

**THE USE OF SOCIAL MEDIA AMONG MARKET WOMEN IN
SEKONDI/TAKORADI**

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DECLARATION

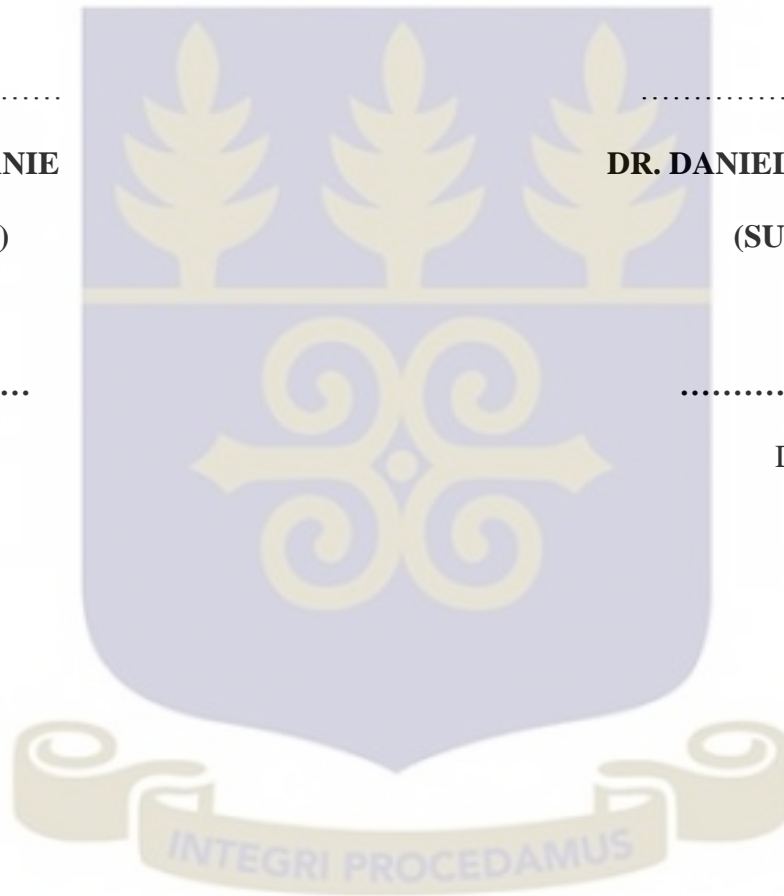
I do hereby declare that this dissertation is the result of my own research and has not been presented by anyone for any academic award in this or any other university. Wherever contributions of others are involved, every effort is made to indicate this clearly, with due reference to the literature, and acknowledgement of collaborative research and discussions. This work was done under the guidance of Dr. Daniel M.O. Adjinn of the University of Ghana.

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DEDICATION

This dissertation is dedicated to the Almighty God for His infinite strength, provision and knowledge in undertaking this study. I also dedicate this dissertation to my parents, Mr. and Mrs. Daniel Djanie Kotey for their sacrifice, prayers, financial and moral support throughout my education. May you be blessed abundantly by the Almighty God.



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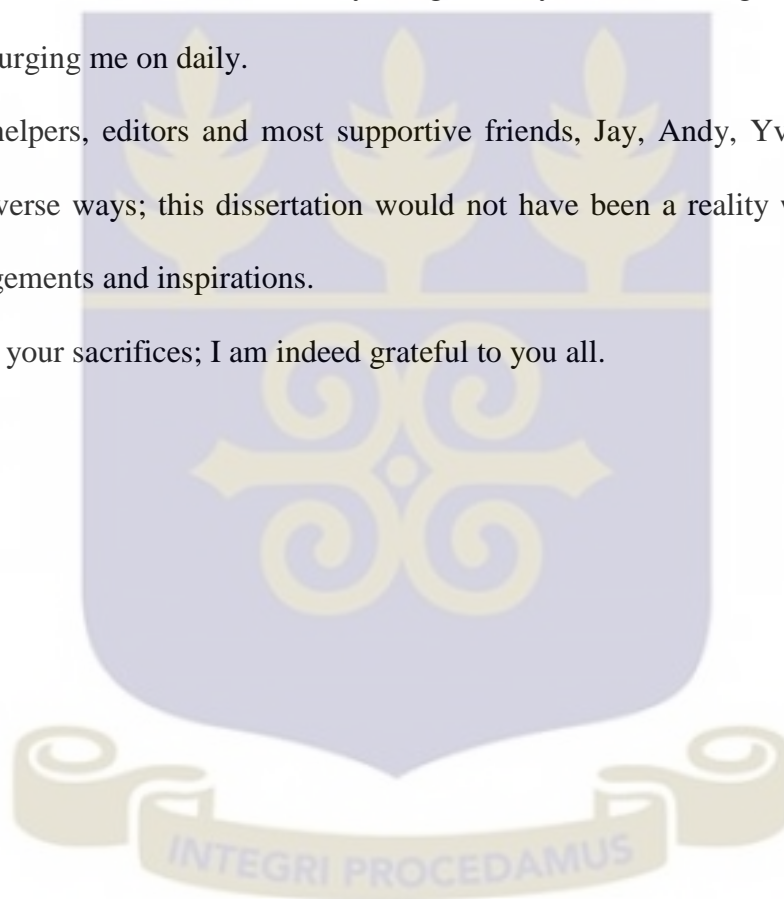
My greatest and heartfelt gratitude goes to the Almighty God for life, direction and strength for this project.

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Thank you all for your sacrifices; I am indeed grateful to you all.



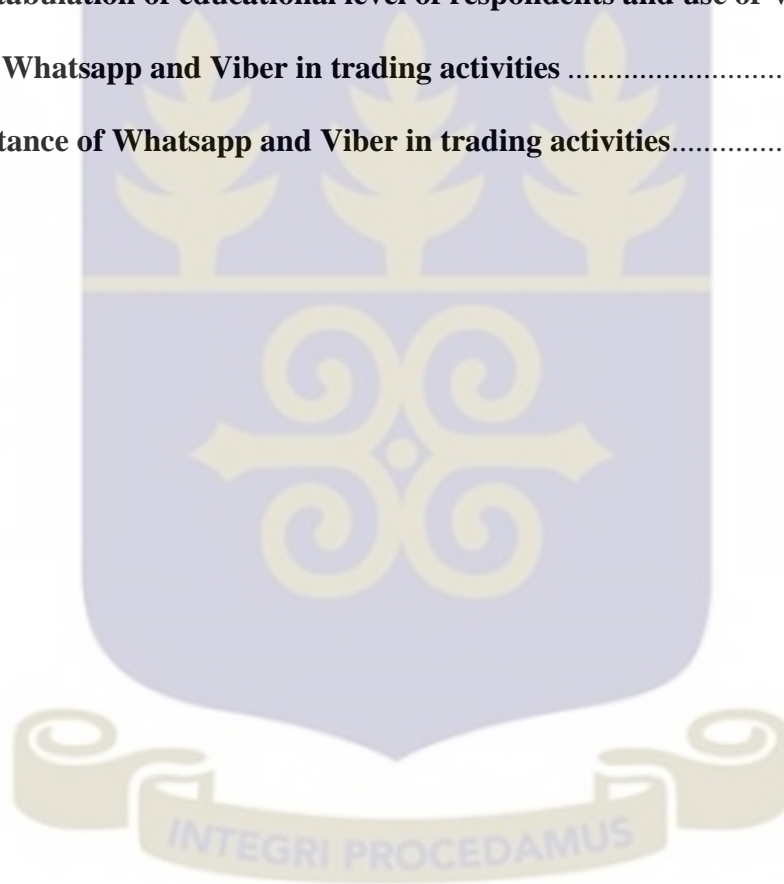
LIST OF ABBREVIATIONS



ITU	International Telecommunications Union
SIM	Subscriber Identity Module
BoP	Base of the Pyramid
GDP	Gross Domestic Product
GSMA	Groupe Speciale Mobile Association
VoIP	Voice over Internet Protocol
ULC	Unlimited Liability Corporation
NCA	National Communications Authority
TAM	Technology Acceptance Model
UGC	User-Generated Content
MSU	Michigan State University
RSS	Really Simple Syndication
NGO	Non-Governmental Organization
IMTF	Institute for Money, Technology and Financial Inclusion
MTN	Mobile Telephone Network
ICT	Information and Communication Technology
CSP	Communications Service Provider
BBM	BlackBerry Messenger
SMS	Short Message Service
OECD	Organization for Economic Co-operation and Development
MMS	Multimedia Message Service
GPRS	General Packet Radio Services
EDGE	Enhanced Data for GSM (Global System for Mobile communication) Evolution
IT	Information Technology
PU	Perceived Usefulness
BI	Behavioural Intention
PEOU	Perceived Ease-of-USE
SAEMA	Shama Ahanta East Metropolitan Assembly
SPSS	Statistical Package for Social Science
JHS	Junior High School

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ABSTRACT

In this era of online communication and the proliferation of social media, traditional messaging and calling by using mobile phones have transformed into different practices. This has changed the lifestyles and communication strategies of many today including market women and introduced new and innovative use of the mobile phone aside from the traditional use of making and receiving calls. Mobile phone usage and the use of social media has become a popular trend among a large population of Ghanaians. The purpose of this study was to explore and understand the use of WhatsApp and Viber social media network applications in trading activities among market women in Ghana. This study sought to explore the influence of social media specifically WhatsApp and Viber on the trading activities of the market women. This study employed a mixed –method approach. Data for the quantitative part of this study was gathered through the use of questionnaires, a purposive sampling technique was used to select 317 market women and the qualitative data were gathered through the use of interviews. Major findings indicated that majority of the market women did not use WhatsApp or Viber due to various reasons from lack of education to lack of technological know-how. The study was limited by time constraints and adequate literature on the subject. The scope of the survey was limited to a sample of market women from Sekondi/Takoradi markets. Future studies should broaden the sample size to ascertain the generalizability of the findings.

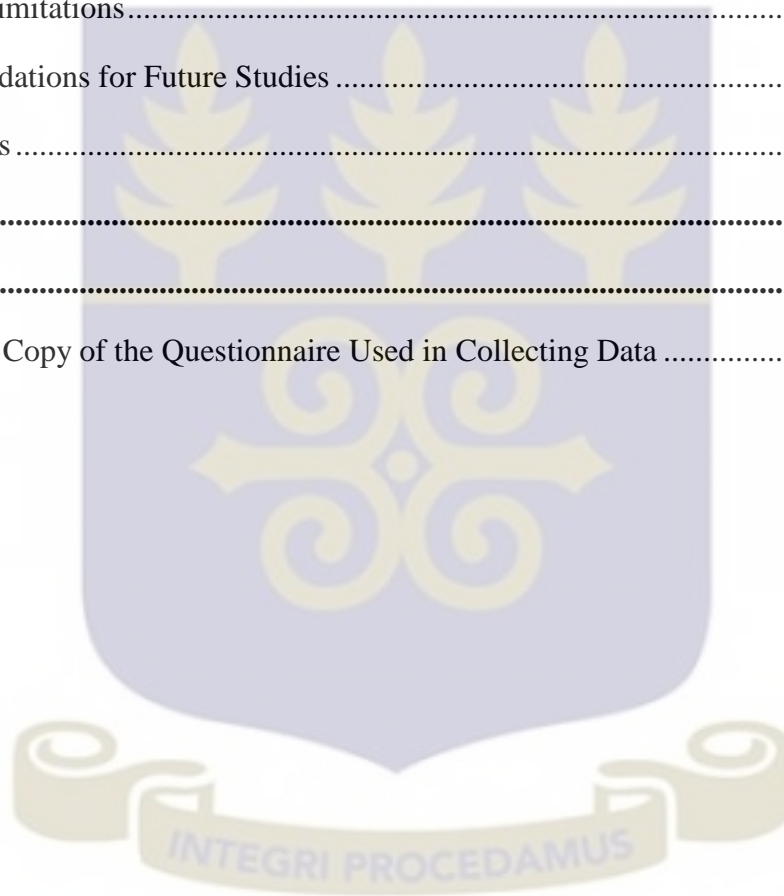
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CHAPTER ONE

INTRODUCTION

1.1 Background Study

Telephone and especially mobile phone ownership and use in developing countries have experienced a tremendous and high growth according to International Telecommunications Union (ITU Report, 2012). The mobile phone use has spread faster and at a bizarre rate around the world even now more than ever. In 2012, the International Telecommunications Union stated that, “there were 38 telephone users and 275 mobile users per every 1,000 people in Africa”. Considering the rapid diffusion of this technology, there is an expected potential impact on socio-economic development of developing countries like Ghana. A study conducted by Time Incorporated and Nuance Digital Marketing in 2012 discovered that, 60% of women consider their mobile phone the most important device in their lives, compared to 43% of men. Another 87% could not imagine life without mobile phone usage, 78% look at their mobile phones first thing every morning and 98% carry it with them wherever they go. 72% of women use their mobile phones for social media, 88% for texting and 55% for shopping. Since 1995, when the mobile phone was first introduced in Ghana, its use has grown steadily from the use of it by the once high class to the average person. Trade as a profession is dominated by women in much of the West Africa region (Burrell, 2012).

According to National Communications Authority, the number of mobile subscriptions in Ghana has increased from 30.36 million in December 2014 to 30.78 million in January 2015 with a penetration rate reaching 108.48%.

This tremendous growth has attracted a number of studies on the use of mobile phones and social media. Also, due to the nature of the business of market women and some of the features like mobile money which phones offer, the mobile phone has now become an integral part of their business process. This is according to Boateng (2012).

Fig. 1.1 Market women in West Africa



Source: hifund.org

Using social media sites is one of the most common activities found among Ghanaians today with majority of the users being the youth aged between 15 – 29 years based on the fact that majority of studies conducted have focused on this age group. It could however be possible that other people outside this age bracket would also use them. A social media site is any site that allows social interaction and can include sites such as Facebook, Twitter, Instagram, Viber and WhatsApp. The rapid growth of mobile devices within the last decade alongside the wide

distribution of mobile data services have introduced an increase in the use of social media, serving as a platform for daily social interaction. People now access social media from mobile devices and laptops making it a common everyday life activity.

The way in which businesses market themselves and interact with consumers or customers have changed because of the introduction of social media. Social media is currently having significant influence on traders and their choice of evaluation for potential investments. Although social media possesses a disorganized nature of the information accessible and needs an intelligent filter in order to be used effectively, there is little doubt that the sheer volume of data holds significant value to individuals considering trading successfully in the markets. In the mid-1990s, as the use of mobile phones started its rapid spread in much of the developed world, many did not think of Africa as a potential market. Now, with more than 400 million subscribers, its market is larger than North America's (GSMA, 2014). Africa took the lead in the global shift from fixed to mobile telephones, notes a report by the International Telecommunications Union. Africa has been seen to adopt mobile phones faster and with greater innovation. Now, Africans are recognized as having extensive use of cell phones with a more recent and massive interest in the use of social media, Internet-based tools and web places that allow people to interact with each other much more than before. This has led to a process where Africans are seen leading what may be the next global trend; a major shift to mobile Internet use, with social media as its main drivers. Studies also suggest that when Africans go online (predominantly with their mobile phones) many end up spending much of their time on social media platforms (Facebook, Twitter, YouTube and so on). Sending and reading e-mails, checking the tabloids and news and posting research queries have become less important activities for Africans.

In Africa, one out of every 10 is estimated to be an Internet user (up from one in 5,000 back in 1998), which makes the continent have the lowest penetration rate in the world. Erik Hersman, a prominent African social media blogger and entrepreneur noted that "with mobile phone penetration already high across the continent, and as we get to critical mass with Internet usage in some of Africa's leading countries (Kenya, South Africa, Ghana, Nigeria, Egypt), a seismic shift will happen with services, products and information.

Figure 1. 2 A shot of a market woman interacting with a customer



www.alamy.com - C7YC5H

Source: www.alarmy.com – C7YC5H, April 2016

With the introduction of mobile applications such as WhatsApp and Viber, it is possible that market women would use them to communicate with their customers or suppliers as well. The choice of the place for study (Sekondi/Takoradi) is due to the possible language barrier that could be faced in other regions.

Social media continues to expand and change with new applications appearing every day. It is difficult to describe social media and that affects its ability to transform how we engage sell, buy, create and live in the digital age. There are roughly six categories within social media: social news, bookmarking sites, media sharing, social networks, blogs, forums and micro blogging. The most visited websites across the continent are social media platforms mainly Facebook, Twitter and YouTube.

The mobile industry has scaled dramatically over the last ten years. The number of mobile broadband connections has grown significantly from just over 200 million in 2008 to well over two billion by 2013. Growth is driven by increasing rise in the penetration of smartphones, with almost 4 billion mobile broadband connections expected to be added globally in 2020. More advanced devices (such as smartphones and tablets) operating on increasingly ubiquitous mobile broadband networks are allowing users to adopt an ever growing range of new services and applications, which in turn is driving an explosion in mobile data traffic (GSMA, 2014).

