


Social media and women's financial empowerment in the digital economy era in Tanzania: A study of women's support groups in Dodoma City



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ABSTRACT

For generations, women in Tanzania have been undermined economically despite efforts from the government, educational institutions, and non-governmental organizations. Besides all of them, the growth of digital communication is emerging, inseparable from transforming women's empowerment economically, politically, and socially. However, how social media has empowered women financially as an aspect of economic empowerment remains understudied in Tanzania. This study assesses the role of social media in the digital economy to realize its contribution to women's financial empowerment. Specifically, the study assesses the financial activities of women's support groups through social media, examines how social media offer economic opportunities to women's support groups and identify the challenges associated with social media women's support groups. This study is qualitatively designed and employs in-depth interviews with leaders of women's support groups in the city of Dodoma. The findings highlight the benefits of WhatsApp social media as a platform for digital economic practices, specifically in enhancing the performance of financial activities. The results also revealed a lack of binding principles among women's support groups, making them fragile and affecting their growth and sustainability. The study recommends establishing government regulations that bind members who decide to help each other through social media sites. This practice ensures the sustainability of women's financial groups and avoids online fraud thus, promote women's financial empowerment and participation in the digital economy in Tanzania.

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Introduction

Tanzania is one of the best-performing economies in the region of East Africa. It experiences a GDP growth of 6-7% between the years 2017 and 2018 (World Bank Group, 2019). However, for a long time, women have been undermined economically in comparison to men. For example, data shows that the share of female employment in the formal sectors especially in senior and middle management occupations including in the government service is 17.4% compared to 82.6% for men (Idris, 2018). This figure is significant to explain the gap in the financial outcome of employment between men and women. In terms of earning income from the formal sector the males' monthly income accounts for 278,748 TZS which is higher than women's monthly income of about 165,920 TZS (Idris, 2018) implying that women earn just above half of the men's income. Also, (World Bank Group, 2019) supports that there is inequality in earnings between men and women in Tanzania which relates to gender inequality. In addition to that, most women in Tanzania concentrate on informal sectors and low-profit activities to boost their monthly salary. There is a greater proportion of women who work in the agriculture sector than men which accounts for 69.9% compared to 64% (Giroud & Salguero Huaman, 2019; Idris, 2018) representing the largest share of women among all sectors. However, other women 20.3% work for unpaid labor including attending to those who need assistance such as sick people, the elderly, and children (Idris, 2018; World Bank, 2019) which makes their financial ability to remain low and increases women financial dependency to men. I argue that, the cultural

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practices in Tanzania, for a long time, have privileged men to access resources and power over women. All these factors map out the women's exclusion in economic and financial empowerment in the country.

Given the current technological advancements and the growth of internet most women in regions of Africa and Tanzania in particular start to join new media. According to the research report by Pew Research Centre, data shows that in emerging and developing countries (where Tanzania is included) 49% of men use social media compared to 28% of women users (OECD, 2020). Despite of men social media users to out-number women, however it marks a significant figure to realise its role in addressing various women issues for women empowerment. Especially, social media has addressed the distance and bring women together and closer even beyond the national border to think the way they can boost their financial status. To break the silence, Kadeswaran et al., (2020) argue that "[...] women's rights violations and women's rights movements have been quickly capitalized on social media". Likewise, there is a growing number of women in the country who engage in social media support groups to address various women issues including economic empowerment (Idris, 2018; Poushter et al., 2018; World Bank, 2007). However, the ways in which social media support groups have empowered women financially as an aspect of economic development remains understudied in Tanzania. Therefore, this study investigates the role of social media in terms of digital economy to realize its contribution to women's financial empowerment. Therefore, it is in this light that the general objective of this study is to assess how social media empower women's financial activities. Specifically, the study addressed three main objectives which are; to assess the financial activities of women's support groups through social media; to examine how social media offer economic opportunities to women's support groups, and to identify the challenges associated with social media women's support groups. The study's research questions are; What are the financial activities of women's support group through social media? How social media offer economic opportunities to women's support group? What are the challenges associated with social media use among women's support group?

The sections of this study are organised as follows: first it starts with the introduction, followed by a literature review section with theoretical and empirical studies that clearly links theory and practice. The third part introduces the study's research methodology followed by results and discussion and section. The last sections of the study focus on the conclusion of key points, offer recommendations, study implications, research limitations as well as the future research directions.

