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# Technology application in marketing and sales among small-scale catering women entrepreneurs: a case of Moshi Municipality, Tanzania

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## Abstract

*This article examines the application of mobile phones and internet services technology in marketing and sales of products by women entrepreneurs in small-scale catering enterprises (Mama Lishe) in Moshi Municipality in Kilimanjaro Region, Tanzania. Empirical data were collected through face to face interviews and casual observations conducted during December 2012. A total of 32 purposively selected Mama Lishe and 17 customers from around Moshi Co-operative University, and Kilimanjaro Christian Medical University College areas were involved in the study. The findings show that 97% of Mama Lishe who participated in the study had cell phones connected to the internet and linked to mobile banking such as Airtel money, Tigopesa and M-pesa. However, such technology was not used due to lack of awareness of such technology and lack of skills necessary for constructing and updating internet sites. Therefore, economic stakeholders, business education and training institutes are urged to design education programmes to target Mama Lishe on how these producers could effectively use the available technology for expanding and sustaining their businesses.*

**Keywords:** Marketing and sales, internet and internet services, mobile phone, mobile banking/electronic money, *Mama Lishe*

## Introduction and background to the study

Since independence in 1961, poverty eradication has been an issue of national concern in Tanzania. Thus, people have been encouraged to think, explore and engage in self-employment through entrepreneurship. Indeed efforts have been made through various national plans, yet poverty remains one of the major challenges facing the country. Despite policies such as the Community Development Policy of 1996, Policy on Women in Development in Tanzania of 1992, Policy on Women Development and Gender of 2000, the Tanzania Development Vision 2025, Small and Medium Enterprise Development Policy of 2003, as well as various guidelines and declarations such as the Arusha Declaration of 1967, *Siasa ni Kilimo* (Politics is Agriculture) in the early 1970s and 1980s, which encouraged people to collectively engage in agricultural activities as part of the main concerns of socialism (*Ujamaa*), and much needed intervention of the World Bank in the 1980s and 1990s, poverty remains a critical problem. The National Strategy for Economic Growth and Poverty Reduction (NSEGPR) of 2005 (abbreviated as MKUKUTA in Kiswahili in mainland Tanzania), and the Zanzibar Strategy for Growth and Reduction of Poverty (ZSGRP) of 2007 (abbreviated as MKUZA in the Islands) have made significant and positive contributions in the reduction of poverty. However, the concept of marketing and sales through the internet and mobile phones has remained side-lined and was not considered at all in these initiatives.

The introduction and spread of internet services as well as the use of mobile phones with internet connectivity in Tanzania that began in the 2000s has made communication between people in the urban and rural areas easier. Social media resources such as Facebook, WhatsApp, Instagram, Twitter and YouTube have facilitated community access to services provided by Web 2.0 technology. Such technology is vital for the growth and development of catering businesses and could be utilised to the benefit of *Mama Lishe*. This view is in line with that of Gogan (1997: 98) that “the Web’s low cost of information distribution gives sellers many opportunities to add value after the sale, including the ability to be in touch with customers on a continuous rather than discrete basis, and numerous opportunities to capture data about the customer's experience with the product”.

Technology has also been accelerated in financial transactions and banking systems. Aker and Mbiti (2010: 220) are of the view that since 2005, mobile financial applications (known as "e-money" or "m-banking") have emerged and been used in different developing countries including Tanzania. These new financial management systems usually involve a set of applications that facilitate a variety of banking and financial transactions via mobile phones. This includes transmitting airtime, paying utility bills and money transfer between individuals. Mobile electronic business (e-business) and banking systems as types of e-business that make use of and take advantage of mobile technology are on the increase. Thus, most electronic money systems allow the user to store value in an account accessible by handset, convert cash in and out of the stored value account, and transfer value between users by using a set of text messages, menu commands, and personal identification numbers (PINs) and make payment on cell phones (Cheung and Cheung 2004; Aker and Mbiti 2010).

Mobile phones connected to the internet have had considerable influence in facilitating communication irrespective of geographical distances and on a real-time basis. Therefore, entrepreneurs (including women in small-scale catering enterprises who have been recognised as important sources of economic growth in Tanzanian society) need to employ aggressive marketing strategies and plans that utilise with this kind of technology in order to influence consumers in the use of their products and services. In Moshi, Tanzania, around Moshi Co-operative University (MoCU) and Kilimanjaro Christian Medical University College (KCMU College) there are many small-scale catering entrepreneurs, locally and popularly known as *Mama Lishe* in Kiswahili. The *Mama Lishe* (who are also involved in the marketing of food, fruit, vegetables and related produce) possess mobile phones connected to the internet and linked to mobile banking such as Airtel money, Tigopesa and M-pesa. The questions are raised as to how *Mama Lishe* utilise such technology for marketing and sale of their products. How do they use such technology in maintaining good relationships with their customers?