In more developing markets, there is also productivity uplift for agricultural and fisheries activities based on small-holding, where mobile services can bring benefits such as access to

pricing information; market platforms online and information to optimize production. Finally, there is a 20% uplift effect from the mobile industry, which accounts for the broader spectrum of goods and services in the economy used by the mobile industry. The indirect factor and productivity increases together added a further 2.3% to global GDP, bringing the total GDP impact from the mobile industry to US\$ 2.4 trillion;3.6% of global GDP(GSMA, 2014).

Traditional revenues (voice and messaging) for the mobile operators have been impacted by new entrants to the mobile ecosystem, and particular new online messaging services such as WhatsApp and Skype. The rapid spread of mobile technology has had a profound socio-economic impact on the economies of every country in the world; an industry empowering people and society. This impact is not only deep but broad, spanning many aspects of economic, political and social life, making a striking contribution to everything from cross-sector innovation to GDP growth (GSMA, 2014).

According to Duncan Muchangi, manager of Hellofood, Kenya (one of several e-commerce platforms that enable users to order food from popular restaurants), new technologies and social media platforms including Twitter, WhatsApp and Facebook provide huge opportunities for business women to market their enterprises and products. Social media tools has enabled businesses to reach hundreds and thousands of potential customers online compared to her counterpart five years ago which makes a difference in that today's business woman has a lot of opportunities to market and grow her enterprise.

When it comes to instant messaging, Voice over Internet Protocol (VoIP) and video streaming services, YouTube, Viber and WhatsApp top the list of most used services in Africa according to the Sandvine Global Internet Phenomena Program which works with various mobile networks around the world to collect data about consumer internet usage and 30 networks from 20 African countries. According to the recently released report by the same program, 7% of total internet traffic was caused by WhatsApp in the participating African countries, compared to 2% total internet traffic in North America and Europe. Video streaming was slightly less at 6%, with YouTube taking up 12% of that traffic which made it the top video streaming service in the country (ULC, 2014). Viber has overtaken Skype to be the top video messaging service.

For the purpose of this study, social media would be limited to the use of WhatsApp and Viber. WhatsApp is an instant messaging application for smartphones that operates under a subscription business model. It is a cross-platform app which uses the Internet to send text messages, videos, user locations and audio media messages. It allows message exchanges without any per-message fees of SMS. It works across feature and smart phones for a relatively small charge and has more users in India than any other country in the world. As at January 2015, WhatsApp topped the chart as the globe's most popular messaging application with 600 million plus active users with the number reaching 800 million by April 2015 (ULC, 2014).

Viber is a mobile application for smartphones that can be used to make phone calls and send text messages to all other Viber users for free and is available over Wi-Fi or 3G. (www.viber.com). Viber users can send photo messages, free text messages, video messages and even share locations with other users. Users can also make free HD-quality calls to other Viber

users on Android smartphones, Windows Phone, iPhone, Blackberry, Windows, Mac, Symbian, Nokia S40 and Bada devices over 3G/4G or Wi-Fi connections. With over 360 million users in over 193 countries, Viber is constantly innovating by adding fun new features like stickers and emoticons and also introducing new platforms. Viber is developed by Viber Media, a privately held company founded in February 2010 (ULC, 2014).

Mobile voice subscriber base in Ghana for November 2014 grew from about 30 million in October 2014 to almost 31 million as at the end of November 2014 (NCA, 2014). There is therefore the need for research into the impact of the use of the mobile phones and social media and more specifically the impact and usage of mobile phones on the trading activities of market women in Ghana and precisely market women in Sekondi/Takoradi.

1.1.1 Research Motivation

The introduction of the smartphone on the market and African region has brought interesting discoveries with most aspects of Ghanaian markets utilizing them in their various businesses and the Ghanaian marketplace is not excluded from the advantages smartphone use has presented to many. The effectiveness and the veracity of the advantages and benefits to the market cannot be ascertained if it is only limited to the big businesses. There was therefore the need to ascertain the average market women use and benefits that the smartphone provides to this category of society.

1.2 Statement of Problem

Studies on mobile phone use and its benefits to market women primarily have operational and relational effects on their trading activities; that is enhanced communication and enhanced trading (Boateng et al, 2012). Even though much literature has been found on the study of the use of mobile phones and trade, very few studies are concentrated on the applications of the mobile phone such as social media among market women especially in other capital cities in the country.

As of today, social media applications leveraged by mobile phones are used extensively in the urban areas for various reasons ranging from social, political, business and personal reasons (GSMA, 2014). The economic activities and services of a nation stem greatly from a country's access and exposure to technology as of today. Therefore, if the key players in the businesses and trade in Ghana have access to technology, the growth in the national economy and technological advancement is expected. Due to all the benefits the social media applications renders, a diverse groups from all walks of life are adopting the technology. Such groups range from businessmen, students, and even traders owing to the perceived ease of use and benefits of such social media applications like WhatsApp and Viber. However, it is evident that literature on social media applications ranges extensively on the adoption, use and impact on students, and businessmen rather than market traders. Despite the succinct study on social media and traders, it is seen that most of these studies are emanating from the developed country perspective even though social media use is predominating the market of developing countries. Thus, this study sought to understand how market women come to accept mobile phones and use social media tools

leveraged by these phones. It also sought to understand the effects of such social media applications on their trading activities.

1.3 Objectives of Research

The main purpose of this research is to explore and understand the use of WhatsApp and Viber social media network applications in trading activities among market women in Ghana. This study will therefore focus on the Sekondi/Takoradi markets. In relation to the main purpose, the study seeks to achieve the following detailed objectives:

1. To understand the extent of social media network applications usage among market women in Sekondi/Takoradi.
2. To study how the use of such applications influence the trading activities of market women in Sekondi/Takoradi.
3. To investigate how social media can be used more profitably by market women in the Sekondi/Takoradi environs to improve upon their trading activities.

1.4 Research Questions

In context with the objectives of the study, the following research questions guided data collection and analytical investigation of social media use among Sekondi/Takoradi market women:

1. To what extent do market women in Sekondi/Takoradi use social media, specifically, WhatsApp and Viber?
2. How does social media use influence the trading activities of market women in Sekondi/Takoradi?

3. How can social media be used more profitably by market women in Sekondi/Takoradi to enhance their trading activities?

1.5 Significance of Study

The results of this study helped in understanding how and why market women used social media in their trading activities in Sekondi/Takoradi. The impact of social media use can be ascertained from various studies carried out across the world but studies are mainly on adolescents, teens, urban dwellers and in online businesses. Trade has been given a new facelift with the introduction of social media and new technologies in Africa are breaking new grounds and frontiers in the economies and industries of countries that have embraced them. The study will add to the body of knowledge by contributing to literature on the use of mobile phones and social media among market women from developing countries. Currently, businesses have found a new way of selling themselves and interacting with their customers and stakeholders through social media. Since social media seems to be currently having such massive influence on businesses and other sectors of the economy worldwide, this study can contribute to knowledge on the penetration of social media and how traders use them or do not. This study also confirmed the significance or insignificance, knowledge and ignorance level of the traders in cities in Ghana about social media and its impact on the source of income.

1.6 Research Scope

The scope of this study is to investigate social media use among Sekondi/Takoradi market women. The study was limited to solely market women who are actively using social media in the Sekondi/Takoradi main market.

1.7 Research Methodology

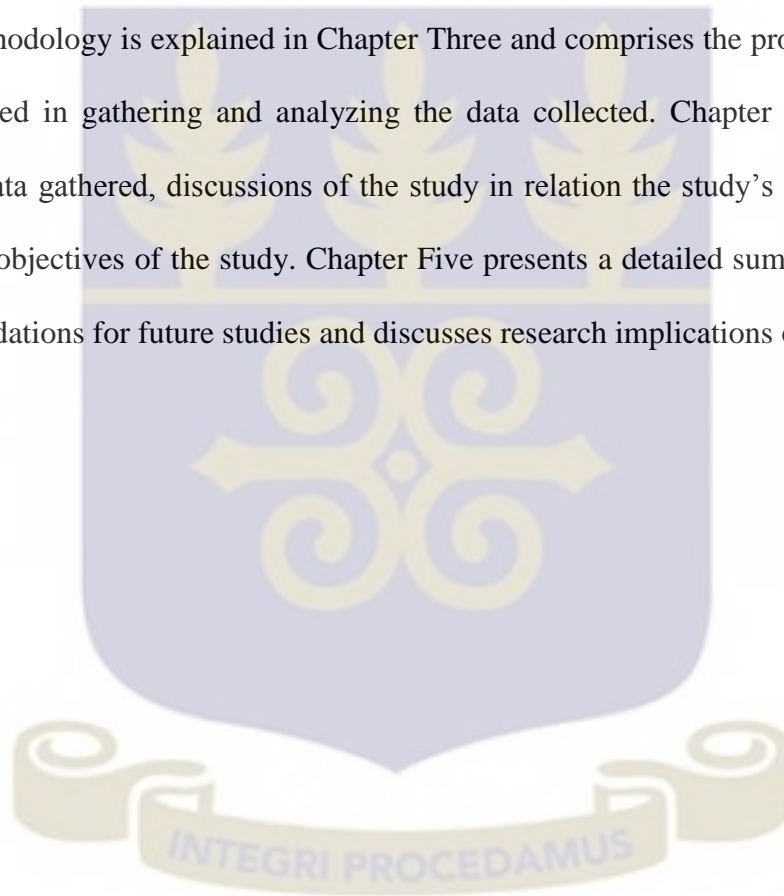
Creswell (2009) stated that there are three types of research methods; these are the quantitative, qualitative and the mixed method. This study employed a mixed –method approach. The quantitative part of this research was used to gain insight into the thoughts, ideas, opinions, and attitudes of the population. It was descriptive in nature, unlike in experimental designs, where the researcher does not manipulate the variables (Polit & Beck, 2006). The qualitative part was to gain a complex understanding of the phenomenon under study (Creswell, 2013). Data for the quantitative part of this study was gathered through the use of questionnaires, a purposive sampling technique was used to select 317 respondents and the qualitative data were gathered through the use of interviews.

The survey instrument that was used to analyze the qualitative data gathered was the Statistical Package for the Social Sciences (SPSS version 20.0). The use of SPSS was able to detect the associations and relationships that existed between subjects and variables (Vila & Kuster, 2011). The survey data was coded and entered in the Statistical Package for Social Science (SPSS version 20.0), analyzed and the outcome presented in frequency tables and charts. Also any assumptions violated underlying the chosen statistical technique was addressed. The qualitative data was analyzed by identifying the thematic issues in the data.

1.8 Organization of the Research

The entire study was organized in five chapters. Chapter One gives a brief overview of the study and situates it in the academic context by giving an introduction of the social media and its use in various sectors before zooming in on the aspect of trade which the study focuses on. Research

motivation, objectives and significance are also discussed in Chapter One. Literature review, related studies and theoretical framework are discussed in Chapter Two. The Technology Acceptance Model (TAM) theory was used in underpinning the study. The theories were discussed with their relation to the study and use of social media using the assumptions, background and criticisms of the theory. Previous literature with findings and observations made on social media use across education, entertainment and other sectors were also examined in this chapter. The methodology is explained in Chapter Three and comprises the procedures, activities and processes used in gathering and analyzing the data collected. Chapter Four provides the analysis of the data gathered, discussions of the study in relation the study's research questions and the research objectives of the study. Chapter Five presents a detailed summary of the study, offers recommendations for future studies and discusses research implications of the study.



CHAPTER TWO

LITERATURE REVIEW

2.1 Overview

This chapter explored existing and related literature to this study and the theoretical framework as well. Literature reviewed was to establish various uses of social media in different aspects and sectors of economy, business, trade, education and entertainment. Related works are studies on both urban and rural divides that use social media and other studies focused on the impact and significance on different countries economy including Gross Domestic Product (GDP). Others also explored the penetration of social media and the category of people that use it, why it is widely used in certain regions and what exactly it is used for. Theories that explain and support the studies are also discussed in this chapter and its relation to the study is discussed.

The purpose of this chapter was to review related literature that looked at or studied the use of social media in economic sectors, education and how markets have witnessed strong growth in the use of mobile phones, connections and its effects and influence on their lifestyle and career. The chapter ends with a summary of the outcome of the reviews made on existing theses, project works & relevant studies.

2.2 Definitions of Social Media

According to Heidi Cohen, social media definitions like social media evolve. Social media has been given many different definitions. The Merriam-Webster dictionary defines social media as “forms of electronic communication (including websites for microblogging and social

networking) through which users create online communities to share information, ideas, personal messages and other content (as videos)”.

Social media are computer- mediated tools that allow people to create and or share, exchange ideas, and even videos and pictures in virtual communities and networks. Social media is defined as "a group of Internet-based applications that build on the ideological and technological foundations of Web 2.0 and that allow the creation and exchange of user-generated content (UGC) (Kaplan & Haenlein, 2010). Social media has been broadly defined to refer to 'the many relatively inexpensive and widely accessible electronic tools that enable anyone to publish and access information, collaborate on a common effort, or build relationships'" (Murthy, 2013).

According to the MSU Guidelines for Social Media (2013), currently, social media is commonly encountered in the context of online software applications like Twitter, YouTube, Facebook, LinkedIn and Flickr where text, media, links, and opinions are shared, discussed, and redistributed. Charlene Li and Josh Bernoff, in their book *Groundswell: Winning in a World Transformed by Social Technologies*, describe social networking as a “social trend in which people use technologies to get the things they need from each other, rather than from traditional institutions like corporations. Social network sites are web-based services that allow individuals to construct a public or semi-public or semi-public profile within a bounded system, make a list of other people with whom a connection is shared, and view their list of connections and those made by others in the system (Boyd & Ellison, Social net, 2008).

2.3 Social Media Categories

According to Kaplan and Haenlin (2010), social media fall into six different categories which are: collaborative projects (like Wikipedia), blogs, content communities (e.g., Instagram), social networking sites (e.g.: LinkedIn), virtual social worlds (e.g., Second Life) and virtual game worlds. Furthermore, social media platforms are defined using seven functional building blocks: identity, conversations, relationships groups, sharing and presence (Keitsmann et al, 2011).

According to Faulds & Mangold (2009), “social media encompasses a wide range of online, word-of-mouth forums including blogs, company-sponsored discussion boards and chat rooms, consumer to consumer e-mail, consumer product or service ratings websites and forums, Internet discussion boards and forums, moblogs (sites containing digital audio, images, movies or photographs) and social networking websites. Some examples of social media according to the same authors are invitation-only social networks, social networking sites, photo sharing sites, music sharing sites, content sharing combined with assistance, general intellectual property sharing sites, user-sponsored blogs, company-sponsored websites/ blogs, creativity works sharing sites such as video sharing sites, business networking sites, collaborative websites, commerce communities, company-sponsored cause/help sites and podcasts.

There are two major types of social media based on platforms i.e. the web-based social media and the mobile phone based social media applications. Web-based social media applications are developed for the computer and mainly accessed through the use of computer and the internet. Some of these applications have mobile phone versions. Examples are Skype, Twitter, and Instagram etc. Mobile phone based social media applications are applications that are developed

for the mobile phone. Some of these applications can also be accessed using a computer as well. Examples are WhatsApp, Viber, Tango, WeChat etc. According to Africa practice.com, social media falls in six categories namely: media sharing, social networks, social news, blogs and forums, microblogging and bookmarking sites.

2.3.1 Blog

A blog (short form for weblog) is a type of website used by individuals, groups or business entities to publish opinions and commentary on various topics. (Interesting Advertising Bureau, 2008). Content on blogs are usually focused on popular topics, current events, popular themes or even a personal diary and posts can be in the form of text, image, video or rich-media formats. Comments are allowed by readers and a rapid syndication of content to interested audiences using opt-in protocols, e.g. Really Simple Syndication (RSS). Blogs make it possible for psychographic elements of engagement to be mapped to traditional consumer demographic profiles. A blog is an online journal in which pages are usually displayed in reverse chronological order and can be hosted for free on websites such as WordPress, Tumbler and Blogger.

2.3.2 Wikis

Wikis are collective websites where any participant is allowed to modify any page or create a new page using a web browser. The most used example is Wikipedia, a free online encyclopaedia that makes use of wiki technology.

2.3.3 Social Bookmarking Sites

Social bookmarking sites are sites that allow users to organize links and share those links to websites. Some examples are Stumble Upon, Digg and Reddit.

2.3.4 Social Networking Sites

Social networking sites have been defined as web-based services that allow individuals to construct profiles in a bounded system, prepare a list of other users of the platform with whom they share a connection, and view and traverse their list of network and those made by others in the system. Common examples include Facebook and LinkedIn.

2.3.5 Microblogging Services

Microblogging services are also known as status-update services which allow people to share short updates about people or events and to see similar updates created by other users. Example is Twitter.

2.3.6 Virtual World Content

Virtual World content are sites that offer game-like virtual environments in which users interact and share comments. An example is an imaginary world built in a game called Second Life where users form avatars (a virtual representation of the user) that interact with others.

