

**The Impact of Mobile Phone technologies on Medium
and Small Enterprises/Jua Kali (MSEs)**

By

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ABSTRACT

The paper presents a survey conducted in Nairobi, Kenya investigating the socio-technical dimension of using mobile phones in the micro and small enterprises commonly referred to as jua kali businesses in Kenya; and the socio economic impacts it has on the urban micro entrepreneurs. The study is uses Activity theory to explain various activities of the urban community using the mobile phone as tools to achieve different objectives (benefits). The results explains in details the changes in the way the micro entrepreneurs interact with each other and the family members (socio- networks) and the enhanced business contacts from suppliers and the customers. This study discusses the various ways in which mobile phones has transformed the micro enterprises in Nairobi. It emphasizes a convergence of mobile phone technology with socio-economic activities in the micro-enterprises of Nairobi, and its relevance to the developing countries

Key words: ICTs, Mobile phones, Micro enterprises (*Jua Kali*), activity theory, social context and socio-technical view

Introduction

Consolata Mwangi operates a curio shop in Nairobi (Westlands) has a curio shop which is replenished by stock from Kisii (stone carvings) and from Ukambani (wood carvings) Kenya. Consolata has mobile phone contacts for the suppliers both from Kisii and Ukambani. To avoid traveling expenses to make payments and collect the goods where time and distance are the main barriers, she uses the M-pesa services through her cell phone to make payments, and give instructions on the bus/ matatu to be used for delivering the curio products.

In March 2007, Kenya's largest mobile network operator, Safaricom (part of the Vodafone Group) launched M-PESA, an innovative payment service for the "unbanked" population "Pesa" which is a Swahili word for cash; the "M" is for mobile. Within the first month Safaricom had registered over 20,000 M-PESA customers, well ahead of the targeted business plan. This rapid take-up is a clear sign that M-PESA fills a gap in the market. The- product concept is very simple: an M-PESA customer can use his or her mobile phone to move money quickly, securely, and across great distances, directly to another mobile phone user. The customer does not need to have a bank account, but registers with Safaricom for an M-PESA account. Customers turn cash into e-money at Safaricom dealers, and then follow simple instructions on their phones to make payments

through their M-PESA accounts; the system provides money transfers as banks do in the developed world. The account is very secure, PIN-protected, and supported with a 24/7 service provided by Safaricom and Vodafone Group (Hughes,N & Lonie,S ,2007).

The study looks at role of mobile phones in changing the micro-enterprises and giving greater opportunities the entrepreneurs, taking a socio technical view of the mobile phones (Kling,2000, ITU, 2006). Mobile phones/cellular phones have led to changes in established work based communication practices (Nardi & Whittaker, 2000) which foster and preserve a sense of community, allowing the users to demonstrate that they are a part of a social network and their involvement in a social network (Taylor A.S & Harper Richard, 2001).

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All over the world, mobile communication has become a part of daily life for millions of people as a result of enhanced wireless communication infrastructure. Ng-kruelle (2002,Varshney Uparkar & Ron Vetter, 2002) argues that the distinctive characteristic of mobile communication compared to fixed phones communication, is that information is real time instead of being static and therefore many new e-commerce applications are possible significantly benefiting from emerging wireless and mobile networks, which are gaining exponential growth in terms of capabilities and mobile devices, standards and network implementation with greater user acceptance. Many people now consider the ability to communicate as one of the strategic options of breaking geographical and time barriers, especially while doing business transactions, which consequently translates to economic benefits.

Background

Micro-enterprises and the informal sector employment

According to CBS (2005) Kenya has over 5,970,600 people employed in the informal sector, which has translated to about 19% of the total Kenyan population. This sector has continuously experienced growth, and becoming a key sector in the in the economy of the country, creating most of the new jobs in Kenya.Malick A, (2004) adds that Kenya's informal sector constitutes 98% of all businesses in the country, absorbing a high population of school, college and university leavers.The number of enterprises have grown from 910,000 in 1993 to 1.3 in 1999

(baseline survey,1999).Out of 1.3 enterprises in 1999,66% was located in the rural areas ,while women owned 48% of the enterprises. 64.3% of the MSEs was in trade, 14.8% in services, 13.4% in manufacturing while 7.7% involved other activities

