

## MOBILE PHONE USAGE AMONG WOMEN TRADERS IN TANZANIA: A CASE OF WOMEN TRADERS AT KARIAKOO AREA, DAR-ES-SALAAM

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### ABSTRACT

*The evolution and growth of mobile phones has a huge impact on social interactions and on economic progress worldwide .Tanzania, like any other developing country, has incorporated mobile technologies in its Small and Medium Enterprises (SMEs) as a facilitating agent for development. However, despite an increasing research on the importance of mobile technologies for SMEs development, there is still lack of studies on women's use of mobile phones for entrepreneurship activities in Tanzania. Therefore, the study aimed at exploring the nature of mobile phone usage among women traders, benefits, as well as challenges that prevent them from using mobile phones for their advantage. This paper applies the theory of emancipation to understand the usage of mobile phones among women traders at the Kariakoo area in Tanzania that is grounded on Critical Social Theory (CST). The study employed qualitative techniques where, purposive sampling technique was used. Data were collected using in-depth interviews and analyzed by being transcribed, coded and presented based on categories and emerged major themes. The results reveal that, women entrepreneurs use mobile phones in communicating with suppliers and customers, receiving orders and payments, procuring products from suppliers and in enhancing social cohesion. Benefits of mobile phones usage include creating wealth, expanding market, increasing sales, improving efficiency and customer relationship management; and entertainment. However, the mobile phone usage by women traders are adversely affected by; network failure, expensive airtime, transactions delivered to a wrong number, delay of clients to respond to calls, some customers lack mobile phones with modern applications, and customers feeling that the products are not in their taste. It was suggested from the studies that, the cost of airtime and internet bundles are to be reduced, improve connectivity, provide reliable mobile services so as to reach the community at grassroot level.*

**Key Words:** entrepreneurship, mobile phone usage, women entrepreneurs, women traders, Tanzania

### INTRODUCTION

The evolution and growth of mobile phones has high impact on social interactions and on economic progress worldwide. This growth has revolutionized access and usage of computational devices and the internet. Mobile phones have played a significant role in almost every sector business being one. Their usage has dramatically increased in developing countries including Tanzania. The percentage of Africans accessing mobile phones increased from 10 % in 1999 to more than 75% by 2010 (Komunte et al., 2012). Tanzania had approximately 32 million mobile phone users by 2014 with a penetration rate of 67 % (Reuters, 2015). This increase in the number of subscribers is due to the enhancement of network coverage as a result of an increase in the number of telecommunication service providers that made a big population being served.

For the majority of people, the mobile phone is seen as a communication tool connecting them to the society. It is also perceived as a crucial technology that developing countries are embracing in an astonishing speed. This might be due to the fact that, mobile phones have a changing role on peoples daily lives in the way they communicate, trade, and entertain themselves. Importantly, it has been a central part in social economic development by providing entrepreneurs with business opportunities through simplified transactions (Melchioly & Saebo, 2010). This has changed the way entrepreneurs sell, purchase and interact with their suppliers and customers; for example the study by (Venkatakrishnan, 2013) noted that, mobile phone usage has become an

important part in the business life among small market enterprises in the capital city of Johannesburg. The use of mobile phone has impacted in running businesses in rural Kenya (Evanjeline, 2008) and in micro trading activities of market women in Nigeria (Boateng, Hinson, Galadima, & Olumide, 2014). Melchioly and Saebo, (2010) found that, mobile phone usage has improved economic efficiency of SMEs in Tanzania, as it has the capacity to enhance productivity and economic growth.

The research literature shows that there are a number of benefits in the usage of mobile phones on enterprise performance. For example, (Chhachhar 2013) noted that, mobile phone usage have benefitted farmers in terms of saving their energy and time and therefore improve their income. This is because mobile phones provided them with a means to directly communicate with brokers and customers, thus selling their products at a good price. Mobile phones were found to improve economic efficiency, enhance productivity and economic growth (Melchioly & Saebo, 2010); enhance financial transactions, wealth generation and its distribution due to the simplified information flows (Donya & Kumah, 2011). Mobile phone services and mobile money services influence enterprise performance through operational, transactional and interactional benefits (Komunte et al., 2012).

