

**A COMPARATIVE STUDY OF LOWER AND MIDDLE CLASS WOMEN'S  
CONSUMER BEHAVIOUR TOWARDS CLOTHING: A CASE STUDY OF WOMEN IN  
MATHARE VALLEY ESTATE AND GARDEN ESTATE IN NAIROBI CITY COUNTY,  
KENYA**

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**DECLARATION**

**Declaration**

I the undersigned, declare that this research project is my original work and has not been submitted for any award in any other University.

**Signature** .....

**PHILES OGACHI**

**Date**.....

**D61/67670/2011**

**Declaration by the Supervisor**

This project report has been submitted for examination with my approval as the university supervisor.

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## **DEDICATION**

I dedicate this project to my husband Shem Mwaniki Obaigwa, My three sons- James Robinson Obaigwa, Ronald Shem Junior, and Christian Raymond Obaigwa who have sacrificed their love and support during the project period.

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## TABLE OF CONTENTS

DECLARATION .....	ii
DEDICATION .....	iii
ACKNOWLEDGEMENTS .....	iv
LIST OF TABLES .....	viii
ABSTRACT.....	ix
CHAPTER ONE: INTRODUCTION.....	1
1.1 Background of the study .....	1
1.1.1 Consumer behaviour .....	2
1.1.2 Purchasing Behaviour of Women .....	3
1.1.3 Mathare Valley Residential area in Nairobi, Kenya .....	4
1.1.4 Garden Estate Residential area in Nairobi, Kenya.....	6
1.2 Statement of the problem .....	6
1.3 Objectives of the study.....	8
1.4 Value of the study .....	8
CHAPTER TWO: LITERATURE REVIEW .....	10
2.1 Introduction.....	10
2.2 Theoretical Foundation of the Study.....	10
2.2.1 Theory of Consumer Behaviour.....	10
2.2.2 Black box Theory.....	11
2.2.3 Rational Actor Theory .....	12
2.1.4 The theory of Buyer Behaviour .....	12
2.3 Consumer Behaviour .....	13
2.4 Factors influencing Consumer Behaviour .....	14
2.4.1 Cultural factors.....	15
2.4.2 Social Factors.....	15
<b>2.4.3 Personal Factors</b> .....	16
<b>2.4.4 Psychological Factors</b> .....	17
2.5 Purchasing Behaviour of Women .....	17

CHAPTER THREE: RESEARCH METHODOLOGY .....	20
3.1 Introduction.....	20
3.2 Research Design.....	20
3.3 Population of the Study.....	20
3.4 Sample Size.....	21
3.5 Data Collection Methods .....	22
3.6 Data analysis .....	22
CHAPTER FOUR: DATA ANALYSIS,FINDINGS AND INTERPRETATION .....	24
4.1 Introduction.....	24
4.2 Response Rate.....	24
4.3 Background information of respondents in Mathare Valley and Garden estate .....	25
4.3.1 Age of Respondents .....	25
4.3.2 Marital status.....	26
4.3.3 Occupation status .....	26
4.3.4: Monthly income .....	28
4.3.5 Level of Education.....	29
4.4.0 Clothing Purchasing Behaviour of Women .....	29
4.4.1 Places where Mathare Valley and Garden estate women buy clothes from .....	30
4.4.2 income spent on clothing .....	30
4.4.3: Average time spent in Shopping.....	31
4.4.4 Gathering of information before buying clothes.....	32
4.4.5: Cross tabulation of age versus who influences purchasing of clothes.....	33
4.4.6: Cross tabulation of Monthly income versus place of shopping.....	34
4.4.7: Relationship between monthly income and expenditure on clothing .....	36
4.4.8: Relationship between occupation status and how often they shop for casuals.....	37
4.4.9: Relationship between occupation statuses and how often they shop for official wear .....	39
4.5.0 Factors influencing consumer behavior .....	41
4.5.1 Null hypothesis .....	43
4.6 Discussion of the findings.....	45

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS.....	47
5.1 Introduction.....	47
5.2 Summary of the findings.....	47
5.2.1 Similarities and differences of lower and middle class women’s consumer behaviour towards clothing.....	47
5.2.2 Factors that influence consumer behaviour of women towards clothing in Mathare Valley and Garden estates in Nairobi, Kenya.....	49
5.3 Conclusion .....	50
5.4 Recommendations from the study .....	50
5.5 Limitations of the study .....	51
5.6 Recommendation for Further Studies .....	51
REFERENCES .....	52
Questionnaire .....	A

## LIST OF TABLES

Table 4.1: Response rate of women from Mathare Valley and Garden estate .....	24
Table 4.3.1 Age group of respondents from Mathare Valley and Garden estates .....	25
Table 4.3.2 marital status of women in Mathare Valley and Garden estate .....	26
Table 4.3.3: Occupation status of women from Mathare Valley and Garden estate .....	27
Table 4.3.4: Monthly income of women in Mathare Valley and Garden estate .....	28
Table 4.3.5 Level of Education of Women in Mathare Valley and Garden estate .....	29
Table 4.4.1: Places where women from Mathare Valley and Garden estate shop for clothes .....	30
Table 4.4.2: Results on how much spent on clothing .....	31
Table 4.4.3: Results on average time spent in buying clothes .....	32
Table 4.4.4: extent to which respondents search for information before buying clothes .	32
Table 4.4.5: Age group * Who influences you to buy clothes Cross tabulation.....	33
Table 4.4.6 : Mathare Valle Monthly income * Where to buy clothes Cross tabulation..	34
Table 4.4.7: Garden estate Monthly income * Where to buy clothes Cross tabulation....	35
Table 4.4.8 Mathare Valley-Monthly income*expenditure on clothing.....	36
Table 4.4.10: Garden estate- Occupation status * How often do you shop for casuals Cross tabulation .....	38
Table 4.4.11: Mathare Valley Occupation status * How often do you shop for casuals Cross tabulation .....	39
Table 4.4.12: Garden estate- Occupation status * How often do you shop for official clothes Cross tabulation .....	40
Table 4.4.13: Mathare Valley- Occupation status* how often do you shop for official clothes .....	41
Table 4.5.1: The means of Factors influencing consumer behaviour of women towards clothing .....	42
Table 4.5.1 Shopping behaviour means of women in Mathare and Garden estate.....	44
Table 4.5.2 Similarity comparative of shopping behaviour of women from Mathare Valley and Garden estate .....	45



## **ABSTRACT**

The purpose of this paper is to establish the similarities and differences of lower and middle class women's consumer behaviour towards clothing. The study also seeks to determine the factors that influence consumer behavior of women towards clothing in Mathare Valley and Garden estates in Nairobi, Kenya. This paper adapts a descriptive study that aims at describing a market phenomenon involving women clothing consumer behaviours in Nairobi, Kenya. . A questionnaire was drafted with closed questions that aided in the data collection from 198 women respondents from Mathare Valley and Garden estates. The study concludes that there are more differences than similarities when it comes to lower and middle class women's consumer behaviour towards clothing. For instance the study concludes that there are more married women in both estates despite social class difference. The study also concludes that majority of women from both Mathare valley and Garden estate spend less than 2 hours while shopping for clothes. In this study there exist very many differences especially when it comes to age, marital status, monthly income, education level, occupation status of respondents, the places they shop from, the amount they spend in shopping and many others. This in turn influences women from the two social backgrounds differently. This study also concludes that different factors influence women to different degrees in regards to their clothing shopping behaviour; some factors are highly regarded whereas others are lowly regarded. For instance in this study factors like amount of income, occupation status, marital status and social class were highly regarded by respondents from both estates. The findings of the study might interest consumer behaviour researchers and also add more information to the existing literature.

## **CHAPTER ONE: INTRODUCTION**

### **1.1 Background of the study**

Consumer behaviour involve processes consumers use to select, secure, use and dispose of products and services that satisfy their needs and the impact that these process have on the consumer and the society. Consumers include either for individuals or in the context of a group such as gender, neighbourhood (Azevedo et al 2008).The authors further indicate that consumer behaviour involve the use and disposal of products. Consumption frequency, taste and fashion appeared as factors to be considered by marketers. Firms can satisfy those needs only to the extent that they understand their customers. By understanding their customers they need to classify them to be able to maximise business. Marketers are always keen to attract buyers for their products. Among other factors they consider include culture (social class, personal believes and behaviour), social (reference groups, family, social status), personal (age, lifestyle, occupation), and psychological (Maslow's hierarchy of needs). Some which are controllable some which are out of marketer's control. Among these factors, this study identifies gender and social class.

Women shop differently from men. Moreover among the women there are different classes with different needs. There are women who; are self-employed, formally employed, work in certain working conditions, stay in certain environment, belong to a given ethnicity all these to be considered by marketers. The above named types of women dress according to their belief and taste where by their consumer behaviour is distinct from each other.