2.3.7 Media Sharing Sites

Media-sharing sites are sites that allow users to post videos or photographs, images or motion graphics. Some examples are YouTube, Pinterest and Instagram. These categories can overlap in some cases, i.e. some sites can be found in more than one category. Examples are Facebook which is a social network site and can be used to share photographs but can also double up as a status-update service and so on.

2.4 Reviews of Existing Studies on Social Media

2.4.1 Social Media and Gender

In *Doing Business: Women in Africa* by the World Bank Group Gender Action Plan which were case studies of women entrepreneurs across Africa who have overcome legal and regulatory obstacles to create new business opportunities, it was discovered that Rwanda had the third highest percentage of women entrepreneurs of any country in Africa. Forty-one percent of businesses in Africa were run by women. Only Ghana, with 44% and Cape Verde at 43% had more women active in business.

Another study, Connect Africa Summit (2007) also adds that it is the rapid advancement in the mobile technologies and their ease of use, coupled with their falling prices in both services and equipment that have made it possible for “mobile phone to become the ideal tool bridging the digital divide in Africa”. Even the less educated such as children and elders, unskilled or illiterate (Overa, 2006; Rahman, 2005) can put the mobile phone to some good use because of its versatility and ease of use. Unlike the mobile phone, it requires some sort of literacy on the

user's part to use the computer or the Internet. The mobile phone usefulness is huge and can certainly not be denied.

An additional study focused on the role of mobile phones in markets and trade activities in development of the economy (Burrell, 2012). Burrell examined the uptake of mobile phones among market women in urban Accra, Ghana and the multifaceted ways such devices are used in their daily trade practices. Observations from select markets in Accra including the Makola market and other smaller markets showed that these spaces maintained a strong gender skew, with both buyers and sellers predominantly female. There was also a gendering of the products sold as well with household goods, farm produce, beauty products, as well as prepared food exclusively sold by women. By contrast, the recent development of an electronic goods and gadgets market had been undertaken mostly by men (Burrell 2012). As at 2011, market women had by and large incorporated mobile phones as valued tools supporting their market activities because among the population, the mobile phone was widely recognized as offering a new capacity for social extension, coordination work and information acquisition, with the latter always inseparably connected to these other capacities.

The studies were based on a nine week period of ethnographic work in several markets in Ghana from June to August 2011, built on seven years of periodic fieldwork on various aspects of urban life in Accra. The study focused on twenty nine (29) market women from the Makola market and a market near Tema, focusing on cloth trade and secondhand clothing. In-depth interviews were used as the research method covering elders, market queens and the younger generation.

The findings of Burrell's study indicated that in their discussions with market women about their attitudes and approaches to trade as it relates to the mobile phone, three broad and distinctive categories of practice emerged that helped to organize and highlight the reorientation of time and space via the mobile phone as leading toward social contact and intimacy, toward interpersonal trust, and extending opportunities for affiliation rather than necessarily eliminating this need in exchange relationships. First, there was the work done by market women employing their phones to manage transactions and one-to-one trade relationships. Among market women in Ghana, the phones utility in these practices was best characterized as enlivening trade networks as opposed to impersonally acquiring or exchanging information. Secondly, market women were concerned with issues of professional identity, group affiliation, and marketplace governance. At this level the phone came into play (in a limited sense) toward enhancing affiliative activities.

A study by GSMA indicated that the energy market women brought to trade activities, as was observed in the enlivening of their trade networks by phone, was above all to ensure that their trade was continuous and unbroken, that there was sufficient supply and a healthy stream of customers making purchases. Market women employed the mobile phone, engaging with the material possibilities it offered to pursue the advancement of their trading activities (GSMA Development Fund, Cherie Blair Foundation for Women, & Vital Wave Consulting, 2010). The accounts of phone use by market women challenged the notion that the mobile phone either effects a modernization of trade activities (through the circulation of impersonal information that allows for optimized decision-making) or that the relational basis of trade in long-standing relationships of trust rendered the mobile phone less effective.

Mobile phone ownership in low and middle-income countries has skyrocketed in the past several years. Although the likelihood of a woman owning a mobile phone than a man is pegged at 21%, this figure increases to 23% for Africans, 24% women in the Middle East, and 37% for South Asians. By extending the ownership of mobile phones to more women, a host of socio-economic benefits can be gained and goals can be advanced. A field research with the use of in-depth interviews and third-party secondary data was conducted with more than 2,000 women surveyed across four low and middle income countries (Bolivia, Egypt, India and Kenya). Additionally, 40 in-depth interviews were conducted with executives in the telecom industries, NGO's and academics. It was revealed that the information, communication and services provided by a mobile phone were helping women save time and money, maximize household resources, increase returns-on-investment, and improve productivity. Four in ten women surveyed across low and middle-income countries reportedly enjoyed increased economic or professional opportunities due to owning a mobile phone.

To achieve impact and scale in their operational activities, mobile money operators cannot ignore women, who make up half of the potential customer base. (Scharwatt & Minischetti, 2014) However, penetration of services within this group remains low and there are many limitations and hindrances to women making use of these services, such as low levels of literacy and even owning a personal mobile phone. Mobile phone operators can use a number of tactics to overcome these gender-specific hindrances by changing their business strategies to marketing and distribution. This includes product offerings tailored to the unique financial needs of women; innovative marketing strategies that are attractive to the women; and hiring quality female agents who help to build women's confidence and trust in financial services run from their phones and

turn them into loyal customers. To be successful, mobile money services must meet the peculiar needs of finances for women. Research conducted by the GSMA in partnership with the Visa Foundation shows that women are active household financial managers with specific wants and needs.

According to a report from the Pew Research Center, the percentage of female Internet users who use social networking sites well surpass that of males (i.e. 75% vs. 63%, respectively). In response to these findings, Weber Shandwick partnered with KRC Research to conduct an online survey of 2,000 North American women as a means to identify segments of women who are influential in social media platforms and to provide innovations on the online markets for women. The purpose of the study was to find out how these women influence, who they influence and what they influence in their circles. It was discovered that defecting women had more influence than the average woman, thereby magnifying the importance of maintaining their engagement with brands. Facebook is by far the most prevalent social media account with 2.2 million accounts on average of 12 hours per week using social media (nearly 2 hours/day). A large segment of North American women value their social networks and social media is where they like to be.

Social platforms made them available to have engaging relationships with brands. The overwhelming majority of North American women were on social media with a social connectivity far-reaching and their potential exposure to brand messages very high.

2.4.2 Social Media and Trade

2.4.2.1 A Study on the Cognition, Perceptions and Local Self-Sustaining Eco-Systems about Mobile Money Systems

According to the study, mobile technology has gained prominence in the development agenda of the government of Ghana. This is because mobile technology has the potential to reduce poverty by providing access to financial services like savings and money transfer to users. The Institute for Money, Technology and Financial Inclusion (IMTF) developed a study on the cognition, perceptions and local self-sustaining eco-systems about mobile money systems on one hundred rural traders who were randomly selected and interviewed from the Kasena Municipality in the Upper East Region of Ghana. The findings showed that 90% of the traders relied on home savings for trade transactions and household sustenance, 77% used mobile phones and had done so for close to 5 years. MTN was reported as the most commonly used mobile network, poor network connectivity remained the biggest challenge to the traders, and 82% still had no idea about mobile money or its perceived risks. Only 2% used mobile money and even that was limited to sending money and receiving assistance from family (Institute for Money, Technology & Financial Inclusion, 2014).

2.4.2.2 Investigating the Impact of Mobile Phones on the Micro-Trading Activities of Women Traders in Ghana.

Boateng (2010) investigated the impact of mobile phones on the micro-trading activities of women traders in Ghana. He used a conceptual model analyzing the impact of the mobile phones on pre-trade, during trade and post-trade activities. Using a case study approach, his findings suggested that traders primarily used their mobile phones to communicate and exchange

information in pre and post-trade activities while a few of them used them innovatively to manage customer details and schedule deliveries during their transactions or trade activities. This may have been developed through formal education and/or social networks. Also, he discovered that the improvement of information management through mobile phones directly or indirectly contributed to the economic empowerment of the trader. He concluded that developing the capabilities of the poor to use basic mobile functions and services and beyond voice calls would help to define the agenda of future research, policies and strategies towards the “mobiles for development” movement. Boateng (2010) stated that the diffusion of the mobile technology spurred a development agenda which questioned how mobile phones could be used effectively for socio-economic development. He analyzed these from two perspectives: the practitioner and academic research perspectives where more focus was put on initiatives of mobile network operators, banks, governments and development agencies to design and adopt mobile applications for micro finance activities (Donner, 2007). Addressing the impact of the mobiles on the development concerns and needs- combating poverty and stimulating economic growth are quite few.

2.4.2.3 Development Solutions in Sub-Saharan Africa through Mobile Phones.

On the academic front, few studies seek development solutions through mobile phones (Duncombe & Boateng, 2009; Heeks & Jagun, 2007). In Africa, existing literature has fairly covered studies on the mobile phone usage and mobiles for development in sub-Saharan Africa. Some of these studies include Boadi et al (2007) on mobile phones and fishermen and farmers in Ghana, mobile phone sharing practices in Ghana by Sey (2009), mobile phones and development

in Nigeria (Heeks & Jagun, 2007), mobile phone ownership and social capital in Tanzania (Goodman, 2005). He used the transaction cost theory (theory which states that trading is primarily about information, its sharing and communication which would eventually lead to the exchange of goods and services as well as the relationship between parties involved) as a theoretical framework with relation to the study of issues relating to the assessment of the impact of information and communication technologies (ICTs) on trade or commerce. Findings indicated that mobile phones had a potential impact on trade and how it is conducted.

All existing research relating to mobile phones and commerce had attributes such as personalization, ubiquity, localization, immediacy and connectivity (Michael & David, 2003; Stanoevska-Slabeva, 2003; Zeng et al, 2003). Research design, collection and analysis were based on De Vaus (2001). Data was collected over a two-month period from October to November 2009 with interviews conducted on 17 women traders in two markets in Accra and two selected from the 17 for an in-depth study. Another interview was conducted with two of the marketing personnel of one of the five mobile network operators in Ghana.

Findings showed that out of the 17 traders interviewed, 88% noted that they used mobile phones for pre-trade activities (ordering of goods directly from farmers and informing of customers), 18% for during trade activities (scheduling deliveries, calculations, monitoring goods and pricing) and 82% for post trade activities (customer follow-up services and addressing complaints and inquiries). Most of the traders had some basic level of education too. He also found the challenge of affordability and accessibility of mobile services with poor network coverage in rural areas and as a result they used more than one SIM card on different networks. Most importantly, the innovative use of the mobile phone was influenced greatly by the pre-

knowledge of the trader through formal education and/or social networks. It was suggested that mobile network operators, development agencies and policy makers facilitate educational activities of educating the traders to go beyond just making a call. Also, researchers could start investigating on the actual functions and services “the poor” use on the mobile phone, generate insight to inform the design and development of functions and services to empower their capabilities and sustaining their livelihoods (Boateng, 2010).

Another related study was research explored on the influence of mobile phones on the micro-trading activities of women traders in Nigeria with a qualitative approach, using the theoretical model of the Technology Acceptance Model to analyze two case studies of the activities of Nigerian market women (Boateng et al, 2012). Their findings suggested that the benefits the market women gained tended to be partly influenced by the extent of mobile access and usage by trading partners in the chain. Also, the mobile functionality was greatly determined by the knowledge of the trader. Therefore market women who innovatively integrated their mobile services like mobile banking stood to reform their market structural processes and become economically empowered. Findings also showed that enhancing communication and trading processes through mobile phone usage could improve revenue acquisition and enhance decision making and control. They emphasized the need for research and practice to increase the mobile capabilities of those at the bottom of the pyramid to beyond voice calls and text messaging. They responded to the call for research by Boadi et al (2007), Heeks and Jagun (2007) and Duncombe and Boateng (2009) by researching mobile commerce, adoption, use and impact on the trading activities of Nigerian market women. Nigeria was chosen because it exhibited relative resource poverty as compared to other developing countries and had the largest mobile industry in Africa (Reed, 2008).

Other research indicated more features i.e. currentness, immediacy, instant connectivity and identification all related somewhat to time, location and personalization (Turban et al. 2002; Michael and David 2003, Stanoevska-Slabev 2003; Zeng et al. 2003). Jagun et al (2007) outlined that there are three steps of trading i.e. pre-trade, during-trade, and post-trade. Their three new findings were also similar to that of Boateng (2011) which stated that in micro-trading activities, traders take the path of least cost of adoption of mobile phones in terms of acquisition and usability, the extent of benefits obtained tends to be partly influenced by the extent of access and use of mobile phones by traders and their trading partners in their value chain and enhancing communication and trading procedures through phones directly or indirectly improves revenue and enhances decision making and control and thereby economically empower traders.

In a study conducted by Boateng et al in 2010 on mobile phone providers and their contribution to the economic development in Ghana, there were findings that connoted that there were favourable opinions on mobile phone diffusion. Using a population sample size of a total of 150 using judgement sampling, thirty participants were selected from each one of the five mobile service providers' management staff. These thirty participants comprised of five senior executives, five marketing staff, ten finance and accounting staff and ten operations. Out of the sample size of 150, 104 participants participated in the study with the findings that 34% strongly agreed their companies had a favourable opinion of the mobile phone diffusion impact on the Ghanaian economy, 63.9% perceived mobile phone diffusion as important in promoting socio-economic development in Ghana, 15.5% strongly agreed and 81.4% agreed mobile phone diffusion had benefited all sectors of the Ghanaian economy.

Sey (2008) argued that mobile phone appeared to have overcome those barriers that have made access to other Information and Communication Technology (ICTs) very limited. It provided telecommunication links between residents of rural areas as well as providing urban area residents' ability to share information between them from a distance (Adugu, n.d.; Batchelor et al., 2005), and for managing daily life (Donner, 2008).

2.4.3 Social Media and its Market

Instant messaging application WhatsApp is dominating mobile data use in Africa according to the latest bi-annual internet traffic trends report by Sandvine. According to a February 2014 report by Global Web Index, users share more than 700 million photos and 100 million videos every single day. In the Middle East and Africa there has been 120% increase with over 15 million users. WhatsApp can now boast of more than 200 million users globally. In the Middle East and Africa, 69% users are regular users of WhatsApp, 62% for Latin America, 40% for Europe, 19% for Asia Pacific and 4% for North America. In a related report, Global Web Index found 25% of 16-19-year olds worldwide with mobile internet access saying they actively use WhatsApp each month. The analysis also found that the app had a 160% increase in use by teens with mobile internet access in 2013.

However, teen usage varied significantly by region. In the Middle East and Africa, some 69% of the teen mobile audience was discovered to be using WhatsApp, compared with just 4% in North America. According to a 2h – 2014 global internet report, in Africa, as a market where an examination of fixed access networks in Africa, it was discovered that 26.44% of peak period composition was based on communications and 8.7% were used for marketplace. The report was

based on a data from a selection of Sandvine's 250 plus communications service provider (CSP) customers spanning North America, Europe, Middle East and Africa, Caribbean and Latin America and Asia-Pacific. On an African mobile network where the majority of subscribers had talk and text plans, WhatsApp accounted for over 23% traffic due to introduction of a low-cost access plan.

With respect to mobile access, it was discovered that Africa is a region with tremendous potential for growth but with a very few understanding of traffic composition in the region. Communications applications continue to have popularity in Africa. WhatsApp ranked third in the region with 8.98% upstream, 6.37% downstream and an aggregate of 6.98% and Viber ranked 9% upstream. The Sandvine's Global internet phenomena reports examined a representative cross-section of the world's leading fixed and mobile communications service providers and by voluntary participation of their customers. Five regions were examined: Africa, Asia-Pacific, Europe, Latin America, North America and data gathered in September 2014. The study selected the traffic profiles of real service providers, including the impact of any network management (for instance, congestion management and traffic optimization) policies that may be in place.

The data collected included the bandwidth per second per protocol and the number of active hosts per protocol on the network at each hour. Data also included the total transmitted (upstream) and received (downstream) bytes, from the subscriber's perspective, attributable to each subscriber for a period of 30 days. Datasets were used to create a 24-hour profile of each network, normalized by the number of active subscribers at each hour in the day. These profiles were then aggregated hierarchically for each region with weightings based on subscriber counts

and access technology market share. The transmitted and received bytes per subscriber data sets were used to create ordinal rankings of all subscribers on a network based on a combination of data direction (upstream, downstream, aggregate) and data period (day, week, month), for a total of nine ranked lists ordered by total byte usage.

According to Tfour.me blogger, Hussein Dajani, users of WhatsApp have grown in the last few months with almost 700 million photos and 100 million videos being shared every day. Introduced about 5 years ago, it has about 450 million users and registers about 1 million new users daily. According to a February 2014 report by Global Web Index, it found 7 million people in North America now use the app compared with its active user base in Asia (101 million), Europe (45 million), Latin America (38 million), and the Middle East/Africa (15 million).