Literature Review

Theoretical Framework for Women Empowerment

This study uses the theory of Digital technologies and Women empowerment by Lechman and Paradowski (2021). It states that the emerging digital communication technology is a significant driver to women's economic and social empowerment. The key focus of the theory demonstrates on how ICT acts as an empowering technology to women for implementing their social and economic activities. In this study, the use of social media is translated in terms of 'empowering technology' for implementing financial activities of women support groups. The theory of digital technologies and women empowerment provides the basic understanding that technology is currently changing the ways of doing business, and thus changes the economic and social behaviours, norms, and attitudes. For this understanding, the use of digital technology is translated in terms of social media which is argued to transform women's financial practices thus contributes to empower their economy. The theory stresses the need for prioritising government policy interventions for digital skills to women as compulsory enabler of women to gain basic skills and competences, as well as the skills to use digital tools effectively; and ensuring affordable access to ICT (Lechman and Paradowski, 2021:p.08). This theory also, provides understanding of the policy intervention among governments such as Tanzania which helps to build technology know-how among women whereas for this study will help them to engage in the digital economy. The theory also directs policy efforts towards ensuring access to the internet, mobile phones, digital-based finances, and ICT platforms to enable women to participate effectively in the economy using digital technologies. This theory is relevant to this study since the access to internet and mobile phones acts as key variable to enable women to use social media to engage in economic activities. With regards to this study, the theory of digital technology and women empowerment is applied to enhance the meaningfulness of social media use on women's financial empowerment among women support groups in the study area. The theory breaks the silence on how social media, as an emerging technology, bring women closer, boost their financial status and empower them economically.

Empirical Review

Social Media and Revolution in Women Empowerment

The development of second generation of Web (Web 2.0) have changed economic practices in terms of making the economic communication becomes more interactive through Web 2.0 applications. Classic examples for Web 2.0 applications are wikis, blogs, photo, and video platforms, such as YouTube, Pinterest, Instagram, and social Networks, such as Facebook, WhatsApp, or Google+. Such platforms or networks are called "Social Media" (Dwivedi et al., 2017). They allow social interaction via the technological idea of Web 2.0 and therefore construct the participatory interaction among the communicative parties. Social media is one of the powerful tools for communication across the globe. Categories of social media includes Web blog; Content Communities; social networking sites; and collaborative projects (Mandari & Koloseni, 2016) which offers different functions. However, social networking sites are crucial for two-way sharing of information both in private and public which trigger individuals to join the sites for various interactive activities which require discussions and the immediate feedback. For example, in Tanzania, Facebook ranks first among mostly used

social media sites in the country followed by WhatsApp, Instagram, and YouTube (Masele & Magova, 2017:p. 37) implying that individuals are highly interacting through these common sites to access information despite of having local sites too such as Jamii forum. These sites are also significant to demonstrate the extent to which citizens are digitally interacting to each other and easily exchanging information in the new era. It is in response to the gender deprived economy that women tempted to join social media sites to facilitate the functioning of their support groups as revolution to women economic empowerment.

Women empowerment is “the processes of change through which women expand their ability to make strategic choices about their lives and to participate on equal terms with men in bringing about desired changes in the society in which they live”(Kabeer, 2009: p.7). It is widely recognised that empowerment is a multidimensional process, encompassing changes in the political, social and economic spheres of life and that these different dimensions of empowerment are closely inter-related so that significant changes in one dimension is likely to generate changes in others. On the other hand women’s economic empowerment relates to the “enhancement of women’s capacity for strategic choice and agency in the sphere of the economy and to the possibilities this opens up for change in other spheres of their lives” (Kabeer, 2009: p.7). The dimension of economic empowerment for women in this paper focuses on women’s ability to succeed economically including women’s power to make and act on economic decisions in terms of financial decisions through social media use. Increasing financial inclusion in women economic empowerment is key for inclusive economic growth and reducing poverty in the current digital era. Women financial empowerment relates to an approach to poverty reduction which focuses on increasing financial access to women who in the life-time history earn low income compared to men.

