)
AGE		
18 – 25	8	30.8%
26 – 35	9	34.6%
36 – 45	4	15.4%
46 – 55	4	15.4%
56 – 65	1	3.8%
HIGHEST LEVEL OF EDUCATION		
Grade 7	0	0%
Grade 8 – 11	0	0%
Grade 12	3	11.6%
Tech diploma / degree	5	19.2%
University degree	18	69.2%
Other (skills development)	0	0%
OCCUPATION/WORK POSITION		
Gym instructor	1	3.8%
Lecturer	5	19.2%
Nail technician/self-employed	1	3.8%
Beauty therapist	3	11.5%
Restaurant manager	1	3.8%
Educator	1	3.8%
Candidate attorney	1	3.8%
Part-time lecturer	1	3.8%
Resident officer	2	7.7%
Biokineticist	1	3.8%
Facebook administrator	1	3.8%
Food lab technician	1	3.8%
Attorney	1	3.8%
Graphic designer	1	3.8%
Admin assistant	1	3.8%
Administrator	1	3.8%
Academic	1	3.8%
Project manager	1	3.8%
Facilitator	1	3.8%

VARIABLE	FREQUENCY (n)	PERCENTAGE (%)
HOW OFTEN DO YOU MAKE HOUSEHOLD PURCHASE DECISIONS?		
More than once a day	7	26.9%
Once a day	5	19.2%
More than once per week	7	26.9%
Once a week	5	19.2%
Once a month	2	7.7%
DO YOU HAVE ANY DEPENDENTS LIVING IN YOUR HOUSEHOLD?		
Yes	15	57.7%
No	11	42.3%
WHICH DEPENDENTS LIVE IN YOUR HOUSEHOLD?		
Children	9	64.3%
Relatives	3	21.4%
Other (please specify)	2	14.3%
HOW MANY PEOPLE CONTRIBUTE TO THE HOUSEHOLD INCOME?		
Sole provider	7	26.9%
Two people	16	61.5%
Three people	1	3.8%
More than three people	2	7.7%
WHAT IS YOUR TOTAL HOUSEHOLD MONTHLY INCOME?		
R0 – R4 999	4	15.4%
R5 000 – R9 999	3	11.5%
R10 000 – R14 999	2	7.7%
R15 000 – R19 999	1	3.8%
R20 000 – R24 999	2	7.7%
R25 000 – R29 999	4	15.4%
R30 000 – R34 999	1	3.8%
R35 000 – R39 999	0	0%
R40 000 +	6	23.1%
I would prefer not to disclose this information	1	3.8%
Missing	2	7.7%

Since the inclusion criteria stipulated that the participants had to fulfil at least some kind of traditional role in the household such as those of mother, caretaker, homemaker and domestic worker, participants were asked to indicate how often they made household purchase decisions.

Most of the participants (46.1%) indicated that they made such decisions daily, with 26.9% indicating more than once a day and 19.2% at least once a day and 26.9% said more than once a week. Most (57.7%) had dependents living in their household including children or their relatives. The majority (66.7%) of their households hosted two people contributing to the household income and 29.2% were the sole providers of income in their households.

The questionnaire confirmed that the sample population was diverse. They originated from a variety of income groups. To put that into perspective, consider that the majority (66.7%) earned less than R30 000 and only (25%) more than R40 000 a month. This was important to the study because it was necessary to determine the challenges experienced during household purchase decisions as well as the coping strategies used by a diverse group of employed female consumers. The percentages above regarding income do not include all 26 participants as there were a few that decided not to disclose this information.

The findings emanating from focus group discussions will be discussed below in accordance with the objectives.

4.2.1 Challenges E-FCs experience during household purchase decisions

During the focus group discussions, participants were asked to elaborate on the challenges they experienced when they had to make household purchase decisions. After transcribing and coding the data from the four focus groups six main themes emerged. These themes include a *lack of time, work hour limitations, children, insufficient support, cost of living, and in-store challenges* - reflected below in Table 4.2.

Table 4.2: Challenges experienced by employed female consumers

THEME	CATEGORY	SUB-CATEGORY
LACK OF TIME		
	To do household purchases	
	Unable to plan purchases	
	Influences quality purchases	
	High volume of purchases	
WORK HOUR LIMITATIONS		
	Certain stores	More expensive store
	Certain times	Empty shelves
		Congested traffic
		Limited parking space
	Certain days	
		Unable to compare prices
CHILDREN		
	Limited to certain shopping times	
		Children's moods
		Children's school hours
	Unsatisfying shopping experience	
INSUFFICIENT SUPPORT		
	Forced to purchase products on their own	
COST OF LIVING		
	Price increase of food	
	Strict budget	
IN-STORE CHALLENGES		
	Changing of store layout or revamp	Untidy
		Unable to find needed products
		Time consuming
	Incorrect allocation of store products	
	Incorrect pricing	
	Unorganised store	
	Busy stores	
		Long queues
	Unsatisfying service	

	Employees not trained well
	Employees attitude

4.2.1.1 THEME 1: Lack of time as a challenge when making household purchase decisions

Participants experienced lack of time as a challenge when making household purchase decisions: “for me time is a really big thing. I do not really have much of it” [FG2.1], “I don’t have time” [FG3.1]. Research has indeed indicated that employed females experience the sense of being controlled by time (Chittenden & Ritchie, 2011:872).

Various categories emerged around this lack of time. Participants indicated that there was a lack of time to conduct household purchases: “time is quite limited for purchases” [FG4.2]; “I think firstly time, because we don’t always have time to go to the shops” [FG2.6]. There was a lack of time to plan their purchases: “My challenge is that uhm while I’m busy in the house with the children I realise something is finished or. And then I simply don’t have time to make a list” [FG3.6]. A study conducted by Miley and Mack (2009:18) confirmed this: they found that today’s women are time-pressed and dispose of limited time to get everything they need for their household on a day-to-day basis.

The participants experienced that a lack of time influenced the quality of the purchases they made: “So, if you are rushed for time then it influences a lot of the time the quality of food that I buy or put up, it is mostly quick food, you don’t get vegetables and meat and rice, you just get spaghetti, so simple things” [FG1.3]. This could be explained by a statement made by Seymour and Peterman (2018:99) who indicated that a woman’s preference for specific products is likely to differ depending on availability of time. It could be that participants experienced that lack of time influenced the items they preferred or that preparation of food needed to be simple.

Due to their crowded lifestyles they already suffered from a lack of time and further having high volumes of purchases to make added to these challenges: “so it’s never just one item, it is like ten things, so it is basically your whole Saturday” [FG3.5].

4.2.1.2 THEME 2: Work hour limitations as a challenge when making household purchase decisions

Participants experienced that their work hours were a challenge when they had to make household purchase decisions: “I work hours [work on an hourly basis], so I need to work those hours in and if I don’t work in my hours then time does become a problem for me” [FG1.4]. Due

to work hours, participants indicated that they could only shop at certain stores, at certain times and on certain days. Preferred stores were however often already closed and this also forced them to do their shopping at certain stores: “ya but because now that at least store A is closing eight o clock, so I can quickly run there” [FG3.1]. These stores were often more expensive than supermarkets, which they were forced to buy from due to a lack of choice: “I don’t have different options so then I have to *maar* go to the store A and then a lot of the time there is some of their stuff that is a lot more expensive” [FG2.4].

Work hour limitations also forced them to do their shopping at certain times: “.....quickly stop at store A in the nights, but I can’t go in the day” [FG1.5]; “in the evening after work” [FG1.2,3,4]; “yes, usually I go after work” [FG2.5]; “Store B is on my way, and I stop literally every second day there [after work]” [FG4.4].

As a consequence, they were often faced with empty shelves: “at that time of the day [after work] the shelves are already empty” [FG1.1]; “..... you are looking for things and half of the things you want are not there or out of stock” [FG1.2]. A further problem was congested traffic: “traffic, it is congested, between one and two o clock, you cannot go over there” [FG1.7]; “anytime from three in the afternoon as well” [traffic is congested] [FG1.1] as well as limited parking space: “between five and six o clock you are fighting for a parking” [FG1.2].

These females could furthermore do their shopping only on certain days: “I can actually only do my shopping over the weekend” [FG1.5]; “the weekend and on Wednesday when I am off” [FG1.6]. They felt choosing certain days engendered more effective use of time because they were unable to compare prices and products: “the thing is if you go in the week you don’t have time, to, enough time to really go through all the clothes shops properly, where over the weekend you can really go through all of them and compare prices and decide, if it is so rushed then it doesn’t work” [FG2.5].

4.2.1.3 THEME 3: Children as a challenge when making household purchase decisions

Stertz *et al.* (2017:104) state that having children causes many adjustments and restructuring of a parents’ day-to-day life. Participants confirmed this by indicating that children could add to challenges in regard to making household purchase decisions. Two categories emerged around this theme including being limited to certain shopping times and unsatisfying shopping experiences.

While literature exists with regard to how children influence family decision making and the actual purchase process, there is insufficient research conducted on how children influence the purchasing times or when the employed female actually makes the household purchases.

The participants experienced that their children often limited them to certain shopping times. They were forced to consider their shopping times according to their children's moods: "the challenging thing for me as a mother, is when you go to the shop you have to choose a time when your children are calm and happy, because if you go there you there and it is wonderful you are enjoying the outing and it is half an hour and it is lovely and then it becomes hell on earth, because then they want this, they cry about that, they do not want to sit in the trolley they do not want this, they want that" [FG2.3].

They had to consider school hours: "..... and *uhm* I try to go to the shops before I pick up my kids, but also I have to be at work until kind of up to when I have to pick them up so it is really a juggle too, and if I take them with me, they have to sit inside of the trolley and then there is not space for everything I want to buy" [FG3.6]. Participants also indicated that children could cause unsatisfying shopping experiences: "they are making me completely mad, and it is always a fight in the end because of everything they want *ya*, so no I don't like to take them with me." [FG3.6].

4.2.1.4 THEME 4: Insufficient support as a challenge when making household purchase decisions

Employed female consumers must identify different support systems, both emotional and practical, among their families, friends and social groups to help them cope with their household purchasing decisions (Chittenden & Ritchie, 2011:873). Some participants however expressed a lack of support: "*uhm* I have a boyfriend, but he is all the way in London, so I have absolutely no support system here. So, the timing for me is a little bit difficult to gain control of" [FG2.1]; "[laughing] I wish I did" [have someone to help purchase] [FG2.5]. The participants stated that they felt forced to purchase products on their own given the lack of support: "yes, I must do my own shopping right now" [FG1.6]; "yes, I do it all for myself" [FG2.2].

Not surprisingly, lack of support challenged these women around purchases forcing them to do this on their own. Over and above not having enough time to do their shopping they had to manage the challenge of insufficient support. Mushtaq (2017:169) states that many E-FCs experience pressures of insufficient time and work-loads and inadequate support from their family, friends and social groups result in stress when they need to work long hours at home and at work. The participants confirmed this when it came to lack of support and purchasing challenges, as demonstrated here.

4.2.1.5 THEME 5: Cost of living as a challenge when making household purchase decisions

The participants expressed that the cost of living had become extremely challenging for them when it came to making household purchase decisions. A telling statement came from a participant who expressed her experience with the cost of living in South Africa: “afford is actually a euphoria that almost does not exist because in the beginning of the month I know that at the end of the month I am going to struggle, I already know that. So, I need to work as well as I can with what I have now” [FG4.3]. Studying this challenge brought to light two categories, namely price increase of food and strict budgeting.

A study conducted in South Africa by Battersby (2011:551) indicates that consumers were worse off as a result of food price increases affecting their household economic conditions. Price increase of food was identified as a substantial factor in the high cost of living in South Africa according to the participants: “it is exactly like they’ve said, food prices have really increased. Most of people’s money goes to food, it is just like that and unfortunately you need it to survive, and people know you are going to buy it” [FG1.2]. To compensate for high costs participants indicated that they had to follow a strict budget and not overspend on their purchases: “well for me a challenge, even though I am working, is also a budget. It is a challenge for me because I cannot just go and buy whatever I need, and I think that would have made life easier, but I cannot do that” [FG3.6].

4.2.1.6 THEME 6: In-store challenges when making household purchase decisions

Participants experienced a number of in-store challenges. Categories identified in this regard included the store layout or untidiness which caused difficulty in finding products which was found to be time consuming, incorrect allocation of store products, incorrect pricing, unorganised stores, busy stores (aggravated by long queues) and unsatisfying service in terms of ill-trained employees and their attitudes.

The participants experienced that when a store changed its layout or revamped the interior, it felt untidy: “Yes store C revamp was just a mess” [FG2.5]; “I mean it has been how many months already and there are still boxes everywhere.....” [FG1.1]. This resulted in difficulty around finding products: “an example, I was going to say that Store B in Centre A, oh my goodness, I can’t find anything there, they changed everything” [FG3.5]; “like it changed and you can’t even find someone who to ask where is the soap...” [FG3.2]. This problem consumed time: “And there is no time to stand around and look for things” [FG1.7]. They further experienced unorganised

stores as a challenge: “if a shop is a mess and is confusing, I will turn around and walk out especially when I am busy” [FG2.7].

Another in-store challenge was incorrect allocation of store products, as mentioned. The participants spoke of knowing the layout of a store and thus knowing where to find specific products in a store. However, products were sometimes found to be located in other areas or not where the consumers thought they would be: “I think that affects me so much [if products are allocated in incorrect places], because I am someone that when I walk into a store, I literally live off those signs [above the aisles; that say where products are allocated] that say those essential. It does not matter how long I have known that store, how long I have been shopping. I still literally depend on if I see the coffee this, then I know comes the sugar and whatever” [FG2.2].

Incorrect pricing of the products was another challenge. The participants experienced that they already have limited time for shopping and had no time to waste on searching for the prices of products: “it is also if you get to the shelves and something doesn’t have a price, you get frustrated and move on, you don’t even buy it because there is no time to stand and wonder the price” [FG1.7]. Participants also found an unorganised store to be challenging: “if a shop is a mess and is confusing, I will turn around and walk out especially when I’m busy” [FG2.7)]

The crowded nature of stores was indeed experienced as another challenge: “when I came to Potch there was no traffic and the shops were not as busy as now. I don’t know if I’m just imagining stuff, but the shops are busy, I actually try to avoid the shops” [FG1.6]; “like sometimes walked out of Store B when I see it is too busy, and I need simple things, I’d rather not buy it than waste my time” [FG1.3]. This problem centred especially on long queues at check-out stands: “a shop with an extremely long queue. By the till. Like where you check out, that freaks me out, I can’t do it” [FG2.1]; “.....I was there, and I walked in and I immediately went out. Because the row was like going around so I’m not going there” [FG3.5]; “I avoid store D, it takes long, there is long queues and at the till there is always a problem” [FG4.3].

Participants experienced unsatisfying service as a significant challenge when they had to make household purchases. They claimed that it was due to employees who had been trained insufficiently: “and if you do ask someone to help you then it is like *mmm* and she doesn’t really know herself and then she asks about five other people and then you might eventually get everything you need” [FG1.3]. Alternatively, they felt that the employee’s negative attitudes was a challenge: “now I get to the till, and now you must know that I am already emotional about this situation, and now you get there and the woman at the till is so ‘sour’, or you are standing in a row and there are just three tills open. And the manager is sitting there playing on his computer” [FG1.2].

4.2.2 The influence of challenges on household purchase decisions

During focus group discussions participants were asked to elaborate on how the challenges they experienced during household purchases influenced their purchase decisions. Three themes arose, namely *limited time to do shopping due to work hours*, *children influencing purchases* and *finances*, as presented in Table 4.3.

Table 4.3: The influence of challenges on household purchase decisions

THEME	CATEGORY	SUB-CATEGORY
LIMITED TIME TO DO SHOPPING DUE TO WORK HOURS		
	Influences quality purchases	
	Postpones shopping	
	Hasty purchases	
	Influences availability of store products	
		Drive between stores
		Change planned purchases
	Paying more for products	
	Plan shopping trip	
	Road traffic	Route to store
		Certain times
	In-store traffic	
		Abandon purchases
		Shop at stores with a better flow of traffic
		Stores with less traffic
	Organised stores	
CHILDREN INFLUENCING PURCHASES		
	Increased purchases	
	Purchases at inconvenient times	
	Emotional buying	
		Hasty purchases
FINANCES		
	Cheaper	Products

	Stores
	Purchase less
	Redirect purchases
	Gradual planned purchases
	Only purchase needed products
	Lists

4.2.2.1 **THEME 1: Limited time to do shopping due to work hours influencing purchases**

Participants indicated that limited time for shopping influenced the quality of the purchases they made: “and it sometimes, it influences the quality, well if you are lazy like me. It influences the quality of food [food with less nutritional value] that you buy if you are in a rush” [FG1.3]. Another influence that the participants experienced when dealing with the challenge of limited time was that they ultimately postponed shopping: “if I finish work at six or half past six then I am not in the mood to rush to go and buy something for the house so then I decide to rather postpone the shopping for the next day” [FG1.3]. Alternatively, they made hurried purchases that they felt were due to limited time: “So, if I now know if I am in the shop another half an hour longer then the lines are going to be much longer when I get to the till, because everyone in the shop is the same” [FG1.3] [they have to rush in store so that they can make it to the tills before it gets too busy].