The informal sector is segmented into three according to Haans,C.H(2001).The smallest segment is the income-Generating Activities (IGAs).This is a segment of the informal sector is the predominant type of informal businesses , e.g. seasonal trading and hawking, keeping domestic animals, and many traditional craft activities, especially in rural areas that has the following Characteristics:

- Pre-entrepreneurial, subsistence type of self-employment, supplements farming incomes.
- Usually they concern part-time, seasonal activities, based on traditional technologies, local materials and local markets.
- They have little if any potential for growth, and might be best supported by assisting the women to diversify their activities.

The second segment the micro-enterprises (MSEs) has businesses that are slightly bigger than IGAs, which includes Small shops, metal working, carpentry, tailoring, and various forms of repair services (e.g. radio & TV, cars, household appliances). The main Characteristics are:-

- They work with a few family workers, apprentices with one or a few (up to 10 including the owner(s) of the business) permanent workers.
- Their technology is a mix of traditional and more-modern-but-obsolete.
- They lack access to capital, have modest technical skills and lack management.
- They are more linked with markets as part of their production inputs are imported and they serve local and nearby markets.
- They found in larger villages, rural towns and regional centers. Some of them have some potential for growth, or at least for the development of entrepreneurial skills.

Small enterprises (SEs) are firms with roughly 10 to 20 (sometimes 50) workers that are at the boundary between formal and informal sector and have the following characteristics:-

- They use non-traditional or 'modern' technologies in at least some of the productive aspects of the transformation process.
- Their products and services range from simple to complex and similarly span a range of consumer types.

- The marketing pattern may be somewhat complex, reflecting innovation in raw material procurement and in output sales.
- SEs are (on the margin of) formal: they are usually registered with the local government and tend to be paying some taxes.
- SEs are more urban than rural-based. Some examples of small enterprises are: saw mills, garment assembly, motorized transport, building & construction and medium-scale industrial agro-processing

In this paper the emphasis is on the micro-enterprises to facilitate discussion because it provides economic viable ventures than the income generating, and also exists at the middle of income generating and small enterprises. Fafchamps (2001) notes that most of the businesses in Africa are represented by a traders, rarely exceeding a handful of workers and family helpers The average MSEs in Kenya employs between 1-2 workers, while over 70% employ only one person (sessional paper, 2005).

Mobile phones in Kenya's socio-economic development

The Kenya government recognizes the role-played by the mobile phones, and associated technologies in the economic growth and development (sessional paper, 2005). Therefore together with other stakeholders and development partners, Kenyan government has encouraged the development of communication infrastructure such as communication commission of Kenya,(CCK), which is regulating the mobile service providers, fixed line service providers, and other stakeholders in provision of the service industry(researchICTAfrica,2004). At the same time the government has recognized with concern the growth of micro-enterprises as the foundation blocks of development and industrialization. The ministry of labor and human resources development (MoLHRD) has set up a department to deal with the development of the micro- and small enterprises.Through this ministry the government has identified that inappropriate technology as a major constraint in the country achieving the economic benefits resulting from the MSEs (sessional paper,2005). The government through ministry of Information and communication (MoIC) has encouraged the Kenyan population to join the information superhighways, to make them competitive and have a global reach, penetrate more markets, access information from different sources (customers, suppliers, banks), which are some of the factors hindering the productivity, and profitability of the MSEs, their growth and expansion.

Adoption and use of mobile phones

Mobile telephony adoption is on the rise and the related technological innovations have dramatically enhanced the capabilities of the mobile phones (Salzaman et al, 2001). About two billion people worldwide are using a mobile phone. As the number of mobile phone increases there has been a pervasive impact on people's lives,(ITU,2006). Mobile phones adoption and use has a positive and significant impact on economic growth, and this impact may be twice as large in developing countries as in developed countries (ITU, 2005, Salzaman et al, 2001). In Africa particularly

“people in Africa use mobile phones very differently. Most strikingly is the accessibility of mobile as the overall impact of mobile extends well beyond what might be suggested by the number of subscriptions alone.”(ITU,2005)

In Kenya there has been a sporadic mobile phone subscription by the rural and urban populations. The number of mobile subscribers in Kenya has risen to 8 million subscribers from 6.5 million subscribers in June 2006, from the country's two operators (*Safaricom and celtel*) against 293,400 fixed lines (ITU, 2007). This increased accessibility to mobile phones have introduced changes in most sectors of the economy and particularly the urban informal sector consequently *jua kali* business (MSEs) changing their business and operation environment, thereby creating an impact on Kenya's fastest growing sector and employer.

