# A TICKING 'TIME' BOMB: THE CHALLENGES AND COPING STRATEGIES OF EMPLOYED FEMALES' WELL-BEING

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#### **Abstract**

Financially empowered women contribute to their families and communities, promoting wider social benefits like education, improved health, and lower child mortality rates (HSRC, 2024). This highlights the critical social and economic benefits employed females (EF) provide. The number of EF has increased over the years due to the need for increased financial support in families. Although the female employment rate in South Africa (SA) is only 55,8% this is an increase from 38% in 1995 (StatsSA, 2024). Furthermore, more than 60% of women are the primary household purchasers, irrelevant of employment status (IQBusiness, 2020). Regardless of their relationship status, EF often have family responsibilities and are expected to balance dual roles concerning work, home, and other responsibilities, increasing stress and lowering levels of overall well-being (Commission of Gender Equality, 2024). This is driven by SA having more than 42% female-headed households (StatsSA, 2023). Healthy females are the foundation for healthy societies and constant high-stress levels are not sustainable. Balance of work and life poses challenges for EF and therefore, EF need coping strategies to support their overall well-being. Psychological well-being allows EF to increase happiness, focus, and effectively complete daily tasks. This study aims to reflect on the challenges and coping strategies of EF during purchasing decision tasks. Methods: The results presented were part of a larger research project, including similar independent qualitative and quantitative studies. An exploratory qualitative study entailed four EF focus groups that identified and described challenges and coping strategies until data saturation. Furthermore, an exploratory quantitative study (N = 255) was conducted among EF using online questionnaires, providing descriptive and correlational data. Results: Both studies indicated that the predominant challenge facing all EF is the lack of time. Despite innovative coping strategies, including support, planning purchases and shopping online, unhealthy or unsustainable coping strategies were also identified, including paying higher prices for convenience, depending on fast food, and having a fight or flight response, which is not viable in the long term. Conclusion: Enhanced psychological well-being may help EF manage challenges. A balanced work-life environment and healthy coping strategies might improve their well-being, performance under stress, and self-efficacy, benefiting society.

Keywords: Employed females, challenges, coping strategies, well-being, women.

## 1. Introduction and objectives of the study

Females continue to enter the workforce due to financial and psychosocial needs, enabling employed females (EF) to contribute to their families and communities and promoting wider social benefits (HSRC, 2024). Regardless of being full-time employed and EF relationship status, family and homemaking responsibilities have remained moderately unaffected, and EF is expected to balance dual roles regarding work, home, and other responsibilities, adding to the stress and lowering levels of overall well-being (Devi & Rani, 2016). This engendering role overload (Devi & Rani, 2016), experience of guild when not meeting responsibilities and needs demanded by the different roles along with the variety of challenges such as lack of time, work-life conflict and long working hours both at work and at home contribute to their experience of stress and anxiety, which may lead to burnout and emotional exhaustion, all of which could influence their decision-making (McGowan, Redeker, Cooper & Greenan, 2012). Most women are primary purchasers of household products (IQBusiness, 2020). Consumers' decision-making is complex and influenced by psychological, social, and marketing factors, many of which are unconscious (Šostar & Ristanovic, 2023). EF faces challenges like time constraints, limited work-life flexibility, and the pressure to succeed (Farradinna & Halim, 2016). To manage these challenges, they adopt coping strategies

such as seeking support, outsourcing tasks, multitasking, adjusting work arrangements, maintaining brand loyalty, and shopping online (McGowan et al., 2012). While these strategies help navigate daily life, they also assist in household purchasing decisions. Work-life imbalance is a major psychological health risk, yet its health effects remain underexplored (Leineweber, Baltzer, Hanson & Westerlund, 2012). Conversely,

a well-balanced life fosters fulfilment, harmony, and better health (Schueller-Weidekamm & Kautzky-Willer, 2012). This study explores EF challenges and coping strategies in purchasing decisions.