Conceptualising the Digital economy

Digital economy is a global perspective and there is no single definition to the term. According to UNCTAD (2019:p.49) the broader scope of digital economy refers to the “use of various digital technologies for performing different economic activities”. The digitally performed economic activities are called “new economy” or “digital economy”. The digital economy distinguish itself by the use of the advanced technology and the internet in economic practices. In supporting the above conceptualisation,(OECD, 2020:p.35) defined ‘digital economy’ or ‘new economy’, as “all economic activity reliant on, or significantly enhanced by the use of digital inputs, including digital technologies, digital infrastructure, digital services and data. It refers to “all producers and consumers, including government, that are utilising these digital inputs in their economic activities” (OECD, 2020, p.5). With respect to the conceptualisation of digital economy, Tanzania in about two decades ago, has witnessed dramatic changes in the economic activities as a result of digitisation and the growth of internet in every part of life and the economy.

As explained in the previous section, the growth of social media tempted social groups to utilise this digital space for interactive communication especially, to practice the social and economic activities of social groups. Social media platforms have become a tool for communication which is easily accessible to anyone with the smartphone and the access to internet connection. Such digital transformation drives cultural practices of undermining women economic empowerment which is currently reflected in women’s new economy. While it is argued that social media empowers women (Kadeswaran et al., 2020), however, the financial aspect of women empowerment through social media is less explored in Tanzania which forms the basis for this study.

Research and Methodology

The study was conducted in Dodoma city, Tanzania. It is designed as qualitative study which employs an in-depth interview with key informants to understand the way social media has empowered women in financial activities. Five (5) women’s support groups were selected based on their use of WhatsApp social media site in managing group activities. Key informants were leaders of different women groups such as the chairperson, secretary, treasurer, and loan officer who lives in Dodoma City. At the first instance the researcher purposely identified the first participant based on the criteria that she is a leader in one of the women’s support groups and use WhatsApp platform to manage group activities. After the purposeful identification of the first key informant, the researcher employed a snowball method to identify more social media women’s support groups and key informants who are relevant to the study. A total of 15 key informants whereas 3 members from each women’s support group were identified for the study. It is key to understand that women groups are found in multiple roles such as supporting women socially and economically. Social supports include religious support, comfort during sad time, celebrations, and visits or support to the sick family member of a women’s group member. However, economically women’s support groups help each other to boost their income through loans with minimal interest rates or rotational property buying such as kitchen appliances or home furniture and or home decorations. Other women groups play both social and economic roles. Nevertheless, this study focuses on women’s supporting groups with the economic and financial roles to see how they organise themselves to gain economic knowledge and financial power through social media women’s support groups.

Findings and Discussions

The financial activities of women’s support group via social media

When participants were asked about the financial activities of women’s support group through social media, they offered various perception which relates to digital economic practices. For example, the findings show that they mainly use WhatsApp as a social media site to organise contributions relating to their support group as one participant said:

“WhatsApp is a very simple application to use. As a leader I always remind members about their monthly contributions. I only create a message and share in a group where all members can read and reply to the thread. As we are having meetings at the end of every month WhatsApp helps the leaders to organise contributions before the day of scheduled meeting. This option shortens the time spent in the meeting as everything is already made clear on WhatsApp platform” (Participant 7).

The perception that WhatsApp platform “shortens the time spent in the meeting” translates that social media reduce inconveniences relating to meeting details such as how much payments and when the payment needs to be finalised among women in the support group. WhatsApp features offer a space for group communications as well as the quick thread response regarding women’s financial activities which is an indicator of practising digital economy. This feature is important to keep women closer to discuss their financial issues for women empowerment in the digital age. As argued, “the role of media is very important to accelerate women empowerment which will lead to economic empowerment of women” (Singh, 2017:p.52) which is also evident in this study. On top of that, Kadeswaran, Brindha and Jayaseelan (2020:p.4883) support that, “social media platforms have been able to facilitate and offer space for creativity and innovation thereby promoting women entrepreneurs who are gracefully maintaining their work-life balance between their traditional and modern roles as contributors to the economy.” Based on this understanding, social media use among women’s support group is critical in understanding digital economy in the study area.

On the other hand, participants understand that WhatsApp group for women helps to organise payment conversations for members including the facilitation of transactions activity.