Integration of mobile phones in MSEs

In the words of Donner(2005), there has been relatively few studies focusing directly on the way mobile phones are used in enhancing productivity among the users in the developing world. Some business also lacks the awareness regarding the potentials that exist in the use of mobile phones and ICTs (Adeya, N, 2003).

Mobile phones provide technological services that reduce costs; increase income and increases reach ability and mobility. They can help to extend social and business networks, and they clearly substitute for journeys and, for brokers, traders and other business intermediaries (Donner, 2005, Hughes,N & Lonie,S ,2007).

By 2005, MSEs in Kenya had employed approximately 5.9 million people. Of this population,1.9 million was in the urban areas while the rest was in the rural parts of Kenya(CBS,2005,Economic review,2005) out of the total population of 35 millions, which translates to 18.5% of the Kenyans have a mobile phone compared to 0.84 % Of the fixed lines.(ITU,2007,Chogi,2006).It is therefore

important to note that The adoption, usage and the influence mobile phones have on the Micro enterprises of Kenya .The uses can be categorized as social, business/economic and political.

For micro entrepreneurs, just like all other users use mobile phones same device for both business and social purposes, as a result there were increased profits in business, and enhanced social networks (Chogi, 2006). The emergence of M-PESA service, a Text messaging (SMS) provide the solution to small businesses' banking needs for the majority of the Kenyan population, because the majority don't hold bank accounts but they do have the services of a mobile phone, hence they could settle bills by building up credit on the mobile phones and then sending a text (SM) to make a payment. The leading mobile service providers in Kenya have introduced some money transfer services whose objective is to enable Kenyans to make 'micro payments' using their mobile phones. These services are supposed to provide an e-commerce platform of choice in a country where credit cards have struggled to reach most the population without the bank accounts. M-PESA, an innovative new mobile payment solution that enables customers to complete simple financial transactions by use of mobile phone (Hughes,N & Lonie,S ,2007, 2007,Chogi,2005,).Some of the uses of M-PESA includes:-

- Payment for trading between businesses
- Secure money transfer for People journeying between the places, depositing cash at one end, and Withdrawing it a few hours later at the other;
- People sending airtime purchased by M-PESA directly to their relations up-country as a kind of informal remittance;
- Send money for various ad hoc reasons.

Micro entrepreneurs and Activity theory

The survey was conducted under the guidance of the Activity theory (figure1), framework was helpful during the data collection and analysis about the attributes of the mobile phone users in MSEs . Activity theory (AT) has been used a suitable framework for analyzing social and economic issues since it provides an explanation of what micro entrepreneurs do within a socio-technical context. Micro-entrepreneurs, policy developers, government agents and other stake holders need to operationalize the ideas from this framework to guide them in their business process. AT was based on Engestrom's (1987) to conceptualize and support the how *jua kali* (micro-entrepreneurs) interact with mobile phones to perform business transactions and social networking. The Activity (what people do) is reflected through actions as people interact with their environment and it is undertaken by human agents (subjects), who are motivated towards a

solution of a problem of purpose (object) and mediated by tools (artifacts) in collaboration with others in the operational environment (community). The structure of the activity is constrained by some conventions (rules) and social strata (division of labor) within the context (Ng-Kruelle et al, 2002)

Results

After investigating the attributes a framework was developed explained use of mobile phones in a social context investigated the role of various attributes of the social context. Mobile phones are perceived as tools used to mediate the activities of the micro-entrepreneur, transforming his objectives into outcomes, which have an effect on profitability, social relations and productivity in the micro-enterprises (Chogi, 2006). The study involved the use of the activity theory elements to investigate the impacts of the micro enterprises in the Kenyan context as shown in figure 1.