With the incorporation of mobile phones in business, several studies have emerged discussing issues of adoption, usage and impacts of mobile phones on business performance. Studies such as that of Babar, Shaw, & Vicziany (2008) conducted in Bombay India, explored the mobile phone access and usage among female micro entrepreneurs. Another study by Donner and Escobari, (2010) reviewed literature on evidence of mobile use by micro and small enterprises in developing countries. Komunte (2015) investigated on the usage of mobile technology in women enterprises in Uganda while Kwakwa (2012) explored on the mobile phone usage by micro and small scale enterprises in semi rural Ghana. Komunte, et al (2012) conducted a comparative analysis on mobile phone usage among women entrepreneurs in Uganda and Kenya. Studies conducted in Tanzania include that of Njau and Njuga (2015) who investigated on mobile phone usage and its impact on micro enterprises in Moshi Municipality.

Venkatakrishnan (2013) studied on mobile phone and small enterprises performance and Transformation in Dodoma and Melchioly and Saebo (2010) conducted an exploratory study in Morogoro on the nature of mobile phone usage for SMEs economic development. Based on this review, out of the eight reviewed studies, only two involve women, even though they are not based in Tanzania. Why mobile phone and women?

This is because, of rapid increase in adoption and usage of mobile phone in developing countries. However, despite the high rate in adoption and usage of mobile phone services, it is still not clear if mobile phones are used for business transactions particularly by women.

The contribution of female entrepreneurs in the world's economy cannot be ignored. For example, in developing countries the number of female entrepreneurs has increased and there are about 8 to 10 million formal SMEs involving at least one woman (Hunt, 2016). However, women entrepreneurs' activities are hindered by social, cultural and religious factors that many are struggling to overcome and restricts their mobility since much of their time is spent on the home care issues. These hindrances, specifically mobility might be overcome by the usage of mobile phone applications, as they break the barrier of distance. Besides, using mobile phone in women entrepreneurship is in line with attaining Sustainable Development Goal 5b, that emphasizes on increasing the use of enabling technologies in empowering women.

Thus, the study aimed at exploring the nature of mobile phone usage among women traders, benefits as well as challenges that prevent them from using mobile phones to their advantage. Specifically, the study investigates the following key questions: First, how do women traders use mobile phones in their businesses and for what purposes? Second, what are the benefits of the mobile phone on the performance of their businesses? Third, what challenges do women traders face in using mobile phone services in their businesses?

### **The Critical Social Theory (CST) and usage of mobile phone in women entrepreneurs**

CST was developed by Jurgen Harbermans (1972); a German Sociologist and Social Philosopher who believed that, different knowledge are produced depending on the human cognitive interests based on already established theories.

The importance of the CST is to assist human beings emancipate themselves from all forms of domination emerging from sources including misinformation, economic or physical oppression and ideology (Komunte, 2015). CST is concerned with how individuals can act in order to free themselves from insubordination so as to achieve emancipation. Individuals as actors obtain knowledge through instrumental, communicative and emancipatory disciplines. The CST view actors as speaking and interacting creatures and that communication is a central life activity. Actors use language to present facts that can either be true or false about the environment. In this study, actors use language to perform business actions such as ask, order, request, pay, buy and others for goods and services.

The actor has five major forms of performing a social action, that are, strategic, instrumental, communicative, discursive and dramaturgical. However, the actor is expected to properly use these actions in a particular context. In CST social interactions occurs in two levels notably; speech or linguistic acts and the level of social actions. In this study, the speech acts are linked to mobile phone services that are part of mobile human interaction (Komunte, 2015). It is anticipated that, through use of language (mobile phone services), communication actions generate knowledge and there are good results, that means goals of actors are met.

For example, by performing actions such as calling, sending SMS, exchanging photos of designs or chatting, actors aim at achieving an objective (See Fig 1). In CST, knowledge is conceptualized as a tool that enabled actors to emancipate themselves from various forms of domination through self-reflection. However, CST has been criticized by many feminist scholars as it is gender blind (Komunte, 2015).

Emancipation in this study refers to liberating someone from the control of another. To this end, mobile phone services are anticipated to empower women traders with knowledge that in turn will attain enterprise rationalization and emancipation as they are able to compete (See Fig 1).

Following Komunte (2015), CST is used to explain the importance of emancipation of women traders by highlighting on the following:

The CST deals with the liberation of human beings from all forms of domination caused by misinformation, economic and physical oppression. It is learned from CST that, liberation of human beings is achieved through communication. In this case, mobile phones are viewed as facilitating tools among women traders with regard to timely flow of business information in the quest of realizing their business goals.

