INFORMED DECISION-MAKING: A NARRATIVE REVIEW OF WORKING FEMALE MIDDLE-CLASS CONSUMERS

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ABSTRACT

In South Africa, women make up 45% of the employed population; yet they still carry most of their household's responsibilities. Although women have served as a target group in research – as household gatekeepers in terms of purchases, food preparation and health – scholarly studies of informed decision-making among working women in particular are limited. However, the growing number of women in the formal workforce, along with global and national policies and initiatives that address these women, suggests that the wants, needs and decision-making of this subgroup of consumers warrant special attention from researchers. This exploratory narrative review of international and South African literature, uniquely applied to the context of informed consumer decision-making, focuses on middle-class working female consumers (W-FC) in different fields, and their needs and wants, information acquisition and decision-making, challenges they experience, consequences of these challenges, and coping strategies they employ. Working women face specific issues that are related to role balancing at home and at work, as well as market-related challenges that place a burden on their information acquisition ability and purchase decision-making. These issues also affect their psychosocial and physical well-being in different ways than their male colleagues. W-FC adopts coping strategies in terms of their need to make significant career and family decisions, employ support systems to assist with time management and decision-making, change their behaviour, and de-stress. Research that addresses the informed decision-making capabilities of W-FC and that takes into account their unique conditions and requirements, is therefore needed to provide a foundation for developing effective interventions to improve their well-being. Our review offers a valuable baseline for examining the challenges and coping strategies used by women internationally and also by South Africa's middle-class working women, and how these may affect informed decision-making. It also offers suggestions for areas of future research.

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INTRODUCTION

Economic hardship in countries around the world foregrounds the need for increasing numbers of women to participate in the labour market and to earn an income (Craig & Brown 2017; Stertz, Grether & Wiese 2017). In addition, globalisation and growing pressure for equal opportunities for women have provided them with more opportunities to follow a career for personal reasons such as self-fulfilment, professional growth, financial independence (Bimrose et al. 2014; Mathur-Helm 2005; South Africa 2015), and for becoming progressively more devoted to their careers (Bosch et al. 2012). Women as consumers have widely served as a target population in national and international research, especially in matters associated with their roles as gatekeepers for household consumer purchases and food preparation (Hassan, Dollard & Winefield 2010; Johnson & Mathur-Helm, 2011; Kumar, 2016; Kumari 2014; Mkhize & Msomo 2016; Murungananthi & Sivakumar 2014). However,

although working female consumers (W-FC) commonly continue to fulfil these roles in addition to generating incomes for themselves and their families, they receive little attention in scholarly literature as a distinct subgroup of consumers.

Consequently, the wants and needs of this target group are not systematically or comprehensively documented. Regardless of socio-economic status, W-FC may present unique characteristics and may experience specific challenges that affect their consumer behaviour and decision-making, which have remained underexplored thus far. The abundant challenges for middle-class working female consumers in the various facets of their lives are experienced by single working women as well as by married women and mothers (Martin & Barnard 2013), although single mothers face the most challenges (Bull & Mittelmark 2009; Mkhize & Msomi 2016; Ntshongwana et al. 2015).

Many W-FC hold full-time employment and experience the same associated responsibilities and stressors as their male colleagues; a large proportion simultaneously takes on the lion's share of household responsibilities (Bimrose et al. 2014; Martin & Barnard 2013; Schulze & Steyn 2007). As consumers, they have a disposable income and make daily decisions, especially relating to consumer goods in the food, fitness, beauty, and apparel markets (Silverstein & Sayre 2009).

Consumer-related literature tends to characterise women as consumers based on their gender (e.g. Brewer 2014), instead of considering, also, that working lives set conditions that can affect and even dictate consumer decision-making and behaviour. Women generally make important consumer decisions typically associated with their different roles in the household (Arooj et al. 2013; Kumar & Maral 2015; Titus, Sengupta & Madan 2017), but for working women, such decisions are made under the added burden of the stress and time constraints connected with their responsibilities as employees (Craig & Brown 2017; Nadeem et al. 2016; Masih et al. 2017). While it continues to be useful to study women

as uniquely important consumers, the complexity of decision-making related to goods and services from the perspective of middle-class working women makes this a group worthy of further attention.