FIGURE 1 Activity Theory Framework elements, which were investigated

AT Framework elements Investigated	Attributes of the element investigated by the survey
Subjects	MSE entrepreneurs <ul style="list-style-type: none"> ○ Age ○ Gender ○ Education levels ○ Experience in <i>jua kali</i> business operations ○ Type of ownership
Rules	Government, licensing and regulating agencies <ul style="list-style-type: none"> • Policy development • Policy implications on <ul style="list-style-type: none"> ○ Business registration ○ Taxation /costing
Division of labor	Category of the business being performed <ul style="list-style-type: none"> ○ Manufacturing ○ Construction ○ Wholesale and retail ○ Daily and personal services ○ Others
Community	Urban environment <ul style="list-style-type: none"> ○ Five out of the eight divisions of Nairobi city, of Kenya
Tools	Mobile phone technologies <ul style="list-style-type: none"> ○ Mobile service providers ○ Mobile phone ownership ○ Choice of Tariffs ○ Various mobile service providers in Kenya ○ Communication services provided ○ Barriers to effective usage
Objects	Socio-economic benefits to the entrepreneurs <ul style="list-style-type: none"> ○ Savings from use of mobile phones instead of traveling ○ Mobile phone usage (calls, SMS, Banking transactions) ○ Enhanced access to stock sources and markets ○ Enhanced social networks and increased interaction

Notes: the AT Framework was used to in the context of the Kenyan MSEs environment, to provide the element that was used as the basis for the investigation during the survey.

The study showed that the age of mobile users influenced the usage of the mobile phone and the features that a mobile phone was to have. Most of the entrepreneurs whose ages were below 26 years had phones with more features as compared to those of the older age brackets. This consequently impacted on the cost incurred during the purchase of the mobile phone. Those in the older brackets mainly were keen on the benefits resulting from its usage (usability). The results showed that those (respondents) below 20 years, used mobile phones for general communication and interaction with their peers. Most of the MSE activities were concentrated in areas that had informal settlements unlike in the areas of affluent settlements. These areas had business structures, characterized by temporary structures, which could not attract permanent infrastructure like fixed mobile phones, high population density compared to affluent areas. It was also observable that most of the population living in these areas (informal settlements) had low incomes or formally unemployed. As a result these populations had mainly resulted to *jua kali* businesses (informal employment) to earn or supplement their incomes. Mobile phones and a community mobile phone known as *Simu ya jamii* were mainly used by these entrepreneurs to perform business transactions.

The results showed that an urban micro-entrepreneur spends approximately an average of 56 USD per month, with the majority of the users spending below 7 USD per month to make mobile calls and SMS (Chogi). This amount is far more than the average amount spent by the micro-entrepreneurs in the rural Kenya, where the average expenditure was approximately USD 9 with only a few spending an average of up to 150 USD per month on mobile calls and SMS (CCK, 2004). The main reason for this discrepancy is the usage context since in the rural areas the mobile phone is mainly for social networking and communication while in the city the mobile phones are used to enhance business activities, business networking and communication and hence entrepreneurs however some of the entrepreneurs were still using their mobile phones only to receive calls, SMS, and “flash back” free services e.g. “please call me service”.

Due to the volatility /temporality of the business enterprises, their limited size, the most effective channel of communication for conducting businesses transactions was the mobile phones. Due to its easy accessibility to persons with limited resources and semi permanent structures as in the case of *jua kali* /MSEs(Chogi,2006).Other channels like fax, e-mails, and postal boxes had very little impact on their enterprises.