Most *Mama Lishe* need to acquire and utilise technical skills on food processing methods and technology (to ensure food quality, safety and cleanliness) and also the use of modern technology in their businesses (Rais, Acharya, and Sharma 2013; Manyerere 2015). This is because the use of modern technology encourages innovation and creativity through good communication, which in

turn influences good relationships between *Mama Lishe* and customers, meeting customers' expectations and needs, and motivation, which increases customers and the continued use of *Mama Lishe's* products/services (Aker and Mbiti 2010). Mobile phones utilising electronic money such as Airtel money, Tigopesa and M-pesa; and social media networks such as Facebook, WhatsApp, Skype and Instagram have simplified the way in which entrepreneurs can market, communicate and sell their produce. Modern technology has made it simple for customers to identify and discover the best services and time frames. Therefore, the integration of mobile phones and internet services in the *Mama Lishe's* entrepreneurial activities would help them to receive comments from customers for the improvement and development of their enterprises. The point to note here is that the internet as a world-wide broadcasting capability is a mechanism for information dissemination, and a medium for collaboration and interaction between individuals and their computers without regard for geographic location (Leiner, Cerf, Clark, Kahn, Kleinrock, Lynch, Postel, Roberts, and Wolff 2009). Therefore, if mobile phones and computers connected to the internet are well utilised by catering entrepreneurs through social networks, they would obtain the maximum benefits for their business, including influencing and maintaining good relationships with individual customers. Such relationships may help them (*Mama Lishe*) to make decisions to expand their produce, especially when the product use is often of great interest to the marketer and also encourage continued use of the produce.

## Statement of the problem

It is an undeniable truth that women involved in entrepreneurial activities have created new jobs for themselves and others (Manyerere 2015). In Tanzania, women entrepreneurs have provided society with varying solutions to improve socio-economic growth at household level and the country at large. Therefore, due to the changing nature of the application of ICT in the economic sector, *Mama Lishe* are also encouraged to use such technologies for their business's prosperity. Applications of technology may empower *Mama Lishe* in the promotion of their products and services, which contributes to economic and social development through their businesses.

Digital developments and other technological advances have led to changes in networking, marketing and sales strategies (Aker and Mbiti 2010). These

changes are projected to have huge impact on small-scale businesses and can be utilised by women entrepreneurs beneficially in small-scale catering enterprises for businesses prosperity. However, even within this context, women entrepreneurs in small-scale catering enterprises in the Kilimanjaro region have not yet utilised abundant mobile phones and internet services effectively as part of such technological advancement to market and sell their catering products and services for the purpose of expanding and sustaining their businesses. Surprisingly enough, the marketing and selling by *Mama Lishe* of their products through mobile phones and internet services in Moshi, Tanzania has not been realized fruitfully, not been well achieved and not been utilised in full. This is contrary to the statements of government officials and politicians who claim to have created conducive environments for small-scale entrepreneurs to realise tangible benefits from their investments. This might be acceptable, but small-scale catering entrepreneurs have limited awareness and marketing skills with regard to mobile phones and internet services.

It is true that most women in small-scale catering enterprises in the Kilimanjaro region, specifically in the Moshi municipality, do possess smart phones that allow access to electronic money banking and internet services. However, there is marginal and minimal use by these women entrepreneurs of such technology to promote and enlarge their businesses. This is due to the fact that, despite the available opportunity for promoting their products and services through internet social media and networking, only a relatively small number of *Mama Lishe* in Tanzania, and more specifically in Moshi, fully utilise the benefits of the electronic money system in promoting their entrepreneurial activities. Alternatively, their level of use is not adequately seen. Therefore, this article aims to establish the applicability of mobile phones which allow access to mobile banking and internet services for marketing and sales by *Mama Lishe*.

### Research objectives and questions of the study

The general purpose of this study was to investigate the use of mobile phones and internet services in the marketing and selling of products and services by women entrepreneurs in small-scale catering enterprises, locally known as *Mama Lishe*, in Tanzania. The specific objectives which this research pursued included:

- i) Determining the extent to which women entrepreneurs in small-scale catering enterprises use mobile phones and internet services in marketing their produce – the rate of creation and sharing marketing information;
- ii) Finding out the role of mobile phones and internet services in marketing and sales in relation to the marketing practices; and
- iii) Identifying the challenges facing women entrepreneurs in small-scale catering enterprises in Tanzania in marketing and sales of their products through mobile phones and internet services.