Women have different purchasing behaviours from men by the virtual of gender. Moreover impliedly women of different classes have different purchasing behaviour. Women in Kenya

comprise of slightly over 50% of the country's estimated population of 40 million (KNBS 2010).The figures imply that women do indeed play a significant role in economic growth and development (Walelign&Wondim, 2002).This study sought to differentiate consumer behaviours of women towards clothing taking into consideration of their social class.

### **1.1.1 Consumer behaviour**

Consumer's behaviour has evolved from the economic paradigm of the1940s, through the irrational consumer of the1950s and 1960s, to the information processor of the 1970s, up to the 1980s cognitive miser Zaichkowsky, (1991).The author further states that tomorrow's consumers will undoubtedly have a distinctive theoretical decision model that will grow out of the future decision making environment. From this article we see that consumer behaviour studies need to evolve over time. As time moves the behaviour changes. This point was also supported by Spelman et al (2013) they indicated that the idea that consumers are changing is not new. What is different, however, is the way in which they are changing and the seemingly random directions consumer behaviour can take. This diversity presents companies with a substantial problem, as they try to apply traditional business models premised on size and scale to a more complex and fragmented reality. Herein the consumer behaviour remains a key element for marketers. Consumer behaviour is influenced by the needs and preferences of the consumers for whom the products are purchased. As dog owner can't testify that a Cocker influences her purchasing agents in the choice of brands of dog food. Devoted housewife will buy for her husband his favourite, extra-strong cheese, even though she prefers not to subject her sensitive nostrils to the

penetrating, if not overpowering, bouquet (Applebaum, 2009). These are some of the behaviours that vary depending on the circumstances dictating the consumer at the point of purchasing.

### **1.1.2 Purchasing Behaviour of Women**

Women spend considerably more time searching for fashion-related items and cosmetics and spend a significantly greater amount of income on clothes, jewellery, and other fashion accessories. Women also spend more on make-up and clothes regardless of income or social status. Additionally women often desire to stay up-to-date on fashion trends and purchase new items even when they are not dissatisfied with the products they already own (Seock and Bailey, 2008). Younger women and those from higher socio-economic classes spend more time shopping for fashion than older women or women of lower socio-economic classes (Rich & Jain, 1968), this could be a contradiction on Seock & Bailey, (2008). However, Julia & Rebecca (2010) indicated that some women change shopping behaviour with changes in fashion while others shop clothes for convenience. Women in cities in general are interested in fashion, but that there nevertheless is a large gap between the average female customer suburbs and the average female shopper in the city. Suburbs (away from the city) experiences problems with reaching its female target group. However, there are aspects of the female consumer behaviour that will support suburbs' continued selling of female garments. In order to counteract the low demand in the ladies department the suburbs has to take some severe measures, preferably on the promotional side. All these writers are taking about general women shopping behaviours. I intend to study women from different social class and there shopping behaviours when it comes to clothing.

Men and women due to their different upbringing and socialization along with various other social, biological and psychological factors depict different types of behaviour at various situations. Whether it is decision making in personal life or professional life, whether it is about shopping or eating, both the genders are completely different at every stage of decision making. Right from need recognition through the evaluation of alternatives to the post purchase behaviour, men and women work differently with different types of stimuli and different parameters of evaluations

What clothes individuals wear and how they wear them tells much about their status and group dynamics and it tells even more about the role of specific product types and brands that allow and aid this to happen (O'cass et al, 2004). This study will therefore make it easier for markets to know which type of clothes to sell and where to sell them.

### **1.1.3 Mathare Valley Residential area in Nairobi, Kenya**

Mathare Valley is located on the northeastern part of the city of Nairobi, approximately three kilometers from the city's central business district. The entire valley measures approximately 73 hectares spanning two divisions, namely Mathare and Kasarani. The Mathare and Gitathuru tributaries of Nairobi River traverse the valley to form a confluence on the lower part; they are central to the valley's economic profile. The valley features a number of informal settlements, most of which are mainly squeezed along the Mathare riparian reserve while the rest are located between Mathare and Gitathuru River. Mathare Valley is structurally a flood plain along the Nairobi River; the soils are a mixture of black cotton and alluviums, with isolated patches of red clays thus making some parts relatively unstable in terms of bearing capacity. Mathare valley generally slopes from west to east but also towards the river channel. About 30% of the informal

settlement falls within the thirty-meter riparian reserve. The valley also features pockets that were formerly quarry sites and are now characterized by steep river banks that remain unsettled due to the steep gradients.

The economy of Mathare Valley is largely informal; the main areas that the community engages in include micro-commercial enterprises – petty traders in kiosks and hawkers in food products, used clothing, furniture, beauty products, liquor joints, and salons and barber shops ; recycling – remnants of burnt charcoal, pieces of wood, waste paper, polythene bags, and scrap metal that are mostly sold to dealers; and micro-industry – includes open air motor garages, furniture marts, metal works, and traditional liquor brewing at the riverfront where the river water is used as a coolant in the distillation process (Karisa C. 2010).

According to the 2009 population census, Mathare division had a total population of 193,416 people giving an average density of 64,473 persons per square kilometer. This population was comprised of 64,072 households with an average household number of 3 persons. As per 2009 census, the composition of population in Mathare per sex was 92,840 males and 100,576 females giving 48% for males and 52% for females. Hence the population of women above 18 years is approximated to being 50,000. Analysing this explanation we see the calibre of people staying in Mathare Valley hence this will real affect their buying behaviours.

#### **1.1.4 Garden Estate Residential area in Nairobi, Kenya**

Garden estate is located along Thika Road opposite the East African Brewery and is situated nine kilometres from the CBD, a quiet, leafy residential area offering attractive bungalows and large houses on their own plots of land. Rent is much higher here than in other parts of this area. Most homes here are lavish mansions specifically tailored to meet the standards and needs of the obviously affluent residents. Apartments here are both one and two bed roomed and they, too, ooze opulence (Njoki, 2010). The calibre of the clientele in this estate is people who are able to afford housing and comfort that comes with it. Unlike Mathare as shown above, these people will have different needs which include the luxury and comfort. Their intention of shopping will definitely be different and unique to them. According to 2009 census, Garden estate which is in Roysambu ward in Roysambu constituency has 3653 households with a total population of 23,046 of which women are approximated to being 5808.

#### **1.2 Statement of the problem**

The worldwide production of apparel plays a vital role in the economy of a country. With the Kenyan textile industry being one of the most important contributors to industrial development, liberalization of the country's economy in the early 90's resulted in great competition from imported clothing leading to closure of some textile industries (Maiyo c. & Imo E., 2012). Currently the Kenyan clothing industry is facing so many challenges: high cost of production, unskilled labour, stiff competition and lack of government support. The Kenyan fashion industry predominantly relies on the second hand market, which is cheaper than custom made or import clothes, is experiencing a rapid change with the growth of the middle class,

which has attracted luxury fashion houses to set up shop across the major towns (Gachenge, 2014). Also the growth of the number of working women has been widely acknowledged to be one of the most social trends of the year. Yet scanty attention has been paid to examining its implications for shopping behaviour and marketing strategies (Douglas P., 1976). These problems have added to the stiff competition from the imported clothing hence this paper seeks to address the issue especially on how social class influences the purchasing behaviour of women towards clothing.

Several studies have been done in the area of consumer behaviour both internationally and locally; Kimenju et al (2010) conducted a study on buying behaviour among Kenyans. The study indicated that most Kenyans are more attracted to goods whose prices are below the market level. Mwihaki et al (2012) did a study in Kenya clothing shopping behaviour where they concentrated on the sportswear. Their findings indicated that increase and retention of loyal customers has become a factor for long-term success of enterprises. On the other hand Maiyo & Imo (2012) did research on second hand (used) clothing lines in the Kenyan market and they indicated that second-hand Clothing trade has rapidly grown to claim a substantial share of the textile and clothing industry market in the country since the late 1970s/early 80's. Bakshi (2012) in his study to show how gender plays a key role in consumer decisions discovered that women tend to go for shopping more frequently than men. Further across the border, Coleman (2013) conducted a study to show that class is still a firm factor to consider in purchasing behaviour. The end result was that the role assigned to social class by marketing professionals remains significant given the volumes moved for different products in given market place. On the other hand Fisher, (1987) examined the theoretical basis for asserting a close connection between



social class structure and consumer behaviour in which he attempted to develop further insights, focusing discussion on the Weber's seminal contribution to stratification theory and suggesting its relevance for consumer research.

Various variables underlines the consumption hence purchasing behaviours given different types of people i.e. diverse demography, ranging from residential, age, social class. Therein this study will explore the variables mentioned based its data and information from Nairobi. This study will differ with the other studies above since it will try to put a clear perspective on the shopping behaviours for women in different social class. This study therefore attempts to answer the following research question; what are the similarities and differences between lower and middle class women's consumer behaviour towards clothing in Nairobi, Kenya?

