



International Journal of Humanities & Social Science Studies (IJHSSS)

A Peer-Reviewed Bi-monthly Bi-lingual Research Journal

ISSN: 2349-6959 (Online), ISSN: 2349-6711 (Print)

ISJN: A4372-3142 (Online) ISJN: A4372-3143 (Print)

Volume-IV, Issue-V, March 2018, Page No. 97-106

Published by Scholar Publications, Karimganj, Assam, India, 788711

Website: <http://www.ijhsss.com>

The Utilization of Mobile Phones by Market Women: Evidence from Jalingo Metropolis, Nigeria

**Gibson Pwashikai
Oberiri Destiny Apuke**

. P.M.B 1167

Abstract

This paper examines the utilization of mobile phones for business transaction among market women in Jalingo metropolis. A descriptive survey method with a questionnaire as the instrument was adopted in this study. This investigation found that a considerable number of market women in Jalingo metropolis adopt mobile phones for a business transaction, with a positive impact on their business. However, there is a need for the market women to update themselves constantly with relevant and timely business information so that they will remain relevant in the face of competition.

Keywords: Business transaction; Jalingo; market women; mobile phones; Nigeria.

1. Introduction and background: Mobile phones in this contemporary time have become an aspect of the communication media that has the ability to connect several people across the world. It is used for various purposes to meet the various needs of the user (Donner and Escobari, 2009). Similarly, evidence from a study demonstrates that mobile phones are used to share and discuss ideas/concepts, feelings and as well as advertising (Aker and Mbiti, 2010). Thus, its ability to connect people from one part of the world to another has made the world a "global village". An investigation that ascertains the use of mobile phones in business activities affirmed that the introduction of mobile phones via the use of ICT device has made business communication attainable and sustainable (Donner, 2004).

Furthermore, the invention and growth of mobile phone have revolutionized information (Babar, Shaw, and Vicziany, 2008). This revolution is now evident among entrepreneurs and consumers (International Telecommunication Union, ITU, 2011; CCK, 2011). Today, the mobile phone is the predominant mode of business communication in the developing countries (ITU, 2011). The percentage of Africans accessing mobile phones leaped from 10% in 1999 to more than 75% by 2010 (ITU, 2011) and that figure keeps rising every year. This means that for the majority of the poor population, the mobile phone is the mediating tool connecting them to the information society and to discuss business issues that concern them (Donner and Escobari, 2009). Prices of goods, the concept of having a new brand,

The Utilization of Mobile Phones by Market Women: Evidence... Gibson Pwashikai & Oberiri Destiny Apuke ideas, discovering new marketplace are must time determined via mobile phones (Killian, 2011).

Currently, there is a limited research in the area of mobile phones usage by women entrepreneurs in Nigeria and more so Taraba State, even though Women are becoming a major player in informal business and own one-third of all firms in Africa (Bardasi, Blackden, and Guzman, 2007). This calls for a combined effort with governments, development agencies and women organizations to participate, understand, intervene, assess and evaluate mobile phone usage in women enterprises (Babar, Shaw, and Vicziany, 2008). Thus, this paper aims at investigating mobile phones usage by women entrepreneurs in Jalingo Main market, Taraba State.

1.1. Aim, objectives and article structure:

This research is aimed at examining how the mobile phone is used to increase profitability and access to businesses among market women in Jalingo metropolis. The study is guided by the following objectives:

- To determine whether market women in Jalingo metropolis are exposed to mobile phones.
- To examine the purpose of the usage of mobile phones by market women in Jalingo metropolis.
- To determine how mobile phones contribute to the business operations of market women in Jalingo main market.

As set out in (Fig. 1), this paper is divided into five main sections describing the introduction and background, literature review and theoretical framework, methodology, presentation and analysis of data, concluding remarks and recommendation.