Therefore, the following research questions were asked for this research:

- i) How do women entrepreneurs in small scale catering enterprises use mobile phones and internet services in the marketing and selling of catering products and services?
- ii) What are noticeable business changes with the advent and application of mobile phones and internet services among women small-scale catering enterprises?
- iii) What are specific challenges faced by women with small-scale catering enterprises in the application of mobile phones and internet technology?

## Conceptual framework

The conceptual framework in this context is used differently from the theoretical framework in which the authors would have used the already established and existing theories and models to inform the study. In utilising the conceptual framework, the authors have provided assumptions and understandings of the causal or correlational patterns of interconnections across events, ideas, observations, concepts, knowledge, interpretations and other components of experience (Svinicki 2010). According to Svinicki (2010: 5), “everyone has a conceptual framework about how reality works that allows him or her to make predictions about how A is related to B and what will happen when the two intersect”. Therefore, at the conceptual level, the authors have assumed that technological breakthroughs in mobile phone and internet applications enhance and improve marketing and sales of small-scale catering enterprises as shown in Figure 1. The framework in Figure 1 overleaf demonstrates that given the opportunity, sustainable development of small-scale catering business enterprises will be attained when marketing and sales are linked with technology (mobile phone and internet) on one side, and on the other side, the benefit achieved by both business owners and customers.