Limited time influenced the availability of store products. As seen in section 4.2.1.2, because E-FCs could often only do their shopping later in the day after work hours, before the store closed, most of the products were sold out so that products they required was often not available: “usually when I go to a shop whether it is store B or where. I think a ritual will be I know for a fact I mustn’t go to a specific store B if I know that everything isn’t on the shelves... just to get the cheese or the cucumber or whatever... are not there after eight o clock” [FG3.3]; “yes”: [when you go to the shop after work or later in the day, the products you need are not there] [FG3.6]. Unavailable store products influenced their purchases since they were forced to drive between different stores: “...and that is my frustration if you know everything must be on that shelf of store B or store A and then three of the items are not there after eight o clock, and you have to eventually drive to another one” [FG3.3]; “like drive between places” [to find the products you want] [FG3.5], or change the purchases they had planned: “you know I want to make something with mince or chicken and you need an ingredient and they don’t have it either you make a second-best choice or you just completely change your meal of what you going to eat and you have to go with the second best meal” [FG3.3]. A further consequence of having insufficient time was that participants experienced

that they ended up paying more for products just to save time: “yes, instead of paying R14 for the loaf of bread, stop at garage A and pay *maar* the R20 just to get home” [FG3.3]. Alternatively, they had to plan shopping trips as a consequence of time constraints: “I will think beforehand, like I will think beforehand what I’m going to need. Like coincidentally when I was at home again today, I was looking at my stuff already to know okay I have still enough of that and I still have enough of that.” [FG2.4].

They indicated that road traffic on the route to the store and at certain times of the day influenced the manner in which they made household purchase decisions, specifically in terms of being constrained for time because of their working hours; thus they felt they needed to find alternative routes to certain stores and avoid others at certain times of the day: “it’s congested so now I look for another road to do my shopping to totally avoid that route that I always use to shop in a different place to where I usually go” [FG1.7]; “but if I know that I am really going to need something that is in the mall, then I will drive earlier from home to miss the traffic in the afternoon or whatever” [FG2.6]. The participants ran the risk of having to drive in traffic or, if they tried to avoid traffic, found that products they wanted at specific stores were unavailable – hence a lose-lose situation occurred at times. The participants specified that in-store traffic had an exceptional influence on their decisions of what to purchase and where to purchase it from.

In-store traffic, that is, crowded stores or too many people in store resulted in abandoning purchases: “if I now see how long the line is, or I have been standing a while, then I will just leave my things and walk out” [FG2.1]. Otherwise, they decided to purchase at stores with a better flow of traffic, that is, stores that disposed of more tills or effective tellers: “so that is why I would also rather go to a place like store C or a place that has more tills, because you know you going to get out there quicker.....” [FG2.5]. Alternatively, they went to stores of which they believed that it had less traffic: “I prefer the small store B where I know isn’t so busy, the end of the month I don’t go at all. I don’t like that stuff and then I go to quieter places and times where it is easier” [FG4.5]; “ya, and also like for me, *uhm* there some things I like to buy at store E but recently when you go on a Saturday or a Sunday, it’s just suicidal, because that row is also very long so then I just don’t go there, and I have to get whatever I want at another place because you can’t stand in that queue” [FG3.6].

Lastly, because participants were influenced by limited time for household purchases, organised stores influenced their purchasing decisions in a positive manner. They chose to shop at these stores that they perceived to be tidy and organised to find what they were looking for in a timely manner: “so that is why I think people also started going more to Store I and store E because you walk in and it’s like wow it’s neat or wow I am actually going to find my shoe size, like those are the shoes I want but it is so freaking messy you don’t find the other pair” [FG2.7].

4.2.2.2 THEME 2: Children influencing purchases

The participants expressed that having children influenced their household purchases in the sense that their purchases increased, shopping took place at inconvenient times and they made more emotional purchases. Participants indicated that, with children in the house, they had to purchase more of certain products and a greater variety of products: “it also becomes challenging because you have to think. We eat this, maybe they don’t so you have to buy them [children] something as well, so when we eat that then they’ve got something to eat [eat the same as parents]. We must buy enough so that there is enough food for all of us. And that becomes a challenge sometimes” [FG2.3].

Children’s wants and demands are often inconvenient which leads to inconveniently timed purchases: “Especially if you have an 11-year-old who remembers things like that she has a project for the next day and you don’t have what is needed” [FG4.2]. Shopping with children could result in emotional buying. Parents often did not want to deal with the complaining or tantrums that followed when the children did not get what they wanted: “and a lot of the time, even if you know it is not the right thing, just to keep the complaining child quiet, then you please them, a lot. And I mean all of us do that” [FG1.7]. This confirms with Lien *et al.* (2017:3) and Wut and Chou (2013:345) who indicated that children will mostly shop with their mothers and that they will use their emotions to influence purchase decisions. In addition, to end the frustration of complaining children, participants indicated that they quickly purchased what the child wanted leading to hasty purchases: “because when they want this they cry about that, they don’t want to sit in the trolley, they don’t want this, they want that. Then it is horrible so then you have to make decisions quickly, you don’t get to buy everything, you forget this you forget that, you have to go back, so then it becomes a challenge for me” [FG2.3].

4.2.2.3 THEME 3: Finances influencing purchases

Participants indicated that finances were a challenge that influenced the manner in which household purchase decisions were made. Limited finances forced them to purchase cheaper products: “buy cheaper products” [FG1.3]; “it is getting too expensive; you buy the cheapest” [FG1.1]. They chose stores that were regarded as cheaper: “your store E [more expensive store] trips become less, now you go to store F [less expensive store]” [FG1.7]; “you still have to plan, and you still have to budget and try to see where is what cheaper....” [FG3.6]. Participants indicated that finances influenced their purchase decisions in the sense that they purchased fewer products: “you buy less” [FG1.1]; “so now I buy less food rather than buying too much” [FG1.3].

Finances also influenced purchasing decisions in such a way that they had to redirect purchases to buy other things or for people other than themselves: “I would rather buy the children clothes than for myself or buy food if they have enough clothes” [FG1.4], “...instead of paying R200 for it [something you do not really need] you think okay that R200, it is R100 petrol or a box of six pack milk, or a little bit of mince or you know, you exchanging it for other things” [FG1.1]. Moreover, gradually planned purchases in the face of limited finances by gradually timing purchases so that there would be minimal to no waste: “there isn’t any that I can waste right now and then I will have a bigger shortage quickly so in the middle of the month I know I am going to have to make another plan” [FG4.3]. They purchased products that were necessary; in other words, they made sure what they already possessed and needed instead of purchasing items they did not need: “I will know that now I have got a certain amount of money and then I just need to tell myself, you know we don’t need that it’s okay. We not going to buy this now, let’s go back home let’s think about it and then we’ll see if we actually needed that pair of sandals for example” [FG2.2]. To purchase what was needed, participants would make a list to know exactly what those necessary products were: “so I keep it here in my brain [the list] and then I go to the shop if I have time and then I quickly walk through all the aisles and see what I will need. And it’s fine with toilet paper and peanut butter and so on but then I also spend more than I actually can afford because I want to be prepared” [FG3.6]. In short, participants expressed that they used certain coping strategies to manage the challenges they faced around these decisions.

4.2.3 Coping strategies utilised when dealing with the challenges of making household purchase decisions

Coping strategies are referred to as the extent of effort used to develop situations in which an individual can continue thriving towards their desired or set goals and react effectively to challenges, while these were likely to follow stressful occurrences (Coppens *et al.*, 2010:4021; Gunton, 2012:27). When E-FCs have to manage the challenges, they experience in their daily lives to make household purchase decisions, they make use of strategies to cope to enable them to effectively make those purchases. Although women feel there are not sufficient hours in a day to complete their tasks, they do still somehow manage their time limitations and fulfil their tasks for the day (Giannecchini & Samuel, 2019:22).

The coping strategies participants used to cope with their challenges around purchases will subsequently be discussed. These coping strategies have been categorised as eight themes, namely *support, planned purchases, rewards to feel good, shopping at specific stores, willingness to pay more, meals, shopping online, managing attitude by creating a mental shift and mood*, as presented in Table 4.4.

Table 4.4: Coping strategies used when making household purchase decisions

THEME	CATEGORY	SUB-CATEGORY
SUPPORT	Arranged someone to look after their children	
	Arranged for someone to do their shopping for them	Spouse
		Family member
		Others
PLANNED PURCHASES		
	Lists	Make own lists
		Assistance with lists
	Plans purchases for specific days	
		Weekly basis
		Weekends
		Monthly basis
		Seasonal basis
	Plans purchases for specific times	
		During lunch breaks
		During work hours
		Less Traffic
		Flexi-time
		Around children's schedule
	Check prices of items before doing purchases	
	Check for specific products before making purchases	
	Well thought through purchases	Plan to go shopping
		Think about what is needed at home before shopping
	Bulk purchases	Save money
		Save time
		Avoid daily shopping
	Specials to save money	
		Monthly basis

THEME	CATEGORY	SUB-CATEGORY
		Bulk purchases
		Cheaper products
		Easy disposal
		Additional (impulsive) purchases
		Budget
		Additional expenses
REWARDS TO FEEL GOOD		
		Deserved reward
SHOPPING AT SPECIFIC STORES		
		Close by
		Walking distance
		On the usual route
		Stores with a familiar layout which saves time
		With specific needed products
		With a variety of products
		Less in-store frustrations
WILLINGNESS TO PAY MORE		
		Better quality
		Brands
		Time saving
		Better fit
		Better service
MEALS		
		Convenience food
		Cheaper
		Time saving
		Effortless
		Advance preparation
		Look for alternative options
		Convenience
SHOPPING ONLINE		

THEME	CATEGORY	SUB-CATEGORY
	Positive towards online shopping	General products
		Clothing, cosmetics
	Convenience	
		Any time of day
		Greater stock availability
		Time saving
		Effortless
		Easy delivery
		Specials
	Detailed product information	
		Reviews
		Product comparison
		Price comparison
MANAGE ATTITUDE BY CREATING A MENTAL SHIFT		
	Circumstances	
	Poor service	
MOOD		
	Postpones shopping	
		In-store frustrations
	Good mood	
	Bad mood	

4.2.3.1 THEME 1: Support as a coping strategy

Participants indicated that they received support from others to help them cope with the challenges they faced when making household purchases. This confirms the work of Sharma and Mishra (2018:799) who state that employed consumers require support to assist them in coping effectively with their many demanding roles. Participants often arranged someone to look after their children: “so over weekends I need to organise that someone will look after the two of them [children] then I can quickly go and do my shopping” [FG1.5]. They also arranged for someone to do their shopping for them, in some cases their spouse: “*uhm* yes, my husband goes most of the time, or a lot of the time” [FG1.5], “he [husband] will then get whatever we really need for the day. If the kids’ yogurt is finished, milk, bread or whatever, then he will get it on the way back home”

[FG2.3]. They made use similarly of family members: “with me like I will ask my mom like if you come back will you please bring this back for me or whatever” [FG2.6]; “unless like if my mom says she is coming this side then it is that, get me this and get me that on your way home” [FG2.2]. They also relied on others: “I will for example ask Jess [friend] who lives with us” [FG4.1].

4.2.3.2 THEME 2: Planned purchases as a coping strategy

The participants stated that they planned their purchases to cope with the identified challenges: “you work with a plan” [FG1.2], “yes, with me I will sometimes plan long before the time, what I know I’m going to need, I’m going to have to buy it because closer to the time I know I’m not going to have time that is how little I get to a mall” [FG2.4]. They indicated that they resorted to lists to overcome the challenges that arose around purchasing household products by making their own lists: “I think like if my list is there like the one time I did, I made a list” [FG3.7]; “it makes me mad if I get there or I was at the shop and I get home and I see I forgot something, and I get so mad at myself, so now I plan carefully, I take my list with me and I focus” [FG1.2]. In some cases, they received assistance with making their lists: “my domestic helper makes a list; the dustbin bags are done or the Product A or whatever so I buy as it finishes” [FG4.4]. This assistance dovetails literature: Kumar and Maral (2015:79) and Sperandio and Devdas (2015:335) found that in order for employed consumers to make informed decisions they often include domestic support from housekeepers.

As a further coping strategy, participants planned purchases for specific days: “every second Wednesday we are off. So, I try to then go on a Wednesday morning” [FG1.6]. They added that they planned to purchase their household products on a weekly basis in some cases: “so I’ve resorted to like a weekly budget where I go, and I shop for what I need weekly, so while I’m at work. If I like I always have a list” [FG2.1]. Sometimes they shopped over weekends: “like I do big shopping over the weekend and quickly stop at store A in the nights, but I can’t go in the day” [FG1.5]; “like the thing is if you go in the week like you don’t have time, to, enough time to really go through all the clothes shops properly where over the weekend you can really go through all of them and compare prices and decide, if it is so rushed then it doesn’t work” [FG2.5]. They also planned to shop on a monthly basis in some instances: “me and my husband like to go do shopping on a monthly kind of basis, and then we go together because with the kids and with me and him together it just makes it easier” [FG1.3]. Finally, in some cases they planned to shop on a seasonal basis: “I think I’ve; I have this thing now that I would literally say okay every six months...” [FG2.2]. Miley and Mack (2009:18) indeed found that dearth of time among female consumers forces them to become a focussed shopper, which could explain the need to plan shopping trips.

Participants further planned purchases for specific times: “I think that if I don’t go home, I drive home and pass two stores, so I think to myself it is better to just stop and then go home and then go back to work if it is lunch time instead of going home first. Or do that after work before I go home” [FG1.4]. When purchasing at specific times they indicated that they planned to make purchases during lunch breaks: “so if I do get the chance where I can like quickly have one-hour lunch, I’ll quickly run to the shops and go back if I can’t do it like after 5” [FG2.1]. In other cases, they made use of work hours: “it’s lovely...” [to do purchases during work hours] [FG1.7]; “I do [do purchases during working hours], but it must be very goal orientated” [FG1.5]. Times of less traffic were also utilised: “you’ve worked a full day, you tired now, you still go to the shop, you need to work your way through the traffic, so you’ve got to try to decide okay which shop am I going to. Flexitime offered further suitable hours: “I have flexi-time, that I work” [FG1.4]. They also planned purchases around their children’s schedule: “for me it is I must always remember what I need to buy that isn’t at the house or that hasn’t been in the house for long. But then I need to schedule it for when I am close enough to the shops, so I can be in time to fetch this child by this place and that child by that place, so I need to plan it that way that it’s close to the activities and that I can be fast enough to get it fast and be in time to be by them” [FG4.3].

Planning purchases as a coping strategy moreover involved ascertaining items’ prices before purchasing: “...I took my list with me then I went through each aisle while she [shopping with friend] was busy with her own things; checked the prices of everything that was on my list. And then I knew that the next maybe Friday that I was going to do like my groceries” [FG3.7]. This could be the result of financial challenges related to the high cost of living that South African consumers experience.

Participants furthermore indicated that they might first check for specific products before they made purchases to ensure they made informed decisions because they wanted specific products at affordable costs: “I will make a plan to drive to Klerksdorp or Johannesburg or my husband is in Johannesburg a lot so then I will tell him to go look at it *uhm* but further in general I will go look for what I want” [FG4.1]. Participants ensured that they made well-thought-through purchases: “yes, I am actually, I will first go home and think about those shoes, and then go buy them. To make sure, because who just has R400 for shoes, so just buy properly, you want those black ones, and those heeled ones, because it is already R800 now. So just think properly about it, so that is how I do it” [FG2.7]. Other participants experienced that well-thought-through purchases entailed planning around shopping: “I think personally, I then have to plan of when I’m going to buy, where am I going to buy. If its groceries for example I have to decide am I going to walk to store F or to store A or if I’m going to take a taxi to town, so it’s some of those factors that” [FG2.2]. They had to think about what was needed at home before visiting shops: “I will think beforehand,

what I'm going to need. Like coincidentally when I was at home again today, I was looking at my stuff already to know okay I have still enough of that and I still have enough of that." [FG2.4].

Planning purchases involves bulk buying. Participants indicated that this was a coping strategy, too, as this was done to save money: "if I get the opportunity to go to store G to get the bulk crumbed things boxed; My husband also does, he will phone when he is at store H then he will say is that a good price for washing powder, then I will say yes it is then he will go and buy like ten of them" [FG4.1]. Bulk buying furthermore saved time: "a lot of the time I decide okay I am now in store E so let me buy everything I need, and then I'll only need to come again in like four or five days" [FG1.2]. It helped avoid daily shopping trips: "I did however, learn a very big thing like I used to buy in bulk for the month, because I was simply restricted with my time" [FG2.1]; "and if I go then I *sommer* have to buy all that stuff, because I really don't have time to go all the time or go over shorter periods or have to drive every second day. So, I really try to think what I need beforehand that I have enough of it at home" [FG2.4].

Participants planned purchases by paying attention to possible special bargains to save money: "and just another thing, yesterday we had the need to read the Rapport newspaper, and there is like store D specials in it, that stuff takes my mind straight away. I love the specials" [FG1.7]; "we buy the newspaper once a month that is the week just before the end of the month, the one with all the specials" [FG1.6]. These special prices were used to save money, while they were also employed to shop on a monthly basis and in bulk: "say in a month we would rather go shopping in the third week" [when specials are generally advertised] [FG2.2].

Participants felt that when they experienced challenges around household purchases, they planned to purchase cheaper products to help them cope: "it is getting too expensive. You buy the cheapest" [FG1.1]; "I choose a product by which price is best, on the shelf" [FG4.3]. Buying cheaper or more affordable products was perceived as easier to dispose of than purchasing more costly items: "and then like tops I just buy by I don't know like if store B clothing has a special or by store L you know, because you know if it gets a spot on it you not going to feel bad to just throw it away" [FG2.7]. This type of planning to purchase certain products could however result in additional impulsive purchases according to some participants, because they felt that if they planned their purchases room was created to purchase an item they might not have planned for: "I think to myself so yes, I actually need white takkies. Like the other day I was in store E again and I actually just went to buy apples and I came home with white takkies as well, because I needed it. And I didn't budget or anything like that, but I thought but I actually do need it" [FG2.6].