#### 2. Method

This research study entailed a mixed-methods approach integrating both qualitative and quantitative data from separate research studies as part of a larger research project to ensure a comprehensive exploration of the research topic for which both received ethical clearance from the Health Research Ethics Committee (HREC) (XXX-00003-19-S1; XXX-00079-23-A1). A concise description of each study methodology will be presented, whereafter the findings of both will be integrated with the results and discussions to enhance the depth of the overall insights on this matter. The sampling methods used were:

Non-probability, purposive and snowball sampling methods were suitable for the **qualitative** study. Data saturation was reached after four focus group discussions, each with a minimum of six EF consumers (N=26), aimed to explore the challenges faced and the coping strategies they adopted when making household purchasing decisions. An interview guide ensured that participants remained focused. Content analysis was used to highlight specific topics, data were coded, and themes with categories and sub-categories were identified. For the **quantitative study**, convenience sampling was used to recruit respondents to participate in an online questionnaire distributed on social media platforms in South Africa which forms part of a more extensive descriptive, cross-sectional survey. This paper only reports EF challenges and coping strategies when making daily purchases. Respondents (N=255) spoke mostly Afrikaans (43.5%), followed by English (25.9%), were married or living with a partner (55.3%), and were relatively young (18-44 years = 71.3%). Most respondents were employed full-time (77.8%), and 64.3% had children. The findings of these studies cannot be generalised to the entire EF population of SA but were nonetheless deemed appropriate for the exploratory purposes of this study to shed light on this matter.

## 3. Findings

Table 1 presents related themes, categories, and sub-categories from qualitative findings, alongside quantitative factors ranked by mean scores, from most to least agreed upon, for an integrated interpretation. The qualitative findings were affirmed with the quantitative factors, and clusters of five collective challenges and six coping strategies were identified from the combined results. **Finances** were identified as a major challenge for participants with constant product price increases, making it difficult for EF to purchase healthy, high-quality and eco-friendly products on a strict budget and address different needs in a household. Participants with **children** indicated undertaking independent shopping excursions without the accompaniment of children or find themselves planning their shopping around their children's schedules or emotional state, resulting in unsatisfactory and challenging shopping experiences.

Table 1. Summary of the **challenges** experienced by employed female consumers and the **coping strategies** they use when making household purchases, in a qualitative (themes, categories and sub-categories from four focus groups) and quantitative (N=255; factors according to Exploratory Factor Analysis) study.

Qualitative study: Themes, categories and sub-categories			Quantitative study: Extracted factors						
Themes	Categories	Sub-categories	Factor name and items	¹α	Inter-item correlation	<sup>2</sup> Mean factor score	<sup>3</sup> SD		
Challenges of employed females			Challenges of employed females: (4KMO = 0.904)						
Challenge 1: Finances									
_	Price increase of food; Strict budget		Internal struggles regarding informed decisions	0,864	0.480	3.499	0.894		
			My budget is straining; I often find that quality products are too expensive; I feel emotional when I struggle to cope; I find it hard to visit new shops/centres; I find it hard to buy eco-friendly products due to high prices; I find it hard to buy healthy products; I find it hard to make purchases due to the different needs in minusehold						
		Challenge 2: C	hildren influencing shopping						
	Limited to certain shopping	Children's moods;	Lack of alone time	0,725	0,472	3.360	0.998		
Children	times; Unsatisfying shopping experience		I have to do shopping alone; I prefer to do the shopping alone; I struggle to do shopping with my children						
Challenge 3: Long work hours and high workload									
Work hour	Certain stores	More expensive store	Work-life balance struggles	0.817	0.471	3,033	1,042		
limitations	Certain times	Empty shelves; Congested traffic;		•					