Another aspect of CST relies on communicative action, through which actors in a society search for a common understanding. In due regard, women traders reach a common understanding through mobile phone usage as it facilitates business networking that leads to increased profits.

The emancipation idea in the CST is linked to the ideal speech situation that is used to model reality. The study aim at establishing how women traders emancipate through the usage of mobile phones leading to improved society. The analysis of communicative action as stipulated in the CST can assist in an empirical investigation on the ways women traders use mobile phones as well as the way they benefit from such use.

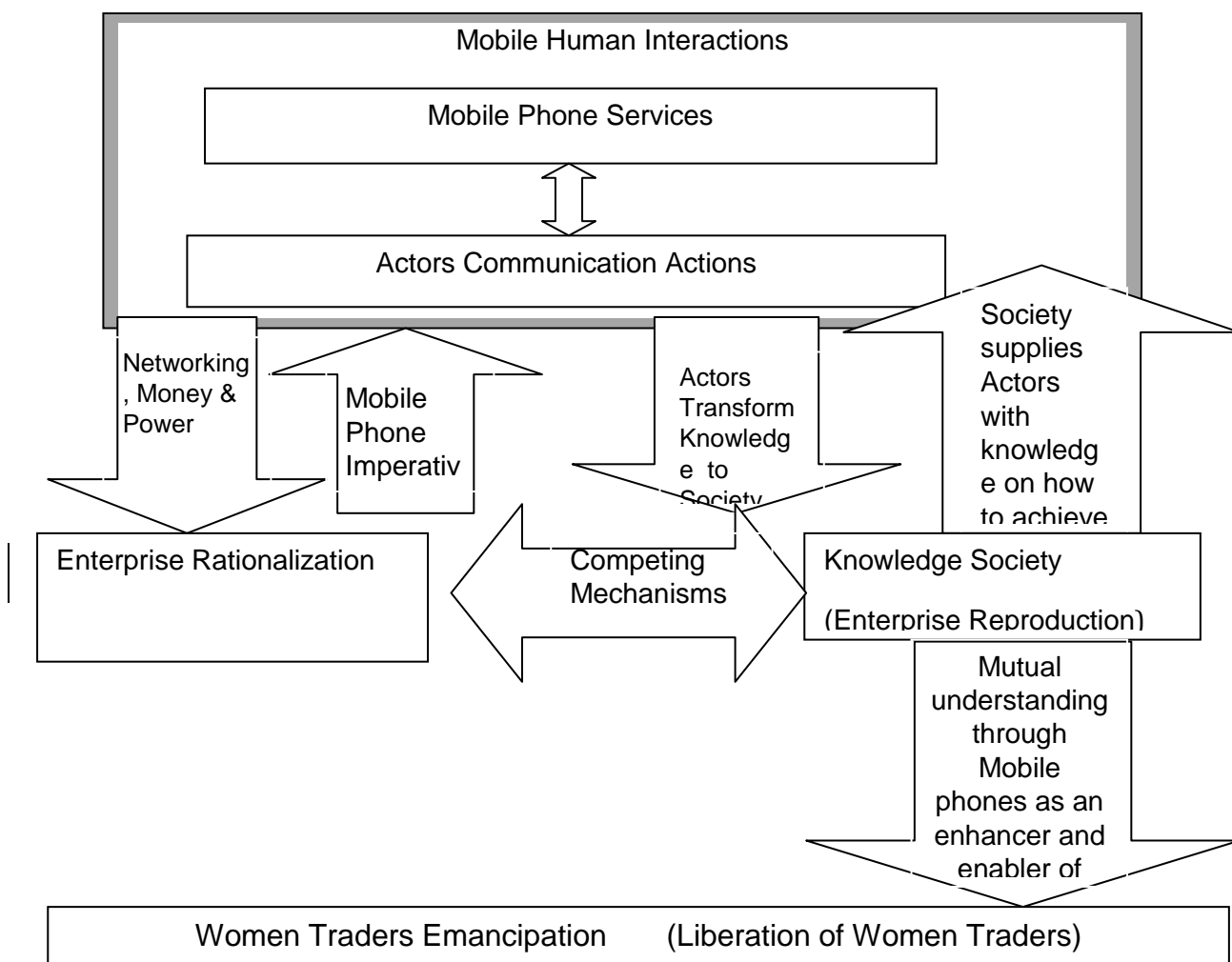


Figure 1: *The Adopted Framework for Assessing Mobile Phone Usage using Habermas's Critical Social Theory (CST)* (Komunte, *et al*, 2012)