The purpose of this narrative review was to gather and summarise the available information in the literature that could help to characterise the needs and experiences of W-FC as a potentially unique consumer category. We also attempted to emphasise aspects of their lives that have the potential to influence how informed their decision-making is about products and services. Research has shown that decision-making is an important contributing factor to consumers' physical and psychosocial well-being (Le Roux 2018).

In order to represent working women typically involved in such decisions about products and services, the scope of our narrative review is limited to women who have at least some kind of household role as homemaker, spouse and parent (Bosch et al. 2012), and who are responsible for household purchases (Silverstein & Sayre 2009) alongside full-time income-generating employment. We included studies from different perspectives and disciplines in order to provide an initial baseline and to pave the way for a clearer view of working women as consumers and decision-makers.

This review is based on five subsidiary themes included in the central theme of the position of W-FC in making informed consumer decisions, namely: (1) the needs and wants of W-FC; (2) their information acquisition and decision-making; (3) challenges experienced by them that compromise their needs and wants, information acquisition and decision-making; (4) consequences of such challenges on the physical and psychosocial well-being of W-FC; and (5) coping strategies that they employ in responding to these challenges. We developed these themes to allow for a better understanding of the context of W-FC and their consumer decision-making. Rather than attempting to provide a complete account of recently published work in these areas, we build our discussion using salient examples from literature.

METHODOLOGY

The purpose of this narrative review is to explore the published evidence on informed decision-making and W-FC and to provide a narrative synthesis of research in this field, as well as a potentially stronger underpinning for advancing knowledge (Green, Johnson & Adams 2006; Snyder 2019). Drawing on the guidelines of Onwuegbuzie and Frels (2016), our narrative review examines W-FC in the context of informed consumer decision-making. We aimed to provide a synopsis of relevant key features that are available in scholarly literature and to identify potential gaps for future research (Gasparyan et al. 2011; Onwuegbuzie & Frels 2016). Peer- reviewed academic journals were identified by searching consumer science, behavioural and social science, health science, and educational databases, namely EBSCOhost, Emerald Insight Journals, Google Scholar, Sabinet Online, ScienceDirect and Web of Science. Since grey literature can be a valuable source of information, we also used search terms in a Google search (Onwuegbuzie & Frels 2016; Snyder 2019). Where necessary, in order to contextualise the issues, reference was made to textbooks and other background material which necessitated the inclusion of some older material.

Reference lists of retrieved articles were scanned for relevant papers of the last ten years. Search terms included in different combinations were "working women", "challenges", "coping strategies", "work-life balance", "informed decision-making", and "well-being". These also included some synonyms such as "employed women", "working females", and "career-life balance". Where the initial search yielded large volumes of material with varying or general relevance, additional search terms (guided by recurring themes from the original literature search) were included to narrow the search for challenges, coping strategies and well-being of working women. These included "stereotyping", "psychosocial well-being", "physical well-being", and "role in

economy". Given the broad scope in social class position of W-FC in articles yielded by the initial search terms, we refined the initial search by excluding those articles not addressing white-collar workers and middle-class consumers consistent with the focus of our review.

The inclusion and exclusion criteria for searches covered South African and international literature in English on employed females. The retrieved material content was scanned for relevance to the purpose of this study and then grouped into the five themes. Because of the exploratory purpose of this review to identify opportunities for further research (Snyder 2019), we excluded an in-depth discussion of the theories related to these themes. Our search identified 92 relevant references, of which 73 were articles for inclusion in this review.

THE NEEDS AND WANTS OF WORKING FEMALE CONSUMERS

Identities of working women are shaped by the different roles they fulfil, such as their multiple roles in the household; and the role of being employed, which is prevalent in both developed and developing countries (Bimrose et al. 2014; Delina & Raya 2013). These two identities to which working women have become accustomed, require them to "wear two hats", in a manner of speaking, and to take on the responsibilities associated with each.