### **1.3 Objectives of the study**

- i. To establish the similarities and differences of lower and middle class women's consumer behaviour towards clothing in Mathare Valley and Garden estates in Nairobi, Kenya.
- ii. To determine the factors that influence consumer behavior of women towards clothing in Mathare Valley and Garden estates in Nairobi, Kenya.

### **1.4 Value of the study**

The government of Kenya will benefit from this study during formulation of tax policies. Tax policies should favour the poor. The Government departments and Vision 2030 secretariat may draw inferences from these results on how to enhance the growth and competitiveness of the apparel industry in Kenya.

This study will help clothing firms and organizations improve their marketing strategies by understanding issues such as how women from different social classes think, feel, reason, and select between different alternatives. Also by understanding the differences and similarities between these two groups marketers will be in a better position to come up with promotion strategies that will fit different clothing markets.

The findings of the study will contribute towards theory building. Scholars of marketing will find this piece of work valuable in providing further knowledge to the academic world and will aid in further research.

Understanding the differences and commonalities will provide insights to the consumer from the two estates. The results of the present research should provide practical guidance for marketers in both estates especially with respect to global trends in the clothing industry.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

Consumer behaviour is a wide area of study and a number of scholars have written about it. A number of different approaches have been adopted in the study of decision making drawing on differing traditions of psychology (Bray J.P, 2008). This chapter presents an in depth background of the empirical review of other research papers, text books, journals and magazines carried out by various authors on this study.

### **2.2 Theoretical Foundation of the Study**

This study will be based on four major theories i.e. Theory of consumer behaviour, the black box theory, the rational actor theory and theory of buyer behaviour.

#### **2.2.1 Theory of Consumer Behaviour**

The theory of consumer behaviour describes how consumers buy different goods and services. Furthermore, consumer behaviour also explains how a consumer allocates its income in relation to the purchase of different commodities and how price affects his or her decision. There are two theories that seek to explain consumer behaviour. These are the utility theory and the indifference preference theory. The utility theory explains consumer behaviour in relation to the satisfaction that a consumer gets the moment he consumes a good. This theory was developed and introduced in 1870 by a British Economist, William Stanley Jevons. The utility theory of demand assumes that satisfaction can be measured. Another theory explaining consumer behaviour is the indifference preference theory. Economist Vilfredo Pareto developed this

modern approach to consumer behaviour. Under this, that analysis of consumer behaviour is described in terms of consumer preferences of various combinations of goods and services depending on the nature, rather than from the measurability of satisfaction. Under the latter theory, consumer's taste and preferences are presented by the way of total and marginal utility.

### **2.2.2 Black box Theory**

The Black Box Model of Buyer Behaviour identifies the process in which consumers will undertake when deciding whether to purchase a product or service. The first part of this model shows how consumers will begin by identifying the marketing stimuli which would be Product, Place, Price and Promotion. Other stimuli that the consumer may take into account during this process are PEST factors. This information is then put into the Buyer's Black Box, which is where the consumer's personal characteristics will be taken into account in order for them to begin the Buyer Decision Process. The characteristics that can have an effect on the behaviour of the buyer are: Cultural - Such as specific cultures and religions, Social - Such as family and reference groups, Personal – Including age & lifecycle stage, economic circumstances and lifestyle and Psychological – Beliefs, perception, attitudes and motivation .

From the information that has been processed in the buyer's black box, they will then be able to provide a response as to which specific product/brand they wish to purchase and assess other factors such as pricing and if the timing for the purchase is right (Kotler P., 2005).

### **2.2.3 Rational Actor Theory**

According to classical economic theory, people make their buying decisions based on a rational analysis of their own self-interest in the situation. The buying behaviour of an individual can be predicted by analysing what course of action would most benefit that individual. In theory, the same principle applies to the buying decisions of groups of individuals such as businesses. However, the idea that people are rational actors in the first place has been questioned by more recent economic theories (Thompson S.1990).

### **2.1.4 The theory of Buyer Behaviour**

Howard developed the first consumer decision-model in 1963(Du Plessis,Rousseau et al.1991).This model was developed further in 1969 by Howard and Sheth to become the 'theory of Buyer Behaviour' (or Howard and Sheth Model) (Howard & Sheth,1969) .The author's interest was in constructing a comprehensive model that could be used to analyse a wide range of purchasing scenarios and as such term 'buyer' was preferred over 'consumer' so as not to exclude commercial purchases(Loudon& Della,1963).There are a multitude of theories on the buying behaviour of individuals and businesses are constantly analysing them to figure out how to persuade the consumer to buy their products and services. Often a customer will feel a need to purchase a product and go through a series of steps before making the purchase. However, different consumers will come to different buying decisions based on a number of factors like cultural influences, environmental elements and even their own personality

For many purchases, the consumer will follow a generic model of decision-making by going through a process to make a decision. Typically, the buyer will recognize a need to make a

purchase that initiates research on products and pricing. How the consumer feels about the product after the purchase is also an issue. If he is satisfied with its performance, he will be more likely to purchase that brand in the future. Cultural influences can affect the buying behaviour of the individual. A person's culture is his set of values and beliefs learned in the context of a community. These values and beliefs lead to certain buying behaviours'. Social class based on income and education can influence buying behaviour as can membership in a group such as family and friends at work or at school. Often, there is an opinion leader in the group who has influence over the buying behaviour of others because of specialized knowledge of sheer force of personality.

### **2.3 Consumer Behaviour**

Consumer behaviour is the study of the processes involved when individual or groups select, purchase, use or dispose products, services, ideas or experiences to satisfy needs and desires ‘ (Solomon, Bamossy et al 2006, p6). Schiffman&Kanuk (2007) takes a similar approach and Defines it as ‘the behaviour that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs.

Consumer behavior research enables better understanding and forecasting not only of the subject of purchases but also of purchasing motives and purchasing frequency (Schiff man, Kanuk 2004). Knowledge and positive or negative feelings influence humans' perception and consequently decision making and behavior. People learn their bearings through experience and interaction with other people. The eventual changes of positions are conditioned by consumers'

personality and his style of life. Consumer generally refuses information that is in conflict with his positions; eventually he modifies them to reach correspondence.

Several studies on price of products have been conducted and the authors have demonstrated that it may have a positive role in determining the perception of quality (Erickson and Johansson 1995; Lichtenstein, Bloch, and Black 1988; Tellis and Gaeth 1990). The studies have revealed that consumers often used the price cue as evidence for judging quality when choosing between different brands. In practice, a higher price would mean a higher level of quality. This argument is further supported by the marketing literature which recommend the use of "prestige-pricing strategy" when appealing to status-conscious consumers (Berkowitz, Kerin, Hartley, and Rudelius 1992, 341; Groth and McDaniel 1993). The integrations of the individuals into, and their interactions with, the fashion adoption process is a phenomenon very relevant to marketers in identifying patterns of individual and social influences on fashion clothing tastes (Piamphongsant, T., & Mandhachitara, R. 2008).

## **2.4 Factors influencing Consumer Behaviour**

Human choice behavior is a complex and dynamic process. A consumer buying behavior is influenced by many factors. These may include cultural, social, personal and psychological ones (Kotler, 2003).

### **2.4.1 Cultural factors**

Consumer behaviour is deeply influenced by cultural factors such as: buyer culture, subculture, and social class. Basically, culture is the part of every society and is the important cause of person wants and behaviour. The influence of culture on buying behaviour varies from country to country therefore marketers have to be very careful in analyzing the culture of different groups, regions or even countries. Each culture contains different subcultures such as religions, nationalities, geographic regions, racial groups etc. Marketers can use these groups by segmenting the market into various small portions. Every society possesses some form of social class which is important to the marketers because the buying behaviour of people in a given social class is similar.

### **2.4.2 Social Factors**

Social factors also impact the buying behavior of consumers. The important social factors are: reference groups, family, role and status. Reference groups have potential in forming a person attitude or behavior. A person's reference group consists of all groups that have a direct or indirect influence on the person's attitudes or behavior (Kotler, 2003). These groups have a power to persuade or convince other people to buy a certain product. Buyer behavior is strongly influenced by the member of a family. Therefore marketers are trying to find the roles and influence of the husband, wife and children. Each person possesses different roles and status in the society depending upon the groups, clubs, family, organization etc. to which he belongs.