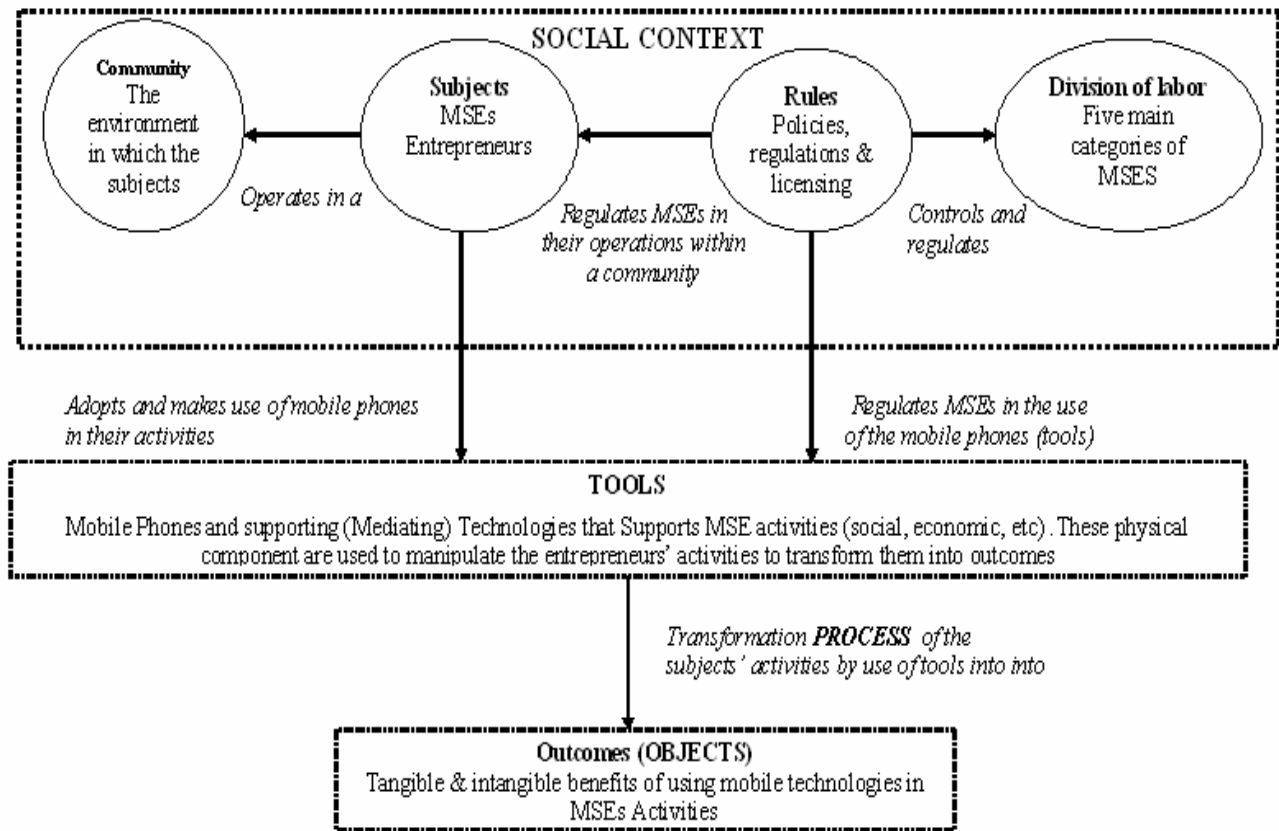
At the same time, most of the MSEs were not registered due to the fear of the taxation and uncertainty of the business existence. This made it quite difficult for the supply of fixed telephone

services to the *jua kali* entrepreneurs. This is also coupled with lack of a clearly defined policy in the use of emerging technologies such as the mobile phones (sessional paper, 2005, Chog, 2006).

Discussions

After analysis results of the study they provided a basis to the researcher in developing a framework which integrated all the stakeholders in the study, which included a social context, the mediating tools and the expected outcomes.

FIGURE 2 AT and STN Integrated Framework for the analysis of mobile communication on MSEs Activities



The social context is made up of community, subjects, rules and division of labor. The community is the environment in which the micro-entrepreneurs operate. The study showed that there were significant differences in the utilization of the mobile phones between urban and the rural environments (Chogi, 2006 & CCK, 2004), The second element of the social context is the Subjects which involves all the micro-entrepreneurs who were the subject of the study. The third element is the rules, which are the regulations, policies, and guidelines that were considered during the study. They were mainly made by government through Communication commission of Kenya (CCK) as a regulator of the mobile phone and fixed communication in Kenya, Nairobi City Council which makes bylaws which determine the utilization of space in Nairobi, Another

important source of rules is the Kenya revenue authority, which determines the taxation for mobile devices, air time and other utilities in the micro-enterprises.