Finally, participants planned purchases by employing a budget: "cost, costs. And also force yourself because I love to just take anything, I often purchase by eye, so to force a person to stick

to the budget, yes, so budget” [FG1.7]; “just so that I can stick to the budget and make sure you do not buy with the eye” [FG1.4]. The participants indicated that it was important to take additional expenses into consideration when budgeting thus to manage challenges in regard to finances and making household purchases: “I also have a nanny who stays with her [daughter] during the day, so it is an extra mouth that I have to feed like I don’t expect her to come there with her lunch and everything, so I budget for her as well for the month as well as for myself so” [FG2.1]. Research indicates that E-FCs often have family members or paid maids living with them to help them cope (Hwang *et al.*, 2018:172; Uzoigwe *et al.*, 2016:635); it follows that it would be important to ensure that the additional costs arising from this are included in the budget.

4.2.3.3 THEME 3: Rewards to feel good as a coping strategy

The participants indicated that to help them cope with the challenges of their household purchases they purchased products that led to a sense of being rewarded: “I send someone in lunch time or I go in lunch time and go buy myself a chocolate. A reward” [FG1.5], “...I just feel much better [Laughing], it is like just a release. It’s not so much a reason, for me it is more I get so little time to do it that I just tell myself one day you know what I deserve it. I have worked so much, and I don’t care how much it costs now, and now I wear it and I feel good about it because it feels like I invested in myself for a little while” [FG2.1]. Rewarding themselves was perceived to be something they deserved for all that they did for themselves and other people in their lives: “I think even if you are alone and it is just like so yeah especially after I have just worked so hard, I am buying that perfume for example. Yes, it is like a reward, it is” [FG2.2].

4.2.3.4 THEME 4: Shopping at specific stores as a coping strategy

Shopping at specific stores as a coping strategy to manage the challenges participants face resulted in a variety of categories including stores that were close by, were on their usual route, showed a familiar layout, carried needed products, carried a variety of products or involved less in-store frustrations. Participants indicated that as a coping strategy to overcome some of the identified challenges, they shopped at the stores that were close by: “and then if a person looks at the time it is much easier to go to store A than to drive all the way to the mall to go buy at store E” [FG2.5]; “because even though I have a car, but I must still go in certain times, I will still go to the store F because it is closer for me, it doesn’t matter what I need, and I know sometimes it is the basics” [FG2.6]. A store’s location was seen as important because this could affect their buying behaviour and time management; they valued ease of access (see Holmlund *et al.*, 2011:114-119). Participants indicated that these close stores were even more favourable when in walking distance: “yes [having to go to stores that are close by because she has to walk there]” [FG2.1].

The participants experienced that the specific store they would particularly visit to purchase products were the ones that were also on their usual route: “we buy normally at centre B store A, because it is on our route to school or back from school” [FG4.2]; “but I go to the small store A because it is on the way to school on the way to everything, and I can directly like climb out the car into the shop almost. It is not a far distance that I have to walk from the parking it is close to the door” [FG4.3]. Familiarity with a specific store’s layout could result in saving time as opposed to shopping in a store where they could not find the needed items: “everything was together by each other and now I don’t go there anymore at all. And I now, I moved to a chemist here by centre C and I buy all my things there, and it is actually more expensive, but I am not going to stand and waste my time” [FG1.3]. This confirms studies undertaken by Das (2014:131), Holmlund *et al.* (2011:113) and Segal and Podoshen (2013:193) as they found that women often visit stores, they are familiar with.

Participants preferred specific stores because these stocked specific products they needed: “by the store A, well that is stuff like toilet paper, *uhm uhm* milk, *uhm* fruit, a lot of fruit and veg, not really like meat and stuff, more break like stuff, like how can I say, that a person needs, like toothpaste, soap, all that stuff” [FG2.4]. They therefore indeed bought specific products at specific stores: “I buy certain things by different shops it depends because I buy different things at different stores, so you go look I mean centre B store A has fresh fruit and stuff” [FG4.5]; “I mean I would maybe purchase at store C, but that is the stuff like nutrients and all that that store G doesn’t have, because they are just by far the cheapest it makes sense to drive there. Then I let that come and I will get chicken from another lady and then the normal fruit and veg and daily things and then again by store C” [FG4.1]. They preferred stores that stocked a variety of products: “so and I needed, wanted to buy food as well, so I was like two in one, fantastic. I know it is going to be fine for me. I get what I needed and I get my food and go home. Like that level of convenience was very good. And also, like their socks, it is very random, but it’s basics.” [FG2.6]. In addition, they preferred specific stores that they perceived as harbouring less in-store frustrations: “I avoid store D like nothing else, because it always takes an hour to get to a till and when you get in front, and the price is on wrong which irritates me so” [FG4.3].

4.2.3.5 THEME 5: Willing to pay more to cope with challenges

The participants specified that they were willing to pay more for products if it was of better quality: “because sometimes if I compare prices, store E’s fruit and veg isn’t really more expensive than store A’s but it is much better quality and it lasts so much longer” [FG2.5]; “what does influence my decision is, obviously I do go for quality even though it like is a bit more expensive, but I just feel more comfortable” [FG2.1]. Quality often entailed a trusted brand name and therefore they would rather buy those products that they were familiar with: “with something I am familiar

with...what does influence my decision is...so, a whole lot of other things I don't really even look at it. So, if it says product B and I'm used to product B and the reputation of product B even if it is R50 more expensive than other brands, I'll always stick to what I know" [FG2.1]. This dovetails with studies undertaken by Segal and Podoshen (2013:190) who found that a consumer relies on brand names they know and trust.

Participants also expressed that they were willing to pay more for products if they experienced them to save time: "everything was together by each other, and now... it is actually more expensive but I am not going to stand and waste my time" [FG1.3]. This was also the case when products were a better fit: "so for me to actually find clothes that do fit me can become a little bit more expensive because then I have to shop at like store O because they sell like the brand A jeans and all that" [FG2.1]. They were willing to pay more if the store provided better service: "I like a place like store I more, I feel there is always someone that comes to me, really friendly, and tells me they are there to help if I need anything" [FG2.4].

4.2.3.6 THEME 6: Meals as a coping strategy

The participants indicated that as a coping strategy they tended to resort to specific types of meals including convenience foods, advance-prepared meals or alternative options. Convenience foods were bought from fast food restaurants while ready-made meals were bought at grocery stores, that is, they bought foods not requiring preparation. Participants explained that convenience foods were often cheaper: "I also go the Voorhuis [eating hall], the Voorhuis is my coping mechanism. It works out a lot cheaper, it really works out cheaper" [FG1.5]; "but take-aways for me is also very expensive, so it feels cheaper for me to go and buy prepared food at store E rather than buying each [children] on their own hamburger or so" [FG3.6]. Literature states that if young children are present in the household, the likelihood of purchasing takeaway food increases to a larger extent than increases in eating at a restaurant (Craig & Baxter, 2016:272).

Participants indicated that purchasing convenience foods was time-saving: "I knock off at work then I come to campus and then I have to go back to work and then I'm like okay can I just grab something at the SS and when you done with work then you can eat this, whatever rubbish you can pick up" [FG3.7]. It was effortless, which helped them cope with demanding day-to-day life: "easy, sometimes I just say you know what if that's going to be, I'm going to store J. Anything that is take-aways. Buy from store E or buy from store K then we are done...it's just I'm so tired and I will eat anything, if I have food in my tummy then I'm happy. I don't care how healthy or unhealthy it is" [FG3.3].

Another way in which participants used meals to help them cope with their challenges was by preparing much of their food in advance: “another strategy I also have is I think most of us also have at least once a week if you make enough food then at least another meal for a second” [FG3.3]; “ya I also do that, meal preparations for a whole week. So, breakfast, lunch, dinner. Takes a hell of a lot of time but it makes life a lot easier. And then you know there is not that in-prompt like now going home late, *ag* let’s stop at the drive through or whatever, there is the option like there is already a cooked meal in the fridge” [FG3.5].

Aday and Yener (2014:386) found that the shopping habits of consumers would change if they had limited incomes and time; thus, consumers who worked long hours, were single, and/ or did not have high income levels purchased convenience or frozen foods most frequently instead of buying fresh produce to cook at home. The participants indicated that they, indeed, also used more convenient options alternative to cooking food at home: “check if the store O doesn’t have anything that you can eat, look for alternatives [FG1.7], and alternative options that are more convenient: “Yes, for sure. More convenient... [to look for alternatives]” [FG1.7].

4.2.3.7 THEME 7: Shopping online as a coping strategy

An obvious strategy the participants used when dealing with challenges around purchasing household items was shopping online: “online, online purchases” [FG1.7]. They cope with their challenges because they are positive about online shopping; it is convenient and offers detailed product information. They expressed that they were positive towards online shopping when it came to general products: “basic things like can I say household things and gadgets or stuff like that that I need, that I know online store A has it, I would order it there” [FG2.6]. Some participants indicated that they purchased clothing online: “yes, that is the most ideal [online purchases], especially when it comes to clothes” [FG1.3]; “Especially shoes and clothes” [to purchase online] [FG1.2]; “I like to buy clothes online, that’s something I will buy online that’s easier” [FG3.6]. Cosmetics were also purchased this way: “I do most of my beauty products that way. Online purchases make me think more about if I needed it really or not, I don’t like standing in the shops, and then I know I have to go but I really need it so then I just get it. So, I feel online you are more aware of your decisions” [FG1.3].

A reason why shopping online is regarded as a coping strategy is that it is perceived to be convenient: “It’s for convenience” [shopping online] [FG3.4]. They could shop at any time of the day: “I would rather do it tonight at ten while I’m laying down, look through it slowly, that’s nice and that is pretty, then you first put it in your shopping cart and think about it for three days and then you buy what is needed” [FG1.2]; “it is super convenient, like I can do it when the children are sleeping, and you know you do it on your own time, and like she said you take your time to

decide..." [FG1.5]. According to extant literature, online shopping allows employed females to purchase products more frequently, at any time, as well as in a timely manner (Lee & Barnes, 2016:33-36).

Shopping online offers greater stock availability: "I also buy stuff online because like here you battle with sizes or there is no stock or whatever the case might be, so I usually buy things online as well" [FG3.1]. It is regarded as time saving: "I don't have to do a trip to town and I have to take three hours, to go from shop to shop. I can do it quickly five minutes and then I can store it there" [FG4.3]; "it is super convenient... it helps me to waste less time on it" [FG1.5]. It is perceived as effortless: "there isn't frustration attached to it" [when shopping online] [FG1.6]; "it releases the frustration because you don't have to stand in a queue, and it releases frustrations because you can immediately see if it is there or not, so you don't have to look for it...it is easier for me" [FG1.3]. Online shopping offers easy delivery: "you see it is the convenience as well, they come and drop it off right at work you just have to go fetch it. I mean here across; it is very convenient" [FG4.4]. Online special bargains were also seen as part of a coping strategy since these could save money: "and they also have specials" [FG4.4]; "ya, no especially I know you get the one day only specials" [on online stores that offer one day only specials] [FG4.5].

Lee and Barnes (2016:33-34) found that by making use of the internet and online platforms, employed females could shop as quickly as possible while they searched for product information before making an actual purchase. The present study reaffirms this. Participants specified that when they shopped online they experienced availability of product information that helped in coping with the challenges they faced around making informed decisions: "and it lets you consider or find out more" [to compare products online and read their product information] [FG1.3]; "well in the beginning I only well they give nice measurements online to say you have to measure yourself and then that's your size. So, I only bought one thing and then I decide okay ya you start to *uhm* learn to know the brands and sizes" [after purchasing a few items online she became familiar with the product information of specific brands] [FG3.6]. This detailed product information engendered reading product reviews that were regarded as part of a coping strategy towards informed decision-making: "I've always like also questioned the *uhm* I mean it looks great and then you read the reviews and then you watch like YouTube videos that have just gotten like what it looks like and then what you actually see it and then I'm like *mmm* I'm not going to do that to myself. But then you hear success stories then you just like *mmm*" [FG3.7].

Cao (2012:993) maintains that the internet allows consumers to effectively become aware of products and acquire product information in a timely manner. Participants confirmed this finding. Detail of information also allowed them to compare products: "what is nice about the online purchases is that I can look at things and compare products and the reviews that you can read"

[FG4.3]. They were able to compare product prices: “I can have them in front of me and I can compare them and I can say it is a good price and most people said this one doesn’t work well for me so that is what is nice for me about online purchases” [FG4.3].

Bhatnagar (2015:115) found that the criteria for household purchases have changed because of increased exposure to new information which allowed females to implement the information to make purchase decisions. Since the internet prompts effective evaluation of alternatives by making use of on- and off-line applications such as PriceCheck which, as mentioned, was rated South Africa’s leading price comparison application in 2017 (PriceCheck, 2017) considerable saving of time may well be the result.

4.2.3.8 THEME 8: Manage attitude by creating a mental shift as a coping strategy

In certain circumstances, participants felt they managed their attitude by creating a mental shift regarding poor service to cope with the challenging situations they faced. They indicated that they realised that certain circumstances might be challenging but cannot always change, and therefore they had to adjust to it mentally: “because, for my own sanity. We’ve got the challenges, the rush, the traffic and the queues, we’ve got to get home and cook early coz everyone has got to go to bed early and you tired. But I’ve actually just learnt that I’d start going with the flow, learn to work your route, it’s not a matter of just accepting it but it’s at the end of the day not worth while stressing yourself up, you actually just damaging yourself. It is just circumstances so you’ve got to just learn to breath, if we only eat at eight or nine o clock tonight at least we don’t go to bed hungry.” [FG1.1].

They found this strategy helpful around receiving poor service: “I wanted to say you are so used to the service you get anyway, wherever you go, I just think we all so used to it, it just doesn’t matter anymore. If you have to wait in line for an hour and the guy behind you is standing on top of you, you deal with it because you got to. There is no other way or you leave it and you go home and you stay without it, you just have to deal with it” [FG2.3].

4.2.3.9 THEME 9: Mood as a coping strategy

Participants indicated that keeping track of their mood could assist them to cope with the challenges of making household purchase decisions by either postponing shopping or knowing when they were in a good or bad mood. One way in which their mood determined their decision was when they decided to postpone their shopping because of their mood: “sometimes I must stop and then I’m not in the mood, so I just go home [purchase the products at another time]” [FG4.4]. When they identified in-store frustrations they coped in similar manner: “that is another thing, I just wanted to say, shop revamps I totally avoid that shop the entire revamp time. I won’t

go in there because it is just too bad for me. With store L and store E revamp and store C's revamp I don't go in there" [FG2.6].

Participants expressed that when they were however in a good mood, they were more likely to purchase products: "but if I am in the mood for something then I buy it" [FG4.4]; "my attitude determines a lot of the time if I buy clothes. If you in a good mood and you don't have the money, you push it out a little more because I want that shirt" [FG1.3]. But if they were in a bad mood they would most likely not purchase the products: "my attitude determines a lot of the time if I buy clothes... but if you in a bad mood and you have the money, you not going to buy anything" [FG1.3]. Therefore, the participants were able to determine when would be a good or bad time to do their household purchases based on the mood, they found themselves in. However, on the other hand, buying something due to a good mood might not always be beneficial.

4.3 Conclusion

The demographic questionnaire assisted the researcher in determining the diverse group of employed female consumers who participated in the focus group discussions. Most were on the younger end of the spectrum; the majority had obtained a university degree. Most of them had dependents living with them. However, most also had two people contributing to household income. Therefore, the majority of the participants experienced the same kinds of challenges around making household purchase decisions including challenges regarding children, support and lack of time. These challenges influenced their decisions as expressed during focus group discussions. They further indicated coping strategies they employed to deal with the challenges. These included planning their purchases, rewarding themselves and shopping online among others, as demonstrated above. Interestingly, as observed during the focus group discussions, some participants could not believe that other E-FCs were experiencing the same challenges or making use of the same strategies.

The transcribed data, written results and reviewing of results clearly demonstrate that E-FCs do indeed experience various challenges and use coping strategies when making household purchase decisions. This affects their daily lives in a significant way as they have to make household purchases daily or more than once a week. In other words, they think about this frequently every day.

The research question of the study has thus been answered. The study has proven to be necessary and fulfilling in terms of the objectives set. These results can indeed assist in expanding existing literature about E-FCs and their household purchasing decisions. The consumer and businesses could use it to better understand what these E-FCs experience when

they have to make household purchase decisions, not least since each participant indicated that it was one of their important roles within their households.

CHAPTER 5: CONCLUSION

This chapter concludes the findings engendered by the focus group discussions. It highlights and discusses the implications of the study and provides the recommendations and limitations found in the research.

5.1 Introduction

The research highlighted the challenges that EFCs experienced while making household purchase decisions, how these challenges influenced the way in which they made purchase decisions as well as the coping strategies employed when dealing with these challenges. The household purchase decisions studied included low-risk as well as low-involvement household purchases such as food, beverages, clothing, and personal care. Reviewing extant literature made it clear that employed females have progressed in terms of education and employment. Females are employed in greater numbers than before and they fulfil multiple roles in their day-to-day lives including those of mother, wife, caretaker, cleaner, chef and purchaser while simultaneously maintaining a career.