### **2.4.3 Personal Factors**

Personal factors can also affect the consumer behavior. Some of the important personal factors that influence the buying behavior are: lifestyle, economic situation, occupation, age, personality and self-concept. Age and life-cycle have potential impact on the consumer buying behavior. It is obvious that the consumers change the purchase of goods and services with the passage of time. Family life-cycle consists of different stages such young singles, married couples, unmarried couples etc. which help marketers to develop appropriate products for each stage. The occupation of a person has significant impact on his buying behavior. For example a marketing manager of an organization will try to purchase business suits, whereas a low level worker in the same organization will purchase rugged work clothes. Consumer economic situation has great influence on his buying behavior. If the income and savings of a customer is high then he will purchase more expensive products. On the other hand, a person with low income and savings will purchase inexpensive products. Lifestyle refers to the way a person lives in a society and is expressed by the things in his/her surroundings. It is determined by customer interests, opinions, activities etc and shapes his whole pattern of acting and interacting in the world. Personality changes from person to person, time to time and place to place. Therefore it can greatly influence the buying behavior of customers.

#### **2.4.4 Psychological Factors**

There are four important psychological factors affecting the consumer buying behavior. These are: perception, motivation, learning, beliefs and attitudes (Brown 2006). Kanuk (2009) defines motivation as the driving force within individuals that impels them to action. Every person has different needs such as physiological needs, biological needs, social needs etc. The nature of the needs is that, some of them are most pressing while others are least pressing. Therefore a need becomes a motive when it is more pressing to direct the person to seek satisfaction. People have different perceptions of the same object and which also influences the choices and preferences that they make for products and services. Customer possesses specific belief and attitude towards various products. Since such beliefs and attitudes make up brand image and affect consumer buying behavior therefore marketers are interested in them. Marketers can change the beliefs and attitudes of customers by launching special campaigns in this regard.

#### **2.5 Purchasing Behaviour of Women**

Buying behaviour in a business market is characterized by long cycle times, group decision making, participants from different functional areas and levels and sometimes divergent objectives, and changing roles of the participants during the buying cycle (Shainesh G., (2004). When it comes to trying to understand women, men are not alone. Several recent studies have shown efforts by researchers to understand what makes women tick and the effect of different forms of advertising on their purchasing behavior (Abu-Shalback, 2004).The family is considered as an important decision-making unit, due to the large quantity of products and services that form part of the everyday life of a household. The individual members who make

up the family unit exercise an influence over each other's behaviour and, therefore, over the activities which form part of consumer decision making (Cox, 1975). Firms must be aware of what this family purchasing behaviour is, in order to implement appropriate marketing strategies.

Gender has a moderating influence on the relationship between materialism and involvement with fashion clothing. Young men and women differ with respect to their involvement with fashion clothing and even more with regard to their involvement with the purchase of fashion clothing, with women reporting a higher level of involvement in both cases.( Handa, M., & Khare, A. (2013).Women and men seek, search and research differently. Women have a more complex and detailed decision-making Process when making a purchase. They tend to advance toward a decision in a series of cycles, often looping back to an earlier stage of the process as they reconsider previous decision factors and integrate new information, seeking the Perfect Answer. Women are great influencers when it comes to buying decision of the family. No doubt that when it comes to individual buying, women are the sole decision makers in the decision (Chopra A., 2014).

Women are most powerful consumers in the world as they control almost 80 percent of the household spending. And no longer can the women's spending powers and influence be neglected. The role of women in the society and their effects has changed. Most of the marketers know that 'women are different', but we actually need a deep rooted understanding of how and why they are different (Chopra N.2014).Shainesh, G. (2004). Conducted a research on "Consumer Buying behaviour in Fashion retailing: Empirical Evidencies"Consumer behaviour research is the scientific study of the processes consumers use to select, secure, use and dispose of products and services that satisfy their needs. The findings confirmed that there are

differences between women and men especially in terms of What, Where, When, and How they buy.

Dr.M.Subrahmanian (2011) examine in his study “buying behavior of the new aged Indian women” in the city of Chennai” with respect to the age, marital status, occupation, professional status factors, etc. to identify the decision maker and the influencer for the purchase made by the women. According to this study the women’s value perception is multi-faceted and they are more quality oriented. When it comes to the price attribute women do not opt for the products even if it is heavily priced or low priced but to the maximum prefer when it is reasonably priced within the affordable range. Marketers should note that the selling process of women take longer than men primarily due to backward spiral during purchase decisions, but the post purchase behaviour of women on a brand/product/service can have huge implication. Hence it is important for a marketer to provide as much information to a woman buyer as he can because communication plays an integral part in buying decisions (Chopra A. 2014).

Hareem et al. (2011) in their paper “Influence of Brands on female consumer’s buying behaviour in Pakistan” attempted to examine Pakistani female consumer’s buying behaviour and understand the key factors of branded clothing which influence female consumer’s involvement towards trendy branded clothing. In this research the prime focus was on females of age20-35 years to analyze and evaluate their perception and behaviour, when they purchase their clothing brands. The results indicated that all the factors discussed in the literature account for their impact on the consumer involvement in fashion clothing.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

The purpose of this Section is to describe the research methodology that was used for this study. Specifically the chapter discusses the research design, population of the study, sampling, data collection and data analysis techniques that will be used for this study.

### **3.2 Research Design**

The study adopted descriptive study that aimed at describing a market phenomenon involving women clothing consumer behaviours in Nairobi, Kenya. Patricia et al (2013) deems a descriptive study as fit because it gives a clear explanation of the characteristics of the population or situation being studied. In this study, the focus was be to establish the similarities and differences of lower and middle class women's consumer behaviour towards clothing in Nairobi County. A descriptive survey allows the researcher to describe specific behaviour as it occurs in the environment.

### **3.3 Population of the Study**

Mugenda and Mugenda (1999), explains that a target population should have some observable characteristics to which the researcher intends to generalize the results of the study.

The study targeted women aged between 18 years and above from the two estates in Nairobi. The stated age bracket was a good representative of the ages that value the dressing code. Secondly this age bracket is the most accessible and readily found to assist in the survey. Finally this age bracket has reduced responsibilities that include school fees, family care. According to

2009 census, Mathare Valley has an estimated population of 193,416 people of which it's also estimated that 50,000 are women between the age of 18 years and above. According to 2009 census, Garden estate which is in Roysambu ward in Roysambu constituency has 3,653 households with a total population of 23,046 of which 5,808 are women above age of 18 years. There was an assumption of homogeneity of these two groups i.e. the Mathare women were said to exhibit similar consumer behaviours different from that of Garden estate that also were assumed to have identical consumer traits.

### **3.4 Sample Size**

Assuming homogeneity in the population convenience non probability sampling was applied in each population where a sample of 100 women was selected from Mathare Valley and 98 women from Garden estate. The conclusion arrived at was assumed to be representing the whole population. This sample is justified taking into consideration that the women of either population will have similar characteristics. It was assumed that the living conditions, the fashion attitude, access to resources in each population were identical. Therefore the expected response and data collected did not vary much from the population response.

The sample size was arrived at by use of Solvin's formula below:

$n = N / (1 + Ne^2)$ , where n represents Sample size, N-Total population and e-margin error

Assuming 90% confidence level

For Mathare sample size was;

$$n = 50000 / (1 + 50000 * 0.1^2) = 100$$

For Garden estate sample size was

$$n = 5808 / (1 + 5808 * 0.1^2) = 98$$

### **3.5 Data Collection Methods**

The study used primary data which was collected through a structured questionnaire. A questionnaire was drafted with closed questions that aided in the data collection. The questionnaire consisted of two parts: the bio data and the main part covered the background of the study, the factors influencing consumer behaviour, and the women's consumer behaviour towards clothing. A likert scale was used in the questionnaire to collect the required information from the respondent. Choice of this scale was necessitated by the quality and type of information required to make a final conclusion. Since different individual had diverse view of a given issue, there was need to classify the response to a common direction. The questionnaire was then used to collect information from women in Mathare Valley, and the adjacent Garden estate. The study was carried at the same time to ensure similar conditions for the target group. The women involved in this study were from Mathare Valley who lives in a low standard environment with limited income and Garden estate ones who lives in middle class living standards. The questionnaires were distributed to the selected respondents for them to fill and were collected the same day for analysis. The meeting points for the women who live in Garden estate were the shopping malls around the estate namely Mountain mall, Ridgeway's Mall and Thika Road Mall while those who live in Mathare valley will be in open air grocery kiosks around the estate.

### **3.6 Data analysis**

The data collected was edited, coded, sorted and organized first before capturing the same in Statistical Packages for Social Sciences (SPSS) for analysis. The data was analysed by use of descriptive statistics techniques since the nature of the data collected was quantitative. The

information was analysed through correlation analysis method and evaluated to determine the usefulness, consistency, credibility and adequacy of the descriptive statistics thus bringing out the relationship between the variables. The questions that were intended to answer a particular objective were processed separately with the findings interpretations separately assessed. The analysis was intended to answer the research questions as stated.



## CHAPTER FOUR: DATA ANALYSIS, FINDINGS AND INTERPRETATION

### 4.1 Introduction

This study sought to establish the similarities and differences of lower and middle class women's consumer behaviour towards clothing in Mathare Valley and Garden estates in Nairobi, Kenya. Additionally it sought to determine the factors that influence consumer behaviour of women towards clothing in Mathare Valley and Garden estates in Nairobi, Kenya.