Performing their household role, women usually are still the main domestic housekeepers and carry out many or most household functions (Chisholm-Burns et al. 2017; Schulze & Steyn 2007). Studies from developed countries (e.g. Australia; USA) and South Africa confirm the household roles that working women still hold; these require them to take care of food purchasing and preparation (Silverstein & Sayre 2009), which makes them accountable for the family's nutritional health (Miller et al. 2016). Their responsibilities for products purchased for the home also include shopping for items such as clothing (Kasambala, Kempen & Pandarum 2016) and household products (Silverstein & Sayre 2009). The gatekeeping role of working

women relating to these groups of purchases makes them active consumers and important decision-makers in the marketplace, with specific needs and wants (Silverstein & Sayre 2009).

Having a fulfilling family life and being a good partner, spouse, or parent is part of a woman's socially ascribed identity in India (Stertz et al. 2017), making these achievements a personal priority. In their commitment to their household role, working women from Taiwan tend to place the needs of their spouses and children above their own (Lin 2015). Working women from a large US study across different income brackets also seemed to be attracted to products promoting emotional and physical well-being and supportive of socially and environmentally responsible companies and brands (Silverstein & Sayre 2009). A tendency to care for the needs of their families and a sense of social responsibility are reported among all W-FC, whether they are from a developing country or a developed country.

Employment requires women to assume a different set of responsibilities. In the context of equal gender opportunities in the workplace, international research (i.e. India, the USA and Canada, and Australia) shows that they are expected to shoulder the full responsibility of their jobs (Delina & Raya 2013), work hard (Bower, Hums & Grappendorf 2015), and lead busy lives (Evans et al. 2014). In doing so, they are often successful in leadership positions (Booysen 1999; Brown 2010; Chisholm-Burns et al. 2017).

Working women often have the need to experience a sense of accomplishment and self-fulfilment beyond their home life and beyond their contribution to the family finances as partners or breadwinners (Delina & Raya 2013). They also need to balance their different roles – an intricate and subjective task that varies over time (Evans et al. 2014). They need assistance to perform some of their household responsibilities (Bimrose et al. 2014), and they also need ways to access information as efficiently as possible for better purchase decisions as they search for the right product or

service of the desired quality at the right price.

According to Yadav and Dabhade (2014), the ideal work-life balance offers a supporting and stable out-of-work foundation for productivity, which brings success and fulfilment at work. More broadly, women constitute 40% of the world's employed population (Bimrose et al. 2014) and 48% of South Africa's in 2015 (South Africa 2015). The importance of caring for their needs is addressed in South African policy that is relevant to their active participation in the local economy (South Africa 2015), as well as in global initiatives to promote economic empowerment and growth, improvement of productivity and working conditions (World Health Organization 2017), and gender equality (United Nations 2017; WHO 2017). Given the ever-expanding part that working women play in contributing to the wealth and well-being of their families, countries and the world, the demand to satisfy the wants and needs of W-FC is likely to keep growing (Silverstein & Sayre 2009).

CONSUMERS' INFORMATION ACQUISITION AND DECISION-MAKING

No studies could be found in connection with pre-purchase information-seeking and consumer decision-making of working women specifically. The literature does, however, offer broad principles and models that are relevant to consumers in general. In this section, therefore, we summarise some of the key features, to lay the groundwork for consideration of working women as a subgroup of consumers about which researchers have relatively little knowledge.

According to a basic decision-making process model – need recognition, pre-purchase search, evaluation of alternatives, purchase, and post-purchase evaluation (Erasmus 2019; Ungerer 2014) – decisions are initiated by consumers' needs, which in turn require an information search. Globalisation gives consumers wide-ranging access to constantly changing and innovative product ranges and stores (Prinsloo et al. 2012), which calls for more information about consumer decision-making.

As active consumers involved in purchasing decisions, working women form part of the information age where, more than ever, most

consumers have abundant sources of information at their disposal (Hoyer, MacInnes & Pieters 2013; Van Knippenberg et al. 2015). Personal sources commonly consulted for information include friends, relatives, colleagues and forums, while impersonal sources include newspapers, magazines, brochures, advertisements and websites (Hoyer et al. 2013; Shrosbree 2014). Lack of time in busy lives dramatically shortens the information search process of consumers (Mowen 1988; Farashahi et al. 2018), which can result, for instance, in food consumption patterns that may run counter to healthy food choices (Jabs & Devine 2006). Therefore, reliable as well as easily and efficiently accessible information sources are crucial for consumers, including working women. Electronic media allow consumers to instantly share positive and negative experiences of products and services (Du Toit 2019; Shrosbree 2014), offering time-saving ways of passing on word-of- mouth information. Product labels (such as those on food, clothing, household products and cosmetics) are a formal source of information, directly from the manufacturer, that can provide a valuable guide for making decisions.