	1	sub-categories	Quantitative study: Extracted t	actors	Inter-item	<sup>2</sup> Mean			
Themes	Categories	Sub-categories Limited space	Factor name and items	¹α	correlation	factor sco			
		Emilieu space	I often experience stress; I find it						
	Certain days	Unable to compare prices	workload is overwhelming; I do not have enough time to do shopping; My hours are straining						
	h	Challenge 4: 'I	Fime and product availability		ı				
	For household purchases; Cannot plan purchases;								
Lack of time	Affects quality purchases; High volume of purchases		Product and time availability	0,688	0,359	2,956	0,894		
In-store challenges	Changing the store layout or revamping	Untidy; Unable to find needed products; Time-consuming							
	Incorrect allocation of store products		Online deliveries or purchasing is it hard to buy eco-friendly produce						
	Unorganised store		time to do proper research on new products or clothes; I buy the first product to time constraints						
	Busy stores	Long queues Employees not							
	Unsatisfied service	trained well							
	Employees' attitude	Challes	ge 5: Lack of support						
	L	Chaner	Lack of support system	0.705	0.545	2,738	1,097		
Insufficient support	Forced to purchase products on their own		I do not have any support from my family; I do not have any support from friends						
	dy: Themes categories and s	sub-categories of	Quantitative study: Extracted	factors	of coping strates	gies of EFs			
coping strategi	ies of EFs	Coning	(2KMO = 0.904) strategy 1: Familiarity						
Shopping at specific stores	Close by	Walking distance	Buy familiar brand	0.711	0.460	4.034	0.654		
specific stores	On the usual route; Stores with familiar layouts save time; With specific needed products; With a variety of products; Less in-store frustration		I buy familiar products when doing necessary purchases; I buy familiar brands or products; I buy certain brands or products I know						
	Coping strategy 2:		pport and cognitive flexibility – e	motion	al management	1	1		
Manage attitude by creating a	Circumstances	Children's moods; Children's school hours	Fight or flight response	0,662	0,342	3.838	0.736		
montal -1-14	Door corried		I have to multi-task; I work overtime to get my work done; When I am stress						
mental shift	Poor services		I have to multi-task: I work overt	ime to o	et my work done	· When I am	stressed I		
Mood	Postpones shopping Good mood Bad mood	In-store frustrations	I have to multi-task; I work overt suppress my feelings/emotions a options						
	Postpones shopping Good mood		suppress my feelings/emotions at options  3: Home management support						
	Postpones shopping Good mood		suppress my feelings/emotions at options  3: Home management support Relying on External sources	nd conti			neapest		
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Mood Shopping	Postpones shopping Good mood Bad mood  Arranged for someone to do	Coping strategy Spouse; Family member; Others  Coping strate	suppress my feelings/emotions at options  3: Home management support Relying on External sources for help and information I have people (e.g. husband/flat remployees (e.g. domestic worker from family/friends when I need unknown products before I buy the from friends/family egy 4: Pro-active behaviour	0.609 mate) to hel to purch	0.248 help me with house hase an unknown	3,380 usehold tasks; hold tasks; I a product; I reso	0.752 I have sk advice earch		
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Qualitative study: Themes, categories and sub-categories			Quantitative study: Extracted factors					
Themes	Categories	Sub-categories	Factor name and items	¹a	Inter-item correlation	<sup>2</sup> Mean factor score	3SD	
			I take my children with me to do shopping to spend time with them; I take my children with me to do shopping because I do not have anyone to look after them while I do shopping; I rely on family members to look after my children when I do shopping					
		Coping strategy 6: Ti	me and frustration-saving strateg	gies				
	Better quality; Time-saving; Better fit; Better service		Short-cut heuristics to save time	0,782	0,374	2,761	0,882	
Rewards to feel good	Deserved rewards							
Meals	Convenience food	Cheaper; Time- saving; Effortless						
	Look for alternative options	Convenience	I do online shopping for clothing to save time; I do online shopping for foo save time; I buy the most expensive option of the product/clothing I need; I take-away food because I do not have time to prepare food myself; I buy ta					
Shopping online	Positive towards online shopping	General products; Clothing and cosmetics						
	Convenience	Any time of day; Greater stock availability; Time- saving; Effortless; Specials	away food because I do not have meals because I think it is healthi	f; I buy ready	-made			
	Detailed product information	Reviews; Product comparison; Price comparison						

<sup>1</sup> Cronbach alpha (α)

Long work hours and high workload also emerged as a challenge as it affected participants' work-life balance. Extended working hours are compelling participants to patronise specific retail establishments due to temporal limitations in stores which are often more expensive, depleted stock levels in stores, and high levels of in-store traffic congestion contributing to feelings of frustration, stress and being overwhelmed. The demanding challenge of limited time for household purchases is further aggravated by unavailable products, changing store layouts, poor organisation, crowded stores and substandard customer service, which hinder efficient product procurement and contribute to heightened stress levels. Women are often the main household purchasers and often conduct most of their shopping independently, without assistance, highlighting the lack of support that exacerbates their time constraints.