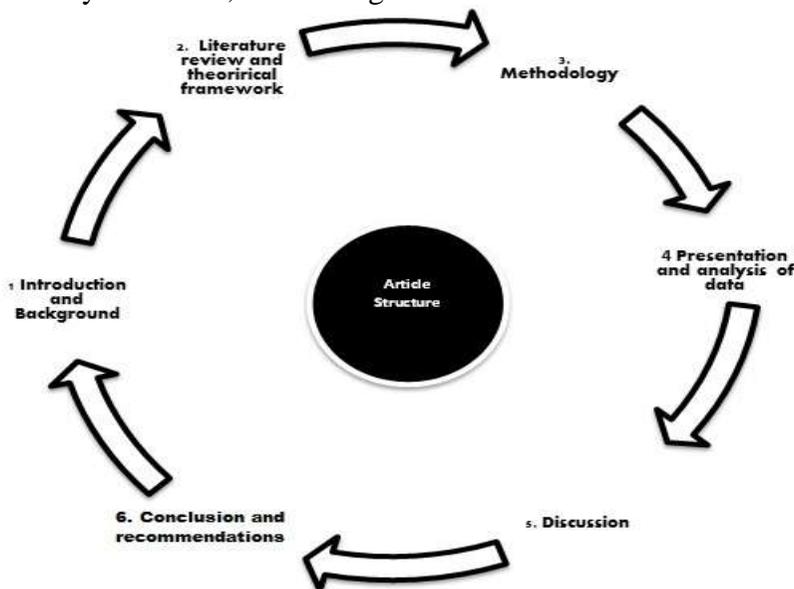


Figure 1: Article Structure

2. Literature review and theoretical framework

2.1. Information and communication technology: In recent decades, there has been a rapid growth of mobile phone networks in developing countries. Most of the countries in the developing world have skipped fixed-line infrastructure and leapfrogged directly into mobile technology. Currently, mobile telephony is the predominant mode of communication in the developing world. In 1995, there were more phone lines in Manhattan than in all of Sub-Saharan Africa. Now almost one in five Africans owns a phone, thus, the mobile phone has been regarded as a more accessible and less expensive means to close digital divide (Furuholt and Matotay, 2011).

The International Telecommunications Union' records show ICT penetration is gradually upward in sub-Saharan Africa especially with the internet and mobile phone subscription on the increase. This shows that market women are on the verge of making the business world equitable. It will improve self-reliance and help open new market areas that other competitors could take positive advantage of and make marketing situations conducive to improved productivity (ITU, 2014). Additionally, progress is also being made in terms of policies and technology development, resulting in an increasingly competitive and networked world. Although the bulk of the progress with increased usage seemed to concentrate in few urban centres, efforts are being made to provide access to the rural and grass-roots area (ITU, 2008). Today, there are more people using ICTs worldwide and more people communicating than at any other time in history. Statistics also seems to suggest some shrinking in the digital divide that separates the developing and the developed countries in terms of usage and mobile subscription, fixed telephone lines, access/subscriptions to satellite TVs and Internet usage (Donner, 2006).

2.2. Mobile phone usage in enterprises: Over time, mobile phone usage in enterprises has attracted a growing body of literature (Donner and Escobari, 2009; Jensen, 2007). For example, Jensen (2007) illustrates the usage of mobile phones in the fishing industry in Kerala, India. It was found that mobile phone usage reduced price variations, reduced waste and increased consumer and producer welfare. Similarly, evidence from Salia et al. (2011) demonstrated that mobile phone usage facilitated fishermen to increase their profits; expand their markets by gaining more customers, remained in close touch with their families and other fishermen. Congruently, a study from Uganda found that mobile phones were used by fishermen in Kasensero, Rakai district for banking services. It was utilized for depositing their earnings, to settle utility bills and pay local traders (Killian, 2011).

Despite the potency of mobile phones in business, it cannot erode the role of intermediaries in the value chain (Donnover, 2010). For example, a study of Aso Oke industry in Nigerian found that mobile phones could not be substituted for intermediaries. Intermediaries played a crucial role in the clothing industry because buyers were more informed on price, quality, and design. Furthermore, mobile phones failed to help buyers to carry out an inspection of design, finished cloth and level of order completion (Olajide, Ajiboye, and Joseph, 2009).