Despite constant access to product- and service-related information, consumer decision- making can become intricate, influenced by consumers' cognitive, emotional and situational states that may often intrude in the absence of sufficient information on which to base a logical decision (Ungerer 2014). The decision what to buy is frequently based on the information available, and it is seldom possible to have all the information necessary or to have sufficient time and knowledge to study and implement the available information rationally or fully. Therefore, when consumers feel that they have adequate information on which to base their decisions, they may stop their information search (Rousseau 2003; Ungerer 2014).

Without the relevant knowledge to make informed, rational decisions, consumers revert to

emotional decision-making based on heuristics (Alba & Marmorstein 1987; Ungerer 2014). They may apply irrelevant information (Hutchinson & Alba 1991), rely on government policies to protect them, or use a retailer's image or a product's brand to come to their aid (Donoghue, De Klerk & Isaac 2012). Shortcuts are also taken when purchases are made according to habit rather than through a more comprehensive decision-making process (Martin & Morich 2011; Ungerer 2014). Internal influences within a consumer's self, as well as external influences, can influence the outcome of a decision (Ungerer 2014; Vermeir & Verbeke 2006).

From a consumerism perspective, W-FC are an important target, especially considering the multitude of marketing opportunities to lure consumer support (Murungananthi & Sivakumar 2014). Information acquisition and decision-making are just two of the areas that could, potentially, provide W-FC with challenges as well as coping strategies.

CHALLENGES EXPERIENCED BY WORKING FEMALE CONSUMERS THAT COMPROMISE THEIR NEEDS AND WANTS, INFORMATION ACQUISITION AND DECISION-MAKING

The needs and wants of working women are often left unfulfilled owing to various challenges they experience pertaining to role conflict – in the household and workplace – and work-life balancing, as proposed by studies from the USA (Chisholm-Burns et al. 2017; Henley 2015; Srinivasan, 2015), India (Chandra 2012; Delina & Raya 2013), Germany (Procher, Ritter & Vance 2018) and Tajikistan (Kataeva & DeYoung 2017). The responsibility of the primary household carer is still pre-eminent, while gender stereotypes (for example that "all women" are the same, or that they are not different from men (Silverstein & Sayre 2009) and discrimination (Johnson & Mathur-Helm 2011; Kataeva & DeYoung 2017) often persist in the labour market across studies from South Africa, the USA, India, Germany and Tajikistan. Working women experience pressure and conflict as they juggle these different roles and responsibilities. In addition, they experience

personal (role conflict) and market-related (product and services) challenges that place a burden on their information acquisition ability and informed decision-making.

Role conflict at home

Role conflict at home often has to do with inadequate assistance or support related to household tasks and responsibilities. An international survey in 2009 revealed that only one-third of men assisted their partners with household chores, leaving little time for most working women to tend to their personal needs (Silverstein & Sayre 2009). In Germany, working women do between 70 and 80 per cent of the housework, and when their burden decreases, it is because both partners do less (Procher et al. 2018). Data from South Africa suggest that, during their lifetime, women spend approximately 15 500 hours more than men on doing unpaid work at home (South Africa 2015). Work-life conflict prevails even among childless or unmarried working women, resulting in slower career advancement due to their domestic responsibilities (Martin & Barnard 2013). The burden of household roles such as household chore expectations may become restrictive to these women and may pose a threat to their need for self-fulfilment and the sense of accomplishment they seek from their role as working women.

Role conflict at work

Working women's needs and wants may also be constrained by challenges they experience at work, primarily due to gender-related workplace stereotypes, discrimination and stressors, and workplace stereotypes based on gender (Chisholm-Burns et al. 2017). W-FC are also stigmatised based on pregnancy and motherhood (Sabat et al. 2016), with mothers seen as being more committed to their families than their work (Bower et al. 2015; Sabat et al. 2016).