### 4.2 Response Rate

A total of 198 questionnaires were distributed to women in Mathare Valley and Garden estate who were presumed to be above 18 years. This is shown in Table 4.1.

**Table 4.1: Response rate of women from Mathare Valley and Garden estate**

	Mathare Valley		Garden estate	
	Frequency	Percentage	Frequency	Percentage
Responded	80	80	67	68.37
Not responded	20	20	31	31.63
Total	100	100	98	100

**Source: Researcher, (2014).**

Out of the 198 questionnaires distributed, 147 of the questionnaires were returned filled while the remaining were either not well answered or were considered faulty. This therefore yielded a response rate of 74.2% i.e.  $147/198 \times 100 = 74.2\%$

### 4.3 Background information of respondents in Mathare Valley and Garden estate

#### Introduction

Part one of the questionnaire required the respondents to indicate their age, marital status, occupation status, amount of income and their level of education. Below are the results

#### 4.3.1 Age of Respondents

The study sought to determine the age bracket of the respondents from Mathare Valley and Garden estates and therefore requested the respondents to indicate their age bracket. The results are shown in Table 4.3.1

**Table 4.3.1 Age group of respondents from Mathare Valley and Garden estates**

Age group	Garden Estate		Mathare Valley	
	Frequency	Percentage	Frequency	Percentage
Below 18 years	3	5	-	-
18 to 24	4	6	30	38
24 to 33	11	16	34	43
33 to 45	24	36	10	13
45 and above	25	37	6	8
Total	67	100	80	100

**Source: Researcher, (2014).**

From Table 4.3.1, majority of the respondents in Mathare valley as shown by 43% were below the age of 33 years. Whereas, the majority of respondents in Garden estate represented by 37% were above the age of 45. Also there are more women aged between 18-24 years in Mathare

(38%) as compared to Garden estate (6%) This indicates that majority of women in Mathare Valley are young whereas most of women in Garden estate are elderly.

#### 4.3.2 Marital status

The respondents were asked to indicate their marital status. Table 4.3.2 contains research findings on marital status of women from Mathare Valley and Garden estate.

**Table 4.3.2 marital status of women in Mathare Valley and Garden estate**

Marital status	Garden estate		Mathare Valley	
	Frequency	Percentage	Frequency	Percentage
Single	8	12	16	20
Married	29	43	51	64
Living with a partner	11	16	7	9
Separated	15	22	5	6
Divorced	4	6	1	1
Total	67	100	80	100

**Source: Researcher, (2014).**

According to the findings 43% of respondents from Garden estate are married as compared to 64% of respondents from Mathare Valley. 16% of respondents from Garden estate indicated to be staying with partner compared 9% of respondents from Mathare valley. Interestingly, there are more separated and divorced women in Garden Estate than is in Mathare. This is an indication that there are more married women in Mathare valley than in Garden estate.

#### 4.3.3 Occupation status

The research sought to determine the occupation status of women from Mathare Valley and Garden estate. The results are in Table 4.3.3

**Table 4.3.3: Occupation status of women from Mathare Valley and Garden estate**

Occupation status	Garden estate		Mathare Valley	
	Frequency	Percentage	Frequency	Percentage
House wife	7	10	4	5
Paid employment	39	58	24	30
Business	13	19	38	48
Retired	5	8	3	4
Student	3	5	11	14
Total	67	100	80	100

**Source: Researcher, (2014).**

From Table 4.3.3, 48% of women in Mathare Valley do business compared to 19% from Garden estate. Garden estate is dominated with Paid employment women at 58% whereas in Mathare the number of employed respondents comprises of 30% .The number of retired women are more of the same in the two estates.10% of the respondents in Garden estate comprised of house-wives whereas 5% of respondents from Mathare valley were housewives. This indicates that most women in Mathare Valley are business oriented whereas most women in Garden estate are employed.

#### 4.3.4: Monthly income

The study required respondents to indicate their income range. The results are shown in Table 4.3.4

**Table 4.3.4: Monthly income of women in Mathare Valley and Garden estate**

Monthly income	Garden estate		Mathare Valley	
	Frequency	Percentage	Frequency	Percentage
Kes 0 to 40,000.00	3	5	79	99
Kes 40,001 to 80,000.00	4	6	1	1
Kes 80,001 to 120,000.00	12	18	0	0
Kes 120,001 to 160,000.00	18	27	0	0
Kes 160,001 to 200,000.00	22	33	0	0
Kes 200,001 to 240,000.00	6	9		0
Kes 240,001 and above	2	3	0	0
Total	67	100	80	100

**Source: Researcher, (2014).**

From table 4.3.4 majority of respondent in Mathare Valley (99%) indicated to have monthly income of Kes 40,000 and below, majority of Garden Estate respondents (32%) indicated to earn between Kes 160000 to Kes 200,000. There is only one respondent from Mathare Valley who earns between 40000 and 80,000 forming 1% of the population. Therein this presents a huge gap of income earnings between the two areas under study.

### 4.3.5 Level of Education

Both respondents from Mathare Valley and Garden estate were asked to indicate their level of education. The results are tabulated in Table 4.3.5 Table 4.3.5 Level of Education of Women in Mathare Valley and Garden estate

Level of Education	Garden Estate		Mathare Valley	
	Frequency	Percentage	Frequency	Percentage
Secondary level	4	6	8	10
Middle level college	18	27	27	53
University level	41	61	42	34
Postgraduate level	4	6	3	4
Total	67	100	80	100

**Source: Researcher, (2014).**

From Table 4.3.5, the study found that majority of respondents as shown by 61% from Garden estate have attained university education contrary to Mathare Valley respondents whose majority (53%) have middle level college education. The number of respondents with postgraduate education is more of the same with Garden estate having 6% and Mathare Valley 4%. This is an indication that women from Garden estate are more learned than Women from Mathare valley.

### 4.4.0 Clothing Purchasing Behaviour of Women

The study sought to establish the clothing purchasing behaviour of lower and middle class women from Mathare Valley and Garden estates in terms of where and how they buy, how much they spend, How much time they spend in shopping for clothes, How often they buy official and casual wear and whether they gather information before buying clothes.

#### 4.4.1 Places where Mathare Valley and Garden estate women buy clothes from

The respondents from Mathare Valley and Garden estate were asked to indicate places where they buy their clothes from. The research findings are in Table 4.4.1

**Table 4.4.1: Places where women from Mathare Valley and Garden estate shop for clothes**

	Garden Estate		Mathare Valley	
	Frequency	Percentage	Frequency	Percentage
Open air market	-	-	66	82.5
Clothing stalls	12	18	14	17.5
In big shopping malls	24	36	-	-
A mix of the above	31	46	-	-
Total	67	100.0	80	100.0

**Source: Researcher, (2014).**

From Table 4.4.1 82.5% of respondents of which form the majority from Mathare Valley stated that they shop from open air market whereas 17.5 % shop from clothing stalls. Respondent in Mathare do not shop for clothes in big shopping malls.18% of respondents from Garden estate shop for clothes in clothing stalls and 36% from big shopping malls. This is a clear indication that ladies in Mathare Valley regardless of their age shop for clothes in open air market.

#### 4.4.2 income spent on clothing

The respondents were asked to indicate how much they spend on clothing. The findings are presented in Table 4.4.2

**Table 4.4.2: Results on how much spent on clothing**

Income	Garden estate		Mathare valley	
	Frequency	Percentage	Frequency	Percentage
Kes less than 10,000.00	3	4.50	80	100.00
Kes 10,000.00 to 20,000.00	37	55.20	-	-
Kes 20,000.00 to 30,000.00	20	29.90	-	-
Kes 30,000.00 to 40,000.00	6	9.00	-	-
Kes 40,000.00 to 50,000.00	1	1.50	-	-
Total	67	100	80	100

**Source: Researcher, (2014).**

According to the findings a 100% of women in Mathare Valley spend less than Kes 10,000 for clothes shopping. Majority (55.2%) of the respondent from Garden Estate spend between Kes 10000 to 20000 in shopping, 29.9% spent between Kes 20000 to 30,000,9% spent between Kes 30,000 to 40,000 and 1.5% spent above 40,000.However depending on their income they spend more. Only 4.5% of the respondents from Garden estate indicated a spending of less than Kes 10,000 hence brings out contrast between Mathare Valley and Garden estate This indicates that the more the respondent earns she is likely to spend more on the clothing shopping.