A qualitative descriptive approach was used to conduct this study as it created a clear description of the phenomenon researched. To collect the data, the researcher made use of non-probability purposive-, snowball sampling to recruit participants for four focus group discussions. This was performed to address the aim of the study which was to explore the challenges experienced by E-FCs in the North West Province around household purchase decisions as well as the coping strategies they used to make informed decisions. Each of the objectives set out at the onset of the present text will be discussed in the sections below.

5.2 Concluding findings of study

Chapter 4 of the present study portrays a demographic profile of the sample population. This profile assisted the researcher in ascertaining that the sample group of participants was diverse. The results showed that the majority of the participants were aged between 18 and 35 while most held a university degree. More than half of the participants had dependents living in their household. Participants experienced additional challenges and needed additional coping strategies in response to this, especially regarding children, as the findings further demonstrated. Most of the participants made household purchase decisions on a daily or weekly basis, which could indicate that they faced challenges on a continuous basis. The findings which resulted from conducting the focus group discussions will subsequently be discussed.

5.2.1 The challenges E-FCs experienced when it came to household purchase decisions

Focus group discussions showed that E-FCs experienced a variety of challenges. These could be clustered under the rubrics of six main themes highlighting the main challenges experienced. A lack of available time was one of the most influential challenges for the participants. They encountered a lack of time to make household purchases; which also resulted in an inability to plan purchases beforehand. Quality of their purchases were influenced by this and, since they had so many purchases to make, the lack of time was exaggerated.

Another major contributor to this challenge was the extent of working hours. Participants had to shop at certain-stores which were operating after work hours. These stores were often more expensive because of limited options. Despite this, participants occasionally had no choice but to purchase the products at the higher price. In addition, since participants were often only able to shop at certain times such as after working hours, they had to deal with empty shelves because the items were sold out during the daytime. They further encountered congested road traffic and limited parking spaces. This could be because E-FCs who shop after work are forced to do so at a later time of the day resulting in increased road traffic and limited product availability. In addition, they would have to consider that their children need to be picked up from school or that they might have scheduled activities in this time.

Children could also be a challenge when making household purchase decisions because they limited the mother to certain shopping times. Focus group discussions showed that children accompanying the mother to the store while in a difficult mood could complicate purchases. These complications centre on a child or children who were difficult to manage due to exhaustion or who were overwhelmed by the in-store products that they would have liked the mother to purchase while these, however, were not part of the planned purchases.

School hours were also found to be a limitation with regard to shopping time as mothers often tried to complete purchases before picking up their children. Therefore, E-FCs were not only limited by their own working hours but also by the need to adjust or work around their children's schedules. They were therefore limited to certain shopping times.

If the E-FC managed to work around their child's schedule and took them along when they went shopping while the child was in a negative emotive state or being difficult, the E-FC would most likely have experienced an unsatisfying shopping session. However, as discussed, this challenge would be bearable if support from family and friends were available.

However, insufficient support indeed arose as another challenge in E-FCs' experience. Insufficient support forced the E-FCs to purchase all of their household products on their own, in

their own (already limited) time. Not surprisingly, the cost of living gave rise to an additional challenge where participants experienced food price increases as a daily difficulty. Because prices on all products increased, E-FCs were forced to stay within a strict budget, which was seen as an extended challenge when it came to attempting to remain within budget through the month.

The last challenge that emerged was centred on in-store issues. If a store decided to change its layout or revamp itself, participants mentioned they would opt to avoid it to save time because it would be untidy and unorganised and they would not be able to find the items they were looking for in the limited time available. But avoiding the store could also lead to more expensive purchases than those they would have made at the initial chosen store; however, E-FCs would rather pay more for products if that meant they would be saving valuable time.

Another in-store challenge was that products were incorrectly allocated or incorrectly priced, which caused an unorganised and time-consuming experience. Frequently long queues occurred, also since E-FCs could purchase only at specific times on specific days, sometimes when in-store traffic was more congested. When stores were busy the service would not always be up to standard and this became yet another challenge for E-FCs. Store employees were insufficiently trained or adopted negative attitudes which posed a challenge to participants. In-store challenges limited their time even further. They in other words had to endure considerable difficulty around managing their challenges. Lack of time was found to be one of the most challenging factors when they made household purchase decisions, aggravated by other challenges they experienced. In conclusion, the challenges experienced around household purchase decisions resulted in E-FCs having to compromise or consider additional factors throughout the day to ultimately make these decisions. It is therefore clear that challenges experienced indeed influenced the manner in which these E-FCs made their household purchase decisions.

5.2.2 How challenges influenced the manner in which E-FCs made household purchase decisions

Scrutiny of these challenges showed three main influences on E-FCs' household purchase decisions.

The first of these was limited time. Due to work hours, for example, the quality of purchases was influenced; since participants were rushed and felt they did not have enough time to consider their options and plan ahead as to what they would be purchasing for, say, that night's dinner. Moreover, it was found that these work hour limitations caused E-FCs to postpone their shopping because they did not want to feel rushed when performing their household purchase decisions. If they continued with purchases and experienced a lack of time, participants often made hasty

purchases. Availability of products were limited by the fact that they had to shop after work, as indicated. They would then opt to drive to different stores where they found sufficient stock. If they did not find the desired products, they found themselves searching for alternatives, hence changing their initial plan - another influence on their purchase decisions. All of this would also lead to paying more for products.

Working-hour limitations prompted them to plan shopping trips as they were frequently only able to shop after hours. As mentioned, this frequently led to getting stuck in congested traffic on the route to the store. In addition, they had to deal with in-store traffic. This was found to be one of the most frustrating challenges because they did not have any time to waste. They would therefore opt for abandoning purchases if in-store congestion was extreme; or would decide to shop at stores they felt had better traffic flow or were better organised leading to less in-store traffic.

Besides limited time, a second major influence on purchasing decisions was the presence of children. More purchases occurred than planned. They were often obligated to purchase products at inconvenient times since they had to plan these purchases around their children's schedules or once they had someone to look after them. If their children were in a bad mood, as mentioned, unplanned extra purchases occurred because participants' purchase decisions were of a more emotional nature, hurried, and not well thought-through. At times children even threw some sort of tantrum to get what they wanted.

Over and above challenges related to children, the third influence on decisions centred on finances. As indicated, for example, participants would revert to purchasing cheaper products or at cheaper stores to save money that could be spent on other items. They also purchased less products or redirected their purchases to spend the money on necessities rather than luxuries. Furthermore, gradually planned their purchases: as they noticed that they needed certain products they made a note to that effect. Alternatively, they purchased only products of necessity which were part of shopping lists, which helped them to stay within budget.

5.2.3 Coping strategies E-FCs used to deal with the challenges they faced when making household purchase decisions

E-FCs therefore experienced a variety interconnected challenges when they made household purchase decisions. These ultimately influenced the ways in which they made these decisions and, therefore, they needed to find effective ways to cope with these challenges.

Participants indicated various ways in which they attempted to cope thus: support from family and friends, planning purchases, seeking rewards to feel good, purchasing household products at

specific stores, willingness to pay more, preparing meals in advance or finding alternative meal options to cope, shopping online and managing attitudes by making a mental shift and considering their moods.

Making use of support from others involved arranging someone to look after their children or someone to shop for them such as their spouse, a family member or other people. This assisted around lack of time and helped them cope with household purchase decisions.

Planning purchases by making shopping lists or receiving support with compiling a shopping list was found to be a major coping strategy. It allowed for a sense of time relief. In this spare time participants were able to perform household purchases and limit rushed purchases where they felt a sense of control by being able to plan purchases. It is therefore clear that participants coped with busy lifestyles or lack of time by planning out household purchases by means of lists and around specific days which usually occurred on a weekly, monthly or seasonal basis or around specific times, for example, during lunch breaks or work hours when there was less traffic, when they had flexi-time or as planned around their children's schedule. These types of planning seemed like a rigorous process: however, these E-FCs experienced that it helped them cope with the challenge of insufficient time, support or work hour limitations.

Participants also planned purchases by checking the prices of items or checking for specific products before making the actual purchase; as well as making purchases they felt were well thought-through by first thinking about purchases before making it. In this way, they coped with their financial situations as well as to stay within their budgets. Moreover, the participants planned purchases by purchasing products in bulk; therefore, they coped with the lack of time they generally disposed of to make household purchases because they experienced that this strategy saved money and time and helped them avoid daily shopping trips. Also, should they have experienced a lack of time to effectively plan and budget for purchases, hurried and expensive purchases tended to occur. Though planning purchases might seem to be an easy task, the contrary appeared to be the case. The process involved, for example: making lists, deciding on days and times to purchase, having to check different stores for different prices and products and, ultimately, purchasing in bulk so that they did not have to make purchases too often.

They also specified that they made use of weekly or monthly specials to save money by purchasing special products in bulk as well. This coping strategy could have allowed participants to manage the volume of purchases as this was a challenge to them. In addition, if the E-FCs experienced a lack of support, purchasing in this way could have helped them to cope with the identified challenges so that less strain was placed on them because they would not have had to make regular purchases. The participants in addition stated that they would rather plan to

purchase cheaper products that were easier to dispose of. In conclusion, purchasing cheaper products assisted them in coping with the price increase of food as enabling them to manage or stick to the budget they had set up for the month. In addition, they would also revert to purchasing additional items impulsively along with a budget they had set up for any additional expenses.

One aspect they would also make use of was to purchase items as a reward to themselves to feel good. This coping strategy could, in conclusion, have been a direct response to the challenges they experienced. Being able to reward yourself after dealing with various challenges while making your household purchase decisions could ultimately have helped them cope emotionally with the challenges, they faced such as a lack of time, work hour limitations or insufficient support experienced.

Furthermore, it was found that E-FCs would purchase at specific stores to cope with challenges when making household purchase decisions. They would purchase at stores that were close by and within walking distance, stores that were on their usual daily route or stores of which the layout was familiar, which would ultimately save time to search for products. By purchasing at specific stores for the abovementioned reasons they were able to avoid certain in-store challenges or better cope with them as they knew what to expect. If they were aware that a specific store often had incorrect shelf pricing or was untidy and unorganised, they coped by avoiding that store to purchase from stores where these challenges were fewer or not present. In addition, they preferred to purchase from stores that had the specific products they needed, had a variety of products or where they felt there were less in-store frustrations.

It was also found that participants coped with some of these challenges by being willing to pay more for a product that they felt to be of better quality or by purchasing specific brands they trusted and thus did not mind paying a certain price because they were comfortable with what they knew. They were also willing to pay more for items to save time or because they felt it has a better fit or provided a better service than others. Therefore, participants indicated willingness to pay more for products to cope with lack of time to make purchases if they experienced insufficient support and were forced to purchase products on their own. Participants were also willing to pay more for products to avoid various in-store challenges such as unorganised or busy stores where time was wasted searching for products or where the service received from the store and employees was poor.

A further coping strategy for participants regarding meals were the purchase of convenience food as they perceive it to be cheaper and more time-saving and effortless than buying all the ingredients to make a meal. In addition, they coped with insufficient time or support by preparing food in advance or by looking for alternative options such as prepared foods or fast foods,

because of the convenience involved. Although preparing food for the week in advance might take a lot of time, E-FCs expressed that this helped them cope and save time during the week when they experienced work hour limitations and lack of time to be challenging since they had to fulfil all their daily roles.

Online shopping was also regarded as an efficient coping strategy. The participants indicated they were positive towards online shopping when it came to general products, clothing and cosmetics. Shopping online was seen to be convenient for E-FCs as they were able to shop online at any time of the day allowing them to cope with the lack of time in which to do household shopping as they were often rushed after work or had to spend time planning and making purchases. The convenience of online shopping entailed that it could be done at any time of the day while there was greater stock availability. It was time saving and effortless since E-FCs were able to shop at convenient times.

In addition, online shopping provided easy delivery. They did not have to stop at the stores and this assisted them in coping with limited time, traffic and in-store frustrations. There were also special bargains offered online; which could also have helped them cope with finances and lack of time. Some participants were however not totally sold on online shopping. Those who did use it regularly expressed the benefits and advantages they experienced, which, ultimately, gave them satisfaction and assisted them in coping with challenges.

Shopping online further offered E-FCs detailed product information because they were able to go through the reviews written by people who had experience with the product where they could find some sort of comfort and trust to purchase or not purchase the specific product. Online shopping allowed E-FCs to compare different product characteristics with ease along with comparing prices to make better-informed purchasing decisions.

The last two coping strategies found were less tangible. Importantly, however, participants felt that managing their attitudes and making a mental shift within their own minds when it came to certain circumstances or having to deal with poor service assisted them in coping with the challenges they experienced generally in-store. This could have helped them cope with the frustrations they might have experienced: for example; if the store was revamped, if products were allocated incorrectly, prices were incorrect or even when the store was busy and the queues long.

Participants often used awareness of how their mood might affect their shopping trip to help them cope with in-store frustrations. They would rather postpone shopping to avoid in-store frustrations and until they were in a good mood to engage in shopping but when in a bad mood avoided

shopping. It was clear that different coping strategies could help them effectively deal with the various challenges they experienced daily due to having to make household purchase decisions.

5.3 Implications of the study

This study was deemed important because it was focussed on a relevant topic within the field of consumer behaviour which has not been researched sufficiently, especially in South Africa. There are limited studies available focusing on E-FCs and decision making in general or household purchase decisions; and no study could be found to the knowledge of the researcher focussing specifically on the challenges and coping strategies of E-FCs when making household purchase decisions. This project can therefore be used as a baseline study for further similar research regarding E-FCs and household purchase decisions. Consumer researchers can use these findings to elucidate E-FCs' day-to-day lives when it comes to making household purchase decisions and the challenges, they experience around these. Consumer researchers can also make use of the information regarding strategies employed females make use of to cope with the challenges experienced. These findings can possibly empower E-FCs to make better use of coping strategies or even to inform them by means of future educational programmes about other coping methods which they might not be using, resulting in better informed decision-making by E-FCs. Further exploration could significantly contribute to the consumer sciences field and ultimately might contribute to the well-being of E-FCs in general. This could allow organisations serving as employers to effectively minimise the challenges E-FCs face as employees, thus to improve their well-being by assisting these E-FCs to make informed decisions. Researchers will thus be able to comprehend the challenges E-FCs experience when making low-risk, low-involvement household purchase decisions as well as the coping strategies they employ to overcome these challenges. This study will also expand the body of knowledge found in literature regarding this topic especially around challenges employed female consumers face, in Potchefstroom in particular, when making household purchase decisions.

5.4 Recommendations and limitations

A limitation of this study is that existing literature pertaining to the topic studied is insufficient regarding the challenges around household purchase decisions of E-FCs, the influence of these challenges as well as the coping strategies they make use of, in South Africa specifically. Therefore, the review of literature did not sufficiently support or discard the findings of this study. It is recommended that a similar quantitative study be conducted among a larger sample group from different provinces seeing that the present one was conducted and focussed specifically on employed female consumers in Potchefstroom in the North West. By engaging a larger study, the experiences of more E-FCs can be explored.

Seeing that this study identified challenges and coping strategies, its findings could be used to construct a questionnaire to conduct a quantitative survey so that the results and findings can be generalised, since the findings here cannot be generalised. The recommendation would thus be that the topic at hand should be studied quantitatively as well as over a larger population than the current study. The researcher furthermore recommends that more similar studies are conducted focussing on E-FCs and the different facets of household purchase decisions, as it was found that the E-FCs in Potchefstroom experienced a variety of challenges that did affect their daily lives considerably.

Another limitation was the time-consuming nature of using advertisements to recruit the participants for the focus group discussions. Employed females in Potchefstroom had little time to see, read and respond to the advertisements. However, future studies pertaining to this topic should indeed make use of snowball sampling as this was the manner in which most of the participants agreed to participate.

5.5 Conclusion

The number of E-FCs has been increasing internationally and the trend is visible in South Africa. Moreover, females often have traditional roles within the household and according to literature this has changed considerably since their entry into the workforce because they now not only have household demands to fulfil, they have demands around work or career that need to be fulfilled at the same time. As a result, E-FCs experience numerous challenges when making household purchase decisions, as has been demonstrated. It was found that E-FCs tended to eliminate some of their roles and responsibilities to cope with the challenges they experienced. Importantly, these demanding roles do indeed make employed females' household purchase decisions challenging. However, it is clear that even though challenges were experienced, various strategies were used by employed females to cope with these challenges. These strategies assisted E-FCs to make informed household purchase decisions and experience some sort of satisfaction in doing so because they felt there was a way to get through their challenges.

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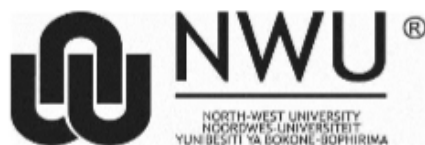
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ADDENDA

ADDENDUM 1 ETHICS APPROVAL



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**Health Sciences Ethics Office for Research,
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**North-West University Health Research Ethics
Committee (NWU-HREC)**
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02 May 2019

Dear Dr du Preez

APPROVAL OF YOUR APPLICATION BY THE NORTH-WEST UNIVERSITY HEALTH RESEARCH ETHICS COMMITTEE (NWU-HREC) OF THE FACULTY OF HEALTH SCIENCES

Ethics number: NWU-00003-19-S1

Kindly use the ethics reference number provided above in all future correspondence or documents submitted to the administrative assistant of the North-West University Health Research Ethics Committee (NWU-HREC) secretariat.