Contrary to popular belief, gender discrimination is still reported in South African and international studies, which reveal male dominated mind-sets and more male appointments in management

positions (Johnson & Mathur-Helm 2011; Kataeva & DeYoung 2017; Statistics South Africa 2012); female colleagues being perceived by men as less successful in supervisory roles (Booysen & Nkomo 2010); bullying of women in the workplace (Abendroth et al, 2017; Bimrose et al. 2014; Eriksen, Hogh & Hansen 2016); gaps between male and female salaries or wages (Abendroth et al. 2017; Chisholm- Burns et al. 2017; Graham, Belliveau & Hotchkiss 2017; Silverstein & Sayre 2009; South Africa 2015); glass ceilings (Bower et al. 2015; Chisholm- Burns et al. 2017; Henley 2015); no consideration for the effect of menstrual cycles on work performance; and maternity-leave-related challenges (Chandra 2012; Chisholm-Burns et al. 2017; Martin & Barnard 2013; Morgenroth & Heilman 2017).

Unsurprisingly, such discriminative conditions at work can become a significant source of stress for working women. Also, working women experience greater safety risks than their male counterparts in travelling to and from work in the early morning and at night (Kumari 2014). Other gender-related work stressors are also prevalent, such as working overtime (Bimrose et al. 2014), time management (Chisholm-Burns et al. 2017) and lack of formal career support (Johnson & Mathur-Helm 2011).

Work-family role balancing

Working women in general experience more role challenges than men (Martin & Barnard 2013; Hassan et al. 2010), and work-family conflict, role balancing, and spill-over of roles (Martin & Barnard 2013) can cause negative experiences (e.g. stress and guilt, neglecting roles, desperation) for them (Evans et al. 2014). Challenges associated with balancing work- and home-related roles include the difficulty of leaving small children behind all day, meeting the demands of family members (e.g. of a husband expecting home-cooked meals), concerns about neglecting the family, and worries relating to finance (Kumari 2014; Hassan et al. 2010). The overload of different roles leads to scheduling pressures and insufficient time at home after working hours (Craig & Brown 2017).

Females in work environments often experience a lack of social and networking opportunities with colleagues because of their householdresponsibilities and exclusion by male colleagues (Bower et al. 2015; Chisholm-Burns et al. 2017). The early to mid-forties, also known as the sandwich generation, often bring an escalation of role balancing pressure for working women, as the stress of caring for elderly parents combines with the stress of caring for children (Delina & Raya 2013; Silverstein & Sayre 2009). It is therefore unsurprising that work-family conflict can result in lack of mobility as career decisions are based on the requirement to accommodate the partner's career or the needs of other family members (Bimrose et al. 2014; Chisholm-Burns et al. 2017).

Product and service market-related challenges

Market-related challenges that W-FC experience pose important threats to informed decision-making for these household gatekeepers. Female consumers are acknowledged to be the primary purchasers in most consumer goods categories; when making purchase decisions, they are often offered inferior products and services, and marketing strategies based on female stereotypes (Silverstein & Sayre 2009). The apparel industry, for instance, represents a product category predominantly supported by W-FC. Nevertheless, US (Silverstein and Sayre 2009) and South African research (Kasambala et al. 2016) among women showed that the clothing product category poses challenges to informed decision-making concerning problems with sizing systems, issues with poorly fitting clothes and limited affordability.

Products may be marketed with insufficient information, an overload of information, or even misinformation (i.e. information that misrepresents the product). Female consumers prone to buy on impulse may be especially vulnerable to marketplace exploitation (Nadeem et al. 2016; Sun & Yazdanifard 2015). Impulse purchasing – often viewed as a way to reduce stress and frequently associated with so-called 'retail therapy' – when regularly practised, is

associated with negative emotions (e.g. guilt, fear, distress), poor perceived well-being (Silvera et al. 2008), feelings of buyer's dissatisfaction (Hausman 2000; Wood 1998) and financial problems (Erasmus & Mathunjwa 2011; Rook & Fisher 1995).

The products that W-FC need or want are often time-consuming to search for and may cause information overload, in which case they may abandon the search process in favour of impulse decision-making (Hausman 2000; Nadeem et al. 2016). It is reported that in the financial product sector, poor service and advice, contradictory policies, and exhausting application processes undermine the ability of W-FC to make informed decisions (Silverstein & Sayre 2009).