2.4.4 Social Media and Africa

According to a research carried out by Information Development on the mobile usage at the Base of the Pyramid (BoP) in South Africa in December 2012 prepared by Research ICT, mobile phones serve the main means of information access and communication for those at the base of the Pyramid. Those in the BoP were defined as individuals who lived on less than R 432 a month. The purpose of the study was to investigate the demand for mobile applications, services and products with a view to increasing economic opportunities and improving the well-being of its users. The study showed that 75% of people at the BOP had mobile phones, and out of them, only 11% had downloaded a mobile app with an even lower rate of actual and regular usage. The research questions were that why the vast majority of people at the BoP use mobile applications and why those applications that target the BoP do have very low usage. It was also discovered that the major obstacle was internet illiteracy and lack of awareness of mobile applications. 86%

had no knowledge about the internet and therefore did not use it. Another finding from focus groups held was that applications were not patronized because they were suspicious. Some held the opinion that their morals, values and standards could be corrupted and also they could damage their phones. Some also considered the use as inappropriate for women. The divide existed because the majority of mobile applications were developed for either Android phones, iPhone or Nokia devices to some extent (Kotze, 2012). In many developing countries including South Africa, a major diversity of mobile Internet adoption is social media.

It was also discovered that mobile ownership at the BoP level in South Africa was relatively high compared to other African countries. Mobile networks covered about 90 percent of the land mass and over 75 percent of the mass populace. More than 75 percent of those 15 years or older in the BoP owned a mobile phone, a rate only 14 percent lower than ownership at the RoP. Phone ownership and use was similar in a surprising way for the profiles of RoP and BoP. There were only a couple slight differences between RoP and BoP in most areas other than in postpaid services and smart phone ownership, where the RoP's dominance was predictable. 33 percent of BoP mobile owners had a mobile capable of browsing the Internet. Focus groups revealed that generally those at the BoP wanted the same things as the RoP, although the price of devices and services intimidated them.

This finding was borne out in the focus groups, where respondents indicated they might allow their children or spouses to use their phones, but that use was restricted because of cost. A percentage of almost 96.6% used their mobile phones to send and receive text messages, 32.2% used theirs to browse the internet and 29.3% used theirs for social networking such as Facebook

and Twitter. There was some similarity between the RoP and the BoP population usage patterns, except for smart phone features such as taking pictures and video, Internet access and emailing. In urban areas, mobile applications users were knowledgeable about available applications and used social media and instant messaging to communicate with friends, watch videos and mix music. Rural participants were also more skeptical about the value of mobile applications, sometimes even suspicious of them. Those mobile owners who did not use the Internet were unaware of the applications available and relied on traditional media platforms such as TV, radio and newspapers for information, and on SMS text services and voice calls to communicate.

More than 50% of Internet users at the BoP had signed up for a social network, while 30% had an email address. In comparison, 76% of RoP Internet users had an email address. Among those who signed up for an online social network, 48 percent used Mxit at the BOP, compared to only 26 percent for the ROP. Facebook, however, was more popular than Mxit in general, particularly for the RoP: 89 percent of those who used social networks had a Facebook account. Internet activity was driven mainly by social media for BoP Internet users. Sending or receiving an email is a daily activity for about 9.2% of BoP patronizers, which is 23% compared to those who post instant messages or information every day. As mobile phone usage and reliance gradually replace computers, instant messaging and social networking are also replacing the service of sending and receiving of emails. This was so because it was discovered that instant messaging was free (e.g. Facebook Zero) while sending and receiving emails was not. Text based emails were very much cheaper compared to an SMS, but still more expensive compared to free instant messaging.

For the first time, instant messaging platforms had created an affordable and reliable way to communicate at the BoP level. Young participants in the focus groups who had a feature or smart phone seemed to be more interested in using social networks and instant messaging platforms such as BBM and WhatsApp or BBM rather than using voice calls and SMS services. WhatsApp was considered to be very easy to use because it was always working, meaning that the user did not need to log in to use it, and it was real time, essentially working as a web chat making it affordable for the BoP population. Users indicated that for as little as Rand 2, they could chat for more than a week. Users usually kept a few Rands in their accounts so that they could use social networks and instant messaging platforms, which have no airtime balance requirement.

According to a report by Africa Practice in 2014 on the social media landscape in Nigeria, the functions of social media have and continue to transform with capacity and opportunities provided as a result are infinite. Internet penetration in Nigeria as at 2014 stood at about 30% with over 50 million internet users and as at 2013, 72% visited social networking sites with 55% using the internet for mail and 46% for entertainment.

The mobile chat applications with the most users in Nigeria were Eskimi, 2go and WhatsApp with WhatsApp having users just under 10 million. It was also discovered that Facebook numbers were on slow decline and mobile chat applications were on the rise due to the factors that mobile chat applications performed well on lower bandwidths and used less data and mobile chat was a cheaper alternative to SMS. Another finding was that Blackberry Messenger was another platform with high penetration in Nigeria with over 2 million users. Also, not only did social media bring about increased communication, it also helped in journalism because as

readers were engaged directly via social media platforms including Twitter, the author audience barriers were slowly diminishing. Microblogging was considered to be fast, interactive, hierarchy free and promoted a creative and nuanced thought by encouraging users to test those very boundaries and produce something unique and different.

2.4.5 Social Media and Economy

According to a study by the Fast Grower segments, markets the world over are experiencing strong steady growth in 3G adoption with around 30% of total connections on 3G and a quarter of connections being smartphones. For most markets in this segment, the key to unlocking greater revenue growth lies in encouraging its users to adopt mobile phones with mobile data services, as voice-only growth models will not be sustainable over the medium-term. The Fast Grower segment includes the major emerging markets of China, South Africa, Russia and Brazil (markets that already account for a quarter of the world's total users at the end of 2013 together), and some other Latin American, Eastern European and Asian countries. Unique subscriber penetration growth among this segment had advanced at a steady pace over the last 10 years, reaching half of the population in 2013.

With the penetration of smartphone rising steadily in Europe, online messaging services such as Viber and WhatsApp have seen exponential growth in Europe over the last couple of years. However, the growth of these new services, which had gone hand in hand with the rising smartphone penetration, had created a dilemma for the industry. The enormous growth in third party applications is one of the key drivers of increasing demand for mobile data services, and messaging services are just a segment of this enormous growth in the mobile ecosystem.

Mobile revenues for this segment had continued to fall drastically for the last four years, with financial declines forecast to continue at a more modest rate. The rapid spread of mobile technology has positively impacted social and economic aspects on the economies of every country in the world; an industry empowering people and society. This impact is not only deep but broad, and spans many aspects of economic, social life, political life and made a significant contribution to everything including growth of Gross Domestic Product (GDP) and cross-sector innovation.

The mobile ecosystem makes a direct positive impact on the Gross Domestic Product (GDP) as an industry in its own right, whilst there is also indirect impact of the mobile ecosystem on the broader economy, especially through raising productivity for “highly mobile” workers as well as in more informal areas fisheries and agriculture based on small-holding services in developing markets. In 2013 the total contribution garnered from the mobile ecosystem was approximately 3.6% of global GDP, while the mobile ecosystem directly supported 10.5 million jobs and contributed US\$ 336 billion to public funding.

Mobile has empowered previously disenfranchised communities and bridged the digital divide through the process of bringing voice services and Internet access to users who aforesaid were unconnected. Access to the mobile Internet and related services has been demonstrated to improve education, health and agriculture productivity and created entrepreneurial opportunities and employment, leading to improved quality of life for individuals and their families.

Finally, there is a 20% uplift effect from the mobile industry, which largely accounted for the wider range of goods and services in the economy used by the mobile industry. As well as the contribution to GDP, the mobile industry creates employment opportunities the world over. There are 10.5 million jobs supported directly by the mobile industry the world over, with mobile operators giving the largest share (3.8 million).

The study also disclosed that mobile connectivity had transformed daily life across the globe, but mobile was playing a very significant role in the social and economic development in many developing regions of the world. Affordable mobile phones and the opportunities they offer the under privileged by increasing their access to communications and information was already becoming one of the most significant technologies across the globe. In some of the least developed regions, such as parts of Sub Saharan Africa, levels of mobile access were much higher in comparison to other basic services such as sanitation and electricity. For example, in Nigeria there are 56 million people living without access to electricity, and another 38 million of the populace who have no access to portable water. However, most of the population has the potential to access health, banking and other essential services through mobile networks (with network coverage for some operators at 90% of the population). Secondly, mobile broadband offered pricing flexibility that allowed consumers to purchase services based on what they could afford (by day, by download volume, or by type of Internet service being accessed). Thirdly, mobile access to the Internet through smartphones was seen to overcome other barriers to broadband adoption at the bottom of the pyramid.

Mobile technologies can widen access to education, particularly in remote areas. Mobile devices provide a unique opportunity to access educational content, as well as helping to address the

shortage of teachers evident in many developing world countries. Mobile is playing a crucial role in bridging the digital divide, delivering internet services to those who were unconnected before. A recent survey by Analysys Mason found that 87% of those who responded to his research across Africa indicated that mobile devices were the main means through which they connected to the Internet. This highlights the importance of mobile and the need for the further deployment of higher speed mobile. Increasing mobile internet access for underserved communities in developing countries has delivered employment and entrepreneurial opportunities and overall improved productivity and economic growth for populations and economies. On an individual level, access to the Internet and related services has proved instrumental in agriculture productivity, education and health, leading to improved quality of life for individuals and their families.

Further, empowering women through increased access to mobile internet has far reaching benefits to society at large. Women have been found to play a key role in the socio-economic landscape of countries as they are often responsible for the health, economic stability and general wellbeing of their families and communities. The Food and Agricultural Organization for example reported that 80 per cent of the total food cultivated in several low and middle income countries was by women and the Organization for Economic Co-operation and Development (OECD) also added that up to 90 per cent of women's income was directed to their families and communities. The first challenge was the need to improve the affordability on mobile services, especially with the low income levels in several markets which was a basic challenge for those yet to gain access to mobile.

The second of these is the need to improve the business case for further mobile network build outs; a prevalent challenge is the low population densities in developing regions which mean that most new users would be from indigenous rural and remote) areas; the third challenge is to provide the right conditions that would make it conducive for the uptake of mobile broadband and smartphone devices in the region. According to a Deloitte/GSMA study, for a given level of total mobile penetration, a 10% substitution from 2G to 3G penetration increased Gross Domestic Product (GDP) per capita growth by 0.15%.

According to Dave Evans with Jake McKee in *Social Media Marketing: The Next Generation of Business* engagement, social technology is now considered a “given” in business. Collecting customers’ information and systematically applying it is the best interest for the trader or market woman. The upshot is that the customer is now in a primary role as an innovator, as a source of forward-pointing information around taste and preference, and as such is potentially the basis for competitive advantage. First, social business practices provide formal and transparently visible connections that create customer network and the business, and internally link employees to each other and finally back to their clients. The “social” in “social business” refers to the development of connections between people, connections that are used to facilitate business, product design, service enhancement, market understanding and more. Once connected in this way, customers and employees can bond further, moving toward collaboration. Customers can also be connected via social technology.

2.4.6 Social Media and Business

The Evolution of Mobile Marketing by Khomson Tunsakul in Bangkok University discovered that mobile marketing had gained more popularity as the number of mobile device users was on the increase. Many forms of mobile marketing including SMS (Short Message Service) and MMS (Multimedia Message Service) which worked on mobile devices such as smart phones, mobile phones and tablets had made consumers increasingly use mobile devices for entertainment, communication, information and business uses. Mobile marketing had changed tremendously from the past or even a few years ago owing to the advent of new technologies and improved internet infrastructures enabling more comprehensive communications.

BlackBerry, iPhone and Android phones had changed the faces of mobile marketing in many forms of online businesses, messaging, multimedia, and conversation. For example, WhatsApp users do not have to pay for SMS fees but may have to make certain payment for the use of GPRS/EDGE depending on the agreed terms and conditions by service providers. WhatsApp requires WiFi, EDGE/GPRS or 3G internet connection. Any established business enterprise with customers' phone numbers on a mobile phone can broadcast voice, text messages, pictures and other formats to customers in order to inform them of new promotions or new products. Modern mobile phones are able to provide subscribers certain tools for chatting and conversation such as MSN, Facebook Chat, Skype and Viber.

As mobile device users are on the increase, new technologies will be continuously developed and businesses tend to find new ways to communicate with their target audience. Mobile phones and tablets have become a part of consumers' digital lifestyle. Traditional communication tools such as TV, magazines, or billboards, and mobile marketing tools such as SMS or MMS do not seem

to be adequate to influence the target audience. In a nutshell, the evolution of mobile marketing had resulted in new and fashionable ways of marketing businesses, cost reductions, increased profitability and hi-tech image.

According to the Mobile Economy 2014 by GSMA, the developed market average unique subscriber penetration figure stood at 79%. In contrast, unique subscriber penetration on average in developing markets was only 41%. This highlighted the significantly incremental growth possible for mobile services in mainly developing regions, with only four out of ten people in these countries having subscribed to mobile services. However, there were also challenges in many of these developing markets, with incremental subscribers raising concerns for network operators on how to bring services to these lower income populations on a cost effective basis. Multiple SIM ownership was a feature of many markets across the world, in both developed and developing regions, driving a highly significant difference between unique users and SIM connections in many markets. Global SIM penetration now stands at 95%, and over 124% on average in developed markets. The global penetration rate was believed to have increased by 2020 to 119%, with connection penetration passing through the 100% level before the end of 2014.

According to data from Ericsson, in the second quarter of 2013 around 55% of all mobile phones sold were smartphones, compared to 50% in the first quarter and only 30% in 2012 as a whole. By the end of 2013, there were just fewer than 1.5 billion smartphones in use, of which almost half were in Asia Pacific. Going forward, new smartphone connections will largely come from the Asia-Pacific region, with just under 900 million new smartphones expected in the region in

the period out to 2017. The Discoverer segment includes markets mainly found in Southern Asia and Africa where unique subscriber penetration still stands on average at only one third of the mass populace. Unique user growth of usage in recent years has been very strong, with this segment showing the very high growth rate of any segment at 15% over the last five years. However, only one in three people had subscribed to a mobile service.

According to Best Practices: Social media and sports communication, nine ways are identified through which businesses use social media successfully; that is providing networking platforms, using blogs and other social media tools to engage customers, giving information, using both traditional and Internet-based promotional tools to engage customers, being outrageous, providing exclusivity, designing products with talking points and consumers' desired self-images in mind, supporting causes that are important to consumers and utilizing the power of stories (Mangold and Faulds, 2009). Scholars say that it is important for an organization to define its social media strategy and utilize these tactics to be successful in the social media environment.

2.4.7 Social Media and Sports

The use of social media by professional sports teams is increasingly rapidly. Many teams the world over are gradually dedicating more of their time and resources to operate their social media presence and to connect with stakeholders. To add to this, majority of all sports teams' websites now inculcate links to their respective pages for Twitter, blogs, Facebook and YouTube. This makes sense because brands rely heavily on a fan following, so it is essential to understand what media fans really need. The digital media outlets outlined provide efficient means for sports organizations to facilitate fan interaction and commentary of their brand due to low entry costs and large fan populations present. Rothschild (2011) found that there is a rise in

social media being used in the sports and entertainment industry resulting in the decline of traditional communication methods. He also took an online survey of sports and entertainment venue managers to understand their perceptions of social media and their predictions of it in sport and entertainment facilities. Rothschild (2011) found that a strategic social media approach has become gradually important in sports and entertainment venues, in addition to the need for more resources to be dedicated to these digital efforts.

2.4.7 Social Media, Trade and Gender

A research conducted on the role, economic impact and significance of websites and social media on small businesses by investigating the benefits derived from Internet use for small businesses operating in the mountain region of Maine in the USA was conducted in 2015. A case study methodology was used based on semi-structured interviews with the owners of five small businesses and two surveys sent to about three hundred small businesses in the region and later narrowed down to 26 businesses. The social media used was Facebook and Twitter. The surveys examined their attitudes towards social media and internet in that region. According to this study, though social media had its benefits, it also presented challenges for small businesses as many men and women were not technologically savvy and knew very little about social media. Findings of the study also indicated that though the small businesses were aware of the large impact internet and social media had on their businesses, over only about 46 percent or moderate (50 percent) thought it provided impact and that they did not have the time, money or expertise to reach their target markets in this way (Jones, Borgman, & Ulusoy, 2015).

Findings also indicated that some positive results of the website and social media had been by observed by businesses employing the use of these tools with some recording increase in

enquiries and bookings. It also chalked a huge success in attracting customers from all over the world at a relatively lower or no cost compared to traditional media thereby making social media sites and web pages play a very important role in the success of businesses today (Jones, Borgman, & Ulusoy, 2015).

Another finding was that sales increased and repeat sales could be created through the use of the internet as customers search their smart phones or other mobile devices to get information. This was because the web and social media tools built better and more effective relations with customers. It was also discovered that the small business men and women faced several constraints in the maintenance of web and social media presence because it required both time and knowledge. Therefore it was evident that improved use of the internet and social media individually and collaboratively could be of great benefit to the businesses and that there is a role for training and consulting to help these businesses overcome their lack of knowledge and resources. (Jones, Borgman, & Ulusoy, 2015).