Study title: Challenges and coping strategies of working female consumers during household purchase decisions – a Potchefstroom study

Study leader: Dr M du Preez

Student: NV Sousa-25709003

Application type: Single study

Risk level: Minimal (monitoring report required annually)

Expiry date: 31 May 2020 (monitoring report is due at the end of May annually until completion)

You are kindly informed that after review by the NWU-HREC, Faculty of Health Sciences, North-West University, your ethics approval application has been successful and was determined to fulfil all requirements for approval. Your study is approved for a year and may commence from 02/05/2019. Continuation of the study is dependent on receipt of the annual (or as otherwise stipulated) monitoring report and the concomitant issuing of a letter of continuation. A monitoring report should be submitted two months prior to the reporting dates as indicated i.e. annually for minimal risk studies, six-monthly for medium risk studies and three-monthly for high risk studies, to ensure timely renewal of the study. A final report must be provided at completion of the study or the NWU-HREC, Faculty of Health Sciences must be notified if the study is temporarily suspended or terminated. The monitoring report template is obtainable from the Faculty of Health Sciences Ethics Office for Research, Training and Support at Ethics-HRECMonitoring@nwu.ac.za. Annually, a number of studies may be randomly selected for an internal audit.

The NWU-HREC, Faculty of Health Sciences requires immediate reporting of any aspects that warrants a change of ethical approval. Any amendments, extensions or other modifications to the proposal or other associated documentation must be submitted to the NWU-HREC, Faculty of Health Sciences prior to implementing these changes. These requests should be submitted to Ethics-HRECApply@nwu.ac.za with a cover letter with a specific subject title indicating, "Amendment request: NWU-XXXXX-XX-XX". The letter should include the title of the approved study, the names of the researchers involved, the nature of the amendment/s being made (indicating what changes have been made as well as where they have been made), which documents have been attached and any further explanation to clarify the amendment request being submitted. The amendments made should be indicated in **yellow highlight** in the amended documents. The e-mail, to which you attach the documents that you send, should have a *specific subject line* indicating that it is

an amendment request e.g. "Amendment request: NWU-XXXXX-XX-XX". This e-mail should indicate the nature of the amendment. This submission will be handled via the expedited process.

Any adverse/unexpected/unforeseen events or incidents must be reported on either an adverse event report form or incident report form to Ethics-HRECIncident-SAE@nwu.ac.za. The *e-mail*, to which you attach the documents that you send, should have a specific subject line indicating that it is a notification of a serious adverse event or incident in a specific project e.g. "SAE/Incident notification: NWU-XXXXX-XX-XX". Please note that the NWU-HREC, Faculty of Health Sciences has the prerogative and authority to ask further questions, seek additional information, require further modification or monitor the conduct of your research or the informed consent process.

The NWU-HREC, Faculty of Health Sciences complies with the South African National Health Act 61 (2003), the Regulations on Research with Human Participants (2014), the Ethics in Health Research: Principles, Structures and Processes (2015), the Belmont Report and the Declaration of Helsinki (2013).

We wish you the best as you conduct your research. If you have any questions or need further assistance, please contact the Faculty of Health Sciences Ethics Office for Research, Training and Support at Ethics-HRECAppl@nwu.ac.za.

Yours sincerely



Digitally signed by Wayne
Towers
Date: 2019.05.02
20:56:55 +02'00'

Prof Wayne Towers
Chairperson: NWU-HREC



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Prof Minrie Greeff
Head of Health Sciences Ethics
Office for Research, Training and
Support

Current details: (23239522) G:\My Drive\9. Research and Postgraduate Education\9.1.5.3 Letters Templates\9.1.5.4.1_Apploval_letter_HREC.docm
30 April 2018

File reference: 9.1.5.4.1

ADDENDUM 2 SCIENTIFIC APPROVAL



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30 October 2018

AUTHER SCIENTIFIC COMMITTEE APPROVAL LETTER

Dear Chair and members of the HREC committee,

Please find herewith the approval letter to acknowledge that the below mentioned study underwent critical quality review by members of the AUTher Scientific Committee and have been granted approval for review by the HREC:

Title:	Challenges and coping strategies of working female consumers during household purchase decisions
Student Name/Researcher	Nastasha Verenise Sousa
Supervisor:	Dr Minnet du Preez
Co-supervisor	Dr Neoline le Roux
Date of the meeting	13 September 2018
Reviewers	Drs Christi Niesing, Kylah Forbes-Biggs and Herman Myburgh
Final date of approval	26 October 2018

Signature of the chairperson

Date: 26/10/2018

Signature of the Director

Date: 26/10/2018

ADDENDUM 3 DEMOGRAPHIC QUESTIONNAIRE

DEMOGRAPHIC QUESTIONNAIRE

Please answer the following questions by marking the correct block with an X or by filling in the correct answer.

Question 1: What is your age?

18-25		1
26-35		2
36-45		3
46-55		4
56-65		5

Question 2: What is your highest level of education?

Grade 7		1
Grade 8-11		2
Grade 12		3
Technical diploma/degree		4
University degree		5
Other: please specify		

Question 3: What is your occupation/work position?

--

Question 4: How often do you have to make household purchase decisions?

More than once a day		1
Once a day		2
More than once per week		3
Once a week		4
Once a month		5

Question 5.1: Do you have any dependents living in your household?

Yes		1
No		2

Question 5.2: Which dependents live in your household?

Children		1
Relatives		2
Other		3

Question 6: How many people contribute to the household income?

Sole provider		1
Two people		2
Three people		3
More than three people		4

Question 7: What is your total household monthly income?

R 0 – R 4 999		1
R 5 000 – R 9 999		2
R 10 000 – R 14 999		3
R 15 000 – R 19 999		4
R 20 000 – R 24 999		5
R 25 000 – R 29 999		6
R 30 000 – R 34 999		7
R 35 000 – R 39 999		8
R 40 000 +		9
I would prefer not to disclose this information		10

ADDENDUM 4 ADVERTISEMENT

THE PURCHASING POWER OF WOMEN

Women are more often the decision makers and motivators when the time comes to make purchases. Recently, women have gained ground in earning, spending and have more of an influence on household purchases.

The challenges and coping strategies of working female consumers during household purchase decisions

Are you a working female, living in Potchefstroom, and 18 years and older?

You qualify

To take part in a study about household purchase decisions

This study will take place at the North-West University, Potchefstroom Campus after working hours.

If you are interested, contact us at:
23410868@nwu.ac.za



You need to be able to speak and understand simple English.

You also need to do some kind of traditional roles in your household such as, mother, wife, partner, homemaker, or domestic work (shopping).

This study may take place over a 90-minute period, but snacks and refreshments will be provided.

ADDENDUM 5 INFORMED CONSENT

Informed consent

Once the participants email the independent recruiter and confirm their interest in taking part in the study, they will then be replied to, by email, by the independent recruiter with the letter of consent. The letter of informed consent will contain, as mentioned previously, information about the purpose of the study and the process that will take place. The participants will also be informed about the demographic questionnaire that they will be asked to complete. It will be explained to them that the demographic questionnaire will only be used to obtain a general idea of the demographic profile of the sample population taking part in the study.

Due to the importance of the participants having time to consult and make an informed decision they will receive the consent form prior to the focus group discussion and have up to a week to read through everything and make sure about their decision to participate. In approximately the following two days after receiving the form, the recruiter will telephonically contact the participants and review the informed consent form to ensure they understand each section and give the opportunity for any questions to be asked that they may have regarding the process. In addition, the participants will also be informed that participation is voluntary and will be informed that they can withdraw from the study whenever they wish to do so before data has been merged and analysed.

When the participants eventually arrive at the focus group discussions they will be verbally informed about giving consent and asked to sign a hard copy of the consent form, which they can read through and sign before the focus group commences. The participants will not have to print out the same consent form themselves, since one will be provided to them. Throughout this process the participants will be given the opportunity to ask any additional questions. There will be no need for translation during the focus group, since it will be clear beforehand in the advertisements and informed consent that the focus groups will be held in English. The focus groups will be held in English, as the independent focus group facilitator will ask questions in English. Therefore, participants will be able to decide whether to participate in the research without coercion, undue influence, inappropriate incentives or inducement.

The independent recruiter that will reply to the participants' willingness to take part in the study, will get in contact with the participants two to three weeks before the date of the focus group, in which this person will confirm the date, place, and time of the focus group and also that the participant will be participating in one focus group. Moreover, the independent person will email the participants five to seven days before the date of the focus group discussion, with a confirmation letter. During this time the participants will be given enough time to read through the

informed consent and make sure if there are any concerns or uncertainties that they may have. On the day of the focus group discussion the independent focus group facilitator will be available to go through the informed consent documents with the participants, one last time, and will also serve as a witness to the signing of the forms. The independent focus group facilitator will also sign the documents along with the participants on the day of the focus group discussion. The researcher will also have to sign the consent forms; however, the researcher will only observe the process of informed consent and not be part of obtaining it.

The following aspects will be addressed in the informed consent documentation:

- the purpose of the study;
- the number of participants that will be participating in the study
- the researchers contact information as well as the contact information of the Health Research Ethics Committee and primary investigator;
- expected gains of participation;
- potential risks the study may inflict as well as resolutions;
- voluntary participation;
- the extent to which partial confidentiality and privacy will be maintained during the focus group and confidentiality of data with analysis;
- that participants have the right to withdraw from the study at any time until data has been merged and analysed.
- the inclusion and exclusion criteria of the study;
- that they have the freedom to choose to participate in the study or not, or that they can withdraw from the research without penalty or reason;
- the emphasis of the fact that the information the participants provide will not be judged as wrong or insufficient, but that all answers and opinions will contribute to the study; and
- the contact information of the independent focus group facilitator.



INFORMED CONSENT DOCUMENTATION FOR WORKING FEMALE CONSUMERS IN POTCHEFSTROOM BEING PART OF A FOCUS GROUP DISCUSSION

TITLE OF THE RESEARCH STUDY: Challenges and coping strategies of working female consumers during household purchase decisions – a Potchefstroom study

ETHICS REFERENCE NUMBERS: NWU-00003-19-S1

PRINCIPAL INVESTIGATOR: Dr. Minnet du Preez

POST GRADUATE STUDENT: Nastasha Sousa

ADDRESS: Subject group: Consumer Sciences, Building F15, North-West University, Potchefstroom

CONTACT NUMBER: (018) 299 2479

You are being invited to take part in a **research study** that forms part of a Master's degree study. Please take some time to read the information presented here, which will explain the details of this study. Please ask the researcher or person explaining the research to you any questions about any part of this study that you do not fully understand. It is very important that you are fully satisfied that you clearly understand what this research is about and how you might be involved. Also, your participation is **entirely voluntary**, and you are free to say no to participate. If you say no, this will not affect you negatively in any way whatsoever. You are also free to withdraw from the study at any point, even if you do agree to take part now.

This study has been approved by the **Health Research Ethics Committee of the Faculty of Health Sciences of the North-West University (NWU xxx)** and will be conducted according to the ethical guidelines and principles of Ethics in Health Research:

Principles, Processes and Structures (DoH, 2015) and other international ethical guidelines applicable to this study. It might be necessary for the research ethics committee members or other relevant people to inspect the research records.

What is this research study all about?

- *We plan to explore the challenges experienced by working female consumers, in Potchefstroom in the North West Province specifically, during making decisions about household purchases as well as the coping strategies these consumers make use of to deal with these challenges in order to make informed decisions.*
- *This study is important to undertake because it is shown in previous research that working female consumers experience many challenges in their everyday life. However, there is limited research about the challenges working female consumers experience when making household purchase decisions as well as the coping strategies they use to manage these challenges. The researcher believes that by undertaking this study, more light will be put on this subject and more information will be collected about the challenges working females face as well as how they cope with them.*
- *This study can also be used as a basis for other studies about the purchasing behaviour of working female consumers. To further investigate how they purchase household items.*
- *This study will be conducted at the North-West University, Potchefstroom campus building F15 in room 103 and will be done by an experienced health researcher trained in focus group discussions, where the student will act as an assistant to an experienced independent focus group facilitator with approximately six to ten participants per focus group included in this study; with a minimum of four groups.*

Why have you been invited to participate?

- *You have been invited to be part of this research because you are a working female consumer who resides in Potchefstroom and is aged between 18 and 65. You will further also have knowledge about the possible challenges you may experience when making household purchase decisions as well as the coping strategies you use when dealing with these challenges.*
- *You will unfortunately not be able to take part in this research if you are not employed at this moment as well as if you are younger than 18 and older than 65. Unfortunately, you will also not be able to participate in this research if you are not able to speak or read English.*
- *It is also important that you fulfil some sort of traditional household roles such as mother, partner, homemaker, caretaker, and domestics tasks (shopping).*

What will be expected of you?

- *You will be expected to take part in a focus group discussion that will take place at the North-West University, Potchefstroom Campus Building F15 room 103. This discussion will take place on the xx of xx 2019. In addition, this discussion is estimated to last about an hour to an hour and a half per session, and you will only need to take part in one focus group discussion. You as a participant will also be expected to answer questions with in depth details pertaining to the topic. You will also have to complete a short questionnaire regarding your demographic information such as age and level of education. Lastly, although you are encouraged to comfortably take part in the research, it is voluntary, and you will not be forced to answer questions. It is also important to understand that the researcher will be recording the focus group discussions. The reason for this is so that the data obtained is rich and will be correctly transcribed. After the researcher transcribes all*

the data, all recordings will be deleted. As mentioned, no names will be used during the focus group discussions or recordings thereof.

Will you gain anything from taking part in this research?

- *There will be no direct gains for you if you take part in this study. You may however be able to see how other women experience the challenges regarding household purchase decisions as well as how they cope with those challenges. So, you will be able to compare these results to how you experience the challenges and then cope with them.*
- *The gains of the study are for researchers who can then also gain new knowledge about the challenges and coping strategies when making household purchase decisions. This study will also provide new knowledge to consumer behaviour research and researchers reading any published work. Furthermore, it will also serve as a basis for further studies in order to address working female consumers well-being in future programmes.*

Are there risks involved in you taking part in this research and what will be done to prevent them?

- *The risks to you in this study are that you might become frustrated as the specific duration of each focus group cannot be determined but will be limited by the independent focus group facilitator who is skilled and sufficiently experienced in conducting focus groups and will ensure that the conversation does not divert from the topic and remains focused.*
- *To avoid any possible psychological discomfort before and during the focus groups the environment will be a neutral, comfortable setting and snacks and drink will be provided. There is also a restroom allocated right next to the room so that the participants do not have to walk far.*
- *Some participants might feel uncomfortable if their answers are not the same as the rest of the group, however, the independent person will ensure all participants that there are no right or wrong answers, and that all answers given will contribute to the study.*
- *There is a possibility that you might feel slightly uncomfortable disclosing information in front of other participants, thus, the researcher will ensure partial confidentiality of any information given by the participants. None of the questions will be of a sensitive nature. Partial confidentiality means that the researcher and independent person will not discuss any of the information obtained during the focus group discussion. However, the researcher cannot prevent any of the participants from discussing any information with external individuals.*
- *Lastly, you may feel that you are being forced to take part in the study because they see other people taking part; however, this will be limited since the participants do agree to the terms of the consent form and will be informed that their participation is voluntary, and they are able to leave the discussion whenever they would want to.*
- *It may be unlikely, however, if any participant experiences discomfort to such a degree that they may seek psychological help, the researcher will ensure they are informed that there is someone available to them if need be.*
- *There are more gains for you in joining this study than there are risks.*

How will we protect your confidentiality and who will see your findings?

- *Your findings can only be protected by partial confidentiality, where confidentiality is only partial because there will be confidentiality in the focus group; however, the researcher cannot control what is said outside of the discussion. Your privacy will*

be respected by making use of a numbering system which will identify and distinguish between each participant, so it is ensured that any information that can be drawn back to the participants is eliminated.

What will happen with the findings or samples?

- *The findings of this study will only be used for this study. Your results will be kept confidential and after a time period of five years of storage, the data will be destroyed by shredding all printed documentation and deleting all data files according to the regulations of the North-West University. In addition, only the student and the supervisors of this study will be able to look at your findings. Findings will be kept safe by locking hard copies in locked cabinets in the supervisor's office and for electronic data it will be password protected on a private computer. (As soon as data has been transcribed it will be deleted from the recorders). However, no names of the participants will be made known at any stage.*

How will you know about the results of this research?

- *While the study is taking place, the researcher and the supervisors will have access to the data obtained. The data will be stored in accordance to the regulations of the NWU and in the office of the study supervisor – Dr. Minnet du Preez. Once the study is completed, the feedback will be provided to you as well as the independent focus group facilitator. This feedback will be given in an email sent to the participants; in which the research question, aim, and objectives as well as the title of the study will be provided. In addition, the main findings of the study will also be included in a pamphlet with the highlights from the findings. This pamphlet will be written in simple language to ensure all participants and readers will understand it. Furthermore, this feedback will also be done in a professional way, but also in such a manner that you will completely understand the findings of the study.*
- *We will give you the results of this research when the study is completed feedback will be provided to the participants by sending them an email about the main findings of the study.*
- *You will be informed of any new relevant findings by email. This will also provide the new findings of the research so that the participants will be kept up to date.*

Will you be paid to take part in this study and are there any costs for you?

You will not be paid to take part in the study. However, because the focus group discussions will be held after work hours, enough refreshments and snacks will be served before and during the focus group discussion.

There will be no costs involved for you except for travelling to the venue, if you do take part in this study.

Is there anything else that you should know or do?