Marketplace misinformation is a complication for consumers during food purchases, especially when they have to make food-related decisions based on insufficient knowledge about nutrition. In such instances, misrepresentation adds further confusion (American Dietetic Association 2006). Misinformation is an even more significant concern for working women, who often are not only the gatekeeper for the family's healthy food decision-making but also have to make these decisions under constant time pressure. Purchases based on misinformation can too easily lead to wrong decisions for themselves and their families, which can have serious adverse consequences (Lewandowsky et al. 2012).

CONSEQUENCES OF CHALLENGES ON WORKING FEMALE CONSUMERS' PHYSICAL AND PSYCHOSOCIAL WELL-BEING

Stress in the work environment is reported to be the most frequently experienced form of stress among consumers; even more so than stress resulting after trauma or at home (Suman & Chatterjee 2015). However, working women are more reluctant to leave unsatisfactory work conditions than their male counterparts, with harmful effects on their long-term health (Eriksen et al. 2016). In turn, women's general health (especially issues related to stress,

headaches, muscle tension, weight gain and The different roles to which W-FC are committed, and the difficulties they often experience in fulfilling these roles, also make these consumers more susceptible to challenges related to psychosocial well-being. They have been shown to suffer increasingly from mental pressure, poor mental health and emotional distress, depression, neuroticism and burnout (Opie & Henn 2013; Pudrovska & Karrake, 2014). Research among employees of a major South African firm has highlighted the high risk of burnout, especially for women (Whitehead & Kotze 2003), where time pressure and role overload are often responsible for burnout among women in the South African workplace (Bezuidenhout and Cilliers 2010).

The risks posed to mental health among working women vary for different types of profession. Educators, for example, reported an exceptionally high risk in a study in South Africa (Harry & Coetzee 2011) and India (Madipelli, Sarma & Chinnappaiah 2013). Non-standard schedules, work pressure, lack of sleep and poor eating habits are aggravating factors (Shepherd-Banigan et al. 2016), which increase working women's vulnerability to physical ill-health (Suman & Chatterjee 2015) and psychological ill-health (Kumar 2016). As such, weight issues have become a global problem among working women (Silverstein & Sayre 2009). Literature suggests that challenges faced by working women can seriously affect their physical and psychosocial well-being, requiring effective coping strategies to protect them in the long term.

COPING STRATEGIES THAT WORKING FEMALE CONSUMERS EMPLOY IN RESPONSE TO CHALLENGES

In response to the various challenges for W-FC at work, at home, and in making informed decisions, they apply a variety of coping strategies as they adapt to their conditions (Whitehead & Kotze 2003). South African studies show that they may resort to two extremes of behaviour in the workplace: at one extreme they may adopt aspects of

characteristic male behaviour, such as acting aggressively, competitively and overconfidently (Geldenhuys et al. 2019; Johnson & Mathur-Helm 2011; Martin & Barnard 2013); at the other extreme they may use characteristically feminine behaviour to their advantage in coping with work and family-related challenges, such as being positive, caring, fair and resilient (Johnson & Mathur-Helm 2011; Martin & Barnard, 2013). The latter behaviour is supported by research from six countries, including South Africa (Bimrose et al. 2014). Women also tend to work harder to prove themselves (Bower et al. 2015). To enable them to focus on pursuing their careers, many women delay having children or decide not to have children at all (Martin & Barnard 2013).

Developing social support, whether in the workplace or family life, offers women additional ways to cope (Whitehead & Kotze 2003; Bower et al. 2015). Support by colleagues, mentorship, and the formation of networks with other women are invaluable social coping strategies (Bower et al. 2015; Johnson & Mathur-Helm 2011; Martin & Barnard 2013; Schulze & Steyn 2007). In balancing work-family life, assistance from parents or family members with children is a crucial source of support (Bimrose et al. 2014). These and other support systems can assist with time management and facilitate better decision-making.

Exercise and participation in leisure activities are recognised by working women as necessary in coping with stress and enhancing their quality of life (Naude, Kruger & Saayman 2012; Nolan & Surujlal 2012; Whitehead & Kotze 2003). Time constraints, however, pose challenges that need to be overcome. Some W-FC are able to work flexitime (Chandra 2012); others decline promising career opportunities (Bimrose et al. 2014) or change occupations as a last resort (Evans et al. 2016).