The fishing and agriculture sectors share similar environments and challenges. Entrepreneurs in these sectors search for markets where to sell their products to improve their standards of living. These agriculturalists require knowledge of the market prices through reliable access to information facilitated by mobile phones. According to Aker (2008), mobile phones were used to search for markets of grains in Niger. Likewise, Furuholt and Matotay, (2011) found that mobile phone helped farmers to hire and negotiate prices for tractors in rural Tanzania. Moreso, they were used for market research and to coordinate the work of intermediaries and others that increased opportunities and reduced risks for rural farmers.

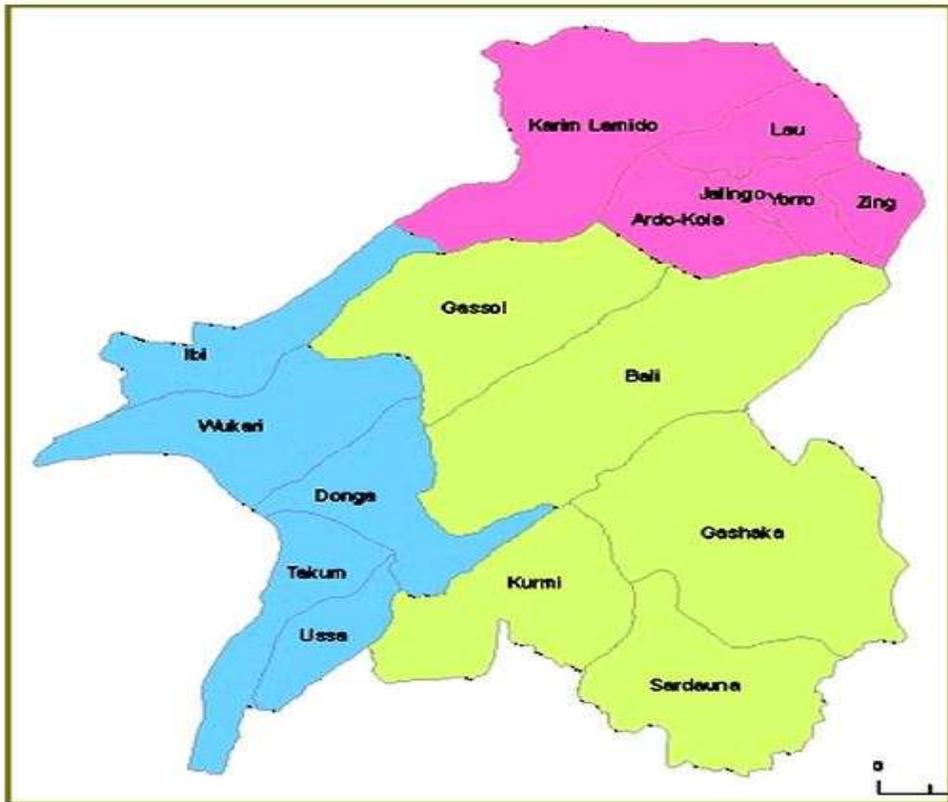
2.3. Market women and economy: Generally, in Africa, market women are seen as illiterates who need little or no information at all since they can hardly read and write. This assumption, however, is outdated as women play a very strong role in anchoring the affairs of the economy. The services they render in today's economy is information-driven, therefore, they need accurate, adequate and timely information to be able to deliver better services to their customers in terms of good price and a good product (Salia et al, 2011). According to Killian (2011), market women need to update themselves constantly with relevant and timely business information if they are to remain relevant in the age of competition, as such, businesses need information to be successful. Appropriate information empowers people towards actions that can transform lives and provides a great sense of independence (Mchombu, 2000). As highlighted in (Sandys, 2005) the use of information technology, improve the business of market women but due to lack of awareness and illiteracy, very few tap this opportunity to better their business.