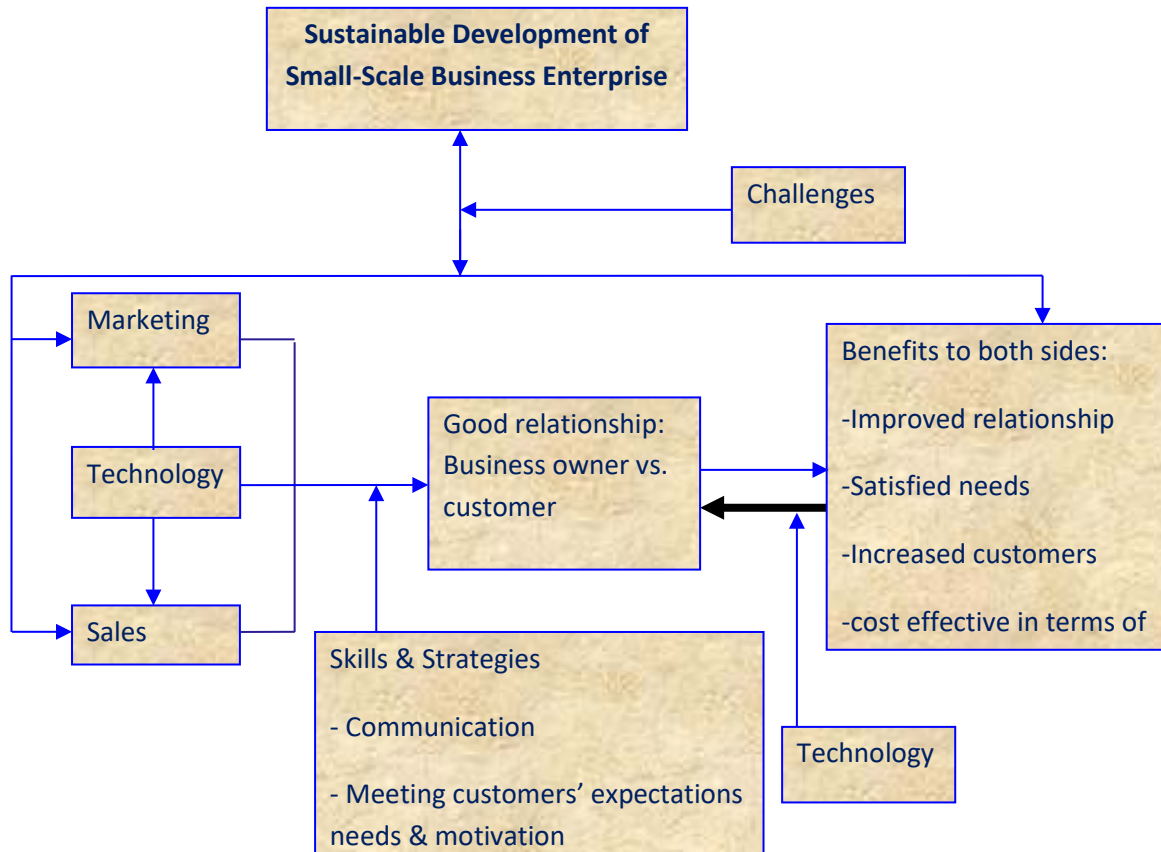


Figure 1: Marketing and sales in a technological environment

Furthermore, the conceptual framework in Figure 1 entails that integration of technology in marketing and sales may improve and facilitate strong relationships between entrepreneurs and customers. The skills and strategies employed in building this relationship among these two parties, such as communication, could capture customers' behaviour and psychological interest, as well as meeting customers' expectations, needs, thus motivating them to continue using the product. Therefore, if the business owner and the customer encourage and sustain mutual relationships which influence customer use of the products and services, this would make it possible to capture the customer's expectations, needs and motivations. Both parties, the entrepreneur and the customer, would have to achieve some benefits, be it monetary or other, for example, cost effectiveness in terms of money and time saving, increased customers, satisfied needs and improved relationships, among others.

The bold arrow in Figure 1 shows that the benefits to be achieved by both sides are also the factors for improved relationships and feedback, using technology such as social media and networks through the internet and mobile phones, for



all parties. Hence, business owners need to possess not only technical skills in marketing and sales, but also strategies that influence customer use of the products and services in order to capture value and to create profit. However, when combining these variables, there may be some challenges encountered before reaching sustainable development of small scale business enterprises.

The use of this conceptual framework to study the ways in which mobile phones and internet services technologies are used for the sustainability of small-scale business enterprise is proportionally significant as a tool to empower *Mama Lishe* in marketing and sales of their products and services. As mobile phones and internet services facilitate communication between business owner and customer, studying their use can persuade the responsible authorities to design and develop training programmes to empower *Mama Lishe* to apply the available technology. The delivery of such training to the targeted group would empower them to conduct their businesses in profitable and sustainable manner through the implementation of the recommendations given by this study. This would contribute positively to government efforts, plans and strategies linked directly or indirectly to poverty reduction, and would therefore enhance the socio-economic development of entrepreneurs in Tanzania.

## Literature review

Bamji (2008) focused on catering enterprises and industries and ascertained that the establishment of tiny and cottage-scale catering enterprises and industries would help to empower women through skills development and livelihoods enhancement. With regard to marketing, Bamji (2008) showed that in today's age of globalisation, small-scale catering enterprises and industries face tremendous problems of competition both from the larger industries as well as unscrupulous small-time producers who make and market substandard products at low cost through electronic resources and services. Rovenpor (2003: 58) asserts that "Internet-based businesses are no different from traditional businesses.... entrepreneurs interested in profiting from internet technology need to develop strong business plans". Although Rovenpor concentrates on rural women, her views are in line with Bamji (2008), who is of the view that rural women have to be trained in costing and marketing skills in order to be aggressive in their attempt to capture at least the rural market. Therefore, to deal with the current environment not only technical skills in catering enterprises

methods and technology, catering quality and safety, and cleaner production complemented are required, but also entrepreneurial skills in marketing strategies and sales management of catering services through the use of technology such as the internet and mobile phones.

The current trend and inclination of social networking tools in a world which is dominated by social media that keeps people constantly connected, also effects change in the marketing of catering services (Mishra and Sinija 2008; Waddock and Mcintosh 2011). When they quote economist Joseph Schumpeter's theory of argument that economies are never actually stable because change is always underway, Mcintosh and Waddock (2011: 305) state that:

In accordance to Schumpeter's view, change occurs through what he called creative destruction by necessity because of the fundamental impulse that comes from the new consumers, goods, the new methods of production or transportation, the new markets, the new forms of industrial organisation that capitalist enterprise creates.

Social networks such as Facebook, WhatsApp, Instagram and LinkedIn serve the direct purpose of connecting people in networks and keeping those in the networks informed about activities of others (Mcintosh and Waddock 2011). Skype (the internet phone service offered for free over the internet) is also very instrumental in marketing and sales. Mcintosh and Waddock (2011: 305) further state that electronic connectivity makes possible gaining and using information, which was formerly a materials-resource intensive activity, as well as other forms of business, in digital or electronic form. Gogan (1997) also promotes the same view. This argument is further advanced by Wang and Cheung (2004: 53) who affirm that:

Mobile e-business is a type of e-business that makes use of and takes advantage of mobile technology. The rapid development of mobile technology has made it possible to deliver content, transfer data and make payment on cell phones, PDAs, wireless Internet-enabled laptops, and other mobile devices.