“We use WhatsApp to simplify conversations regarding payments of loan and other contributions. For example, instead of waiting until the meeting day to remind members regarding payments, we use WhatsApp to organize payments like to provide account names and account numbers, as well as share payment receipts as confirmations for payments made. This happens most often where one member needs to make payment in advance of the meeting day. We usually make payments through mobile money transactions such as M-Pesa, Tigo Pesa, Airtel Money, or Hallopesa and or Mobile banking. Also, WhatsApp is a good forum to remind each other’s debts so that debtors can pay the amount on time” (Participant No 3).

The quotation above translates that social media is an intermediate actor between women’s support group and the process of financial conversations. This is a primary business process and negotiation via social media to facilitate digital economic practices which relates to digital economy. In addition to that, the women’s use of digital money transactions such as mobile banking and online banking facilitated via WhatsApp conversations enhance practices of digital economy in the group. To support this finding Tina & Sinha (2017) argue that social media is effective tool that enable business conversations whereas in the later stage facilitates income earning and therefore relates to the digital economy. Thus, it is potential to argue that using WhatsApp social media to organise payments and facilitate transactions activity implicates women financial empowerment for digital economy in the city of Dodoma.

The study results show that women use WhatsApp to share the group financial report for each month as stated by the participant below:

“We have a routine for reporting monthly group financial progress. This includes calculating the value of each member in the current month. It also shows the exact amount that a member can borrow based on the current value. We prepare the report in an excel sheet, but the document is being sent on WhatsApp group so that everyone can read in more detail. If a member has any concerns about the report, then she is allowed to write her comments on WhatsApp group and the loan officer will process her complaint in accordance with the rules and regulations we have set for ourselves” (Participant No 13).

Such understanding translates that the key economic activities for women’s support groups such as financial reports are prepared and shared digitally which relates to digital economy. As explained earlier in this study, “the broader scope of digital economy is understood in terms of the use of various digital technologies for performing different economic activities” (UNCTAD, 2019: p.49). Despite the regards that “the impact of new media on economic growth is not direct[...].” (Fokam et al., 2019:p.667), however, it is keen to understand that discussions regarding women financial status itself using social media is also key to promote digital economy. Therefore, social media act as economic platform that allows women to improve their financial practices in a simple convenient way which is key to boost women’s financial empowerment.

The study reveals that women use WhatsApp to discuss financial challenges of their support group. They mainly refer to the convenient use of features like opening excel sheets on smartphone, PDF document, highlighting points, and direct reply to engage in the discussion. A participant said this during an interview:

When we find that we are not in a good financial position we discuss this matter on the WhatsApp group to find out how we can go ahead. Sometimes it may happen that most of us take out long-term loans such as for a year and cause some of us to access little amount of loan. This leads to a review of our group’s constitution so that we can all benefit. We have been using the WhatsApp forum to start discussions and finally we meet once in the end-of-month to pass our decisions within a short time. Here we see WhatsApp as a forum that saves time and simplifies our financial plans.

Here the use of social media on financial activities for women is translated in terms of convenient space for discussing financial matters for the purpose of addressing the future financial plan for women’s economic empowerment. Singh (2017: p.03) support that “the debate and discussion-based sites are allowing women to participate in these discussions and share grievances also” which paves

the way for women financial empowerment. Similarly, Kadeswaran, Brindha and Jayaseelan (2020:p.4880) support that “social media also provides women with an online space to express their options as well as share content related to their emotions and/or happenings in and around them without any barriers related to content, imagination or geographical boundaries”. On top of that, Chiguvu (2023) insists that social media sites provide spots for seeking knowledge for addressing various needs among users, an opportunity which can also be utilised by women in empowering themselves financially. The interactive feature of WhatsApp speed-up inclusive and the practice of digital economy in the group which is a key element for women economic empowerment. Digital sphere for two-way communication helps to form members opinions and needs to be utilised more among different stakeholders to facilitate digital economy in the country.

The results also indicate that the use of social media such as WhatsApp among women’s support group helps to organise purchases of household items to support members.

“In Swahili we say a good kitchenware translate a perfect woman (mwanamke vyombo). So, as women we have our own style of providing support for kitchen utensils to ensure that none of us lack good kitchenware. For example, we have decided that every month we contribute some amount of money and eventually after a few months we grow up with enough money to buy kitchen utensils for each of us rotationally. We share photos of these kitchen items on our WhatsApp forum, we discuss prices and choose what suit the interest of a particular member” (Participant No 09).