Additionally, studies have shown that using social constructivism, the ICT workplace with the female and male identity is as a result of the society in which we live mainly because ICT and technology have always been seen as dominated by males because of traits such as competitiveness, self-sufficiency and technical ability (Busch & Richards, 2013). In another related research, it was established that young adults use mobile phones largely and have more intentions of using mobile phone services than older people. Also it was established that attitudes in general towards technology differ in females and males even in developed countries (Lee & Lee, 2010).

The use of information and communication technology (ICT) and access to it are interwoven with gender gap and socio-cultural issues but with a wider gender gap in developing countries which can be attributed to social and cultural values. This may also be that historically IT has been seen as a male dominated field (Moghaddam, 2010).

There is an unequal participation of men and women in different aspects of the production, use and ways in which ICT is used with new technologies possessing the potential to positively challenge gender inequalities. A number of factors including culture, class, age, religion, structures, race and ethnicity have significant implication on the participation, creation and use of social media applications by women (Oleksy, Just, & Zapedowska-Kling, 2012).

2.5 Theoretical Framework

The theoretical framework for this study was based on the Technology Acceptance Model (TAM) by Davis (1989) which theorizes that the acceptance level of any technology is inadvertently affected by the user's perception of ease of use and usefulness (Ajzen and Fishbein 1980). They also suggest that user adoption of a new technology is determined by the user's intention to use the technology which in turn determines the user's beliefs about the technology. TAM increases perceived usefulness (PU) and increased Behavioural intention (BI) which result in a higher margin of technology acceptance (Wu & Wang, 2005).

The assumptions of this theory are:

Perceived Usefulness (PU) which is the degree to which a person believes that using a particular system would enhance his or her job performance; Perceived Ease-of-Use (PEOU) which is the degree to which a person believes that using a particular system would be free from effort

(Davis 1989); Attitude (A) which is the individual's positive or negative feeling about performing the target behaviour (e.g., using a particular media) and Behavioral Intention (BI) which is the degree to which a person has formulated conscious plans to perform or not perform some specified future behaviour.

In this study, TAM was used to measure the extent of the adoption of the mobile phone and WhatsApp and Viber for transacting small scale business by market women at the Sekondi/Takoradi markets.

The study was based on the assumptions of the constructs/concepts of TAM and these are:

Perceived Usefulness (PU) – investigate the extent to which Sekondi/Takoradi market women believe that WhatsApp and Viber would enhance their trade or lifestyle.

Perceived Ease of Use (PEU) – investigate the extent to which Sekondi/Takoradi market women believe that WhatsApp and Viber would be difficult or not to use and therefore use them.

Attitude – the market women's negative or positive feeling about using WhatsApp and/or Viber.

Behavioural Intention (BI) – how market women in Sekondi/Takoradi metropolis have planned consciously to use WhatsApp and/or Viber.

2.6 Summary of Reviewed Studies

From the studies discussed, very little literature focused on the use of social media on the lifestyle and trading activities of categories of people working in the agricultural, fishing or trade industry. In most studies however, the use of social media among teens, businesses, media and education are evident. Studies that were reviewed rather focused on the mobile phone usage

among market women and in trade and very few focused on the use of social media among this category. The chapter examined related studies and theories associated with the research. Studies on various sectors such as sports, trade, business, users, continents and its impact were discussed in the chapter. The chapter also examined the gaps in the literature reviewed and how the studies has filled in the gaps. The use of social media in terms of gender was also discussed. The next chapter discusses the methodological underpinnings of this study.



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Overview

Moving forward from the previous chapter which delved into the review of pertinent literature on social media and the theoretical underpinnings of this study, this chapter explains the methodological considerations and research design adopted in conducting the study on the use of social media among market women in Sekondi/Takoradi. The chapter discusses the research design population, gathering the data, sample size, data collection procedure and analysis of data for the research. The research instruments and sampling procedure are also discussed. The methodology would be the methods and the processes by which data would be collected and analyzed.

3.2 Research Design

This research is a descriptive and explanative study; it was aimed at obtaining information from market women in Sekondi/Takoradi on the use of social media specifically WhatsApp and Viber, the extent to which social media was used, whether its use or absence of use presented any impact on their trade and lifestyles as well. It also set out to explain how and why they use or do not use WhatsApp and Viber and how many of them use social media in their trade and other business activities as well as its influence on their trade. For the purpose of obtaining answers to the objectives of the study, the mixed method research methodology was adopted mainly because of the description of how many, how and why social media was being used by the market women.

3.2.1 Study Settings

Ghana is located in the West African Coast bordered by the Gulf of Guinea between Cote d'Ivoire and Togo. It has a tropical climate, a population of approximately 27 million and a total area of 238, 535 square kilometers (Ghana Statistical Service, 2014).

The Western Region covers an approximate area of 23,921 sq.km, which is about 10 per cent of Ghana's total land area. The regional capital, Sekondi, as well as the harbour and industrial city of Takoradi, constitute the twin city of Sekondi-Takoradi, and are located in the Shama-Ahanta East metropolis. These two districts have major mining and manufacturing industries such as wood-processing and metalwork foundries, which require both intensive labour and technical personnel. The rest of the districts are predominantly rural.

The Western Region is one of the most economically strong regions in the country. Both agriculture and industry feature prominent activities, and this in turn influence the demographic complexities of the various districts. Currently, the region's population is estimated to be at 2,376,021. The female population aged 12 years and above who own mobile phones in the region were 327,916 with 24,991 out of them forming those who own mobile phones in agricultural household heads (Ghana Statistical Service, 2013)

Agriculture excluding, fishing remains the biggest industrial activity in the region employing more than 50 per cent of workers in all the districts except Jomoro (46.4%), Shama-Ahanta East (14.5%) and Wassai West (45.8%)(Ghana Districts: Western region, 2015)

Demographic data suggests that 8 out of the 11 districts have a higher proportion of males than females. Three of the districts have higher proportions of females namely Shama-Ahanta East (50.5%), Bibiani-Anhwiaso- Bekwai (50.9%) and Ahanta West (51.6%). These three districts also have high percentage of economically active people engaged in wholesale and retail trade, which is a major preserve of women in the country. The age-structure of all the districts depicts the same pattern of a high proportion of persons between ages 0-10, and this value falls as age increases. (Ghana Districts: Western region, 2015)

The Western Region initially covered present day Western and Central Regions, and was known as the Western Province, with its capital in Cape Coast, until the country became a republic in 1960. The Region, as presently constituted, became a separate administration in July 1960, with Sekondi serving as its first capital, when the Central Region was carved out of the erstwhile province. Present day urbanized settings have made Sekondi and Takoradi one big metropolis.

Females constitute 49.2 per cent of the region's population, translating into a high sex ratio (males to 100 females) of 103.4. The high level of male migration into the region in search of jobs mainly in mining and agriculture could account for this excess of males over females. While there are more males found in the farming and mining areas of Sefwi and Wassa, there are more females in the Sekondi-Takoradi metropolitan area, a totally urban district. This development could be due to trading and other commercial activities, in which females are known to be more actively involved than males nationwide. In most of the districts (8 out 11), there are more males than females. Shama-Ahanta East and Ahanta West are two districts where trading, which is undertaken mainly by women, is very intense. (Ghana Statistical Service, 2015)

The market women work under the association form of management with each particular foodstuff or type of item sold having a leader or ‘queen’ thus there are various leaders at different levels. Also, there are particular days on which these women operate. E.g.: on Tuesdays, the fishmongers in the market do not go the market. The market is under the Shama Ahanta East Metropolitan Assembly jurisdiction (SAEMA).

3.2.2 Research Approach

Research approach is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. From Creswell (2013), there are several classifications of research methods, but the most trending are quantitative, qualitative and mixed-method approaches or strategies.

3.2.2.1 The Quantitative Method Approach

The quantitative approach is a highly structured research methodology that is used for testing objective theories by examining how variables of the phenomenon relate (Creswell, 2013). In order to ensure reliability, generalizability and replication of research findings, quantitative researchers follow strictly, from start to finish, the deductive procedures of the methodology (Chen, 2011). It is characterized by positivism, objectivity, scientific methods and experiments and data is collected in the form of numbers using predetermined instruments (Creswell, 2012). According to Johnson and Onwuegbuzie (2004), quantitative research is focused mainly on deducing, confirming, testing of hypothesis and theories, explaining, predicting and analyzing statistics. Researchers using this approach employ inquiry strategies such as experiments and surveys, and are involved in what is being research, and do not bring their own personal interests

and values into the research. The quantitative approach is suitable for phenomena where variables are clearly defined and the phenomena, although very complex, can be broken down and quantified (Chen, 2011).

3.2.2.2 Qualitative Research Method Approach

Corbin and Strauss (2008) define qualitative research as one that finds answers to research questions without employing any statistical procedures. The qualitative approach is appropriate for exploring and understanding the meanings that individuals or groups give to a phenomena as well as obtain details such as feelings, thoughts, processes and emotions that participants of a research ascribe to a phenomena which otherwise may be difficult to obtain by the other research methodologies (Corbin & Strauss, 2008; Creswell, 2013). The researcher conducts his research in a natural setting and collects textual data through interviews, observation, and document analysis using strategies of inquiry such as action research, grounded theory, ethnography and case study (Creswell, 2012). Qualitative research is also characterized by subjectivity, that is, the data collected for the purpose of the research directly involves the skills of the researcher and the findings of the research is also influenced by the interpretations of the researcher (Johnson and Onwuegbuzie, 2004)

3.2.2.3 The Mixed-Method Approach

Mixed method research, as defined by Johnson & Onwuegbuzie (2004), is a class of research where the researcher combines the qualitative and quantitative research techniques, methods, approaches and strategies into a single study. According to them, when researchers gain a deep understanding of the strengths and weaknesses of the qualitative or quantitative approaches, they

can be able to combine these approaches effectively so as to result in complementary strengths and no overlapping of weaknesses. Cronholm and Hjalmarsson (2011) note that this approach is aimed at obtaining findings that are more trustworthy and this is complemented by the fact that the acknowledgement of the combination of qualitative and quantitative approaches is to provide a more wholistic understanding of a phenomena than either of the approaches. The inquiry assumption behind this mixed method approach is based on the fact that collecting both numeric and textual data, either simultaneously or sequentially will best provide understanding to the research problem (Creswell, 2013; Kaplan & Duchon, 1988).

3.2.2.4 The Choice of Method for the Study

This study employs the use of a mixed-method approach since the purpose of this research is to gain a detailed understanding of the phenomenon under study to ensure reliability, generalizability and replication of the research findings of this study (Creswell, 2013). Hence adopting the mixed method allowed the researcher to gain detailed understanding, thus making the findings of this study to be generalizable.

3.2.3 Research Population

The study population comprised all the market women from the central markets of Sekondi and Takoradi, specifically Market Circle and Sekondi markets. The workforce involved in trade and commerce in Takoradi is estimated to be about 25,000 (Ghana Statistical Service, 2015).

3.2.4 Sample Selection and Sample Size for the Study

According to Neuman (2011), sampling, like random assignment is a process of systematically selecting cases for inclusion in a research project. A researcher uses a set of cases (elements) or samples, which are more manageable and cost effective to work with than a pool of all the cases (Zikmund, 2003). Sampling therefore cuts costs, reduces labour requirements and quickly gathers vital information. A sample is a small part of something intended as the representative of a whole. Sampling is that part of statistical practice concerned with the selection of an unbiased or random subset of individual observations within a population of individuals intended to yield some knowledge about the population of concern, especially for the purposes of making predictions based on the sample frame (Creswell, 2009).

A sampling frame of 1,800 was ascertained from the Sekondi/Takoradi Ahanta East Metropolitan Assembly, with Market Circle having a population of 1200 market women into wholesale, retailing and petty trading while Sekondi Market recorded 600 market women. The Krejce and Morgan (1970) table was then used to calculate a sample size of 317 for the study. A random sampling technique which is a non-probability sampling technique was adopted in the administration of the questionnaires to the market women. A total number of 317 women were sampled from each of the four categories of market women below: wholesalers of goods and foodstuffs; wholesale retailers who sell goods and foodstuffs in bulk; retailers who sell directly to customers or in smaller quantities and petty traders and street hawkers. For the qualitative data which were interviews, a total number of twenty (20) women were selected through the snowball sampling technique and interviewed.

3.2.5 Data Analysis Procedure

Data collected were analyzed at different levels. For the qualitative data themes, such as events, issues and resolution of issues were identified and data was organized according to these themes (Elbana, 2013). Interviews, field notes and observations recorded during the data collection stage, were read thoroughly, over and over again, in order to develop a clear connection between and among concepts and themes. Also, the survey data was coded and entered in the Statistical Package for Social Science (SPSS version 20.0) and analysed the outcome presented in frequency tables and charts (Vila & Kuster, 2011).

3.3 Data Collection Procedure

The choice of methodology influenced the data collection process. Due to the fact that the study employed a mixed-method approach, using a random sampling technique, the quantitative part of the study collected data through survey that is using questionnaires. The questionnaires included both close-ended and open-ended questions. A survey is defined as a research strategy that encompasses any measurement procedure that involves asking questions of respondents (Powell & Connaway, 2004).

The qualitative part of this study employed the use of data triangulation which means data for this research was collected from multiple sources including document analysis, informal discussions, observations and semi-structured interviews. Face-to-face interviews were conducted with market women who are significantly involved in the use of social media. A semi-structured set of interview guide, designed based on the research purpose and questions of this study, was used to conduct the interview, so as to identify the various concepts and themes that

are related to this study. Each interview lasted about 15 minutes and was recorded on tape after gaining the consent of the participants. Other relevant data is also gathered through informal discussions with informants and document analysis. Document analysis involved the study of current employment and statistical data available on the Internet and official Ghanaian government web sites.

3.4 Research Methodological Issues

3.4.1 Ethical Considerations

Ethics were observed in the conduct of this research. Ethics are the codes and standards that the researcher must put up with in the course of the research (Fisher, 2010). There is the need to protect research respondents from any harm that may arise (Creswell, 2009; Fisher, 2010). For ethical considerations, an introductory letter from the department to show that the researcher is a student of University of Ghana was obtained. The purpose of the research, possible findings and how they may be of benefit to the unit were discussed with the market women for them to give their consent before interviews. Furthermore, respondents' consents were also sought before the data was collected and they were assured with a declaration on top of the questionnaire that the collected data will be for academic purposes only.

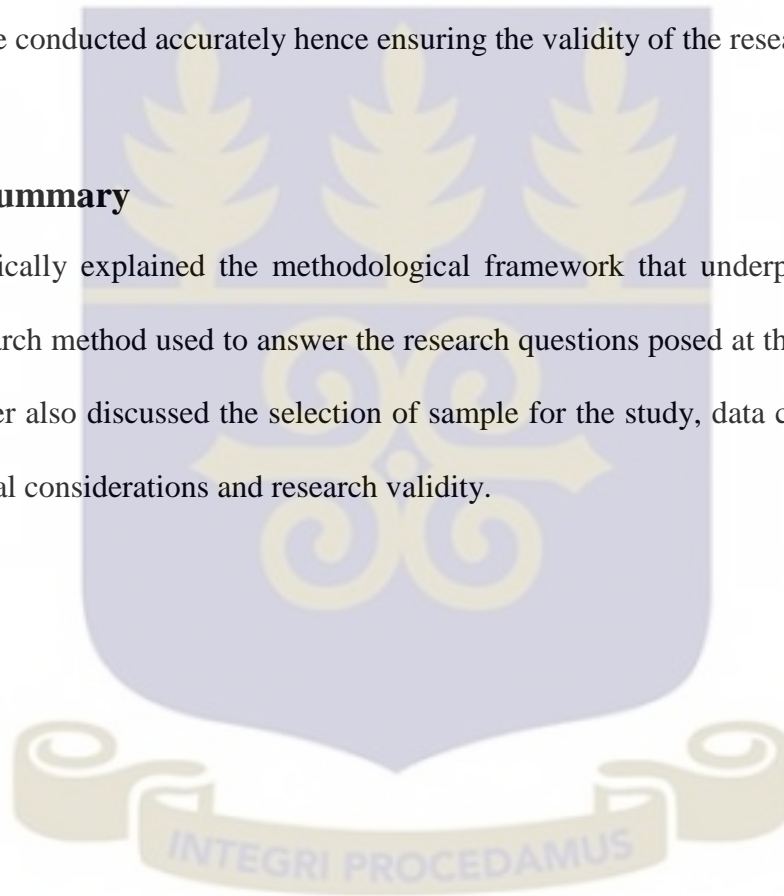
3.4.2 Research Validity

A research is said to be reliable when the researcher makes sure that the method of data gathering leads to consistent results while the validity of a research depends on how accurate the research was conducted (Maylor & Blackmon, 2005). The researcher understands that the subjective position adopted by him/her to answer research question can lead to unrecognized bias

to produce less dependable results (Maylor and Blackmon, 2005). Responses from respondents can also be bias due to some pressure experienced at the time of the interview; it can be time pressure or any personal disturbances to the respondent at that particular moment. The researcher, faced with this possibility of biases, focused on conducting a high quality research, and carefully designed her questionnaire ensuring that data collection and analysis process was tactful to ensure minimum biases and to ensure reliability. This process also ensures that the research would be conducted accurately hence ensuring the validity of the research outcome.