Mobile access to the internet is especially attractive in application areas where time and location sensitive information is essential and cannot be ignored in totality.

The commercial internet generates tens of billions of dollars in revenue annually. Through internet and mobile phones, today's salespeople provide customers with a range of business consultation, technical and support services. The internet facilitates the electronic interchange of data, answers questions, and enables access to the latest information on products and prices (Greenstein 2007; Anderson 1996). Rust and Lemon (2001) depict the internet as being built upon this concept of an information service. By its very nature, the internet is a network that permits the interchange of information. The purest commercial utilisation of the special characteristics of this environment is that of an interactive information service, with consumer wants and needs going in one direction and highly customised information going in the other direction. This interactive information service is the critical backbone of the new e-economy and is critical to understanding the role of e-service in this new domain. New advances in technology have made it possible for customers to take greater control of the purchase and consumption experience than ever before. The customer has always had the power to choose to purchase or not.

Studies conducted to date reveal that mobile telephones have presented new possibilities of mobile banking to the African continent across urban and rural divides. Mobile phones connect individuals to individuals, information, markets and services and make possible and facilitate marketing and sales. Aker and Mbiti (2010: 208) further state that "mobile phones have greatly reduced communication costs, thereby allowing individuals and firms to send and to obtain information quickly and cheaply on a variety of economic, social and political topics".

## Research methods

This study was conducted in Moshi Municipality in Northern Tanzania. The field work areas were around Moshi Co-operative University (MoCU) and the nearby Kilimanjaro Christian Medical University College (KCMU College). The area has a relatively high concentration of *Mama Lishe* and allied small businesses. The area thus contained the targeted groups which provide the services to students in particular, and to other customers.

The population of this study consisted of *Mama Lishe* service and product suppliers and consumers of the *Mama Lishe's* products. Although the main

participants in this study were women entrepreneurs in small-scale catering enterprises, irrespective of their gender the customers were involved in the study to provide back-up to the service or product suppliers' responses. Hence, while services and products suppliers involved in this study were only female, the consumers were of both genders. The principal sampling method to guide the conduct of this study was convenience sampling based on the technique where respondents were conveniently selected based on their technical know-how in small-scale catering processing, and experience, readiness and willingness to participate. Thus, purposive sampling was also used in selecting business owners to provide information on the extent to which mobile phones and the internet have had a major impact on their business. The rationale behind this selection was based on the fact that a business owner would in most cases have sufficient information on the business growth or challenges. It was thought difficult to have an actual pre-determined number of people participate in the study. Thus, a sample of 49 respondents, involving 32 (65%) *Mama Lishe* and 17 (35%) customers participated in this study.

In this study a mixed-method research approach was used and deemed appropriate. Qualitative methods were used to collect data that provided the descriptive experience of *Mama Lishe* on the use of mobile phone and internet services in the marketing and sale of their products. The quantitative approach was used when analysing data obtained from closed-ended questions contained in the instruments (Frankfort-Nachmias and Nachmias 2008). Both primary and secondary data were used. Primary data were gathered through the participatory approach guided by a checklist of pertinent issues to guide discussions. This was done by the use of semi-structured 'face to face' interviews with supply and demand sides, supplemented by casual direct observations. The mixed-method approach seemed to be appropriate for establishing the feelings, attitudes and awareness of the respondents on the research problem (Creswell 1998; Daiute and Lightfoot 2003; Sillitoe, Dixon and Barr 2005). Secondary data were gathered from library materials and internet sources. This multi-dimensional data collection method was thought to improve the validity and reliability of data and information collected, because the shortfalls of one method were compensated for by the other (Mugenda and Mugenda 1999; Pelosi, Sandifer and Sekaran 2001; Kumar 2005; Bryman 2008).

The qualitative data collected through semi-structured interviews and observations were first analysed using the content analysis approach. This approach enabled the researcher to study the actions, statements and performance of individuals in an indirect way, through an analysis of their communication (Fraenkel and Wallen 2003). The content of the interviews was broken down into the smallest meaningful units of information to help in ascertaining the values and attitudes of respondents prior to executing them in SPSS together with the quantitative data to provide descriptive statistics as frequencies and percentages.

## Results and interpretation

The thematic analysis technique and the results from the statistical analysis as stated earlier provided the following findings.