The fourth elements are the division labor, which included all the categories of the micro-enterprises in the study, which includes: manufacturing, construction, Wholesale and retail, daily and personal services and others (Donner, 2006, Chogi, 2006).

As figure 2 shows, subjects operates relate to the community in which they are operating in. There exist rules that regulate the Micro entrepreneurs (subjects) and division of labor. At the time the rules regulates the use of mobile phones (tools) while the Micro entrepreneurs (subjects) adopts and uses these tools (mobile phones). The tools (mobile phones) transforms activities of the micro-entrepreneurs under the set rules to achieve the outcomes which are either tangible or intangible benefits that results from the use of the mobile phones by micro entrepreneurs (Chogi, 2006).

Using the activities outlined in figure 1 and the framework outlined in figure 2, the results demonstrated that the activities of the entrepreneurs are shaped and transformed by the tools (mobile phones) to produce strategic benefits, which assist the micro-enterprises to compete and become more profitable. Table 1 shows that 88.4% of the respondents felt that the mobile phones and 46.5% felt that *simu ya jamii* which is a community based mobile phone had a high positive impact in their enterprises over time, therefore the tool has transformed the objectives of the entrepreneurs into tangible outcomes/benefits.

Table 1 Perceptions of the MSEs entrepreneurs on use of mobile phones

Respondents' Perceptions						
Type of a phone used in a business	High impact	Some impact	No impact	Do not know	Others	Total respondents
Fixed lines	4 (9.3%)	4 (9.3%)	22 (51.2%)	12 (27.9%)	1 (2.3%)	43
Mobile Phones	38 (88.4%)	4 (9.3%)	1 (2.3%)	0 (0%)	0 (0%)	43
Fax Machines	0 (0%)	0 (0%)	30 (69.8%)	11 (25.6%)	2 (4.7%)	43
Simu ya jamii	20 (46.5%)	18 (41.9%)	2 (4.7%)	1 (2.3%)	2 (4.7%)	43

Source(chogi,2006)

The table 1 highlights the respondents' perceptions on the impacts that various communication mechanisms have on businesses. Mobile phones had the highest perceived impacts on their MSEs at 88.4% of the respondents while only 2.3% of the respondents felt that the mobile phones had no impacts on their MSEs. However most respondents felt that fax machines had no

impacts to their business, followed by fixed lines at 69.8% and 51.2% respectively. This was contributed by the fact that most of the micro entrepreneurs had no access to fixed lined and faxes machines and hence felt no impact about them on their businesses. The mobile phones were the mostly available tool to be used to perform business activities with the micro entrepreneurs. According to CCK (2004) studies based universal rural access on mobile phones, usage and variations in usage identified that 54.3 % of the population had access to a mobile phone, while in this urban set up, only about 2.3 % of the businesses sampled did not own a mobile phone and therefore depended on other access modes in their micro enterprise as indicated in table 1. The mobile phone as a tool transformed the way entrepreneurs conducted their business as illustrated in the following applications of mobile phones:

Safaricom and Vodafone have introduced *M-PESA*, which is a mobile money transfer service. This technological service is a positive way in the advancement of mobile technology and its uses. Users register with an authorized *M-PESA* Agent, found in places such as petrol stations, supermarkets, local shops. The customers can access services which includes putting money into the customers account by depositing cash at a local Agent, Send money to other mobile phone users by an SMS instruction, Withdraw cash at local a agent, and buy airtime for themselves or other subscribers.

Celitel, another mobile service provider is providing money transfer services in partnership with K-*Rep* Bank and Public Data Network Operator (Packet Stream). This service solution is known as *Soko Tele*.The solution offers individuals, irrespective of their mobile telephony subscriber affiliation, a cheap and efficient way to send money.

The MSEs traders benefited from information of the Agricultural commodity prices.A service branded as SMS *Sokoni* is provided *Safaricom* Limited in conjunction with Kenya Agricultural Commodity Exchange (KACE)which is a private sector firm that facilitates a linkage between sellers and buyers of agricultural commodities, provide relevant and timely marketing information and intelligence, provide a transparent and competitive market price discovery mechanism and harness and apply information and communication technologies (ICTs) for rural value addition and empowerment and also those trading with the agricultural products in the city. The service provides easily access market information on Commodity prices in different markets, Clients willing to buy particular commodities, suppliers willing particular commodities, Commodity selling

prices, where to locate the commodities, when the commodities are available, access extension messages using their mobile phones.