## METHODOLOGY

The study employed a qualitative strategy, drawing on 20 in-depth interviews that took on average from 15 to 30 minutes per person. In qualitative research sample size is determined with the data saturation criteria. According to Francis, *et al*, (2010), the proposed criteria involve selecting the initial analysis sample where at least 10 interviews are conducted, then setting the stopping criteria whereby after 10 interviews, further 3 successive interviews result into no more new themes. In this study, initially 14 interviews were conducted and data gathered were simultaneously analyzed, new themes were still emerging, then six interviews of 3 each were conducted, where in the last 3 interviews there were no more themes emerging, this means data saturation was attained on the 17<sup>th</sup> interview.

The interviewees were obtained through purposive sampling technique drawn from women traders engaging in buying and selling fabrics (commonly known as vitenge) at the Kariakoo area. The interviewed parties were approached at their business locations and requested for their consent to provide information. Those who were willing were interviewed and those not willing were not interviewed. Data collected was qualitative in nature and analysed qualitatively by being transcribed, coded and presented based on categories and emerged major themes.

## FINDINGS AND DISCUSSION

Data was collected at the Kariakoo area in the city of Dar-es-Salaam, where twenty women business owners were interviewed. The study found that most of them were aged between twenty and forty and 80% of them owned smart phones and others either had phones that supported internet and some did not (not sure that smart phone is not connected to internet. Smart phone is called smart because it is connected). However, 15% of those who owned smartphones were not using them in business operations. Respondents were asked about the nature of mobile phone usage, the benefits of using mobile phones in business, the challenges faced, and requested to suggest ways to reduce the challenges. Results synthesized from their responses are described below.

### Mobile Phone Usage

#### *Communication with suppliers and customers*

Mobile phones help women traders in maintaining customer relationships. From the interviews it was evident that, the mobile phones are used in keeping contact with customers and clients as two respondents narrated “... I inform them on new arrivals and they ask for sample designs then I take photographs of different designs and send them through WhatsApp....”.

Mobile phones have provided women traders with capability to contact their customers. During the study, it has been found that, the majority (73 %) of respondents used their mobile phones for this purpose. The interactions are done either by direct calling, or sending of text messages or via internet through applications such as WhatsApp, Instagram and the like. The statement given by one respondent supports the discussion “... I have a WhatsApp group of about seventy customers. I take the photographs of new designs and send them to the group. When there are new arrivals it is important that you inform the customers just give them a call...” Another respondent narrated, “...In case a customer needs products he /she just send a message requesting for photographs of sample designs...”

This shows that, mobile phones are portable devices that provide women traders with easy and fast communication with customers and suppliers and hence simplified business practices. A strong social media presence also helps in better business development as it allows staying connected with customers and suppliers. This would increase the business availability to the clients and ultimately leads the business to flourish. Huang (2008) in his study on the investigation on the impact of mobile phones on SMEs in Auckland, New Zealand (NZ) established that, most SMEs were using mobile phones for communication and also appreciated the role of mobile phones as important communication tools in their business.

#### *Receiving orders and payments*

Mobile phones allow women traders to receive orders and payments from their customers. From the study, it was revealed by most (40%) of the respondents that they use their mobile phones for receiving orders and payments. “...After sending the photographs of the sample designs customers press orders right away I send the cost of the products and the bank account number. After the customer has paid, a copy of the bank paying in slip is sent to me via WhatsApp....I finally send the products...”. Another respondent added “...I receive payments through mobile phone accounts of either Tigo-Pesa or M-Pesa or Airtel Money...”.

This allows women traders to perform faster and timely business transactions thus providing them with enough time to serve more customers. The benefits of using mobile phone to receive orders and payments on women traders' rests on more efficient business transactions as women traders are able to receive their customers' orders and payments much quicker. This may result into more efficient logistics such as the time from receiving an order and its delivery will be shortened, as this is done immediately after the customer has a verification of payment which improves the cash flow. This means, through mobile phone women traders are able to receive and service more orders that would increase their turnover. According to Bångens & Söderberg (2011), the success of an African' entrepreneur depends on his or her ability to mobilize cash quickly; from own savings, credit from suppliers, or to have customers that can pay upon delivery, or even better in the case of production



and delivery being separate instances, upon the placing of an order. In this case, the use of mobile phone by women traders at Kariakoo market can help them to receive orders and payments quickly that may lead to increased sales thereby improving their turnover.