Time pressure and stress may be the cause of shortcuts and habits that do not always have positive outcomes. Due to lack of time, for example, W-FC may resort to convenient food purchases (Silverstein & Sayre 2009). Although convenience products save food-preparation time, these may be less healthy than conventional products if they are highly processed or contain more added refined sugars, salt and other preservatives (Monteiro et al. 2017). Women suffering from stress may crave unhealthy foods to help them cope emotionally (Masih et al. 2017; Osdoba et al. 2015). Coping may even include alcohol consumption to reduce stress, which can reduce work efficiency and adversely affect health (Colell et al. 2014).

The coping strategies that W-FC use to overcome the challenges they experience are not always beneficial in the long term, especially in the context of sub-optimal physical and psychosocial health that beset many of these consumers (e.g. Eriksen et al. 2016; Opie & Henn 2013; Pudrovska & Karraker 2014;). Positive coping strategies among such women should, therefore, receive greater attention as firm foundations for living healthy and fulfilling lives.

CONCLUSION

In literature, a picture emerges about the value of considering middle-class working women as a specific group of consumers and decision-makers. Although empirical research about women has so far mostly been devoted to women in their role as gatekeepers, the fact that a growing number of women are fulfilling a dual role – as part of the formal workforce as well as household decision-makers – emphasises the need to study this group as a unique target consumer group in terms of their needs, wants and decision-making. Challenges distinctively associated with working women may profoundly influence decision-making in this consumer group and affect how they access and make efficient use of the information they need. It is thus clear that the multiple roles of W-FC may contribute to cognitive, emotional and situational states and influence informed decision-making ability.

Our narrative review illustrates the fact that the household responsibilities and the work-related

roles of W-FC, present conflicting challenges that can limit social and networking opportunities and aggravated by gender-related workplace stressors. While services and marketing efforts are still mainly focused on negative female stereotypes, various market-related practices (i.e. insufficient information, information overload, or misinformation) can undermine busy working women's information-searching activities and decision-making relating to necessary household items. Negative purchase experiences can, in turn, adversely affect the physical and psychosocial well-being of these women and their families. Our exploration of relevant literature, however, has also uncovered the resilience of women in employing a range of coping strategies to meet their families' needs, the demands of their working lives, and the market-driven environment. These strategies, as well as W-FC-specific needs and challenges, suggest elements that would need to be included in the creation of a coherent view of middle-class working women as a clear and distinctive consumer subgroup in the context of consumer decision-making.

The present review offers a valuable baseline for research into the challenges and coping strategies that characterise middle-class working women in general, as well as in South Africa, and ways in which these may impact on informed decision-making. Research opportunities abound, as the need grows to understand this group of consumers, to assist them in making better choices and to develop effective interventions to improve their well-being. Our review of the existing literature revealed greater research focus on W-FC from dual-income nuclear family structures in a Westernised context. Future research in this field should take cognisance of the diverse and changing family structures and different cultural settings.

In characterising this middle-class category of working women as consumers, particularly in the context of informed decision-making, we identify promising areas for further research, and also some limitations. Our study did not consider cultural differences and circumstances which might have a significant influence on family structures and roles. More in-depth context-specific investigations are needed; in South Africa, for example, these would take into account national policies relating to women's employment and programmes to support working women. Research can usefully explore the decision-making processes of these consumers in important product and service categories such as food, clothing, green products and health care in the specific context of the challenges they face. This target group of consumers also offers opportunities for developing specific markets that address the requirements of working women with disposable incomes as they search for purchases to satisfy their own needs and those of their families.

Our review offers insights into the needs of this growing consumer group and the challenges they experience. These insights are of value for providers of goods and services, and can also assist in the task of presenting information to this target consumer segment in easy-to-access ways that can assist in decision-making. The latter method would achieve better results than trying to reach this group based on outdated stereotypes. We have foregrounded many fundamental issues regarding working women as consumers, and we have opened new avenues for further investigation. There are overwhelming indications that working women should become a focal point in consumer research, as a distinct consumer group with unique strengths and with needs that encompass the range of different roles they have to fulfil.

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