3.5 Chapter Summary

This chapter basically explained the methodological framework that underpins the study and outlined the research method used to answer the research questions posed at the beginning of the study. The chapter also discussed the selection of sample for the study, data collection, analysis procedures, ethical considerations and research validity.



CHAPTER FOUR

FINDINGS, ANALYSIS AND DISCUSSION

4.1 Overview

The purpose of this research is to understand why and how many market women use social media and its impact on their trading activities and lifestyles. The previous chapter presented methodological approaches in conducting the study as well as the research methodology, study settings, data collection procedures, sample collection methods, data analysis and ethical considerations of the research. This chapter presents the findings, analysis and discussions of the study in relation to the research questions outlined in Chapter One and as follows; the extent of WhatsApp and Viber use among market women; the influence of social media on the trading activities of market women and how social media can be used more profitably to enhance the trading activities of market women.

4.2 Response rate

Errors were checked and corrected at each of the variable scores that were out of the accepted range in an attempt to avoid data incongruence (Pallant, 2011). In effect a total of three hundred and seventeen (317) sets of questionnaire were used in the analysis after data screening and cleaning.

4.3 Demographic profile of respondents

This section discusses the demographic profile of the sampled respondents who took part in the study. They have been profiled according to their gender, age, educational qualification. This information is summarized in table 4.1 below.

Table 4.1 Demographic Characteristics of Respondents

Characteristic (Sex)	Respondents	%
Female	317	100
Total	317	100

Source: Field Work, October 2015

Out of the three hundred and seventeen (317) valid questionnaires were obtained from market women in Sekondi/ Takoradi market signifying 92.7% percent of the total number of respondents used for this study.

Table 4.2 Demographic Characteristics of Respondents

Age Group	Frequency	Percent	Valid Percent	Cumulative Percent
25-30 years	6	1.9	1.9	1.9
31 - 40 years	35	11.0	11.0	12.9
Valid 41- 50 years	163	51.4	51.4	64.4
Above 50 years	113	35.6	35.6	100.0
Total	317	100.0	100.0	

Source: Field Work, October 2015

Table 4.2 above indicates the ages of the respondents that took part in the study. The results show that most of the respondents (51.4 percent) were within the ages of 41 to 50 followed by those above the age of 50 years (35.6 percent) and 31 to 40 (11.0 percent). The lowest numbers of respondents were those in the 25 to 30 years group (1.9 percent). The majority of the market women were between the ages of 41-50 years making them almost two-thirds out of the number of the respondents.

Table 4.3 Demographic Characteristics of Respondents

Educational Levels of Respondents		Frequency	Percent	Valid Percent	Cumulative Percent
	No education	29	9.1	9.6	9.6
	Junior High School	144	45.5	47.6	57.2
Valid	Senior High School	65	20.5	21.5	78.7
	Vocational	64	20.2	21.3	100.0
	Total	302	95.3	100.0	
Missing	66	15	4.7		
Total		317	100.0		

Source: Field Work, October 2015

With respect to the educational or academic levels of the respondents who took part in the study, majority of them had had Junior High school level education, representing a percentage of 47.6 (Middle school, Form 4 and JHS were considered to be one category because of the level of education it is measured in present day; i.e. Middle School and Form 4 is similar to present day Junior High School thereby Junior High School represented all those who responded to Middle School and Form 4 respectively).

This was followed by those at the Senior High School level signifying 21.5 percent, the next were market women with vocational level qualification (21.3 percent) followed by those without education at 9.6 percent.

Based on this analysis, 47.6% representing almost half of the respondents had received some basic and junior high education, making them the majority of the respondents. Less than tenth (9.6%) of the respondents had no education. Table 4.4 below is a cross tabulation showing

correlation between the levels of education and adoption of new media technology by market women at the Sekondi/Takoradi markets.

Table 4.4 Cross tabulation of educational level of respondents and use of WhatsApp

Educational Levels of Market Women		Use of WhatsApp on phone		Total
		Yes	No	
	No education	7	22	29
	Junior High School	35	109	144
	Senior High School	23	42	65
	Vocational	14	50	64
Total		79	223	302

Source: Field Work, October 2015

With respect to educational levels of respondents and their use of WhatsApp, it was recorded that those with junior high school had the highest number of respondents who used WhatsApp with only 35 respondents, followed by Vocational with a number of 50 and those with Senior high school education who were 42. The least number were those with no education at 7. This clearly showed that those with some level of education showed a greater interest and did use the application. It therefore stands out logically that this group of social media application users amongst market women in the Sekondi/Takoradi markets are very promising and competitive in transacting small scale businesses, due to the technological potentials and advantages of the internet as a tool for transacting business. This finding is deeply interplayed with the concepts of the Technology Acceptance Model of Davis (1989).

Table 4.5 Cross tabulation of educational level of respondents and use of Viber

		Use of Viber on phone		Total
		Yes	No	
Educational levels of market women	No education	7	22	29
	Junior High School	36	108	144
	Senior High School	21	44	65
	Vocational	20	44	64
	Total	84	218	302

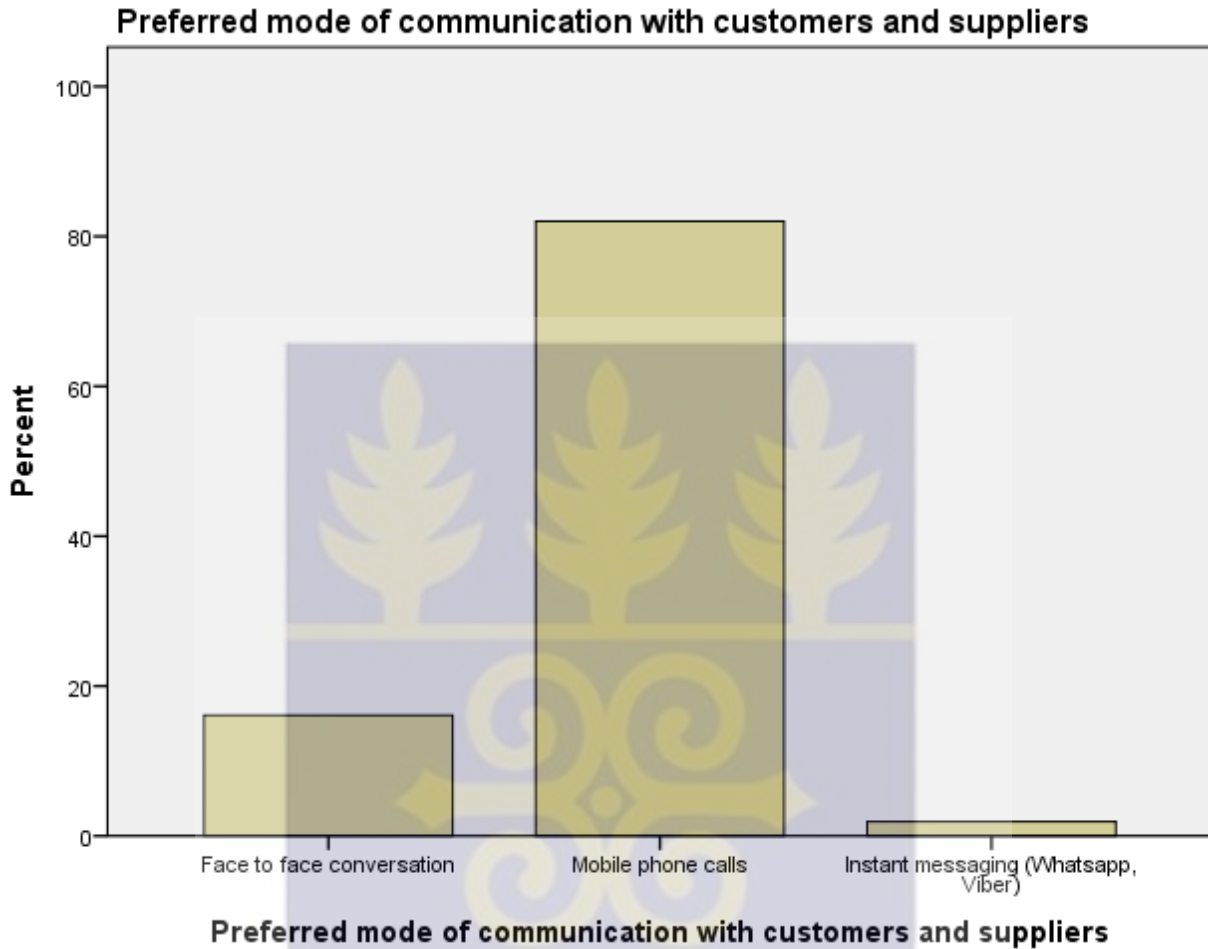
Source: Field Work, October 2015

With respect to educational levels of respondents and their use of Viber, it was recorded that those with junior high school had the highest number of respondents who did not use Viber with 36 respondents and followed by Senior High School with a number of 21 and those with vocational school education who were 20. The least number were those with no education at 7. This also confirms the readiness of those with education corresponding to the use of Viber.

4.3.1 Analysis of Data in Relation to Research Objective One and Research Question One: Preferred Mode of Communication

More than two thirds of the respondents preferred communicating with their customers and suppliers through mobile phone calls (82%), followed by less than one-third of the respondents which represented 16.1% who preferred communicating through face to face conversations. The smallest majority were those who preferred to communicate through WhatsApp or Viber representing 1.9%.

Figure 4.1 Preferred mode of communication with customers and suppliers



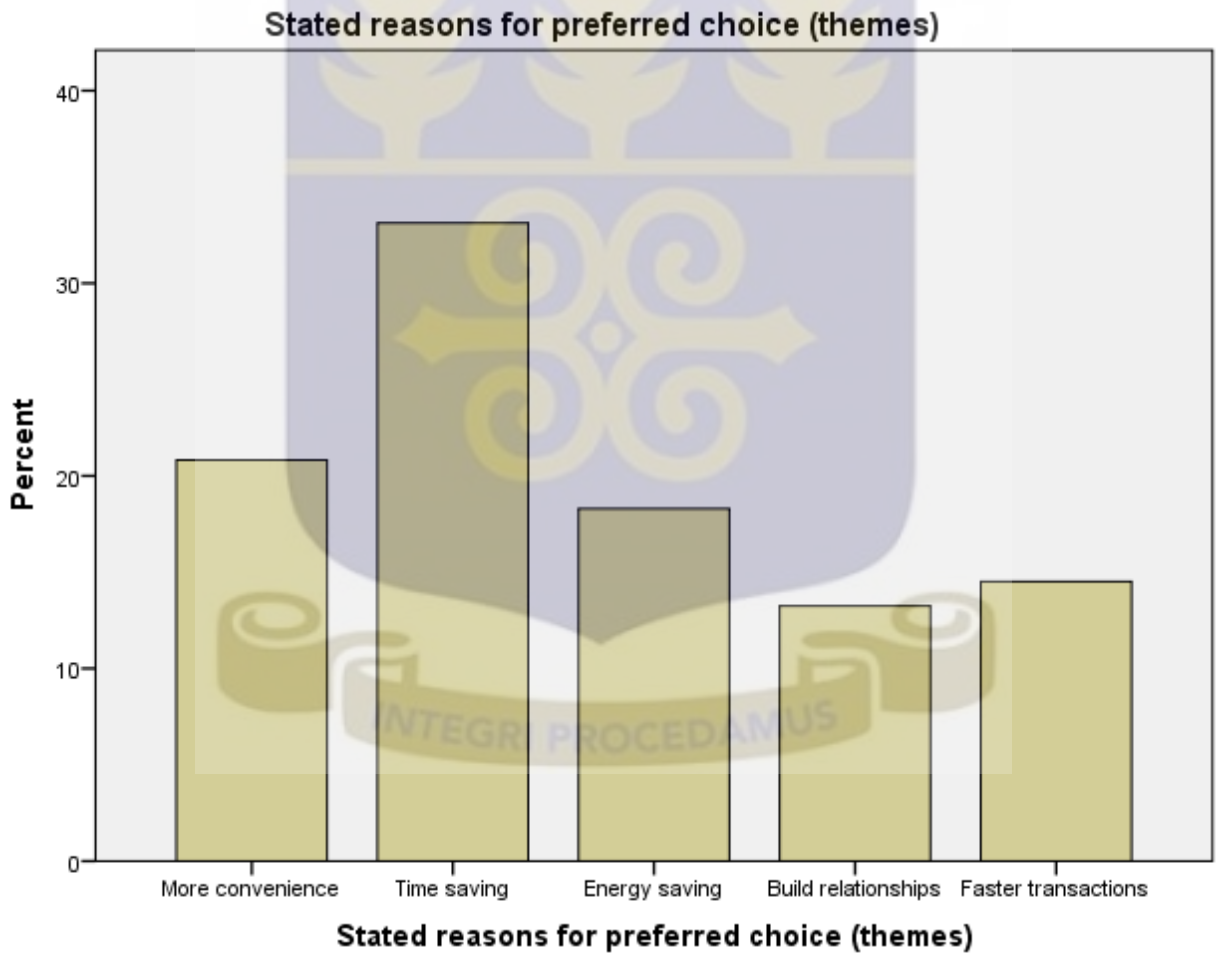
Source: Field Work, October 2015

4.3.2 Reasons and Implications for the Preferred Choice of Communication

Based on the answers to this open-ended question which were transcribed into themes, the majority of the respondents preferred their choices mainly because it saved them a lot of time and provided more convenience representing almost two thirds of the number of respondents (53.9%). The next highest reason was to save energy and build relationships constituting 31.5% of the respondents that is less than half of the population. The least number of women were those that stated their preferred choice enabled faster transactions for them constituting 14.5%. It must also be noted that the respondents mainly gave both face to face conversations and mobile phone

conversations as their preferred choice of communication because of their preference in dealing with customers face to face due to the African nature of communication which is part of the African culture. The mobile phone is preferred especially when customers are from afar or have been asked to be contacted in case of any major purchase or arrival of goods and services. This goes to show that the African market woman is ready to embrace the further use of the mobile phone if educated accordingly on its use apart from the traditional making and receiving of calls.

Figure 4.2 Stated reasons for preferred choice (themes)



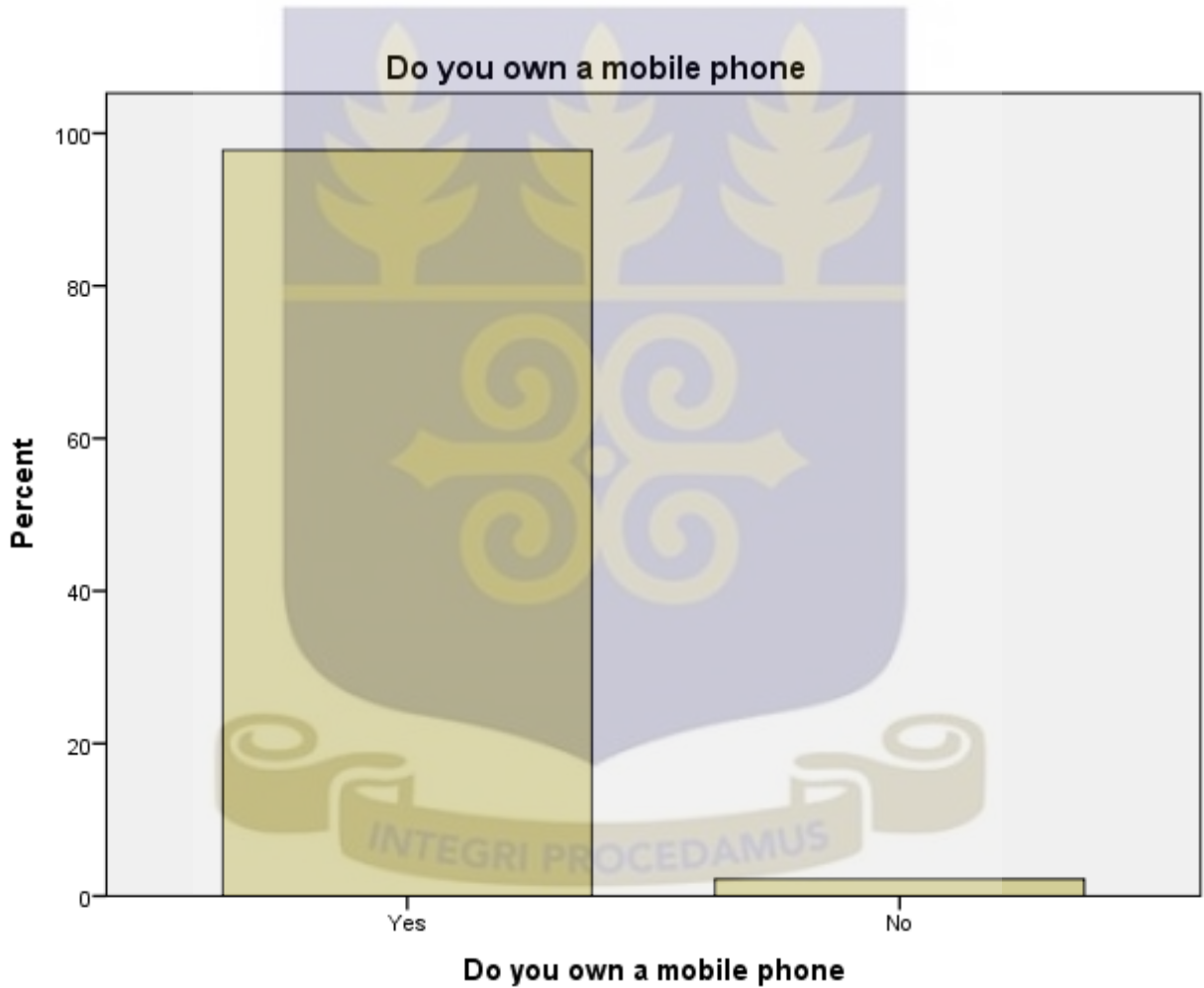
Source: Field Work, October 2015

4.3.3 Impact of WhatsApp or Viber on trading activities

4.3.3.1 Ownership of mobile phone

A large number of more than three quarters of the respondents owned mobile phones (97.8%). This showed a considerable number of respondents using mobile phones as against only 2.2% who did not own mobile phones due to various reasons.