- *You can contact the student, Nastasha Sousa at 061 419 0285 or nastashasousa@gmail.com if you have any further questions or have any problems.*
- *You can also contact the Health Research Ethics Committee via Mrs Carolien van Zyl at 018 299 1206 or carolien.vanzyl@nwu.ac.za if you have any concerns that were not answered about the research or if you have complaints about the research.*
- *You will receive a copy of this information and consent form for your own purposes.*

- *In addition, if it necessary, you can also contact the principal investigator and study supervisor, Dr Minnet du Preez at 018 299 2479 or minnet.dupreez@nwu.ac.za if you have any further questions or concerns.*

Declaration by participant

By signing below, I agree to take part in the research study titled: Challenges and coping strategies of working female consumers during household purchase decisions.

I declare that:

- I have read this information/it was explained to me by a trusted person in a language with which I am fluent and comfortable.
- The research was clearly explained to me.
- I have had a chance to ask questions to both the person getting the consent from me, as well as the researcher and all my questions have been answered.
- I understand that taking part in this study is **voluntary** and I have not been pressurised to take part.
- I may choose to leave the study at any time and will not be handled in a negative way if I do so.
- I may be asked to leave the study before it has finished, if the researcher feels it is in the best interest, or if I do not follow the study plan, as agreed to.

Signed at (*place*) on (*date*) 20....

.....
Signature of participant

.....
Signature of witness

Declaration by person obtaining consent

I (*name*) declare that:

- I clearly and in detail explained the information in this document to
.....
- I did/did not use an interpreter.
- I encouraged him/her to ask questions and took adequate time to answer them.
- I am satisfied that he/she adequately understands all aspects of the research, as discussed above
- I gave him/her time to discuss it with others if he/she wished to do so.

Signed at (*place*) on (*date*) 20....

.....
Signature of person obtaining consent

Declaration by researcher

I (*name*) declare that:

- I explained the information in this document to **or** I had it explained by who I trained for this purpose.
- I did/did not use an interpreter
- I encouraged him/her to ask questions and took adequate time to answer them or I was available should he/she want to ask any further questions.
- The informed consent was obtained by an independent person.
- I am satisfied that he/she adequately understands all aspects of the research, as described above.
- I am satisfied that he/she had time to discuss it with others if he/she wished to do so.

Signed at (*place*) on (*date*) 20....

.....
Signature of researcher

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25 April 2018

File reference: 9.1.5.6

ADDENDUM 6 INTERVIEW GUIDE

Purpose and instruction

As previously mentioned, the researcher is busy with her Master's Degree research project where she is going to explore and describe working female consumers experiences with the challenges they face when making household purchase decisions, as well as the coping strategies they use to deal with those challenges. You have already given informed consent to take part in this focus group. As the independent facilitator, I would like to mention that the aim of this focus group is to hear what your experience is with making household purchase decisions and then of course the challenges you face and how you cope with these challenges. Furthermore, the information that will be gathered in this focus group is only for research purposes and none of the participants' personal information such as names or any other identifying information will be disclosed in the final report of this study. Do you have any questions before we start with the focus group?

First, I do just want to mention that when speaking about household purchase decisions the following statement should be clear: household purchase decisions includes making decisions to purchase various products, such as; clothing, food and beverages, furnishings, and any purchases you make for yourself or your household that are low involvement, low risk purchases. This does not include products or items such as a car, house, television, or even a cellphone.

To confirm that you have given permission to participate in this focus group discussion, I would like to remind you that the discussion will be recorded by using a digital recorder, and observational field notes will also be made. This will ensure that the information provided during the focus group discussions, can be transcribed for data analysis purposes. I would also like to remind you that any information gathered during this focus group is for this single study and will not be used otherwise.

Case study:

You are mothers, wives, partners etc. who are all working female consumers, it is no secret that you have to make household purchase decisions. In addition, making these household purchase decisions, either daily or weekly, can be challenging since you have to be a good employee, mother, wife, caretaker, chef and homemaker, all at the same time. Some how you have to cope with these challenges and find different ways to avoid the experienced challenges from affecting your lives.

Following are questions that will be asked during the focus group discussion to guide the discussions:

1. As working females having to make these decisions let's talk about what challenges you experience when making household purchase decisions?
2. How do these challenges affect the way you make household purchase decisions?
3. How do you cope with the challenges you experience when making household purchase decisions?

ADDENDUM 7 THEMES: OBJECTIVE 1

Objective 1: Challenges experienced by employed female consumers when making household purchase decisions			
Theme	Category	Sub-Category	
Lack of Time			FG2.1 for me time is a really big thing. I don't really have much of it. FG3.7 Time FG3.3 No I also agree with her with time, I think that is the, I think it's the thing that everybody here can agree with.... FG3.1 I don't have time. FG4.3 Time time time and time.
	To do household purchases		FG4.2 time is quite limited for purchases FG2.6 I think firstly time, because we don't always have time to go to the shops. FG1.2 I don't have time now to drive back and buy it, the opportunity has now passed, we will only have a chance tomorrow again. [to purchase the items, she forgot to purchase]
	Unable to plan purchases		FG3.6 My challenge is that uhm while I'm busy in the house with the children I realise something is finished or. And then I simply don't have time to make a list.
	Influences quality purchases		FG1.3 if I'm in a rush and I get to shop at 6.30 and I haven't planned properly at home before the time and I don't have anything so then you just grab anything that's quick that you can eat quickly, so you don't plan your meals well, so you buy when if you are rushed for time then it influences a lot of the time the quality of food that I buy or put up its mostly quick food, you don't get veg and meat and rice you just get spaghetti. So simple things.
	High volume of purchases		FG3.5 So, it's never just one item it's like ten things, so it's basically your whole Saturday.
Work hour limitations			FG1.3 Look it also depends on your day and the way it is going like with me and my clients sometimes it depends on how much time I have off between clients and if the time schedule is maintained and how it works out for the day. FG1.4 I work hours, so I need to work those hours in, and if I don't work in my hours then time does become a problem for me
	Certain stores	More expensive store	FG2.4 I don't have different options so then I have to maar go to the store A and then a lot of the time there is some of their stuff that is a lot more expensive. So ya then if you do get there, you don't have a lot of time, so then I have to check what is the best price that I can get, so it is difficult. FG2.5 Yes, then I maar go to store A, and then I don't always want to go to store A, and then I wish I could rather go to the mall and buy it there.

			FG2.5 So for me it is very important to buy fruit and veg that last, and then if a person looks at the time it is much easier to go to store A than to drive all the way to the mall to go buy at store E. So, then it is bad because then you buy at store A, but the stuff goes off very quickly then you wish you actually had more time to drive to store E and rather go buy your stuff there. FG2.4 Well, like certain weeks then I work, I start at 7 in the morning and I only finish at 7 in the night so then it is also like rough, because I walk to work, so then I have to quickly jog back home hurry up, first go down to get my car, so at least I have, like I can drive somewhere, and then it is bad, because then the only place I can really go is to spar. FG3.1 Ya but because now that at least store A is closing 8 o'clock, so I can quickly run there.
	Certain times		FG1.5 ...quickly stop at store A in the nights, but I can't go in the day. FG1.7 Mostly everyday (make purchases after work) FG1.2,3,4 In the evening after work. FG2.5 Yes, usually I go after work. FG3.1 Ya, after work FG4.2 No but time is for me uhm sometimes a limitation because we only have one car. But most of the time our routine is worked out that way that after work we stop there get what's needed and go home. FG4.4 store B is on my way, and I stop literally every second day there. [After work] FG2.6 I think firstly time, because we don't always have time to go to the shops and I think because we live in Potch like everything closes at about 5 or 6 and that can a lot of the time have an influence. FG3.1 ...closing 8 o'clock, so I can quickly run there. Even though sometimes I don't have the time, but I will try to go somewhere and buy so there's my challenge for now.
		Empty shelves	FG1.1 And at that time of the day, the shelves are already empty. FG1.2 Now you go in and now you are looking for things and half of the things you want are not there or out of stock.
		Congested traffic	FG1.7 The circle by the bridge where they are busy working FG1.1 Its terrible, I do anything and everything to try to avoid that bridge. FG1.7 Traffic, its congested between 1 and 2 you cannot go over there FG1.1 Anytime from three in the afternoon as well. FG3.5 Yes church traffic on a Sunday.
		Limited parking space	FG1.2 am on a weekly basis at store B complaining about it. Then between 5 and 6 you are fighting for a parking. Now it is like okay you have a parking great.
	Certain days		FG1.5 I can actually only do my shopping over the weekend.

			FG1.6 The weekend and on Wednesday when I am off. FG2.4 ...and it isn't that I can always go on weekends, that I can plan to buy the food beforehand, because sometimes I work the whole weekend, so the next week goes a little bit better, but there are weeks that are really rough. But it is also like I try sometimes to let's say I have a weekend to go to a bigger place to buy all this stuff beforehand. FG2.2 We say I did that on Saturday, so I wanted to go to Store C, and then yes just check a few stuff around the mall as well, so then I took a taxi to the mall... FG3.7 but I try like for example if I get some Saturdays off, so at the end of the month on a Saturday then I write my list literally throughout the month and like scratch some things off and then eventually at the end of the month I buy and go shopping. FG4.1 ...but I basically never come into town, I will if I want to do something like I need to buy clothes, or I need to buy certain products by store C then I'll go like on a Sunday. FG4.5 No I also struggle to get to a shop but then I go on a Saturday afternoon or so. FG4.5 Saturday afternoons usually.
		Unable to compare prices	FG2.5 Like the thing is if you go in the week like you don't have time, to, enough time to really go through all the clothes shops properly where over the weekend you can really go through all of them and compare prices and decide, if it is so rushed then it doesn't work.
Children	Limited to certain shopping times		FG1.4 and the other thing is my children, so between 8 and 5 they are at school, so I can't work outside of those times, so I need to work during that time. F so do your hours allow you to maybe leave a little earlier than 5, but you have to make sure you are finished in time. FG1.4 yes F But then you also need to make sure that in that time you are available to also do your shopping for the day. So, you can't go after 5 because of your responsibilities to your children at home. FG1.4 yes FG2.1 I have a nanny who works for me till 5 and I knock off at 5 so it is very difficult for me to do things after 5 during the week. FG2.1 because I don't have a car so I'm going to have to travel with my daughter or walk somewhere with her, so most of my decisions or the things that I do buy is based on over a period of the weekends.
		Children's moods	FG2.3 the challenging thing for me as a mother, is when you go to the shop you have to choose a time when your children is calm and happy, because if go there you there and its wonderful you're enjoying the

			outing and its half an hour and its lovely and then it becomes hell on earth, because then they want this they cry about that they don't want to sit in the trolley they don't want this, they want that.
		Children's school hours	FG3.6 But I struggle with fresh fruit or things like that because or milk or bread or that's things that you kind of have to go regularly and buy and uhm I try to go to the shops before I pick up my kids, but also I have to be at work until kind of up to when I have to pick them up so it's really a juggle to, and if I take them with me they have to sit inside of the trolley and then there is not space for everything I want to buy. FG4.3 For me it is I must always remember what I need to buy that isn't at the house or that hasn't been in the house for long. But then I need to schedule it for when I am close enough to the shops so I can be in time to fetch this child by this place and that child by that place, so I need to plan it that way that it's close to the activities and that I can be fast enough to get it fast and be in time to be by them.
	Unsatisfying shopping experience		FG3.6 they are making me completely mad. And it's always a fight in the end, because everything they want ya, so no I don't like to take them with me.
Insufficient support			FG2.1 Uhm I have a boyfriend, but he is all the way in London, so I have absolutely no support system here. So, the timing for me is a little bit difficult to gain control of. F And you guys, is there anyone you can phone and ask go buy this for me quickly. FG2.5 Laughs, I wish I did. (have someone to help purchase)
	Forced to purchase products on their own		FG1.6 Yes, I must do my own shopping right now. FG2.2 Yes, I do it all for myself. FG3.4 I often feel like perversely or unexpectedly the fact that I live alone, is a challenge. It is all down to you, if you don't do it, it's not happening. FG4.4 Yes, I am maar alone....
Cost of living	Price increase of food		FG1.1 A very good example, is if we buy a six pack of box milk, you know, the way the price of food has increased so much lately you know we would actually last a week or so on a box, a six pack of milk but now for some reason I bought on Saturday and this morning [Monday] I open the cupboard and it is like there is no more boxes left, what happened? You know and I don't know if it is a matter of because you know everything is getting consumed faster or your pennies don't last as long as what they do with the cost of this food and things like that, that is a great challenges, your monthly groceries became weekly and now its daily because you know you trying to think it is so much for this and so much

			for that and you trying to stretch everything out but nothing wants to stretch. FG1.2 it is exactly like they've said food prices have really increased. most of the people's money goes to food it is just like that and unfortunately you need it to survive, and people know you going to buy it.
	Strict budget		FG3.6 Well for me a challenge even though I'm working is also budget. It's a challenge for me because I can't just go and buy whatever I need, and I think that would have made life easier, but I can't do that. FG3.1 Ya a budget it it's a challenge. FG4.3 afford is actually a euphoria that almost doesn't exist because in the beginning of the month I know that at the end of the month I am going to struggle I already know that. So, I need to work as well as I can with what I have now.
In-store challenges	Changing of store layout or revamp	Untidy	FG1.7 Like the store A that they moved, I still can't get all my bearings there, so I avoid it now. They did it totally illogical, so a logical order of the shop and I mean it isn't rocket science, and I mean those people have there, things like that, so if it doesn't work if there is that, I don't know. FG1.1 You knew where everything was, and you could walk in and take what you need and go. Now it is like sigh, like a maze. FG4.5 I have realised because you can go to another shop and everything is messy. FG1.3 They [store C revamp] could have done it periodically, move a little bit around, or at least the planning should be better, they could have rearranged the shop but kept things together, because I get stuff there for the salon, now they keep the masks on a different place to what the gloves are. And then another place for the alcohol. FG2.5 Yes store C revamp was just a mess. FG1.1 I mean it has been how many months already and there are still boxes everywhere and the shelves are confusing
		Unable to find needed products	FG3.5 An example I was going to say that store B in centre A oh my goodness I can't find anything there they changed everything. I was just also like FG3.2 What frustrates me is like they always change the shelves and like in my mind I always like put like what is that side then it's now so if you still use the list its still difficult because you have maybe like short time even though you have the list but now everything is a mess like it changed and you can't even find someone to ask where is the soap and the things that they write [boards] they already wrong because when they say its rice then its soap so. FG4.5 And then you have the list in your head and you know what you need to get, and you go through the shops so specifically, you know exactly where it is, but let them just move it. Coz just as you know where everything is then they move it.

			FG1.3 And you never find what you are looking for. FG3.6 But centre C doesn't have bulk packaging, if I want cat food, they only have 1 kg small packaging I want the 4 kg, and then I have to drive somewhere else to find the bulk products
		Time consuming	FG1.7 And there is no time to stand around and look for things.
	Incorrect allocation of store products		FG2.2 I think that affects me so much, because I am someone when I walk into a store, I literally live off those signs [above aisles; allocating products] that say that those essential. It doesn't matter how long I have known that store, how long I have been shopping. I still literally I depend on if I see the coffee this then I know then it comes the sugar comes the whatever.
	Incorrect pricing		FG4.3 That isn't the same price as on the shelves, for me it's a principle case, I don't care if it is a 50c or 1rand it doesn't make a difference to my pocket, but it is wrong. FG1.7 it is also if you get to the shelves and something doesn't have a price you get frustrated and move on you don't even buy it because there is no time to stand and wonder the price. FG1.3 Like to go to the machine to find out the price or anything...
	Unorganised store		FG2.7 if a shop is a mess and confusing, I will turn around and walk out especially when I'm busy.
	Busy stores		FG1.6 when I came to potch there was no traffic and the shops were not as busy as now, I don't know if I'm just imagining stuff but the shops are busy, I actually try to avoid the shops. FG1.3 like sometimes walked out of store B when I see it is too busy, and I need simple things I'd rather not buy it than waste my time.
		Long queues	FG1.1 and then you still got to stand in that queue. coz it gets me, there's places that have like 20 cashiers but there is only 3 on duty working, and its peak hour between 5 and 6 and you got to get there before 6 and its exhausting. Just some days to go to the, just for a loaf of bread even is like sigh. FG2.1 A shop with an extremely long queue. By the till. Like where you check out that freaks me out, I can't do it. FG3.5 For instance, on Sunday, I just quickly wanted to, I was at the Centre B store B, I was there, and I walked in and I immediately went out. because the row was like going around so I'm not going there FG3.6 Ya and also like for me, uhm there somethings I like to buy at store E but recently when you go on a Saturday or a Sunday, it's just suicidal, because that row is also very long. FG4.3 So I avoid store C, it takes long, there is long queues and at the till there is always a problem.
	Unsatisfying service		FG1.2 so just like that if I come to your shop and I want to buy something and I'm paying full price for it and I'm not paying only a quarter so, and I want to

			give you money for your business, so do your work and receive the money. Understand? FG2.6 Yes, I've once gotten very bad service at store M, and I've literally only been there to buy something twice again since then, but it is also like I don't know they are going through a weird dip now that they have weird style stuff, so I feel I come right better at other places. So, it is like my last resort like if I really don't come right at another place, like I will go check what they have but I must say it isn't going to be at the top of my list.
		Employees not trained well	FG1.3 and if you do ask someone to help you then it is like <i>mmm</i> and she doesn't really know herself and then she asks about 5 other people and then you might eventually get to everything you need.
		Employees attitude	FG1.7 and everyone that is sitting there with sour faces that are helping you and then you are already in another blood group, frustrated, finished already FG1.2 Now I get to the till, and now you must know that I am already emotional about this situation, and now you get there and the woman at the till is so sour, or you are standing in a row and there are just 3 tills open. And the manager is sitting there playing on his computer.