#### *Procuring products from suppliers*

Mobile phones not only help women traders in communicating with customers, but even with suppliers. During the study it was established that, the interviewed women traders (20%) used their mobile phones to communicate with suppliers and procure goods as two respondents shared “...my phone helps me to request for goods from suppliers...”, “...I am a member in a WhatsApp group of suppliers....” This result, prove social media to be an important tool that helps businesses to stay connected and provides a better social networking platform with suppliers. In this regard, women trades are provided with quick services and reduced *cost* of transactions as a result the business are improved and flourish. This result corroborates that of (Kwakwa, 2012; Rabayah & Qalalwi, 2011) who found out that MSEs used mobile phone to deliver or procure products for both customers and retailers. This means that mobile phone has the potential to improve business processes in women traders businesses thereby increasing efficiency that inturn create wealth .

#### *Social cohesion*

Respondents 47% indicated that, mobile phones are also being used to bring people together in various social interactions. A human being is a social being; therefore, the same mobile phone can be used for both business and personal affairs. Women having multiple roles, at times they need to know what is taking place in their homes while in their business. This was evidenced by one respondent, “... my phone helps me to be in touch with my family during the day....” Another one shared, “... at times you chat with friends... we have a WhatsApp group...” This was also discovered by Melchioly and Saebo (2010) that,enterepreneuers in Morogoro used their mobile phones for both business and personal or social issues and noted further that, it is not easy to separate between the two uses, although businesses are expected to use business resources like mobile phones strictly for business matters.

It is evidenced from the study that, women traders use mobile phones at a considerable larger extent in order to enhance their business operations. They perceive mobile phones as pervasive tools for development. This is because out of the twenty respondents only two (10%) are not using mobile phones in their business transactions. As one of them said “...my phone is everything...without it, I do not have a business...I would rather forget my shoes at home but not my phone...” The reasons for those two respondents not using their mobile phones in business operations might be attributed to lack of knowledge on how to incorporate mobile phone especially smart phones and their applications in business.

### **Benefits of Using Mobile Phones in Women Owned Businesses**

#### *Wealth creation*

At the core of doing business is wealth creation, thus women engage in business to generate profit. It was observed that, mobile phone usage in women’s owned businesses (20%) aid in creating wealth by increasing sales volume as mobile mediated services assists in reaching more customers hence more business. The following statements from respondents prove “...increase of profit...as you know that, even a customer from upcountry can buy your products...it increases wealth”; “...you sell with a good profit...”

The finding is in online with the result by Komunte (2015) in the study of the usage of mobile technology in women entrepreneurs in Uganda. In this study it was revealed that, use of mobile phones contributed to a tremendous increase in profits as a result of reduction of transport costs, quick service delivery, cheaper communication, easy business networking and immediacy.

#### *Market expansion*

Mobile phones aid in reaching many customers beyond one’s shop geographical location. The interviewed women traders (53%) stated that, usage of mobile phones has expanded their customer base through social networking applications such as WhatsApp, Instagram and others. ... I have a group of seventy customers who

are also connected to others and therefore I find myself connected to more customers than those in my group...”, “... I become popular...”. Donner and Escobari (2010); Kuhn (2014) finds also that, usage of mobile phones expands the size of markets by bringing in a larger number of buyers and sellers into the marketplace. The report by Vankatakrisnan (2013) on mobile phones and micro and small enterprises (MSEs) performance and transformation conducted in Dodoma Tanzania also supports these findings.

#### *Reduction of costs and time on the side of the customer*

Mobile phones are viewed to have cut down expenses for customers. It was revealed that, by sending the photos of goods to customers, it reduces the cost of travelling, accommodation and others (7%); as a result, they may end up buying more. Respondents stated that, “...by sending photos of products to a customer reduces costs on the customer’s side...this may lead in buying more pieces.... If the customer aimed at fifty pieces he/she might add twenty more...” It appears that, this finding has to be placed within the Tanzanian context as the authors did not come across it in the literature. However, this study has underscored the importance of mobile phone usage in reducing costs of business operations on the side of women traders that has been reported in several studies, for example Melchioly & Saebo, (2010) and a study by Kwakwa (2012).