Figure 4.3 Mobile Phone Ownership



Source: Field Work, October 2015

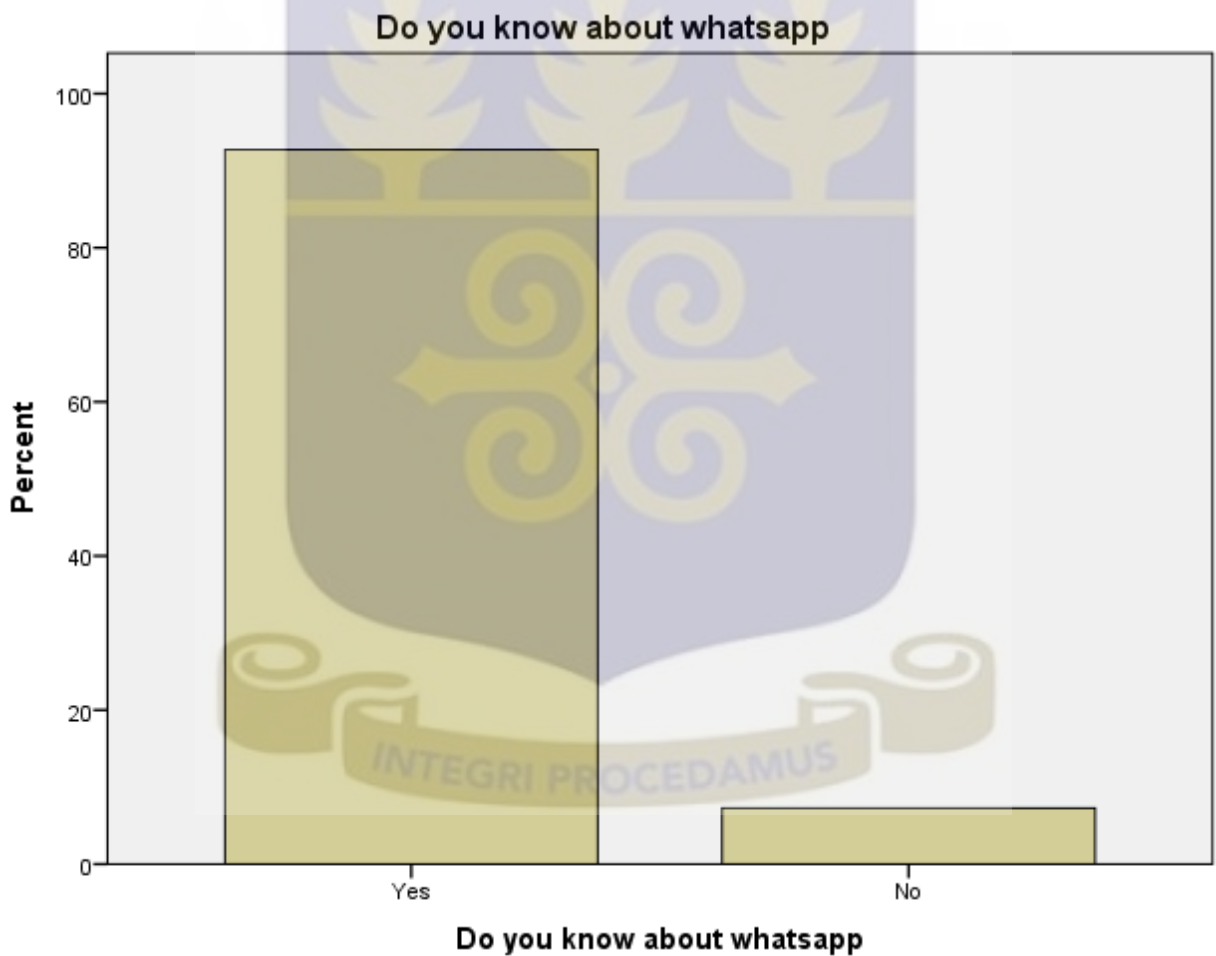
From the evidence above, it is clearly seen that the small scale business has also embraced the current technology by also owning and using the mobile phone in their transactions. Aside the ownership, data also gathered showed quite a number of them used it in their trading activities.

This implies that with the proper education and training, the mobile phone in the hands of the market woman can be used to do much more in the use of social media.

4.3.3.2 Knowledge Level of WhatsApp

More than three quarters of the respondents had knowledge about or had heard about WhatsApp representing 92.7% while 7.3% had no knowledge about WhatsApp.

Figure 4.4 Knowledge Levels of the Market Women about WhatsApp



Source: Field Work, October 2015

Knowledge levels of Whatsapp are quite high with 92.7% having heard or knowing about WhatsApp which means that if they get to know the additional benefits and impact of just not

knowing but also knowing how to use the application, it would also be readily embraced or accepted by them.

4.3.3.3 Analysis of Data Regarding Research Objective Two and Research Question Two: Use of WhatsApp and Viber in Trading

Almost three quarters of the respondents (95.3%) did not use WhatsApp nor Viber in their trading activities compared to 4.7% who did use them in their trade. This is shown in the table below:

Table 4.6 Use of WhatsApp or Viber in trading activities

Usage		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	15	4.7	100.0	100.0
	No	302	95.3		
Total		317	100.0		

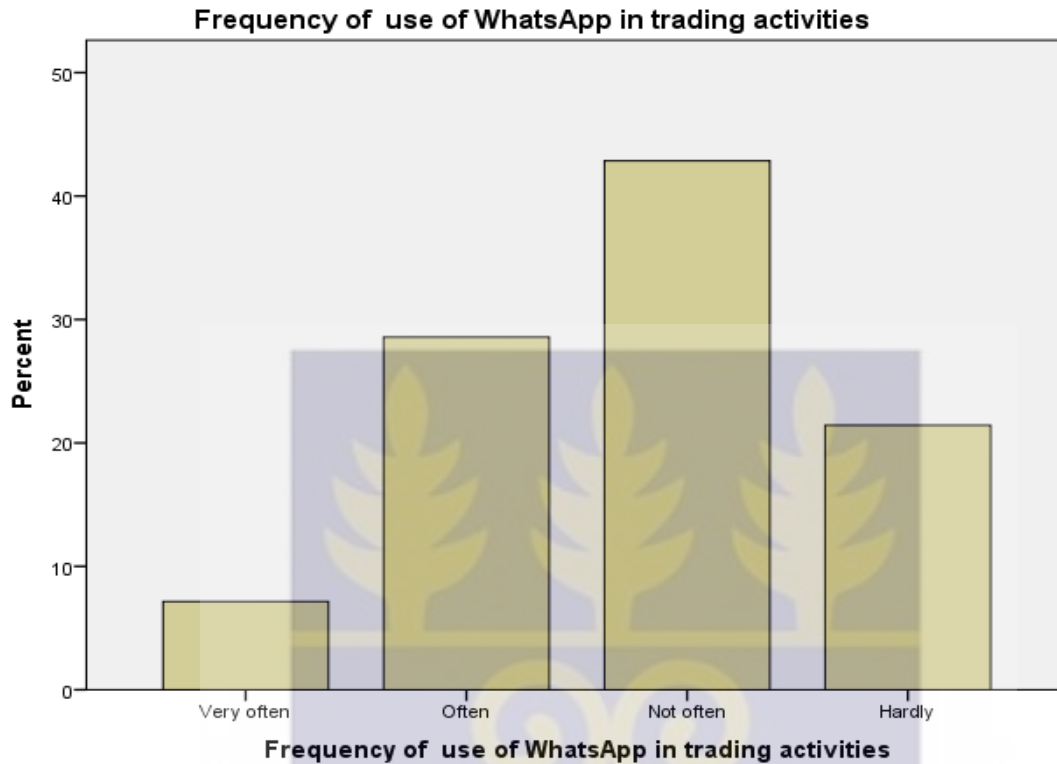
Source: Field Work, October 2015

The low patronage of WhatsApp and Viber in the trading activities of the market women shows that they do not see the perceived ease of use of the application hence their exclusion of the applications in their daily activities. Though most of them own phones that have these applications already preinstalled or installed by their children or younger siblings, they do not use it at all. Only a small number of them do.

4.3.3.4 Frequency of use of WhatsApp in Trading Activities

From the table, less than half of the market women did not use WhatsApp much in their trading activities representing 42.9 % of the respondents while 21.4 % hardly used WhatsApp in their trade.

Figure 4.5 Frequency of use of WhatsApp in trading activities

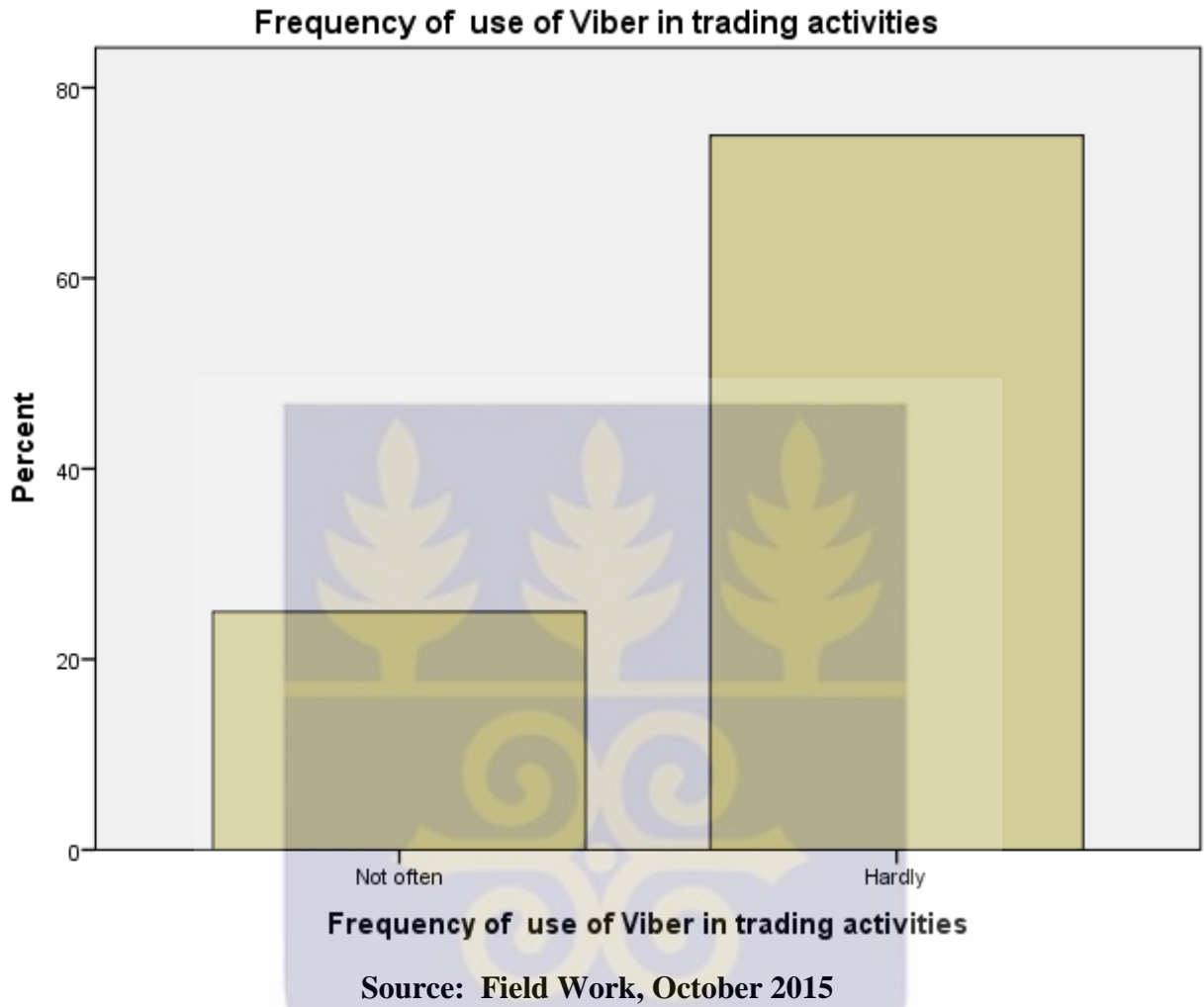


Source: Field Work, October 2015

4.3.3.5 Frequency of use of Viber in trading activities

Less than two thirds of the respondents used Viber in their trading activities representing 25% of the number of respondents while more than half (75%) hardly used Viber in their trade. Respondents who answered not often used Viber about three times a week or when they received a call on it or a client asked them to contact them through that medium. Those who hardly used Viber only used Viber about only once or twice a month.

Figure 4 6. Frequency of use of Viber in trading activities



4.3.3.6 Importance of WhatsApp and Viber in trade

The findings established that 4.7% of the respondents considered WhatsApp and Viber important in their trading activities while a greater majority (95.3%) did not consider it important in their trade.

Table 4.7 Importance of Whatsapp and Viber in trading activities

Importance of WhatsApp and Viber in trading activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	15	4.7	100.0	100.0
	No	302	95.3		
Total		317	100.0		

Source: Field Work, October 2015

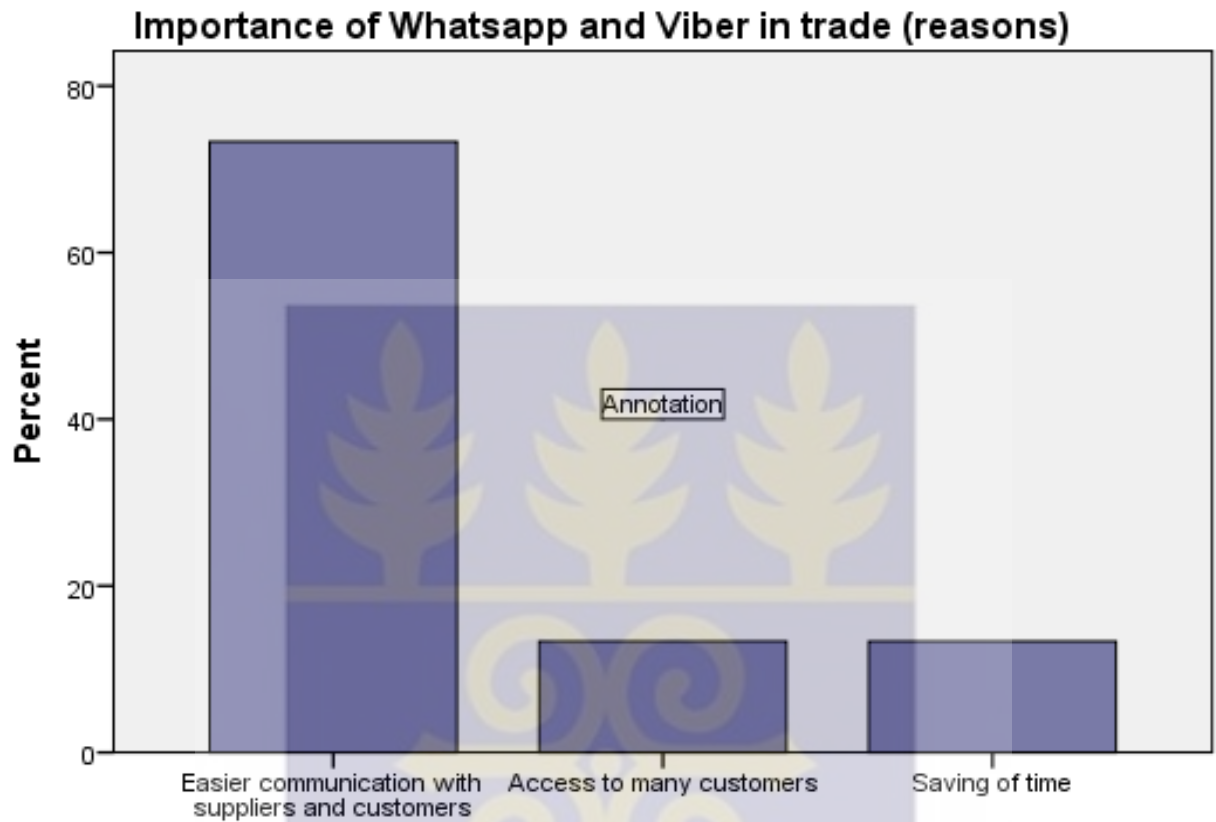
4.3.3.7 Reasons for using WhatsApp and Viber in trade

More than half (73.3%) considered the WhatsApp and Viber important in trade because it provided a mode of easier communication with their suppliers and customers, while 13.3% of the total number of respondents chose WhatsApp and Viber because it provided access to many customers at a time and the remaining 13.3% considered it as time saving.