2.4. Theoretical framework: The Uses and Gratification theory was propounded by Katz, Blumler, and Gurevitch in 1974 (Wimmer and Dominick, 2011: 294; Blumler and Katz, 1974). The theory suggests that people use media for different purposes base on the gratification derived from it (Idakwo, 2011:24). The uses and gratification theory directly places power in the hands of the audience (Apuke and Iyendo, 2017). As such, Apuke (2016) describes it as the gratifications or benefits that attract and hold audiences to diverse types of media and the types of content that satisfy their social and psychological demands. This implies that mobile phone as an aspect of communication has the ability to fulfil and satisfy the user's needs to communicate with prospective customers and business colleagues. Additional, benefits of mobile phones include basic connectivity (Donner, 2006), mobile phones only require basic literacy, and therefore are accessible to a large segment of the population. Uses and gratification theory implies that marketers and consumers are actively involved in their decision to use, and how to use technology in order to fulfil certain needs.

3. Methodology:

3.1 Research design: This study made use of descriptive survey method. This approach explored the extent to which mobile phone is used by some selected market women within Jalingo main market of Taraba State.

3.2. Research area profile: Jalingo is a city in Northern Nigeria. It is the capital city of Taraba State and has an estimated population of 1,118,000. It is situated in the North central of Taraba state (see Map 1). It is the beehive of activities for both government and traders (Apuke and Apollos, 2017).



Map 1: Map of Taraba depicting Jalingo at the top right corner highlighted in pink (Apuke and Apollos, 2017)

3.3. Population and sampling: The population of the study is the entire market women in Jalingo main market. The sampling technique adopted for this research work is random sampling technique. The technique gives every item, subject or respondent in the population equal opportunity of being selected. The reason for the selection is to identify how to market women within the Jalingo main market employ the services of mobile phones in their market activity.

3.4. Instrument and method of data collection: The instrument used for data collection is a questionnaire. Data were collected through questionnaire. The researchers met face-to-face with the respondents to administer the questionnaire and then retrieved them after filling. For the respondent who does not understand English, one of the researchers assisted in translating the questionnaire to them. Thus, the researcher assisted in ticking the desired options selected by them.

3.5. Method of data presentation and analysis: Data collected were entered into the 2016 Microsoft excel statistical package and analysed using frequency counts and simple percentages presented in Tables.

4. Presentation and analysis of data:

4.1. Characteristics of respondents: The data collated for this study shows that 63 (67.3%) of the respondents are married while 33 (26.7%) are single. This means that most of the market women using mobile phones for market purposes within the Jalingo main market are married women. The age distribution indicates that 41 (45.6%) of the market women who use a mobile phone for business purposes are between 36 years and above; while 31 (34.4%) of the market women are aged between 26-35 years; and 18 (20%) of the respondents represent the age of 18 – 25. This data explains that the larger populations of the market women are adults. The educational status of the respondents indicates that 27 (35.6%) of the respondents only attended primary school while 23 (30%) only attended secondary school; 12 (13.3%) are diploma/NCE holders; that of HND represents 2 (2.2%); those market women who could not attend any (none) school or owns any certificate takes 23.3%, while; the market women that has Degree are 5 (5.6%); Masters occupies 0 (0%) indicating that none of the market women within Jalingo main market has a Degree. While 21 (23.3) of the respondents did not go to school at all. This means that most of the market women using mobile phones within Jalingo main market have at least attended school.

4.2. Demonstrating market women in Jalingo metropolis exposure to mobile phones

Table 1: Market women in Jalingo metropolis exposure to mobile phones

S/N	Responses	Frequency	Percentage
1	Strongly Agree	132	70%
2	Agree	55	33.7
3	Undecided	-	-
4	Strongly disagree	5	2.3%
5	Disagree	8	4%
	Total	200	100

Source: Field report, 2017

The Table 1 above shows that 132 (70%) and 55 (33.7%) of the respondents strongly agree and agree that they are exposed to mobile phones. While 5 (2.3%) and 8 (4%) strongly disagree and disagree that they are not exposed to mobile phones. This indicates that most of the market.

4.3. The purpose of the usage of mobile phones by market women in Jalingo main market is business inclined

Table 2: Own mobile phones for business purposes.