ADDENDUM 8 THEMES: OBJECTIVE 2

How the challenges influence household purchase decisions			
Theme	Category	Sub category	
Limited time to do shopping due to work hours	Influences quality purchases		FG1.3 And it is sometimes it influences the quality, well if you are lazy like me, it influences the quality of food that you buy sometimes if you are in a rush. [quality to eat. It is much easier foods to make that are of less quality]
	Postpones shopping		FG1.3 if I finish at work at 6 or 6.30 then I am not in the mood to rush to go and buy something for the house so then I decide to rather postpone the shopping for the next day. FG1.2 I don't have time now to drive back and buy it, the opportunity has now passed, we will only have a chance tomorrow again FG1.3 Sometimes it is a bigger schlepp, but it is quicker if you tonight you get the things you really need, and decide tomorrow you will get the rest but you are busy now so it stretches out that you go more...
	Hasty purchases		FG1.3 ... decide tomorrow you will get the rest but you are busy now so it stretches out that you go more, so if I now know if I am in the shop another half an hour longer then the lines are going to be much longer when I get to the till. Because everyone in the shop is the same.
	Influences availability of store products		FG3.3 Usually when I go to a shop whether it is store B or where. I think a ritual will be I know for a fact I mustn't go to a specific store B if I know that everything isn't on the shelves ... just to get the cheese or the cucumber or whatever. ...are not there after 8... FG3.6 yes [when you go to the shop after work or later in the day, the products you need are not there]
		Drive between stores	FG3.3 ...And that is my frustration if you know everything must be on that shelf of store B or store A and then three of the items are not there after 8, and you have to eventually drive to another one. FG3.5 like drive between places [to find the products you want]
		Change planned purchases	FG3.3 That is I think is a big, what they stock. Because you have something in your head, you know I want to make something with mince or chicken and you need an ingredient and they don't have it either you make a second-best choice or you just completely change your meal of what you going to eat and you have to go with the second best meal.

	Paying more for products		FG1.1 Yes instead of paying R14 for the loaf of bread stop at Garage A and pay maar the R20 just to get home.
	Plan shopping trip		FG2.3 so he cannot the house is empty then I have to make a plan, and I have to go and then when I have to go. FG2.4 I will think beforehand, like I will think beforehand what I'm going to need. Like coincidentally when I was at home again today, I was looking at my stuff already to know okay I have still enough of that and I still have enough of that.
	Road traffic	Route to store	FG1.7 It's congested so now I look for another road to do my shopping, to totally avoid that route that I always use to shop in a different place to where I usually go.
		Certain times	FG2.6 ...But if I know that I am really going to need something that is in the mall, then I will drive earlier from home to miss the traffic in the afternoon or whatever. FG3.5 Really church traffic on a Sunday at some of the shops I don't go. You either have to go before church traffic or like before the shop closes, but then there is like nothing there.
	In-store traffic		FG1.2 It doesn't matter if I have to wait 10 min but if I have to wait 30 min, then you are rushing everywhere because then you have to go let the house help go home from your house and make sure she's okay and then you still have to make food, and stuff so that is. You plan to go quickly and then that happens.
		Abandon purchases	FG2.1 If I now see how long the line is, or I have been standing a while, then I will just leave my things and walk out. FG3.5 so then I went home just without milk because I'm refusing to stand there.
		Shop at shops with a better flow of traffic	FG2.5 so that it is why I would also rather go to a place like store C or a place that has more tills, because you know you going to get out there quicker. Like I have also a lot of the time rather driven to centre A and gone to that store B instead of the mall to avoid the amount of people. So that is for me not nice, I don't like to go to the mall when it is like peak time of people. It is really bad because then everything is busy and stuff, so I would rather go there where it is quieter. So that also influences my choices.
		Stores with less traffic	FG4.5 I prefer the small store B where I know isn't so busy, the end of the month I don't go at all. I don't like that stuff and then I go to quieter places and times where it's easier. Because I get very irritated with everyone who brings the whole family and then it is all the queues.

			FG3.6 Ya, and also like for me, uhm there somethings I like to buy at store E but recently when you go on a Saturday or a Sunday, it's just suicidal, because that row is also very long so then I just don't go there, and I have to get whatever I want at another place because you can't stand in that queue. FG2.5 I would really rather go to a place like store C than store N. Like you said about standing long in a queue, because by store N, it is now a, I love store N but it is here in Potch specifically as if I have now 4 or 5 time the last 4 or 5 times stood for so long, probably because there aren't so many tills, but also there is one person, there are about 3 or 4 tills but there is one person by those 3 or 4 tills, there is always someone else also standing there but they are busy with other things.
	Organised stores		FG2.7 so that is why I think people also started going more to store I and store E because you walk in and it's like wow its neat or wow I am actually going to find my shoe size, like those are the shoes I want but it is so freaking messy you don't find the other pair
Children influencing purchases	Increased purchases		FG4.1 and then it went to buying three sets of everything because they make their own food, and then when they moved to the hostel. FG2.3 It also becomes challenging because you have to think. We eat this, maybe they don't so you have to buy them something as well, so when we eat that then they've got something to eat and when we eat something, they can eat together we must buy enough so that there is enough food for all of us. And that becomes a challenge sometimes. FG4.1 Yes, our purchases have changed drastically, not only because the allowance I think also when the boys went to the hostel. But then it went over where we started buying for like 3 houses, because effective the boys get tired of the eetsale and they actually love making food.
	Purchases at inconvenient times		FG4.3 Sorry, at least there is store B that is open at 7 in the morning. Stop there the morning before school. FG4.2 but I think at the end of the day if you need something you make time to get it. Especially if you have an 11year old who remembers things like that she has a project for the next day and you don't have what is needed.
	Emotional buying		FG1.7 And a lot of the time, even if you know it is not the right thing, just to keep the complaining child quiet, then you please them, a lot. And I mean all of us do that.

		Hasty purchases	FG2.3 because then they want this, they cry about that they don't want to sit in the trolley they don't want this, they want that. Then it's horrible so then you have to make decisions quickly, you don't get to buy everything you forget this you forget that, you have to go back, so then it becomes a challenge for me.
Finances	Cheaper	Products	FG1.7 Shop no name. FG1.3 Buy cheaper products. FG1.4 Or you don't buy steak you buy something else. FG1.1 It is getting too expensive. You buy the cheapest... FG3.6 You still have to plan, and you still have to budget and try to see where is what cheaper, when and that is time consuming so it is again linking to time management but budget is also uhm ya because if you want just food if you want to eat healthy and its expensive.
		Stores	FG1.7 Your store E trips become less, now you go to store F. FG3.6 You still have to plan, and you still have to budget and try to see where is what cheaper, when and that is time consuming so it is again linking to time management but budget is also uhm ya because if you want just food if you want to eat healthy and its expensive.
	Purchase less		FG1.1 You buy less. FG1.3 So now I buy less food rather than buying too much.
	Redirect purchases		FG1.4 I would rather buy the children clothes then for myself or buy food if they have enough clothes. FG1.1 ...Instead of paying R200 for it [something you do not really need] you think okay that R200, its 100 petrol or a box of 6 pack milk, or a little bit of mince or you know you exchanging it for other things.
	Gradual planned purchases		FG4.3 There isn't any that I can waste right now and then I will have a bigger shortage quickly so in the middle of the month I know I am going to have to make another plan.
	Only purchase needed products		FG2.2 I will know that now I have got a certain amount of money and then I just need to tell myself you know we don't need that it's okay we not going to buy this now, let's go back home let's think about it and then we'll see if we actually needed that pair of sandals for example.

		Lists	FG3.6 So I keep it here in my brain [the list] and then I go to the shop if I have time and then I quickly walk through all the aisles and see what I need what will I need. And its fine with toilet paper and peanut butter and so on but then I also spend more than I actually can afford because I want to be prepared. FG4.2 And then our list like our daughter has her toiletries and all that and then at the end of the month she goes and marks off okay she still has enough of this and she needs that. And then we go buy it, because like I said we don't go and buy the big groceries every month we buy day to day of what we need.
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ADDENDUM 9 THEMES: OBJECTIVE 3

Coping strategies used to deal with the challenges faced during household purchase decisions			
Themes	Category	Sub-category	
Support	Arranged someone to look after their children		FG1.5 So over weekends I need to organise that someone will look after the two of them [children] then I can quickly go and do my shopping. FG2.1 I also have a nanny who stays with her [daughter] during the day.
	Arranged for someone to do their shopping for them	Spouse	FG1.2 Send someone else to do it for you. Asks your parents, ask your boyfriend FG1.5 Uhm yes, my husband goes most of the time, or a lot of the time. FG1.3 I will also send my husband to go for me. If I tell him that I am not going to get to everything I need to do, but then it is also for basic things like bread, milk. FG1.1 Man [husband], sometimes, but otherwise no. FG2.3 he [husband] will then get whatever we really need for the day. If the kids' yogurt is finished milk bread or whatever, then he [husband] will get it on the way back home, after that but then we stay home. So, on a monthly basis we go together, and if we really cannot then I'll go otherwise he will get the stuff we need. FG3.6 Uhm sometimes I ask my husband but, they make uhm travel arrangements, so they have like a club, so he doesn't always have the car always with him so when he does have the car he can stop at store A or whatever, but if he doesn't its difficult then I have to do that. FG4.2 Yes, I do send him [husband] from time to time. FG4.5 my husband enjoys shopping more than I do, so yes, but it is dangerous to send him because then the whole budget is in its cannon.
		Family member	FG1.2 ask your children if they old enough. Say I can't right now, I'm busy studying or I'm busy with something. Please do it for me. FG4.3 Well my mom and them [Siblings] they come once a week to town and when they do then they will ask me if I need anything. FG2.6 with me like I will ask my mom like if you come back will you please bring this back for me or whatever.

			FG2.2 Unless like if my mom says she is coming this side then it is that, get me this and get me that on your way home. FG1.7 I do [ask my daughter to do the shopping], but it comes at a price. Because it never is in the budget when she goes so, but sometimes it works.
		Others	FG4.1 I will for example ask Jess who lives with us, then I will tell her because for example her time well she works and she studies so it is quite difficult with her because she will write tests or exams so between the two of us we coordinate quite a lot because she will drive from work pick up her son and then her road back is past spar so then she will stop there and get things. FG1.5 I send someone in lunch time [to purchase a product].
Planned purchases			FG1.2 you work with a plan. FG1.1 Yes there's no leisure about it. [no leisure to do their household purchases] FG1.7 Yes definitely, you need to plan it more hey. F So, you actually plan properly to buy clothes and you take your time? FG2.4 Yes, with me I will sometimes plan long before the time, what I know I'm going to need, I'm going to have to buy it because closer to the time I know I'm not going to have time that is how little I get to a mall, so I try to think a little before the time maybe in a month you are going to need this so I buy it already because I maybe I won't get to it. FG2.4 and it isn't that I can always go on weekends, that I can plan to buy the food beforehand, because sometimes I work the whole weekend, so the next week goes a little bit better, but there are weeks that are really rough. but it is also like I try sometimes to let's say I have a weekend to go to a bigger place to buy all this stuff beforehand. FG1.7 I think if you do it [shopping] then it is specific times and you have to be goal-orientated you have to go to go and buy stuff and come back, not that it is always that way, but you go with a plan.
	Lists	Make own lists	FG3.7 I think like if my list is there like the one time I did I made a list... FG1.1 go with your little list. FG1.4 I am mostly in the house and walk around and write down what I need, just so that I can stick to the budget and make sure you do not buy with the eye. FG1.5 Yes and you make one [list] before you go buy.

			FG1.2 It makes me mad if I get there or I was at the shop and I get home and I see I forgot something, and I get so mad at myself, so now I plan carefully I take my list with me and I focus. FG4.2 we literally have a list that says okay we have so much for this and so much for that. FG1.4 I am mostly in the house and walk around and write down what I need.... make sure you do not buy with the eye.
		Assistance with lists	FG4.4 my domestic helper makes a list the dustbin bags are done or the product A or whatever so I buy as it finishes.
	Plans purchases for specific days		FG1.6 every second Wednesday we are off. So, I try to then go on a Wednesday morning.
		Weekly basis	FG2.1 So, I've resorted to like a weekly budget where I go, and I shop for what I need weekly, so while I'm at work. If I like I always have a list.
		Weekends	FG1.5 like I do big shopping over the weekend and quickly stop at store A in the nights, but I can't go in the day. FG2.5 Like the thing is if you go in the week like you don't have time, to, enough time to really go through all the clothes shops properly where over the weekend you can really go through all of them and compare prices and decide, if it is so rushed then it doesn't work. FG4.5 sometimes it just works that way that you can't, so I have if everyone has eaten on a Sunday afternoon then I go, because then I feel it's okay, and I try not to go on a Sunday but sometimes it just works with my husband's schedule.
		Monthly basis	FG1.3 me and my husband like to go do shopping on a monthly kind of basis, and then we go together because with the kids and with me and him together it just makes it easier.
		Seasonal basis	FG2.2 I think I've; I have this thing now that I would literally say okay every six months...
	Plans purchases for specific times		FG1.4 I think that if I don't go home I'm thinking about it now, or if I do go home, I drive home and pass two stores, so I think to myself it is better to just stop and then go home and then go back to work if it is lunch time instead of going home first. Or do that after work before I go home.
		During lunch breaks	FG1.5 because my lunch time is only an hour and I work on campus and have to consider the traffic, which is a big thing. FG1.5 I go in lunch time and go buy myself a chocolate.

			FG2.1 so If I do get the chance where I can like quickly have one-hour lunch I'll like quickly run to the shops and go back if I can't do it like after 5.
		During work hours	FG1.7 Its lovely... [to do purchases during work hours] FG1.3 Yes, yes, a person must... [go during work hours], it forces a person, when you work from home. ... then you tell yourself okay I have to quickly go to the shops, then I at least have a nice open space to go and do what I can't do later. I don't have flexi-time, but I do have control over the time a little bit. FG1.4 if I am not busy with the practical's or anything. And I have to do the purchases for the practical, then a lot of the time I go do the purchases, then I just keep a basket with me and quickly buy my stuff as well while I'm busy buying my works stuff, so that helps a lot. I am in working hours, but I am there, it isn't like I go spend hours and hours I am there, so I buy my stuff too, it is very nice. FG1.5 I do [do purchases during working hours], but it must be very goal orientated.
		Less traffic	FG1.1 See you've worked a full day, you tired now you still go to go to the shop, you need to work your way through traffic, so you've got to try to decide okay which shop am I going to. Sometimes at certain times of the month you go to the store A it is too expensive, you go to store B because they have specials, so you go to maar take that route, you got to work your way through that traffic.
		Flexi-time	FG1.4 I have flexi-time, that I work
		Around children's schedule	FG4.3 For me it is I must always remember what I need to buy that isn't at the house or that hasn't been in the house for long. But then I need to schedule it for when I am close enough to the shops, so I can be in time to fetch this child by this place and that child by that place, so I need to plan it that way that it's close to the activities and that I can be fast enough to get it fast and be in time to be by them.
	Check prices of items before doing purchases		FG3.7 ...I took my list with me then I went through each aisle while she [shopping with friend] was busy with her own things checked the prices of everything that was on my list. And then I knew that the next maybe Friday that I was going to do like my groceries. FG4.3 I buy if it is cheap because I always check the prices by the places I get to the most so then if I see it is cheap and I know okay ours is almost done then I will buy like 3 or 4 or whatever I can afford at that stage.

	Check for specific products before making purchases		FG4.1 I will make a plan to drive to Klerksdorp or Johannesburg or my husband is in Johannesburg a lot so then I will tell him to go look at it uhm but further in general I will go look for what I want.
	Well- thought-through purchases		FG2.7 Yes, I am actually I will first go home and think about those shoes, and then go buy them. To make sure, because who just has r400 for shoes, so just buy properly, you want those black ones, and those heeled ones, because it is already r800 now. So just think properly about it, so that is how I do it.
		Plan to go shopping	FG2.3 the house is empty then I have to make a plan, and I have to go FG2.2 I think personally, I then have to plan of when I'm going to buy, where am I going to buy. If its groceries for example I have to decide am I going to walk to store F or to store A of if I'm going to take a taxi to town, so it's some of those factors that
		Think about what is needed at home before shopping	FG2.4 I will think beforehand what I am going to need. Like coincidentally when I was at home again today, I was looking at my stuff already to know okay I have still enough of that and I still have enough of that
	Bulk purchases	Save money	FG4.1 if I get the opportunity to go to store G to get the bulk crumbed things boxed. FG4.1 Ya my husband also does he will phone when he is at store H then he will say is that a good price for washing powder, then I will say yes, it is then he will go and buy like 10 of them. FG4.3 I buy if it is cheap because I always check the prices by the places I get to the most so then if I see it is cheap and I know okay ours is almost done then I will buy like 3 or 4 or whatever I can afford at that stage. FG4.3 I buy what we need now and if I see the product A is on special then I buy like 3 bottles then I know it will last like 3 months. I don't just buy once in big amounts. I will try to buy extra where I can if there is stuff in the cupboards that can last to the next special.
		Save time	FG1.2 a lot of the time I decide okay I am now in store E so let me buy everything I need, and then I'll only need to come again in like 4 or 5 days.
		Avoid daily shopping	FG3.7 I always do the bulk buying when I'm home and then when I get here then I never need these things, and like maybe I'll buy my food here and then my toiletries and stuff I'm sorted.