#### **4.4.3: Average time spent in Shopping**

The study sought to establish how much time respondents spent in shopping. The findings are shown in Table 4.4.3



**Table 4.4.3: Results on average time spent in buying clothes**

Time	Garden estate		Mathare valley	
	Frequency	Percentage	Frequency	Percentage
Less than one hour	16	23.9	34	42.50
1-2 Hours	43	64.2	38	47.50
2-5 Hours	6	9	6	7.50
More than 5 Hours	2	3	2	2.50
Total	67	100	80	100

**Source: Researcher, (2014).**

Table 4.4.3 shows that most respondents from Mathare valley (47.5%) and Garden estate (64.2%) spent between 1 to 2 hours while shopping for clothes. The number of respondents that spent less than one hour in Mathare comprises of 42.9% while in Garden estate is 23.9%. This is an indication that majority of women spends less than 2 hours while shopping for clothes both in Mathare Valley and Garden estate

#### **4.4.4 Gathering of information before buying clothes**

The respondents were asked to indicate to what extent they search for information on clothing before they buy and results are in the Table 4.4.4 below

**Table 4.4.4: extent to which respondents search for information before buying clothes**

	Garden estate		Mathare Valley	
	Frequency	Percentage	Frequency	Percentage
Never	1	1.5	10	12.5
Sometimes	46	68.7	34	42.5
Often	5	7.5	31	38.8
Always	15	22.4	5	6.3
Total	67	100	80	100

**Source: Researcher, (2014).**

According to findings 68.7% of respondents which forms majority from Garden estate agreed that they sometimes search for information whereas 22.4% of respondents confirmed that they always search for information. This is almost the same with Mathare Valley where majority of respondents comprising of 42.5% agreed to sometimes searching for information before buying and 38.8% of respondents said they often search for information. This indicates that many women search for information before going to buy clothes for both estates

#### 4.4.5: Cross tabulation of age versus who influences purchasing of clothes

The study sought to establish the relationship between age of respondents and their shopping. The results of the study are shown in Table 4.4.5

**Table 4.4.5: Age group \* Who influences you to buy clothes Cross tabulation**

			Who influences you to buy clothes			Total
			Family members	Spouse	Self	
Age group	18 to 24	Count	9	0	21	30
		% within Age group	30.0%	0.0%	70.0%	100.0%
	24 to 33	Count	9	0	25	34
		% within Age group	26.5%	0.0%	73.5%	100.0%
	33 to 45	Count	1	1	8	10
		% within Age group	10.0%	10.0%	80.0%	100.0%
	45 and above	Count	5	0	1	6
		% within Age group	83.3%	0.0%	16.7%	100.0%
Total		Count	24	1	55	80
		% within Age group	30.0%	1.2%	68.8%	100.0%

**Source: Researcher, (2014).**

The women in Mathare Valley do not consider friends opinion when they want to shop for clothes. The majority of respondent except those above 45 years trust their own instinct while

shopping. Those above the age of 45 years consider the influence of the family in their shopping decision. Unlike in Mathare Valley younger women in Garden estate consulted their family members during clothes shopping while those between 33 years and above trusted their own instincts in shopping. There is a big difference in the women above 45 years in both areas. While 16% in Mathare Valley made decisions themselves 68% in Garden Estate made self-decisions.

#### 4.4.6: Cross tabulation of Monthly income versus place of shopping

The study sought to establish the relationship between amount of income earned and place of shopping for clothes. The results are indicated in Table 4.4.6 and 4.4.7 for Mathare Valley and Garden estates respectively

**Table 4.4.6 : Mathare Valle Monthly income \* Where to buy clothes Cross tabulation**

			Where to buy clothes		Total
			Open air market	Clothing stalls	
Monthly income	Kes 0 to 40,000.00	Count	66	13	79
		% within Monthly income	83.5%	16.5%	100.0%
	Kes 40,001 to 80,000.00	Count	0	1	1
		% within Monthly income	0.0%	100.0%	100.0%
Total	Count		66	14	80
	% within Monthly income		82.5%	17.5%	100.0%

**Source: Researcher, (2014).**

The findings indicate that majority of Mathare Valley women earn below Kes 40000 whereby they also shop in open air market. I.e. 66 out of 80 respondents shop in open air market.

**Table 4.4.7: Garden estate Monthly income \* Where to buy clothes Cross tabulation**

G.E Monthly income * Where to buy clothes Crosstabulation						
Monthly income			Where to buy clothes			Total
			Clothing stalls	In big shopping malls	A mix of the above	
Kes 0 to 40,000.00	Count		0	0	3	3
	% within Monthly income		0.00%	0.00%	100.00%	100.00%
Kes 40,001 to 80,000.00	Count		0	0	4	4
	% within Monthly income		0.00%	0.00%	100.00%	100.00%
Kes 80,001 to 120,000.00	Count		1	1	10	12
	% within Monthly income		8.30%	8.30%	83.30%	100.00%
Kes 120,001 to 160,000.00	Count		0	6	12	18
	% within Monthly income		0.00%	33.30%	66.70%	100.00%
Kes 160,001 to 200,000.00	Count		4	16	2	22
	% within Monthly income		18.20%	72.70%	9.10%	100.00%
Kes 200,001 to 240,000.00	Count		5	1	0	6
	% within Monthly income		83.30%	16.70%	0.00%	100.00%
Kes 240,001 and above	Count		2	0	0	2
	% within Monthly income		100.00%	0.00%	0.00%	100.00%
Total	Count		12	24	31	67
	% within Monthly income		17.90%	35.80%	46.30%	100.00%

**Source: Researcher, (2014).**

The findings indicate that the majority of respondents in Garden Estate shops in both the clothing stalls and big shopping malls with exception for those earning above Kes 200,000 who mainly shops in clothing stalls. This shows that the high the income one earns her shopping place changes automatically

#### 4.4.7: Relationship between monthly income and expenditure on clothing

The study sought to determine the relationship between amount of income and the amount spent on clothing. The results are shown in the Table 4.4.8 and Table 4.4.9

**Table 4.4.8 Mathare Valley-Monthly income\*expenditure on clothing**

	Expenditure on clothing			Total
		Kes less than 10,000.00		
Monthly income	Kes 0 to 40,000.00	Count	79	79
		% within Monthly income	100.00	100.00%
	Kes 40,001 to 80,000.00	Count	1	1
		% within Monthly income	100.00%	100.00%
Total		Count	80	80
		% within Monthly income	100.00%	100.00%

**Source: Researcher, (2014).**

In Mathare Valley, the findings indicated that 100% of women spend less than Kes 10,000 for clothes shopping. This indicates that the expenditure on clothing in Mathare has a direct relationship with monthly income of the respondents.

**Table 4.4.9 Garden estate-Monthly income\*expenditure on clothing**

G.E Monthly income * Expenditure on clothing Crosstabulation								
			Expenditure on clothing					Total
			Kes less than 10,000.00	Kes 10,000.00 to 20,000.00	Kes 20,000.00 to 30,000.00	Kes 30,000.00 to 40,000.00	Kes 40,000.00 to 50,000.00	
Monthly income	Kes 0 to	Count	3	0	0	0	0	3
		% within Monthly income	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
	Kes 40,001 to 80,000.00	Count	0	4	0	0	0	4
		% within Monthly income	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%
	Kes 80,001 to 120,000.00	Count	0	11	1	0	0	12
		% within Monthly income	0.00%	91.70%	8.30%	0.00%	0.00%	100.00%
	Kes 120,001 to 160,000.00	Count	0	12	6	0	0	18
		% within Monthly income	0.00%	66.70%	33.30%	0.00%	0.00%	100.00%
	Kes 160,001 to 200,000.00	Count	0	10	10	2	0	22
		% within Monthly income	0.00%	45.50%	45.50%	9.10%	0.00%	100.00%
	Kes 200,001 to 240,000.00	Count	0	0	3	3	0	6
		% within Monthly income	0.00%	0.00%	50.00%	50.00%	0.00%	100.00%
	Kes 240,001 and above	Count	0	0	0	1	1	2
		% within Monthly income	0.00%	0.00%	0.00%	50.00%	50.00%	100.00%
<b>Total</b>		Count	3	37	20	6	1	67
		% within Monthly income	4.50%	55.20%	29.90%	9.00%	1.50%	100.00%

**Source: Researcher, (2014).**

The findings shows that majority of the respondent from Garden Estate spend Kes 10000 to 20000 in shopping. However depending on their income they spend more. This is a clear indication that the more the respondent earned she was likely to spend more on the clothing shopping.