(These percentages only reflect out of the total number of respondents who use WhatsApp and Viber in their trade and not the total sample size).

Figure 4.7 Importance of WhatsApp and Viber in trade (reasons)





Source: Field Work, October 2015

4.4 Analysis of Data Regarding Research Objective Two and Research Question Two: Influence of Social Media Use on Trading Activities

Social media in whichever aspect including trading has been rated as one of the most tangible sources of growth and sustainability providing diverse means of communication. Social media influences the trading activities of market women in Sekondi-Takoradi in diverse ways. These include convenience, easy communication, time saving strategy and increased efficiency.

4.4.1 Convenience

Based on the findings, it was discovered that the market women who used social media specifically WhatsApp and/or Viber considered these instant messaging applications a more convenient way of communicating with their suppliers and customers. The market women stressed on the fact that WhatsApp solved their problems of going all the way to their suppliers place to check if their goods were ready and likewise informing a customer when their requested product is in stock.

According to Auntie May, a seller of cloth and tie and dye:

“I always check on WhatsApp to make enquiries about next stock and also inform my customers when their materials are ready. It is much easier than being told to 'ko na bra' (go and come) by my suppliers”

Others also enjoy the prospect of not having to move around too much or be delayed or stopped by characteristics such as bad weather or when they are indisposed.

“I realize the importance of WhatsApp when I could not make it to my store one day because of a very heavy rainstorm when my store was supposed to be restocked. I only had to inform the agent to leave my goods with my next cosmetics seller without passing through the rain”

Others also find it convenient that they can be checking up on their goods more often than they could before in the past when they had to be calling or going to the suppliers. Also, others found their convenience in being able to attend to their customers and showing them samples of their products before purchases is being done and sometimes payment made through Mobile Money or by someone delegated to pay in the absence of the customer.

Akua, a wig seller:

“I am able to show my customers what I have in stock and sometimes they make their choice on WhatsApp so I reserve it for them before they come to the market and pay...everything is koko (easy) now koraa”

Other authors have found that convenience is a contributing factor which influences people to adopt social media in their business process or activities. This is also evident in the area of trade as seen in the above analysis. The above discussion is in line with literature as Boateng (2012) as found in his study on market women and mobile phones that some market women adopt the use of mobile phone in their trading activities due to how convenient it is.

4.4.2 Easy Communication

Communication has been described as the means or mode of transferring or sending information from one party to the other. In the event of sending information, it is imperative that the process of sending and receiving would be of benefit to both parties and the message clearly understood. It is in this regard that the number of market women who use WhatsApp and/or Viber consider it as a medium for making communication easier. It is considered as removing barriers of unavailability of persons and no information gained from it.

Mary, seller of school uniforms state:

4.4.3 Time Saving

From the findings, it was discovered that WhatsApp and/or Viber was seen as very timely when it came to transactions that had to do with long distances or required long processes in order for the trade to be completed. This mostly had to do with foodstuffs or beauty products that went across the border of Ghana or outside Sekondi-Takoradi and its environs.

Senyiwaa, a seller of yams:

“Before, I had to call or travel all the way to the North for the yams but since I forced myself to learn the WhatsApp some, I am able to save travel time and get a car to send them to me or know which days they would be delivered”

Another, Auntie Posh, a seller of cosmetics:

“The nature of my work involves travelling sometimes to Accra or Abidjan for the products I sell. There was one time I travelled all the way there just to realize they didn't have all of my goods. So I took one of the agent's numbers and now everything is done on WhatsApp and I don't have to waste time nor money again on fruitless travels.

Dzifa who sells, spices and seasoning cubes and rice:

“Time is of the essence to me a lot in the line of my job and for me, using WhatsApp helps me achieve this. Sometimes when my goods are finishing, I call my suppliers and they bring it even when am selling so I don't have to stop or lose any customers because of that”

According to Boateng (2012), saving time is the main reason why most market women adopted the use of the mobile phone in their trading activities and this has been also realized in the study of the use of social media.

4.4.4 Increased Efficiency

Based on the findings, it can be clearly seen that efficiency is number one for every market woman in her trading activities; the aim of making more money or raising more profit, or getting sales done, getting more customers and satisfying their needs are some things that are of prime importance to the market women.

“Each day I set a target for myself and if I am able to meet it, I am satisfied. In this cold store business, always been on top is prime and that’s why I employ all methods of communication to keep it going, from calls, texts to WhatsApp”

Another said trade had been boosted since she started using WhatsApp:

“I sell laces and other materials, I am able to send pictures of my goods to my customers who then show it to their friends who need any of my products and through this my network of customers are expanding daily. WhatsApp has really helped me in my work”.

Another mentioned the ability of WhatsApp to help send pictures, audios and videos as very ideal for trade:

“At first describing my products to my customers on phone especially when it came to colours was proving difficult, but WhatsApp has helped me more by enabling me send pictures to help with the descriptions”

4.5 Analysis of Data in Respect of Research Objective Two and Research Question Two: Social Media Be Used More Profitably by Market Women

For social media to be used more profitably by market women there are a number of factors that need to be addressed first. The findings of the study indicated that, majority of the market women were not using social media or WhatsApp or Viber specifically due to the factors of education and lack of technological know-how.

4.5.1 Educational background

From the quantitative finding, majority of the women had middle school educational background compared to those with a slightly higher education (mostly Senior High school or Vocational) had an advantage to those that did not. This was directly proportional (though not necessarily) to their current use or ability and willingness to use WhatsApp or Viber in their trading activities

Maa Ekuu, a fishmonger who had no education said

“I don't have time for these WhatsApp, WhatsApp, seeing the person face to face or hearing the voice is enough for me, I want to deal with a real human being and not a phone or someone I cannot see”

Another said

“I had no education oo, my daughter, so I don’t know how to operate these phones of yours that have come nowadays”

Compared to those with a bit of higher education who did not have smartphones, the eagerness to use social media was only rendered impossible or truncated by their inability to operate their phones in the avenue of instant messaging.

“If I get someone to teach me how to use WhatsApp or Viber, I will use it, only if it would help me in my trade, I will gladly use it”

This goes to show that when the market women are duly educated, the number of users of social media in this case, WhatsApp or Viber could also see some increase.

4.5.2 Lack of technological know-how

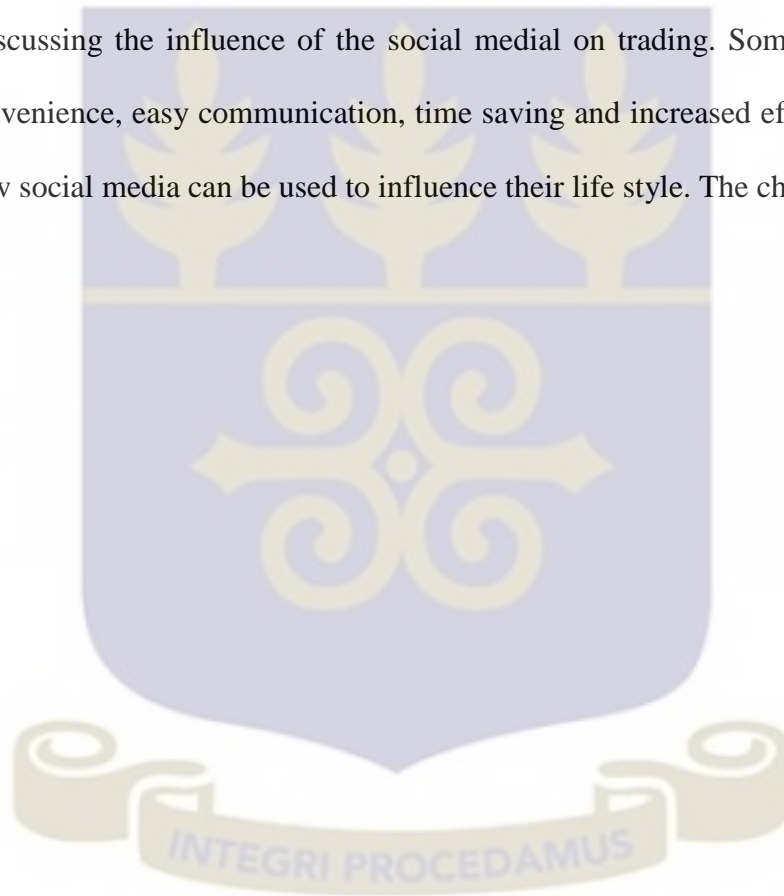
Another interesting finding was that some who used WhatsApp some time back or had stopped using them. The regular update of WhatsApp makes it not user friendly some of the market women, since they find it difficult to update.

A trader indicated that;

“My WhatsApp just stopped working and it has been asking for updates and I cannot do it and going to give it to somebody is very difficult”

4.6 Chapter Summary

This chapter presented, analyzed and discussed the findings of this study. The findings were presented in two parts. The first section was the quantitative findings which discussed the demographic profile of the respondents; it also discussed the preferred mode of communication, the reason for the preferred mode of communication and the impact of WhatsApp and Viber on the trading activities of market women. The second section presented the qualitative findings by analyzing and discussing the influence of the social media on trading. Some of the emergent themes were, convenience, easy communication, time saving and increased efficiency. It further elaborated on how social media can be used to influence their life style. The chapter ended with a summary.



CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Overview

The previous chapter discussed the analysis of the findings of the study and addressed the research questions in relation to the literature findings as well. This chapter presents the summary of the study, discusses the research implications and offers recommendations. It would also address the limitations of the research and the conclusions of the whole study.

5.2 Key Research Findings

5.2.1 Findings in Relation to Research Question One & Objective One

Out of the 317 respondents, the highest age category of the respondents were from between the ages of 40-50 years, (163 respondents) followed by those who were above 50 years (113 respondents). The minority were those from the ages of 25-40 years who were 41.

With respect to their educational backgrounds, majority of the respondents held a middle school certificate or what is referred to as now as Junior High School certificates. Only 65 respondents had attended Senior High School and 29 of them had never attended school. Some observations were made during the research which eventually led to some recommendations and final conclusions.

Ownership of mobile phones of the market women stood at 310 women responding to owning a phone and only 7 not possessing any phones. Out of these, 215 of them did not use Whatsapp and 21 did. Also only 15 respondents used WhatsApp and Viber in their trading activities while a large number of them did not (302 respondents).

5.3 Research Limitations

Every research work is expected to face some limitations and this study is no exception. Some limitations identified during the research are as follows:

First, the timeframe for the research was a constraint as the time was limited for the research to be carried out thoroughly. In spite of this, efforts were made to make the study as comprehensive as possible.

Secondly, there was difficulty in accessing sufficient literature on social media and market women in Africa especially in West Africa. Most of the literature found was on the use of mobile phones in Africa and not on social media and these were qualitative in nature.

Also, the sample was drawn from only a small population of the market women in the capital city of Sekondi/Takoradi and limited to the Market Circle and Sekondi markets and may not represent the whole population in the city and also make it difficult to generalize for this study. There are many markets in Ghana but the findings were limited to only two of them, both located in the same area. Due to this, the study could not be generalized to the markets in the country.

5.4 Recommendations for Future Studies

The research focused on the extent of WhatsApp and Viber use among market women in Sekondi/Takoradi generally. Based on the findings of the study that not many of them use these two applications because of lack of education and know-how, it is recommended that some periodic workshops or training programs be organized for the market women interested in using the social media platform to widen their scope and use of the existing applications for their

increasing target market. This system works with farmers where periodic workshops are held to educate and throw more light on farming practices and latest technology.

Additionally, new applications can be developed to sensitize the peculiar needs of the market women and which can inculcates simple commands including voice and Twi language for ease of use by the women. These applications should not be complicated to use and should also be user-friendly to the market women for taking orders from distant customers. Also, these applications can be further exploited and developed to include simple accounting of monetary transactions and daily sales the market women make.

Further research can therefore be conducted on the areas of interest of market women if any such applications and training workshops are introduced. Further research can also be done on other markets across Ghana or Africa.

5.5 Conclusions

This research set out to find out the extent to which WhatsApp and Viber is used among market women in Sekondi/Takoradi. From the study, it can be concluded that mobile phone calls and face to face conversations still remain the prime and preferred modes of communication for the market women with their customers and suppliers. The study also indicates the willingness and the readiness for some of the market women to use social media platforms as the world is now heading in the direction of information, technology and communication.

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APPENDIX

Appendix 1: A Copy of the Questionnaire Used in Collecting Data

UNIVERSITY OF GHANA

DEPARTMENT OF COMMUNICATION STUDIES 2014/15

Please you have been humbly asked to complete this survey as part of a research project conducted by the Department of Communication Studies of the University of Ghana. This research project is designed to assess the use of social media among market women in the Sekondi/Takoradi region. This survey is designed to be anonymous, meaning that there should be no way to connect your responses with you. To this end, please do not sign your name to the survey or include any information in your responses that makes it easy to identify you. By completing the survey, you give your consent to use your answers in this research. Your responses are entirely voluntary, and you may refuse to complete any part or all of this survey. This is an academic exercise, thus information provided will be used for academic purposes only.

SECTION A: DEMOGRAPHIC DATA

1. Please in which of these age categories do you fall?

- 1. Yes
- 2. No
- 3. Don't know

16. If Yes, how long have you used Viber on your phone?

- 1. Less than a year
- 2. 1-3 years
- 3. 3-5 years
- 4. More than 5 years

17. If No, please choose which best applies below:

- 1. Never heard about Viber
- 2. Have heard but not interested in using it
- 3. I don't know how to use it
- 4. I don't have the time
- 5. I do not own a smartphone
- 6. My religion forbids me to
- 7. I prefer face to face conversations or voice calls
- 8. Other

SECTION D: IMPACT OF SOCIAL MEDIA ON TRADE

18. Please which is your preferred mode of communication with your suppliers and customers?

- 1. Face to face conversation
- 2. Mobile phone calls
- 3. Text messages
- 4. Instant messaging (WhatsApp, Viber)
- 5. Other (specify)

19. Please state the reason for your preferred choice

.....
.....

20. Please do you use either WhatsApp or Viber in your trading activities?

- 1. Yes
- 2. No

21. Please how often do you use WhatsApp in your trading activities?

1. Very often 2. Often 3. Not often 4. Hardly 5. Not at all

22. Please how often do you use Viber in your trading activities?

1. Very often 2. Often 3. Not often 4. Hardly 5. Not at all

23. Please do WhatsApp and Viber help you in your trade?

1. Yes 2. No 3. Don't know

24. If Yes, how does it help you (please choose which best applies)?

1. Easier communication with suppliers and customers
2. Access to many customers
3. Saving of cost
4. Saving of energy
5. Reliability.0
6. Comfortability
7. Saving of time
8. Other.....

SECTION E: IMPACT OF SOCIAL MEDIA ON LIFESTYLE

25. Please do you like using WhatsApp or Viber?

1. Yes 2. No 3. Don't know

26. If yes, please state your reason (choose which best applies)

1. Easier mode of communication
2. Access to many customers
3. Saving of cost
4. Saving of energy
5. Reliability
6. Comfortability
7. Other.....

27. Please apart from trading, are there other benefits WhatsApp or Viber provides for you?

1. Yes 2. No

28. If Yes, what are the benefits WhatsApp and Viber have brought to you (please choose which best applies)

1. Easier communication with family and friends
2. Contacting and making new friends
3. Entertainment
4. Education
5. Information purposes
6. Other.....

SECTION F: CHALLENGES AND PROFITABILITY OF SOCIAL MEDIA USAGE

29. Please what are the challenges WhatsApp and Viber use have brought to you?

1. Too much cost
2. Taking too much attention
3. Use of smartphone cumbersome
4. Requires too much time
5. Distracts me most of the time
6. Other.....

30. Please do you think WhatsApp or Viber can be used to help you in your trade more?

1. Yes 2. No 3. Don't know

31. If Yes, how do you think WhatsApp or Viber can be used to help you?

.....

.....

.....

32. If No, please state your reasons below

.....

.....

.....

.....

THANK YOU VERY MUCH FOR YOUR VALUABLE TIME