Utility bill payments and Mobile Banking (M- Banking) is another service where some banks today are using a mobile phone to allow its customers to receive short messages on their mobile phones containing up to-date information about latest transactions on their Accounts, as well as information about new developments on products and services offered by the Bank to his customers. This service offers customers with access to more many bank functions.

The micro entrepreneurs, who can afford are benefiting from Mobile Advertisements. *Sasaret* is an example of an online /mobile advertisement company, which allows the mobile phone subscribers to send some free SMS with an advert appended, such that by the time it gets to the recipient, it has an added advertisement message. The mobile advertisement, reaches the target group, and gives the advertiser a direct and quick response on your advertisement at any time and from any place. This has an impact on marketing landscape for small-scale entrepreneurs

According to sessional paper, (2005), Ondieki (2007) identifies barriers to productivity improvements in the MSEs for sustainable developments are: cost, levels of education, business growth, management and technical skills, technological know how and the market structure. The results the mobile phones reduce the cost of doing business and social communication consequently increasing the output of the growth and sustainability of the MSE.

Another major constraint evaluated was the levels of education, which showed that 16.3% had primary school level of education, 55.9% secondary education, and 20.9% tertiary education with only 7% with university education level. It is evident that Most of the entrepreneurs (72.2%) had secondary education level and below. The higher the levels of education, the better for the entrepreneurs' to take advantage of different business changes.

Technological know how is the main focus of this study. It is clear that most of the entrepreneurs cannot be able to adopt high cost investments in technologies such as fax and fixed lines for business communicational needs. Table 1 responses are that fax has no impact at all on the MSEs at 69.8% while 25.6% do not know of any impact resulting from the use of a fax. This has been well implemented by the use of the mobile phone technologies, which are rather affordable.

Low levels of educations in reduce the accessibility of technology and training services in MSEs. Mobile phones have been adopted first from a social perspective, and then later provided a business perspective. Mobile technology has also tried to change the market structure by breaking some of the barriers that were making MSEs to be marginal players in the market, which included instant communication between suppliers and entrepreneurs, customers and entrepreneurs, marketing and advertising, payment of utilities, business information just but a few of the uses that have been facilitated by mobile phones in the MSEs as shown in table 2.

Table 2 The number of calls made and SMS sent

Category	Calls made	Percentage	SMS sent	Percentage
Friends, colleagues, family	9	20.8	13	29.5
Customers services	8	18.8	12	28.7
Ordering goods/services	10	23.5	9	21.3
Solicit business	12	28.2	7	17.2
Banking	1	2.3	0	0.0
Entertainment	1	2.3	1	1.6
Others	1	2.3	1	1.6
Total	43	100.0	43	100.0

(Source: Chogi, 2006)

Conclusion

In conclusion the paper has elaborated that the adoption and use of mobile phones is product of a social process, embedded in social practices such as MSEs Practices which leads to some economic benefits. The community defines the style of mobile phone use e.g. In urban areas over 73 % of mobile phone usage (Chogi, 2006) is for business purposes while over 70 % of mobile phone usage in the rural areas is for social communication (CCK, 2005)

This paper provides practical guidance the entrepreneurs' and policy makers and all other stakeholders based on a sound evidence base as well as to promote further research coverage of issues addressable by many disciplines giving suggesting an active participation of computer and telecommunication experts, social scientists, economists and business strategists. This paper bridges the gap between the studies of mobile phones technologies and practice in an effort to provide a solution to developmental/ economic issues in developing nations. There is evidence that the entrepreneurs have accepted the use of the technology and hence the governments should provide appropriate policies to facilitate the use of the mobile technologies in the MSEs and explore the viability of mobile commerce in the informal sectors. The author recommends that

the policy makers, ministry of finance, ministry of labor and human resource development and mobile service providers about the benefits of integrating and using mobile technologies to enhance *jua kali* business and also the need to enhance technical capabilities of the *jua kali* entrepreneurs to allow widespread use of emerging technologies in MSEs.

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