#### *Improve efficiency*

Mobile phones have been seen to help women traders in serving more customers in a relatively short time as compared with time of serving all the customers from the desk in a shop. The studied women traders (40%) reported the importance of mobile phones in improving efficiency as a response from one interviewee revealed “...using mobile phones make you provide quick service to many customers...it also helps to reduce congestion of customers at the shop desk...”. This is evidenced by Kwakwa (2012) in the study of Mobile Phone by Micro and Small Scale Enterprises in Semi-Rural Ghana who proved that, mobile phone usage help in improving product or service delivery, while Komunte (2015) revealed that, mobile phone usage result into quick service delivery.

#### *Customer Relationship Management*

Mobile phones help in keeping continuous contact with customers. Respondents pointed out that, mobile phones aid in keeping contact information of their customers that assist in making a continuous follow up of the customers. This is evidenced by a comment from some (20%) respondents who said that “... I keep my customer records in my cell phone... next time I forward something different from the previous ones....”, “...my mobile phone help me a lot in my business ...if a customer loses contact with you...I just give him or her a call ...”. The study by Esselaar, Stork, Ndiwalana, and Swarray (2007) supports the results that, mobile phones have proved to play a role of maintaining customer relationships (CRM). This study established that, mobile phones were used more often in keeping into contact with customers and clients compared to any other form of communication.

#### *Entertainment*

Mobile phones act as a means of entertainment. It is learnt from the study that, at times women traders use their mobile phones to get entertained through listening to music (6 %) as one respondent reported “...I am entertained through the phone by listening to music....”. However, women traders are required to use mobile phones for businesses issues (Melchioly & Saebo, 2010), although entertainment helps a person to recreate and become fresh thus be able to think straight.

The impact of mobile phone usage to women traders cannot be undermined. Their benefits are enormous as studies reported that, these devices provide easy, fast and reliable communication with customers and suppliers, anywhere, anytime. They provide enhanced business opportunities for women traders that lead to increased profit. These are, increase in number of customers, expanded business operations, improved relationship with the suppliers and customers. Furthermore, mobile phones are potential for market expansion, as they provide access to information on new products, new customers, new markets and market information.

## **CHALLENGES FACED BY WOMEN TRADERS IN USING MOBILE PHONES IN THEIR BUSINESSES**

Together with the most widespread and the high penetration of mobile phones among women in business, users are faced with a number of challenges. The major ones being, network failure and expensive airtime.

Respondents were concerned with the problem of abrupt end up of calls, failing to connect, unavailability of a number, drop calls, and instead receiving a message that the number one was calling is not available as well as receiving text messages late. Other challenges include, high operating costs as buying airtime and using the internet to send photographs is very expensive, transactions might be delivered to a wrong number, delay in clients to respond to calls, unreliable network, customers' feelings that the received products are not on their list and that, not all customers possess mobile phones with modern applications.

This may lead to women trades to lose business as sometimes there are delays in delivery of messages as a result a customer may decide to seek other options. One respondent argued “...*you may end up losing up to a hundred customers...*”. This hinders the progress of these women in wealth creation and improving their wellbeing.

A number of studies support these findings, for example Komunte et al. (2012) found that, the challenges facing women entrepreneurs in Uganda were network failure and cost of purchase of airtime. Vankatakrishnan (2013) established also that, network failure and related problems were highly ranked by the surveyed respondents.

## **SUGGESTED WAYS IN IMPROVING MOBILE PHONE USAGE BY RESPONDENTS**

On the ways of improving mobile phone services, respondents (39%) suggested reduction of mobile phone operating costs that include airtime and internet bundles. Some of the comments like “*Let them reduce the cost ...this is because we are using cell phones quite a lot and making them profit..., even our customers are using internet a lot...*” are illustrative. Mobile phone services need to be expanded to the grassroots level and improve connectivity. Another respondent said “...*Let them do their level best to improve network connectivity...because one may lose even one hundred customers...*” supporting the point. The interviewees proposed also that, respective agents should do away with fake mobile phones in the market. Even though, at the moment the government has already started taking action and banned importation of fake phones in the market.