To address the challenges, EF revert to various coping strategies. Familiarity was identified as a coping strategy, helping participants save time and reduce challenges. This approach encompassed purchasing familiar brands from familiar stores located close by or en-route and utilising stores with familiar layouts and preferred product offerings to limit in-store frustrations and optimise time management. Executive functioning support and cognitive flexibility also emerged as a coping mechanism. Participants realised that certain challenges are unavoidable and, therefore, displayed a fight-or-fight response. By creating a mental shift, participants may opt to postpone shopping when experiencing negative emotional states or difficulty with children. Alternatively, they may endure in-store frustrations and substandard services, multitask while shopping, extend their working hours, suppress their emotional responses, or select the least expensive products to expedite the process. To manage their shopping tasks efficiently, participants utilise their **home management support**, i.e., unpaid assistance from family members and spouses and paid assistance from employees or domestic workers, for shopping-related activities and product recommendations. To meet obligations effectively, participants adopt proactive behaviours such as compiling lists, meticulous shopping trip planning, price and product comparisons, bulk purchases and strict budget adherence. They also identified meal preparation as a time-efficient practice, prioritised environmental sustainability by selecting eco-friendly products, and engaged in preventative behaviours, i.e. regular exercise and therapy sessions to manage stress and support mental well-being. Since shopping with children leads to unsatisfactory shopping experiences, participants arrange for childcare support; however, some opt to face the challenge of store visits to prioritise spending quality time with their children. Participants employ time and frustration-saving strategies using various shortcut heuristic approaches, such as paying premium prices, shopping online, or purchasing convenient foods to save time and avoid potential frustrations. Additionally, some participants make purchases as a form of emotional regulation to enhance their mood.

#### 4. Conclusion

Finances and time emerged as the most significant challenges for EF in the emerging economy of SA, aligning with findings from both developed and developing countries (Akanju et al., 2020). The ongoing struggle with financial constraints and time limitations contributes to mental and emotional

<sup>2</sup> Likert Scale: 1: Strongly disagree; 2: Disagree; 3: Neutral; 4: Agree; 5: Strongly agree

<sup>3</sup> SD – Standard deviation

<sup>4</sup> Kaiser-Meyer-Olkin Measure of sampling adequacy (KMO)

exhaustion, resulting in uninformed decision-making. While many of the coping strategies discussed aim to address time-related challenges, they frequently involve unhealthy and unsustainable behaviours, such as suppressing emotions, working excessive hours, opting for the cheapest products or overspending, or relying on convenience meals. EF also indicates some coping strategies; however, it is merely the only limited choice they must make, i.e., taking children with them to do shopping due to no solution. These coping mechanisms may temporarily alleviate stress or help obtain a short-term goal but ultimately reinforce unhealthy habits, exacerbating EF challenges in the long run. Over time, this can lead to heightened stress, a diminished sense of self-efficacy, and lower overall psychological and emotional well-being among EF. The ticking time-bomb of EF, worldwide, struggling to cope with work-life balance but increasingly joining the workforce, are a disaster waiting to happen which will severely impact all levels of society, necessitating immediate decisive action to support EF and level the 'playground' of work-life balance.

## 5. Implications and recommendations

Research is needed across diverse settings and populations to identify sustainable and healthy coping strategies that effectively reduce the challenges faced by EF. A notable challenge highlighted by EF is the frustration of frequent changes in store layouts, which are designed to serve retail industry objectives but add significant stress and frustration to EF, leading to store avoidance. Retailers should reconsider whether frequent layout changes are truly beneficial. Another critical finding is the need for more flexible work hours for EF. Despite widespread recognition of this need, the industry continues to enforce rigid work schedules. Employers should prioritise flexibility in work arrangements to support EF in managing their responsibilities more effectively, thereby reducing stress and improving the overall well-being of EF and the greater society. Addressing these challenges through research-driven solutions and industry reforms will contribute to a healthier and more sustainable work-life balance for EF.

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