S/N	Responses	Frequency	Percentage
1	Strongly Agree	96	52%
2	Agree	78	42%
3	Undecided	-	-
4	Strongly disagree	13	5.3%
5	Disagree	3	1.7%
	Total	200	100

Source: Field report, 2017

Table 2 above shows that 96 (52%) strongly agreed that they own mobile phones mainly for business purposes, 78 (42%) respondents agree that they possess mobile phones for their business purposes, while 13 (5.3) strongly disagreed that they own mobile phones basically for business purpose, and 3 (1%) disagree that they purchase mobile phones basically for business purposes. The finding indicates that the respondent's purpose for using mobile phones in Jalingo main market is business inclined.

4.4. Demonstrating if mobile phones contribute effectively to business operations of market women in Jalingo main market.

Table 3: The influence of mobile phones on Jalingo market women's business.

S/N	Responses	Frequency	Percentage
1	Strongly Agree	97	53.5%
2	Agree	77	41.5%
3	Undecided	-	-
4	Strongly disagree	11	5.3%
5	Disagree	5	2.7%
	Total	200	100

Source: Field report, 2017

The data in Table 3 demonstrate that 97 (53.5%) of the respondents strongly agree that mobile phones have a positive effect on their businesses, and 77 (41%) agree that mobile phones have a positive effect on their businesses, while 11 (5.3%) of the respondents strongly disagree as to mobile phones contributing to their business, and 5 (2.7%) disagreed as to mobile phones contribution to their business. This demonstrates that a higher proportion of Jalingo main market business women use mobile phones in their business which results in better contact with customers and profit making.

5. Discussion: The findings in this study indicate that mobile phones are a veritable and effective tool in profiting businesses, especially in Jalingo main market. It was discovered that most of the market women in Jalingo own a phone. This evidence corroborates with prior postulation by Furuholt and Matotay (2011) which highlights the rapid growth of mobile phone networks in developing countries. Furthermore, these authors reported that most of the countries in the developing world have skipped fixed-line infrastructure and leapfrogged directly into mobile technology. Currently, mobile telephony is the predominant mode of communication in the developing world.

This study also establishes that mobile phones contribute effectively to business operations of market women in Jalingo main market. These findings validate with Jensen (2007) investigation, which discovered that mobile phone usage among fish sellers in Kerala, India reduced price variations, reduced waste and increased consumer and producer welfare. Similarly, evidence from Salia et al. (2011) demonstrated that mobile phone usage facilitated fishermen to increase their profits; expand their markets by gaining more customers, remained in close touch with both families and fishermen. Congruently, a study from Uganda found that mobile phones were used by fishermen in Kasensero, Rakai district for banking services. It was utilized for depositing their earnings, to settle utility bills and pay local traders (Killian, 2011). Likewise, Furuholt and Matotay (2011) found that mobile phone helped farmers to hire and negotiate prices for tractors in rural Tanzania. Thus, a well-informed market woman will make the best decisions such as where to buy at the best price, when to buy in bulk and re-sell, what specific goods and services will sell more at a particular time, the needs of customers, where to secure loans to enhance the business.

6. Concluding remarks and recommendations: Across Africa, market women are considered to be illiterates who need little or no information at all since they can hardly read, write and operate mobile phones. This inference is now void as women play a very strong role in anchoring the affairs of the economy. The services they render in today's economy is information-driven, therefore, they need accurate, adequate and timely information to be able to deliver better services to their customers in terms of good price and good product. Thus, the invention and growth of mobile phone have revolutionized information. It has made access and usage of the internet palatable for information surfing (Babar, Shaw, and Vicziany, 2008). However, there is a need for the market women to update themselves constantly with relevant and timely business information so that they will remain relevant in the face of competition. Additionally, telecommunication companies should endeavour to reduce tariff in order to encourage women to adopt mobile phones in business transactions.