			FG4.4 because I don't really plan beforehand what I want, sometimes I will like I like to buy a few food items at store E and for one person it is really not expensive and then I will buy for a few days beforehand. FG2.1 I did however learn a very big thing like I used to buy in bulk for the month, because I was simply restricted with my time, so I would just go the shops and buy like R3000 worth of groceries and then I'm like how am I going to take all of this home. FG2.4 And if I go then I <i>sommer</i> have to buy all that stuff, because I really don't have time to go all the time or go over shorter periods or have to drive every second day. So, I really try to think what I need beforehand that I have enough of it at home.
	Specials to save money		FG1.7 And just another thing, yesterday we had the need to read the rapport newspaper, and there is like store D specials in it, that stuff takes my mind straight away. I love the specials. FG1.6 We buy the newspaper once a month that is the week just before the end of the month, the one with all the specials. FG2.2 And the thing is my sister and I have this thing then if I shop from home then what we do is we would rather set, because then she has got this thing where she's realised that the specials start FG4.5 Ya I also try to always make sure if I see something is getting empty and it is on special. centre B store A you can until at the end of the special on a Sunday there is still those products on special.
		Monthly basis	FG2.2 say in a month we would rather go shopping in the third week
		Bulk purchases	FG2.2 I think a week before month end, and then they actually stock up on everything.
	Cheaper products		FG1.1 It is getting too expensive. You buy the cheapest. FG4.3 I choose a product by which price is the best, on the shelf.
		Easy disposal	FG2.7 And then like tops I just buy by I don't know like if store B clothing has a special or by store L you know, because you know if it gets a spot on it you not going to feel bad to just throw it away.
	Additional (impulsive) purchases		FG2.6 I think to myself so yes, I actually need white takkies. Like the other day I was in store E again and I actually just went to buy apples and I came home with white takkies as well, because I needed it. And I didn't budget or anything like that, but I thought but I actually do need it.

			FG2.2 For example, today I just needed study snacks, I then went to store F to buy some popcorn and chocolate. I should say ya it is quite impulsive it's not something that I would say I literally planned. FG3.1 I don't just buy go and buy whatever that I wanted to buy maybe two items or what. if I go then I want to buy the rest of the things. [When going to buy the two needed items, she ends up buying more]
	Budget		FG1.7 Costs, costs. And to also force yourself, because I love to just take anything, I often purchase by eye, so to force a person to stick to the budget, yes, so budget. FG1.4 ...just so that I can stick to the budget and make sure you do not buy with the eye. FG2.2 I think that my biggest challenge at the moment is budgeting and making sure that I have enough for everything and to cater to everything else I need. FG2.6 a person's budget like what you actually need, you can't always afford, so you can't just run into a shop and buy whatever the first thing is that you need.
		Additional expenses	FG2.1 I also have a nanny who stays with her during the day, so it is an extra mouth that I have to feed like I don't expect her to come there with her lunch and everything, so I budget for her as well for the month as well as for myself so.
Rewards to feel good			FG1.5 I send someone in lunch time or I go in lunch time and go buy myself a chocolate. A reward FG1.7 I also feel there is nothing better than receiving an online store A box FG2.1 ... I just feel so much better, laughs, it is like just a release. It's not so much a reason, for me it's more I get so little time to do it that I just tell myself one day you know what I deserve it. I have worked so much and I don't care how much it costs now, and now I wear it and I feel good about it because it feels like I invested in myself for a little while. FG2.7 Because it just looks so good and I mean if I don't have these takkies and I put my pink ones on, it just isn't going to look good, so if I do buy the takkies, I am actually saving because I now have this jacket, or I need another new jacket.
	Deserved reward		FG2.2 I think even if you are alone and it is just like so yeah especially after I have just worked so hard, I am buying that perfume for example. Yes, it is like a reward it is.

Shopping at specific stores	Close by		FG2.2 yes, yes definitely. FG2.5 and then if a person looks at the time it is much easier to go to spar than to drive all the way to the mall to go buy at store E. FG2.6 because even though I have a car, but I must still go in certain times, I will still go to the store F because it is closer for me, it doesn't matter what I need, and I know sometimes it is the basics.
		Walking distance	F and it is also close by places because you have to walk there? FG2.1 yes [having to go to stores that are close by because she has to walk there]
	On the usual route		FG4.2 we buy normally at centre B store A, because it is on our route to school or back from school, it is just the cleaning supplies that we buy at the spot or by store O once a month. FG4.3 But I go to the small store A because it is on the way to school on the way to everything and I can directly like climb out the car into the shop almost. It is not a far distance that I have to walk from the parking it is close to the door I can go in and out quickly and can get my things, so it is the shop that I can park close to that I can be quick in and out, so I don't have to go far in a centre.
	Stores with a familiar layout which saves time		FG1.3 everything was together by each other and now I don't go there anymore at all. And now, I moved to a chemist here by centre C and I buy all my things there, and it is actually more expensive, but I am not going to stand and waste my time.
	With specific needed products		FG2.2 ... I'll go to store E I'll just choose like store E and then they normally have a sale, like now it is all like shoes for example, I love shoes (whispers) so I will purchase my shoes between now June and July because then all their summer shoes are out and then I'll go again in Oct Nov then I'll purchase a winter pair or something like that so I have sort of like planned it out, that I won't buy in between so I will choose maybe the one Saturday. FG2.4 By the store A, well that is stuff like toilet paper, uhm uhm milk, uhm fruit, a lot of fruit and veg, not really like meat and stuff, more bread like stuff and cooldrink or that type of stuff, and other stuff, like how can I say, that a person needs, like toothpaste soap all that stuff. FG3.6 okay here I want toilet paper and long-life milk and then I try to one Saturday morning I will try to go to three places, that's maximum, and try to get the specials so if it's really worthwhile doing it. FG4.5 I buy certain things by different shops it depends because I buy different things at different store, so you go look I mean centre B store A has fresh fruit and stuff.

			FG4.1 mean I would maybe purchase at store C, but that is the stuff like nutrients and all that that store G doesn't have because they are just by far the cheapest it makes sense to drive there. Then I let that come and I will get chicken from another lady and then the normal fruit and veg and daily things and then again by store C. FG2.6 I think, with basics, with time the other day I needed underwear, so I was in store E, like because I know store E, I only wear their stuff. FG4.4 my fresh stuff I like to buy at store E because it lasts longer and for me as one person, I realise the things at store B goes off quicker.
	With a variety of products		FG2.6 so and I needed, wanted to buy food as well, so I was like two in one, fantastic I know it is going to be fine for me, I get what I needed, and I get my food and I go home. Like that level of convenience was very good. And also, like their socks, it is very random, but its basics [laughs] so I don't know.
	Less in-store frustrations		FG4.3 I avoid store D like nothing else, because it always takes an hour to get to a till and when you get in front and the price is on wrong which irritates me so.
Willingness to pay more	Better quality		FG2.5 Because sometimes if I compare prices, store E fruit and veg isn't really more expensive. than store A's but it is much better quality and it lasts so much longer. FG2.6 Yes and also their fruit lasts longer. FG2.1 what does influence my decisions is, obviously I do go for quality even though it like is a bit more expensive, but I just feel more comfortable FG2.7 So, I think stuff like that you want to invest in like coats, and boots and proper denims, and stuff like that you buy at more ... more quality places.
		Brands	FG2.1 with something I am familiar with...what does influence my decisions is... So, a whole lot of other things I don't really even look at it. So, if it says brand A and I'm used to brand A and the reputation of brand A even if it is R50 more expensive than other brands, I'll always stick to what I know. FG2.7 So, I think stuff like that you want to invest in like coats, and boots and proper denims, and stuff like that you buy at more, I want to say brand name places, more quality places.
	Time saving		FG1.3 everything was together by each other and now ...it is actually more expensive, but I am not going to stand and waste my time.

	Better fit		FG2.1 So for me to actually find clothes that do fit me can become a little bit more expensive because then I have to shop at like store P because they sell like the brand B jeans and all that.
	Better service		FG2.4 I like a place like store I more, I feel there is always someone that comes to me, really friendly, and tells me they are there to help me if I need anything.
Meals	Convenience food		FG1.6 And if the things start to finish in the house, at least the food centre A [eating hall] is close by. That is actually very nice. I love the food centre A. FG4.1 At least our backup is the food centre A so if no one got to go where they needed to, the food centre A is at least right behind the house like as far as the kitchen so we at least can go to the food centre A. FG1.7 Check if the food centre B [university cafeteria] doesn't have anything that you can eat, look for alternatives FG4.5 I mean that chicken at woollies when I really don't want to make food, that already made chicken. FG4.4 I am crazy about store E, and there get me a little because they have convenience food.
		Cheaper	FG1.5 I also go to the food centre A; the food centre A is my coping mechanism. It works out a lot cheaper, it really works out cheaper. FG3.6 but take-aways for me is also very expensive, so it feels cheaper for me to go and buy prepared food at store E rather than buying each on their own hamburger or so.
		Time saving	FG3.7 I knock off at work then I come to campus and then I have to go back to work and then I'm like okay can I just grab something at the food centre B and when you done with work then you can eat this, whatever rubbish you can pick up.
		Effortless	FG3.3 Easy, sometimes I just say you know what if that's what it's going to be, I'm going to food centre C. Anything that is take-aways. Buy from store E or buy from food centre D then we are done. ...It's just I'm so tired and I will eat anything, if I have food in my tummy then I'm happy. I don't care how healthy or unhealthy it is.
	Advance preparation		FG3.6 But I do try to prepare some food in advance. But usually I will do that on a Saturday and I will chop and wash and everything and then I have this cute lunch boxes [bakkies] and I will put it in the fridge and so on and then it's easier, but I'm not always that prepared but I do try. Because I do want my children to eat healthy.

			FG3.3 Another strategy I also have is I think most of us also have at least once a week if you make enough food then at least another meal for the second. FG3.5 Ya I also do that, meal preparations for a whole week. So, breakfast lunch dinner. Takes a hell of a lot of time but it makes life a lot easier. And then you know there is not that In-prompt like now going home late, ag let's stop at the drive through of whatever there is the option of like there is already a cooked meal in the fridge.
	Look for alternative options		FG1.7 Check if the food centre B [university cafeteria] doesn't have anything that you can eat, look for alternatives.
		Convenience	FG1.7 Yes, for sure. More convenient. ... [to look for alternatives]
Shopping online			FG1.7 Online, online purchases
	Positive towards online shopping	General products	FG2.1 Like I resort more like things I need to get in the shop then I get it. But most of the time online store A, for other things. FG2.6 I do but not clothes. But basic things like can I say household things and gadgets or stuff like that that I need, that I know online store A has it, I would order it there. They are a lot of the times cheaper. FG3.4 Something I have also started doing is uhm for certain items, online shopping. FG4.4 I buy all kinds of things. Like that time, we bought that online thing. I purchase a lot of the time by online store A. FG4.3 I also bought recently camping equipment. FG4.5 Yes, my husband does, I have only really purchased once myself. But uhm no we buy the stuff for the coffee machine because that is stuff that is more difficult to get. FG4.2 And now recently we ordered a few things from online store B and stuff but that was more fun stuff for our daughter, glow in the dark pens and things that are not really available here.
		Clothing, cosmetics	FG1.3 Yes that is the most ideal [online purchases], especially when it comes to clothes. FG1.2 Especially shoes and clothes FG1.3 I do most of my beauty products that way. Online purchases make me think more about if I needed it really or not, I don't like standing in the shops, and then I know I have to go but I really need it so then I just get it. So, I feel online you are more aware of your decisions. FG3.6 I like to buy clothes online, that's something I will buy online that's easier.

	Convenience		FG3.4 So uhm you know things like dish washing liquid or household cleaning supplies I order them online and I order like 6 month, supply you know do it once, they ship it they deliver here to campus to the courier centre and I pick it up after work and then that's done for those. It's for convenience.
		Any time of day	FG1.2 I would rather do it tonight at 10 while I'm laying down look through it slowly, that's nice and that is pretty, then you first put it in your shopping cart and think about it for three days and then you buy what is needed. FG1.5 It is super convenient, like I can do it when the children are sleeping, and you know you do it on your own time, and like she said you take your time to decide ...
		Greater stock availability	FG3.1 I also buy stuff online because like here you battle with sizes or there is no stock or whatever the case might be, so I usually buy things online as well.
		Time saving	FG4.3 I don't have to walk from store to store and I can't remember how this one looked and what were its characteristics again. Yes and I can do it in between, I can now look at one and read it and I can store it and later I can look at another one, I don't have to do a trip to town and I have to take three hours, to go from shop to shop I can do it quickly 5 minutes and then I can store it there. FG2.6 And if you like purchase over R450 then it is free delivery, so then it costs nothing, and it comes to you, and you don't have to physically go look for it in the shops, and a lot of the time in Potch there isn't the products that you want, so it is that too. FG1.5 It is super convenient, ... it helps me to waste less time on it. FG1.3 Because they deliver in about a day or two. .. You don't have to drive and go buy it. so, now I found a face cream for me that works and now I order that for myself online. It is easier for me.
		Effortless	FG1.6 There isn't frustration attached to it... FG1.3 ... It releases the frustration because you don't have to stand in a queue, and it releases frustration because you can immediately see if it is there or not, so you don't have to look for it. ... It is easier for me.
		Easy delivery	FG4.4 You see it is the convenience as well, they come and drop it off right at work you just have to go fetch it. I mean here across; it is very convenient.
		Specials	FG4.4 And they also have specials. FG4.5 Ya no especially I know you get the one day only specials.

			FG3.6 What I sometimes try to do is look at the specials when I have time on the internet then I know okay store E has this and this and this on special.
	Detailed product information		FG1.3 and it lets you consider or find out more. FG3.6 Well in the beginning I only well they give nice measurements online to say you have to measure yourself and then that's your size so I only bought one thing and then I decide okay ya it's okay and then ya you start to uhm learn to know the brands and the sizes.
		Reviews	FG3.7 I've always like also questioned the uhm I mean it looks great and then you read the reviews and then you watch like YouTube videos that have just gotten like what it looks like and then what you actually see it and then I'm like mmm I'm not going to do that to myself. But then you hear success stories then you just like mmm what do you do like so that's another thing.
		Product comparison	FG4.3 What is nice about the online purchases is that I can look at things and compare products and the reviews that you can read.
		Price comparison	FG4.3 I can have them in front of me and I can compare them and I can say it is a good price and most people said this one doesn't work well for me so that is what is nice for me about online purchases.
Manage attitude by creating a mental shift	Circumstances		FG1.1 because, for my own sanity. We've got the challenges, the rush, the traffic and this and the queues and that, we've got to get home and cook early coz everyone has got to go to bed early and you tired and that. But I've actually just learnt that I'd start going with the flow, learn to work your route and you just, it's not a matter of just taking it or accepting it but it's at the end of the day it is not worth while stressing yourself up I've got to rush, I've got to get to this, I've got to get that, just work your way through it, you do, you actually just damaging yourself because by the time you get home you are annoyed and irritated and you take it out on the people around there, and it is not their fault and it's not your fault, it is just circumstances so you've got to just learn to breath, coz really it doesn't help because I know I flip out and I freak out at the till and I'm just making my name bad at the end of the day, so it doesn't help anymore either. If we only eat at 8 or 9 tonight at least we don't go to bed hungry. It doesn't matter well go to bed a bit later, it is just the way it is.

	Poor service		FG2.3 I wanted to say you are so used to the service you get anyway, wherever you go, I just think we all so used to it, it just doesn't matter anymore. If you have to wait in a line for an hour, and the guy behind you is standing on top of you, you deal with it because you go to. There is no other way or you leave it and you go home and you stay without it, you just have to deal with it.
Mood	Postpones shopping		FG4.4 Sometimes I must stop and then I'm not in the mood, so I just go home. [Purchase the products at another time]
		In-store frustrations	So, do you continue with your purchasing or do you leave? FG3.5 No I leave, if I get frustrated, I leave I bail immediately. F So you would first rather spend more money rather than struggle, rather than struggle and pay a little cheaper? FG2.6 That is another thing I just wanted to say, shop revamps I totally avoid that shop the entire revamp time. I won't go in there because it is just too bad for me. With store L and store E revamp and store Cs revamp I don't go in there. FG1.3 store C as well, I no longer go to Dischem. [because of the revamp] FG1.7 Turn around and go home.
	Good mood		FG4.4 But if I am in the mood for something then I buy it. FG1.3 My attitude determines a lot of the time if I buy clothes. if you in a good mood and you don't have the money, you push it out a little more because I want that shirt.
	Bad mood		FG1.3 My attitude determines a lot of the time if I buy clothes.... But if you in a bad mood and you have the money, you not going to buy anything.

ADDENDUM 10 DECLARATION OF LANGUAGE EDITING



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DECLARATION OF LANGUAGE EDITING

I, Juan Etienne Terblanche, hereby declare that I edited the dissertation
titled:

**Challenges and coping strategies of employed female consumers
during household purchases decisions**

for **N. Sousa** for the purpose of submission as a postgraduate research
degree. Changes were indicated in track changes and implementation was
left to the author.

Regards,

A handwritten signature in black ink, appearing to read 'J. E. Terblanche', is shown on a light blue background.

Prof. J. E. Terblanche

Cum Laude Language Practitioners (CC)

ADDENDUM 11 TURNIT IN REPORT

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