### Demographic information

Data and information contained in this research report was collected from 49 respondents, 32 of whom were women entrepreneurs involved in small-scale catering enterprises in Moshi Municipality, and 17 were customers of the *Mama Lishe's* products/services. Among the 32 *Mama Lishe* who involved in this study, 15 (47%) were from around MoCU and 17 (53%) were from the KCMU-College area. Of the 17 customers who participated in this study, nine were located in and around MoCU, and eight were located around KCMU-College. The response rate was close to 100%. However, some questions were not answered by all respondents. The study ascertained that the types of food served by *Mama Lishe* around the researched areas included *ugali (pap)*, rice, meat, fish, green vegetables, roast bananas, cassava, chips and chicken. In response to the question regarding longevity or time of being in that business, most stated that they had been in the business for an average of between three to six years. They identified their current and prospective customers as including students, lecturers, and patients and their relatives (in the case of KCMU College).

The results of this study indicate that most of *Mama Lishe* had a relatively long experience of utilising mobile phones for making and receiving calls and text messages. When asked to state the time since they started using mobile phones, of the 31 women (97%) who possessed and used a mobile phone, it was found

that 1 (3%) had experience of between 1-2 years, 13 (42%) between 3-5 years, 14 (45%) between 6-10 years, 3 (10%) of over 10 years. Some phones were connected to the internet services and/or registered with e-money/banking. Statistics indicated that 17 (55%) had their phones connected to the internet, 7 (22.5%) could connect but were not yet enabled, whereas 7 (22.5%) were not connected although were registered with e-money.

## The use of mobile phones and internet services in marketing and sales

In the case of utilisation of mobile phones and internet services for creation and sharing market information of their products, the findings of this study show that the technology potential was not fully utilised. For example, when *Mama Lishe* were asked to state their status of using gadgets registered to social networks media, only one (3%) of the participants stated that she was registered on Facebook whereas the rest were not aware of the existence of such technology. It was very interesting to identify that after the *Mama Lishe* became aware of the existence and possible opportunity to use such resources for the advancement of their businesses, that they requested training on creation and use of such sites. Of the 32 *Mama Lishe* who participated in this study, 30 (94%) showed interest in being registered with one or more social networking media and to use it for marketing and selling of their products. They did however identify a lack of knowledge and skills in using social networks and media for their enterprises', development to be a challenge hindering the application of the idea. On the other hand it was also noted that all customers who participated in to this study were registered with various social networks including Facebook, WhatsApp, yahoo messengers, windows live, twitter, LinkedIn and Skype. This might be due to the fact that most of them were students and most likely possessed knowledge of using new technology and communicating through social networking media.

On the use of mobile or e-money, the findings of this study revealed that among the *Mama Lishe* who participated in this study, 28 (87%) were registered with e-money banking whereas only four (13%) were not. Since it was possible to register with more than one e-money account, company or network, the study findings show that among the 28 who stated that they were registered with e-money account, 26 were registered with M-pesa, eight with Tigopesa and five with Airtel money. That means a larger number of respondents were registered

with M-pesa than Tigopesa and Airtel money as indicated in Figure 2 below. Regardless of the statistics, *Mama Lishe* were still not using their mobile phones for selling their products through e-money. The result of this was that all payments in the business were to be made in cash. Participants also acknowledged that the use of e-money could have reduced risks. It is therefore recommended that Vodacom Tanzania with its electronic money banking department in collaboration with entrepreneurial training institutions such as MoCU need to design training programme to help *Mama Lishe* discover this opportunity and use it fully so as to enjoy the benefit brought by this new technology.

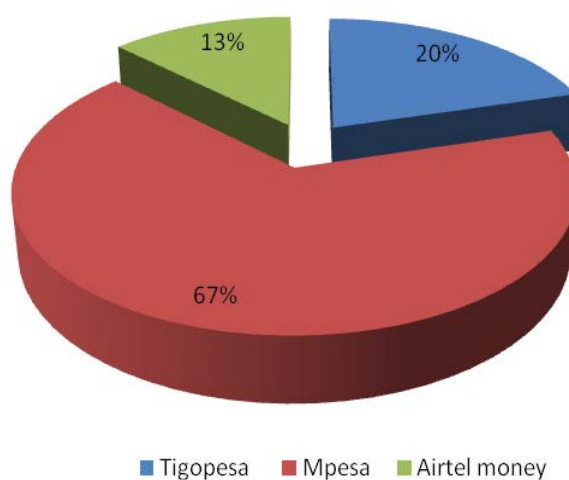


Figure 2: Preferred m-money account (Field Data 2012)

The findings show that the extent of using mobile phones and internet services in marketing and sales among *Mama Lishe* around MoCU and KCMU College was very low. When asked to state the reasons why the technology was not used in the marketing and sale of the products, the majority 24 (77%) reported that they were not aware of the benefit of using it; 6 (19%) stated that they lacked the required skills to exploit and maximize the potential of technology to provide their businesses; whereas 1 (3%) stated that she did not understand the benefit of using it and therefore she did not want the resource. From these responses, it is right to conclude that the reasons for not using technology for marketing and sales of the *Mama Lishe's* catering products were ignorance or lack of awareness among entrepreneurs of possibility of using it for the improvement of their catering businesses. They were not aware of most of these resources and also lacked the required skills and technical knowledge to exploit and maximize the potential of technology to advance their businesses.