References:

1. Aker, J. C. (2008). *Does digital divide or provide? The impact of cell phones on grain markets*. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1093374
2. Aker, J. C., & Mbiti, I. M. (2010). Mobile phones and economic development in Africa. *The Journal of Economic Perspectives*, 24(3), 207-232.
3. Apuke, O. D. & Iyendo, T .O. (2017). The impact of internet usage on academic research and development – Students' Perspective in a Nigerian University. *Journal of Humanities and Social Sciences*, 6 (4), 228-248.
4. Apuke, O. D. (2016). The influence of social media on the academic performance of undergraduate students of Taraba state university, Jalingo, Nigeria. *Research on Humanities and Social Science*, 6(19), 63 – 72.
5. Apuke, O. D., and Apollos, I. N. (2017). Public perception of the role of Facebook usage in political campaign in Nigeria. *Informing Science: International Journal of Community Development & Management Studies*, 1, 85-102.
6. Babar, A., Shaw, J., & Vicziany, M. (2008, July). Mobile Phone Access and Usage among Female Micro-entrepreneurs in Bombay City Today. In *The 17th Biennial Conference of the Asian Studies Association of Australia, Melbourne*.
7. Bardasi, E., Blackden, C. M., & Guzman, J. C. (2007). Gender, Entrepreneurship, and Competitiveness. *The Africa Competitiveness Report*.
8. Communication Commission of Kenya (CCK). (2011): The Communication Commission of Kenya. Available at, http://www.cck.go.ke/news/2012/mobile_subscribers.html , 9 th July 2012.
9. Donner, J. (2004). Microentrepreneurs and mobiles: An exploration of the uses of mobile phones by small business owners in Rwanda. *Information Technologies & International Development*, 2(1), pp-1.
10. Donner, J. (2006). The social and economic implications of mobile telephony in Rwanda: An ownership/access typology. *Knowledge, Technology & Policy*, 19(2), 17-28.
11. Donner, J. (2007). The Use of Mobile Phones by Microentrepreneurs in Kigali, Rwanda: Changes to Social and Business Networks. *Information Technologies and International Development*, 3(2), 3-9.
12. Donner, J., & Escobari, M. (2009, April). A review of the research on mobile use by micro and small enterprises (MSEs). In *Information and Communication Technologies and Development (ICTD), 2009 International Conference on* (pp. 17-26). IEEE.
13. Furuholt, B., & Matotay, E. (2011). The developmental contribution from mobile phones across the agricultural value chain in rural Africa. *The Electronic Journal of Information Systems in Developing Countries*, 48.
14. Idakwo, L. (2011). *The use of social media among Nigerian youths*. Retrieved 9/7/2012 from: <http://www.slideshare.net/goldlami/the-use-of-social-media- among-Nigerian-youths>

15. International Telecommunication Union (ITU). (2011): Statistics Database, Available at, <http://www.itu.int/ITU-D/ICTEYE/indicators/indicators.asp#>. Accessed on 5th May 2012.
16. International Telecommunication Union, ITU, (2011): Mobile overtakes fixed: Implication for policy and regulation. Accessed from, <http://www.itu.int/osg/spu>
17. Jensen, R. (2007). The digital provides: Information (technology), market performance, and welfare in the South Indian fisheries sector. *The quarterly journal of economics*, 122(3), 879-924.
18. Killian, F. (2011): Africa's Mobile Economic Revolution. Available at, <http://www.guardian.co.uk/technology/2011/jul/24/mobile-phones-africa-microfinance-farming>, Accessed 1st March 2012.
19. Mchombu, C. M. (2000). Information needs of women in small businesses in Botswana. *The International Information & Library Review*, 32(1), 39-67.
20. Olajide, M. D., Ajiboye, O. J., & Joseph, A. B. (2009). Aso-oke production and use among the Yoruba of Southwestern Nigeria. *J. Pan Afr. Stud*, 3, 55-72.
21. Salia, M., Nsowah-Nuamah, N. N., & Steel, W. F. (2011). Effects of mobile phone use on artisanal fishing market efficiency and livelihoods in Ghana. *The Electronic Journal of Information Systems in Developing Countries*, 47.
22. Sandys, E. (2005). Gender equality and empowerment of women through ICT. *Women 2000 and beyond*.
23. Wimmer, R.D. and Dominick, J.R. (2011). *Mass media research: An introduction*. Canada: Wadsworth.