**4.4.8: Relationship between occupation status and how often they shop for casuals**

The study sought to establish the relationship between the occupation status and how often women from Garden estate and those from Mathare Valley buy casual wear. The results are tabulated in Table 4.4.10 and 4.4.11

**Table 4.4.10: Garden estate- Occupation status \* How often do you shop for casuals Cross tabulation**

			How often do you shop for casuals			Total	
			Rarely	Once in a while	Often		
Occupation status	House wife	Count	0	3	4	7	
		% within Occupation status	0.0%	42.9%	57.1%	100.0%	
	Paid employment	Count	3	24	12	39	
		% within Occupation status	7.7%	61.5%	30.8%	100.0%	
	Business	Count	0	6	7	13	
		% within Occupation status	0.0%	46.2%	53.8%	100.0%	
	Retired	Count	0	2	3	5	
		% within Occupation status	0.0%	40.0%	60.0%	100.0%	
	Student	Count	0	2	1	3	
		% within Occupation status	0.0%	66.7%	33.3%	100.0%	
	Total		Count	3	37	27	67
			% within Occupation status	4.5%	55.2%	40.3%	100.0%

**Source: Researcher, (2014).**

The findings indicated that respondents from Garden Estate shops for casual wear depending on their occupational status. Majority of house wives shops for casuals more often while those in paid employment shops for casual wear once in a while.

**Table 4.4.11: Mathare Valley Occupation status \* How often do you shop for casuals Cross tabulation**

M.V Occupation status * How often do you shop for casuals Cross tabulation								
			How often do you shop for casuals				Total	
			Not at all	Rarely	Once in a while	Often	Every shopping time	
Occupation Status	House wife	Count	0	2	0	0	2	4
		% within Occupation status	0.00%	50.00%	0.00%	0.00%	50.00%	100.00%
	Paid Employment	Count	1	10	5	6	2	24
		% within Occupation status	4.20%	41.70%	20.80%	25.00%	8.30%	100.00%
	Business	Count	0	2	10	21	5	38
		% within Occupation status	0.00%	5.30%	26.30%	55.30%	13.20%	100.00%
	Retired	Count	0	0	0	1	2	3
		% within Occupation status	0.00%	0.00%	0.00%	33.30%	66.70%	100.00%
	Student	Count	0	0	3	5	3	11
		% within Occupation status	0.00%	0.00%	27.30%	45.50%	27.30%	100.00%
	Total	Count	1	14	18	33	14	80
		% within Occupation status	1.20%	17.50%	22.50%	41.20%	17.50%	100.00%

**Source: Researcher, (2014).**

From Mathare Valley the findings indicates that half of these house wives rarely shops for casual wear .The results also indicated that those in paid employment rarely shops for casual wear. Both areas have similar response for the ones doing business, retired and students. More than 50% of the ones doing business in both cases more often shops for casual wear. Whereas more than 60% retired respondents shop for casual every time they shopped for clothes. Finally majority students in both cases often shops for casual wear.

#### **4.4.9: Relationship between occupation statuses and how often they shop for official wear**

The study sought to establish the relationship between the occupation status and how often they buy official wear. The results are tabulated in Table 4.4.12 and 4.4.13



**Table 4.4.12: Garden estate- Occupation status \* How often do you shop for official clothes**  
**Cross tabulation**

			How often do you shop for official clothes			Total
			Every once in a while	Often	Every shopping	
Occupation status	House wife	Count	1	0	6	7
		% within Occupation status	14.3%	0.0%	85.7%	100.0%
	Paid employment	Count	1	1	37	39
		% within Occupation status	2.6%	2.6%	94.9%	100.0%
	Business	Count	13	0	0	13
		% within Occupation status	100.0%	0.0%	0.0%	100.0%
	Retired	Count	5	0	0	5
		% within Occupation status	100.0%	0.0%	0.0%	100.0%
	Student	Count	0	3	0	3
		% within Occupation status	0.0%	100.0%	0.0%	100.0%
	Total	Count	20	4	43	67
		% within Occupation status	29.9%	6.0%	64.2%	100.0%

Source: Researcher, (2014).

The findings indicate that there was a contrast in the way women do shopping for official clothes depending on their occupation. 85% house wives in Garden Estate purchases official clothes every time they do shopping,

**Table 4.4.13: Mathare Valley- Occupation status\* how often do you shop for official clothes**

M.V Occupation status * How often do you shop for official clothes Crosstabulation								
			How often do you shop for official clothes					Total
			Not at all	Rarely	Every once	Oftenly	Every shopping	
Occupation status	House wife	Count	0	4	0	0	0	4
		% within Occupation status	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%
	Paid employment	Count	0	2	4	17	1	24
		% within Occupation status	0.00%	8.30%	16.70%	70.80%	4.20%	100.00%
	Business	Count	1	19	16	2	0	38
		% within Occupation status	2.60%	50.00%	42.10%	5.30%	0.00%	100.00%
	Retired	Count	0	3	0	0	0	3
		% within Occupation status	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%
	Student	Count	1	9	1	0	0	11
		% within Occupation status	9.10%	81.80%	9.10%	0.00%	0.00%	100.00%
	Total	Count	2	37	21	19	1	80
		% within Occupation status	2.50%	46.20%	26.20%	23.80%	1.20%	100.00%

**Source: Researcher, (2014).**

From Table 4.4.12 100% of house wives in Mathare Valley rarely do they buy official clothes. There is however a general consensus on the paid employment women majority of which go for official clothes. There is also a general consensus that retired women rarely shop for official clothes. With 70.8% of women in Mathare Valley shop for official clothes once in a while.

#### **4.5.0 Factors influencing consumer behavior**

The study sought to explore factors influencing consumer behaviour towards clothing. The following factors were taken into consideration; cultural, social, personal and psychological factors. The results are presented in Table 4.5.1

**Table 4.5.1: The means of Factors influencing consumer behaviour of women towards clothing**

	Mathare Valley	Garden Estate
	Mean	Mean
Family Member	3.01	3.33
Religion	3.24	3.16
Income	4	3.88
Friends	3	2.22
Occupation	3.31	4.4
Marital	2.87	3.57
Fashion	2.6	3.81
Cultural	2.98	3.48
Economic	2.9	3.01
Social status	2.41	3.61

**Source: Researcher, (2014).**

<b>Key</b>	<b>Response</b>
From 1 to 1.50	Not at all
1.51 to 2.50	to small extent
2.51 to 3.50	Moderate extent
3.51 to 4.50	to great extent
4.50 to 5	All the time

**Source: Researcher, (2014).**

Majority of respondents from the two estates indicated that to a great extent they are influenced by their Monthly income; a mean of 3.88 from Garden estate and 4.0 from Mathare Valley. This

shows that women from Mathare Valley are highly influenced by monthly income as compared to their counterparts from Garden estate when it comes to clothes shopping.

The findings also indicated that respondents from both Mathare Valley and Garden estate are greatly influenced by their occupation status with a mean of 3.31 and 4.4 respectively. This is a clear indication that women from Garden estate are more influenced by their occupation status compared to those from Mathare Valley

The findings indicate that most of the factors moderately influence women from both Mathare Valley and Garden estate. The factors herein mentioned are family members, religion, economic status and cultural background. The results however shows that women from both estates are to a small extent influenced by their friends

#### **4.5.1 Null hypothesis**

H1 -There exists no difference in shopping behaviour of women in Mathare valley and Garden estate

H2 – There exist some small difference in the shopping behaviour of women in Mathare Valley and those in Garden estate.

Anova analysis was used whereby if F-calculated is less than F-critical then we accept the null hypothesis. The table below shows a summary of the means of the purchasing behaviours of women from Garden estate and Mathare Valley

**Table 4.5.1 Shopping behaviour means of women in Mathare and Garden estate**

<b>Purchasing behaviour</b>	<b>Garden estate mean</b>	<b>Mathare Valley mean</b>
How to buy clothing	1.58	1.00
Where to buy clothes	4.21	2.00
What kind of clothes to buy	1.63	1.18
Who influences you to buy clothes	3.79	2.60
Average time spent shopping for clothes	1.91	3.79
How often do you shop for casuals	3.36	1.70
How often do you shop for official clothes	4.34	3.56
Clothes shopping is a fun experience	1.99	2.75
Gather information before buying	3.49	2.68
Expenditure on clothing	2.48	2.45
How much do family member influence your clothing shopping	3.33	3.01
How much do religion influence your clothing shopping	3.16	3.24
How much do income influence your clothing shopping	3.88	4.00
How much do Friends influence your clothing shopping	2.22	3.00
How much do occupation influence your clothing shopping	4.40	3.31
How much do Marital influence your clothing shopping	3.57	2.88
How much do Fashion influence your clothing shopping	3.81	2.60
How much do Cultural influence your clothing shopping	3.48	2.98
How much do Economic influence your clothing shopping	3.01	2.90
How much do Social class influence your clothing shopping	3.61	2.41

**Source: Researcher, (2014).**

**Table 4.5.2 Similarity comparative of shopping behaviour of women from Mathare Valley and Garden estate**

Anova: Single  
Factor

<i>SUMMARY</i>						
Groups	Count	Sum	Average	Variance		
Column 1	20	63.25373134	3.162687	0.798652		
Column 2	20	54.01756329	2.700878	0.604882		

  

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	2.132670007	1	2.13267	3.039001	0.089373	4.098172

**Source: Researcher, (2014).**

F-calculated is 3.039 and F critical is 4.098 hence the null hypothesis is accepted which indicates that there is no significant differences in shopping behaviours of women from both Mathare and Garden estate.