## **Discussion of the women emancipation based on the Critical Social Theory**

Looking from the of CST perspective, the mobile phone was considered as an enabler and facilitator of emancipation among women traders in Kariakoo area in Dar es Salaam, Tanzania, as it empowers these women with knowledge to improved performance in their businesses. In this study, the researchers applied CST in understanding the nature of value addition in an emancipatory information society, taking into consideration, social and economic emancipation. The theory was also used in analyzing the role of emancipation as a means of women traders' business sustainability. The contribution of mobile phone investment by women traders cannot be neglected in this study, as it shows that usage of mobile phones has increase profits through improved communications and networking with customers and suppliers, customers reduced cost and time of transport contributing to increased purchase of goods hence more profit to the women traders and provision of quick services. This is because; increased exposure and expanded networks are important to economic and social changes (Komunte, 2015).

The study focused on social actions based on the CST, where communicative actions provided the language notably mobile phone services to analyze and rationalize the enterprise effects of mobile phone usage in bringing in emancipation. According to CST, language falls in five categories of communication actions namely; instrumental, strategic, communicative, discursive and dramaturgical actions. The results in this study had indicated that communicative and discursive actions were apparently aiming at achieving the emancipatory functions in women traders at Kariakoo area. This is the result of the enhancement in the capacity of women traders in conducting business activities, including negotiating prices of goods and services with suppliers and customers in order to change their economic status; gain a wider market for their goods and services; increased



efficiency as a result of improved flow of activities within their enterprises. Therefore, in line with CST, mobile phone usage has provided women traders with improved communication skills that enabled them to attain emancipation.

Mobile phone usage has contributed to increase knowledge among women traders and increased self-esteem. This is due to the social and economic gains resulting from business rationalization that made women traders more competitive. The ability to compete lead women traders to transform into the knowledge economy, as a result of competitive ideas obtained from the informed society that brought about mutual understanding of business processes among various actors.

According to Komunte (2015) emancipation might be variously defined depending on the context. In this regard, emancipation would mean to empower women with knowledge in enabling them to undertake their businesses efficiently and with profit. Therefore, mobile phone usage is seen as a liberating tool and a gear towards emancipation, that give women traders economic power, autonomy and knowledge in carrying out their businesses.

## **CONCLUSION**

The study looked at the nature of mobile phone usage among women traders selling fabrics (vitenge) at the Kariakoo area in Dar-es-Salaam, Tanzania. It was discovered that, 80% of the respondents were using mobile phones to enhance their businesses. However, 15% of the respondents had smart phones but did not use them in business due to the fact that they have limited knowledge in incorporating mobile phone technologies in their businesses. The results reveal that, women traders use mobile phones for communications with suppliers and customers, receiving orders and payments, procurement of products from suppliers and social cohesion. From the study, women traders have benefited from the use of mobile phones because it has helped them to create wealth through market expansion, increased sales, improved efficiency and customer relationship management. They also use the mobile phone for entertainment. Based on the CST, mobile phone usage has increased knowledge among women traders and transformation since knowledge of society has direct impact on the knowledge of economy. Mobile phone services have empowered trades to gain profit through rationalization of their businesses. It is from the knowledge that women traders become competitive, through mechanisms that bring in mutual understanding among actors leading to their emancipation.

Despite benefits enjoyed by women traders, several challenges were identified. These are; network failure, expensive airtime, transactions delivered to wrong numbers, drop calls, unreliable network, delays in clients to respond to calls, not all customers have mobile phones with modern applications and customers feeling that the products are not in their taste. It was suggested from the study that, the cost of airtime and internet bundles has to be reduced, improve connectivity, provide reliable mobile services to reach to community at grassroot level.

## **RECOMMENDATIONS**

The experience acquired in the field study, set the foundation for giving some recommendations on the ways women traders can benefit from usage of mobile phones. The following recommendations were made: First, the government and other stakeholders should assist in reducing down the price of air time. Air time cost was seen to be the most pressing challenge in using mobile phones by women traders. During interviews respondents indicated dissatisfaction with the cost of air time. This calls upon control mechanisms on the prices of the mobile phone services both for airtime and internet bundles for the benefit of consumers. Second, service providers should make sure that there is improved services, especially network connectivity and it should be extended to the community at grassroot level. This will assure more coverage and include interior areas of the country. Third, awareness campaigns, seminars and courses on usage of mobile phone applications and services in all development sectors should be emphasized. Fourth, service providers should educate women traders and the public at large on the new generation of mobile phones so as to enhance capabilities of easy access of the internet to the extent of even sharing motion pictures.

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