Moreover, although *Mama Lishe* were not selling their products through e-money, when asked to state their philosophy and views on marketing and selling of their products through mobile phones, electronic money banking and the internet, 24 (75%) of the participants stated that they would accept e-money for ensuring the safety of the money, while 8 (25%) participants rejected the idea. Those who rejected the idea said that effectiveness in using mobile account in selling was not guaranteed and that they preferred the current practices which worked best for their needs. When customers were asked the same question, all 17 positively agreed to the idea of using e-money in buying *Mama Lishe's* products. The reasons which they provided was that e-money system was very effective and advantageous for money safety for both sides (customers and sellers) compared to the current marketing and selling practices, which is according to *Mama Lishe's* rating in this study found to be satisfactory. On the potential and advantage of using internet services (specifically the social networking in marketing) *Mama Lishe* showed the following findings: 19 (59%) of the respondents stated that it was advantageous as it would create good relationships with customers; 13 (41%) asserted that it would help in knowing customers' need on the particular day; 29 (90%) of the respondents were of the opinion that it would increase the number of customers; 16 (50%) stated that it would be cost effective as per benefit to be gained; and 25 (78%) stated that it would be advantageous as it would satisfy the very important component of business i.e. the market.

In general, *Mama Lishe* appreciated the identification of the use of technology (and specifically social networking media) for marketing as a very useful tool particularly in business connections and sustainable relations with customers (regularly and in particular during the day), and cost effective as per benefit gained which satisfy the very important component of business, that is the market.

### Challenges in using mobile phones and internet services

Respondents were asked to state problems and challenges which they encountered in marketing and sales of the products using mobile phones and internet services. The findings show that 30 (94%) of all *Mama Lishe* in this study lacked awareness and education on the use of technology for marketing and sale of their products. Thus, they were not making use of the technology



and requested other stakeholders such as the government of Tanzania and institutes engaging in the provision of entrepreneurship training to provide training programmes that would help them acquire entrepreneurial skills and also on the use of technology for the advancement of their enterprises. This was validated by one of the *Mama Lishe* around MoCU area who asserted that:

“Since, we do possess these instruments but are not familiar on how to fully utilize them in value addition to our businesses, then, we request our government and all other stakeholders including MoCU to think and come out with strategies and plans to help us make effective use of the gadgets to advance our businesses. If the university for example would prepare training package for us on a proper use of technology for entrepreneurial development I believe all of us would like to attend the training. Even if we will be required to pay, we are ready and I believe no one would like to miss the training. Because I am sure training on the use of Internet and acquisition of Internet skills could lead to discoveries of other opportunities through networking. Technology use could have very high impact on our enterprises’ development.”

This implies that *Mama Lishe* would like to use technology profitably in marketing and selling of their products and services but what they specifically require is training on entrepreneurial skills and use of technology for their enterprises’ development. A few of them mentioned lack of time and high cost of browsing through the internet so as to post information and analyse customers’ needs as another challenge in the use of internet services for marketing of their products.

## Implication of the study findings

The study reveals that although *Mama Lishe* are equipped with technology, they are not effectively using that technology for their enterprises’ development. Interestingly enough, if they are adequately acquainted with awareness and education on the use of technology, *Mama Lishe* would like to use mobile phones and internet in managing their businesses. This implies that *Mama Lishe* run their enterprises without application of technology and as a result their businesses are not growing and expanding fast enough to cope with the corresponding changes and needs of customers. This consequently hinders their

capacity to compete in this era of globalization from a domestic market perspective.

In the context of the findings of this study, about 97% of *Mama Lishe* in the study area had cell phones connected to the internet, and most of their phones were linked to mobile banking such as Airtel money, Tigopesa and M-pesa. Of the 49 participants in this study, 41 (84%) participants were interested in using these services in the marketing and selling of their products. However the lack of awareness and skills necessary for constructing and updating the web and social network sites by the *Mama Lishe* was found to be a limiting factor. Thus, training and knowledge on use of technology among *Mama Lishe* was identified as being very important and needed because most of them were illiterate in the proper use of their gadgets for potential advantage.