#### **4.6 Discussion of the findings**

The variables divided into dependent and independent were put against each other to be able to answer the research questions. From the tables above, women in Mathare Valley and Garden Estate have different characteristics ranging from age distribution whereby first, Mathare Valley have a more younger women while those in Garden Estate have a high income disposal. It's clear that women from Garden estate spend more on clothes shopping than those from Mathare

Valley. Secondly majority women from Mathare Valley buy their clothes from open air market whereas those in Garden Estate buy their clothes from clothing stalls and big shopping malls. Thirdly there are similarities between the two areas when it comes down to shopping for casual and official wear whereby paid employed ladies shop more for official wear than casual wear while retired women go for casual wear than official.

## **CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS**

### **5.1 Introduction**

The following section presents the discussion of the main findings, conclusions and recommendations of the study. The chapter also presents suggestions for further studies related to women's consumer behaviour towards clothing and factors influencing their consumer behaviour. The discussions have therefore been presented based on the objectives of the study which were to establish the similarities and differences of lower and middle class women's consumer behaviour towards clothing and how income, friends, occupation, cultural background, religion, marital status and social class factors influence consumer buying behaviour of clothes.

### **5.2 Summary of the findings**

The following section presents the discussion of the main findings based on the research objectives which were;

#### **5.2.1 Similarities and differences of lower and middle class women's consumer behaviour towards clothing**

From the findings of this study there are so many so many similarities and differences posed by respondents in terms of their consumer behaviour towards clothing. As per the findings, majority of women from both estates indicated that they were married. The study also established that majority of the respondents from Mathare Valley were below age of 33 years, whereas majority of respondents from Garden estate were 33 years and above This is an indication that there is a huge gap when it comes to age of women in Mathare Valley and those of Garden estate Majority



of women from Mathare Valley do business compared to a few from Garden estate. Garden estate is dominated with Paid employment women whereas in Mathare the number of employed respondents was very few.

From the findings all the respondent in Mathare Valley indicated to have monthly income of Kes 40,000 and below, majority of Garden Estate respondents (32%) indicated to be earning between Kes 160000 to Kes 200,000 hence there is a huge difference in terms of income generated by women from the two estates.

When it comes to education majority of respondents indicated that they have attained middle level college education and above with Garden estate reporting the highest number respondents with university education whereas Mathare Valley reported the highest number of respondents with middle level education. This shows that most women from both estates are educated whereby Garden estate has more learned women than Mathare Valley.

According to the findings majority of respondents from Mathare Valley shop from open air market whereas a few shop from clothing stalls. It was found that majority of respondents from Garden estate shop for clothes both from clothing stalls and big shopping malls. The findings show that most respondents from Mathare valley and Garden estate spend less than 2 hours while shopping for clothes. This is an indication both women despite of their social class spend the same number of hours while shopping. The findings also show that all women in Mathare Valley spend less than Kes 10,000 for clothes shopping whereas majority of the respondents from Garden Estate spend between Kes 10000 to 20000 in shopping. This is an indication that the higher the amount of income one earns the more she is likely to spend on buying clothes.

## **5.2.2 Factors that influence consumer behaviour of women towards clothing in Mathare Valley and Garden estates in Nairobi, Kenya**

The study sought to explore the extent to which factors like family members, religion, friends, social class, and amount of income, occupation status, cultural background, economic situation, fashion and marital status influenced the purchasing behaviour of lower and middle class women towards clothing. Below is the summary of the findings

Majority of respondents from both Garden estate and Mathare Valley were greatly influenced by their family members. Most of respondents from Garden estate and Mathare valley indicated that they are moderately influenced by religion. According to the findings majority of respondents from Garden estate and Mathare estate to a great extent agree that income is a very important factor to be considered during purchasing of clothes.

Majority of respondents from the two estates to a great extent are influenced by their occupation. The findings indicated that respondents from Garden estate are more influenced by their marital status which contrary to respondents of Mathare Valley who are to a smaller extent influenced by their marital status.

Both respondents indicated that they are moderately influenced by fashion when it comes to purchasing of clothes. Both respondents indicated that they are moderately influenced by culture when it comes to purchasing of clothes. Majority of women from Garden estate are to a great extent influenced by Social class which is contrary to respondents of Mathare who are to small extent influenced by social class.

### **5.3 Conclusion**

According to the findings there seems to be more differences than similarities when it comes to lower and middle class women's consumer behaviour towards clothing. For instance the study concludes that there are more married women in both estates despite social class difference. The study also concluded majority of women from both Mathare valley and Garden estate spend less than 2 hours while shopping for clothes. In this study there exist very many differences especially when it comes to age, marital status, monthly income, education level, occupation status of respondents, the places they shop from, the amount they spend in shopping and many others. This in turn influences women from the two social backgrounds differently.

This study also concludes that different factors influence women to different degrees in regards to their clothing shopping behaviour; some factors are highly regarded whereas others are lowly regarded. For instance in this study factors like amount of income, occupation status, marital status and social class were highly regarded by respondents from both estates

### **5.4 Recommendations from the study**

The study recommends that entrepreneurs in the clothing industry should understanding the consumer behaviour and factors which influence their customer's buying behaviour as well as potential customers at large. The players in the clothing industry should greatly consider social class whenever they are coming up with strategies.

### **5.5 Limitations of the study**

Some data collected from respondents were not all complete. This posed a great challenge during the sorting of data. Among the targeted 198 respondents only 147 returned their questionnaires of which 7 were half way filled. This brought a challenge during data analysis.

During data collection process many women were unwilling to cooperate hence getting people to fill in questionnaires was a problem. Hence the process took a lot of time than expected.

### **5.6 Recommendation for Further Studies**

There are several unfilled gaps in this study. A study should be done to find out if the same results can be obtained from other different estates. There were more factors that were not included that also influence consumer behaviour such as price, quality, and influence of technology from which other studies can be carried out from.

### **5.7 Implication for theory and practice**

The results of this study might interest consumer behaviour researcher and those firms that deal with clothing. The findings will also help entrepreneurs in the apparel industry to be able to come up with different strategies so as to improve the clothing industry.

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# Questionnaire

## Part A: Background information of the Respondent

1) Indicate where you stay

- Mathare valley
- Garden estate

2) Indicate your age group

- Below 18 years
- 18 to 24
- 24 to 33
- 33 to 45
- 45 and above

3) Indicate your marital status

- Single
- Married
- Living with a partner
- Separated
- Divorced

4) Indicate your highest level of education

- Primary level
- Secondary level
- Middle level college
- University Level
- Postgraduate Level

5) Indicate your occupation status

- House wife
- Paid employment
- Business
- Retired
- Student



6) Tick your monthly income range (In Ksh)

- 0 to 40,000
- 40,001 to 80,000
- 80,001 to 120,000
- 120,001 to 160,000
- 160,001 to 200,000
- 200,001 to 240,000
- 240,000 and above

**PART B: Clothing Purchasing Behaviour**

7) How much do you use in buying clothes

- Less than 10,000
- 10,000 to 20,000
- 20,000 to 30,000
- 30,000 to 40,000
- 40,000 to 50,000
- 50,000 and above

8) How do you buy your clothing?

- All in the same place
- Some in different places

9) Where do you buy your clothes from?

- Open air market
- Clothing stalls
- In big shopping malls
- Designer shops
- Abroad

- If any other specify.....

10) What kind of clothing do you buy?

- All new
- All second hand (mitumba)
- A mix of the two

11) Who influences you to buy clothes?

- Family members
- Friends
- Media
- Spouse
- Self

12) What is the average time you spend in shopping for clothes?

- Less than one hour
- 1-2 hours
- 2-5 hours
- More than five hours

13) How often do you shop for casual wear?

- 1) Not at all
- 2) Rarely
- 3) Every once in a while
- 4) Sometimes
- 5) Almost always

14) How often do you shop for official clothing?

1. Not at all
2. Rarely
3. Every once in a while
4. Sometimes
5. Almost always

15) Shopping for clothes is such a fun experience

- 1) Strongly agree
- 2) Somewhat agree
- 3) neutral/no opinion
- 4) Somewhat disagree
- 5) Strongly disagree

16) How often do you gather information first before buying clothes?

- 1) Never
- 2) Rarely
- 3) Sometimes
- 4) Often
- 5) Always

17) In a scale of 1 to 5 please indicate to what degree does the following factors influence your clothing shopping

Where 1=very small extent, 2=small extent, 3=moderate extent, 4=great extent, 5=very great extent

	<b>Factors</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1	Family members					
2	Religion					
3	Amount of income					
4	Friends					
5	Occupation status					
6	Marital status					
7	Friends					
8	Age level					
9	Fashion					
10	Cultural background					
11	Economic situation					
12	Social class					