In addition, the fast increase of self-employment in catering services due to the increasing numbers of universities and population in Moshi Municipality calls for an increased need of entrepreneurial skills for women engaging in small-scale catering services and also training on the use of available technology for marketing and sales of their products. Hence, there is an urgent need for training *Mama Lishe* on how to use their mobile phones and internet services fruitfully for sustaining and expanding their businesses.

## Conclusions

The findings of this study show that many *Mama Lishe* and their businesses exist in the study area. It was also found that most of the *Mama Lishe* possessed mobile phones registered with mobile banking (Sim banking), most of which were capable of being connected to the internet to allow the use of social media and networks. However, they did not make use of these services to facilitate the marketing and sale of the *Mama Lishe's* products. Their businesses are basically run traditionally as most of the *Mama Lishe* were illiterate in using services such as mobile banking and internet services accessible through their mobile phones to market and sell their products. It is unfortunate that there were also no training opportunities about the use of mobile phones and internet services for business initiatives. Hence, women entrepreneurs in small-scale catering enterprises did not utilise their mobile phones and internet services

fully in marketing their products, or in the creation and sharing of marketing information with customers, peers and colleagues.

The growth of small business enterprises in the world today is highly impacted by the development and use of technology. It is likely that the increased use of technology in business activities will increase the number of customers in the business. The findings of this study also show that *Mama Lishe* realised the role of mobile phones and internet services in marketing and sales in relation to the marketing practices as they knew that technology would have a beneficial impact on the growth of their enterprises. However, strategic marketing for both business owners and customer satisfaction was of very important. This is currently possible through the use internet services where *Mama Lishe* could get responses or feedback on customers' needs and satisfaction with services.

It was further found that women entrepreneurs in small-scale catering enterprises in Tanzania faced many problems and challenges in using technology for marketing and sale of their products through mobile phones and internet services. The challenges include lack of literacy on the use of technological services, lack of time and the high cost of browsing through the internet. Therefore, in realising the benefits of internet and mobile phones among *Mama Lishe* in Moshi Municipality, Tanzania, educational programmes on the use of technology would be a necessity.

## Recommendations

In an effort to help *Mama Lishe* and the Tanzanian government in poverty alleviation through the use of technology such as mobile phones connected to the internet services, a number of initiatives must be undertaken so that *Mama Lishe* can actively participate in the social and economic development of the country. These include:

- i) Entrepreneurship training through institutions such as MoCU to organise and provide entrepreneurship training for *Mama Lishe*, together with training on the use of mobile phones and internet services in marketing and sales of the products so as to enable the women to realize the benefits of their electronic resources in their businesses.

- ii) The MoCU Centre for Innovation and Entrepreneurship should organise regular training for *Mama Lishe* to enable them to acquire effective internet use skills on the benefits of such a resource. Adequate and formal training on internet use would also help to prepare the women to take advantage of technology in the development of their business enterprises.

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## Keywords in this context

**Consumer behaviour:** Is the attitude, ways, action of a person (consumer) towards making a decision to buy, enjoys and utilises the benefit of a certain product(s).

**Internet and internet Services:** Internet is the worldwide connection of more than 10 million computers and other mobile devices such as mobile phones which communicate using network system. The internet services refer to the organised services defined by protocols that specify how information moves across the networks. It includes e-mail, chat and discussion (Hofstetter, and Sine, 1998; Bradley, 2002).

**Mama Lishe:** Is a Kiswahili name used in Tanzania to denote women who are involved in the business of sourcing, preparing and selling food (and other related consumables) to normally established customers in a very small-scale catering enterprise than a restaurant.

**Marketing as interlinked with sales:** In the context of this study, **marketing** is the process through which suppliers of the products promote or create awareness of the services and products rendered by motivating the public and prospective customers to use certain products; whereas **sales** is the process in which a supplier creates strong-profitable relationship and equity to individuals (customers) so to delight and capture value from them (Kotler, and Armstrong, 2008; Lamong, 1990; Rouziès, *et al* 2005).

**Mobile banking:** Referred to as a banking system through mobile phones whereby utilising mobile phone technology, money deposits and the settlement

of payments using cell phones is made possible (Cheung, and Cheung, 2004). In this study, it entails the e-money system or electronic money banking whereby buying and sales is made possible.

**Mobile phone:** Also known as a cellular telephone or a hand-held mobile telephone, it is a portable telephone device that does not require the use of landlines because each mobile phone has its own short-range transmitter/receiver.