The participant links the goal of the group in terms of improving household items by supporting each member to purchase kitchenware and appliances of their interest. Despite that such purchase contribute indirectly to the economic growth of women, however, using social media to facilitate the purchase triggers some elements of digital economy among women for empowering their financial decisions. Based on the respondent perspective the use of WhatsApp relates to improving household standards that is important to improve human status which is pre-requisite of economic development at the family level. Similarly, Kadeswaran, Brindha and Jayaseelan (2020:p.4882) report that “unlike before, social media and online presence on social media offers women new liberty, freedom, empowerment, independence and financial control. It enables women to try and explore things that would have been impossible in the real scenario”.

Social media for creating economic opportunities among women’s support group

When participants were asked their perception on how social media offer economic opportunities to women’s support group, 12 out of 15 participants reveal that they use WhatsApp as a platform to market their products such as eggs, clothes, shoes, handbags, milk, and or fruits and other more items. A respondent said this during an interview:

“For my part, I see women becoming more economically active, even as their leader I am happy to see that. For example, many women grow up to be entrepreneurs, and some make their own products such as cakes, eggs, and milk. And others buy and sell products such as second-hand clothes and specials, handbags, shoes etc. So, they send ads for their products, prices, and contacts to the WhatsApp group and we support them. These ads cross out of the women WhatsApp group and spread to other groups and many customers are reached. I find that this is a great opportunity for us to increase our income without having a physical business location. This is also a testimony that WhatsApp helps us women in financial empowerment that we have been seeking for a life-time history” (Participant No 5).

Such understanding implies that WhatsApp social media offers an opportunity to women financial empowerment through marketing. Features offered by WhatsApp platform such as taking photos and editing to add text is important in marketing of products and services within the women’s group and beyond. For example, Akram & Kumar (2017:p.350) state that “social media help to increase market insight and expand out beyond your rivals with online networking” which is important for women to reach customers beyond the single platform. This experience is also supported by, Nugroho et al., (2022) who argues that social media has a significant impact on brand image and the purchase intention, a situation which motivate women in the study area to continue using social media to market their products and services. Likewise, Kadeswaran, Brindha and Jayaseelan (2020: p.4880) found that “social media also offers a business platform for women to market their products and/or services globally from even a contained environment”. This reflect the powerful space for opportunities that empower women financially since the use of WhatsApp among women to advertise their business activities relates to the digital economy where opportunities for business activities are performed in a digitised form beyond necessity of having physical business address.

Findings show that women use WhatsApp to share employment opportunities such as job advertisements. A participant said this during an interview:

“Although our group is for helping each other socially and economically, we also share various job advertisements where we hope that some of our colleagues are still looking for work or we also have our relatives who have studied but have not yet found employment, so WhatsApp helps to access various job advertisements” (Participant No 1).

The perception of women on the use of WhatsApp reflects its potential in the access to job advertisements which, as I argue, closely relates to women financial empowerment. Access to information increases the opportunity for women employment in formal and or informal sectors for earning income. As part of a knowledge society in the new media era, social media considerably contribute to women empowerment by offering information and education that presents women users with strategies offering better informed

decision making from anywhere and everywhere which may not be possible otherwise” (Kadeswaran, Brindha and Jayaseelan, 2020: p. 4883). Furthermore, Khoirunnisa & Albari (2023) note that social media facilitate the increase of knowledge among users. I argue that access to empowering information among women is a foundation for transforming their financial status. This opportunity is key to break the underlying perception of undermining women economically and is key to understand digital economy in the country and elsewhere.

Challenges associated with social media use among women’s support groups

When participants were asked about the challenges associated with social media use among women’s support group, all members agreed that social media and particularly WhatsApp extends the discussion of a minor issue to get finalised after a long time. There is much wastage of time to reach decisions compared to the physical meeting. One respondent said that:

“In discussing topics using WhatsApp group there is a great waste of time. That is, only a short topic takes up to three days to reach an agreement. This happens because everyone logs in online on their own time, so the easiest way to do this is to set a deadline for discussion or vote. However, in a physical meeting where each of us is present we can talk and finish the discussion early unlike the online meeting” (Participant No 11).

This challenge relates to difficulty in managing online discussions which implicates women economic empowerment as it prolongs decision-making practices. However, participants have an idea of setting deadlines for discussions and even voting as a way forward. In supporting this finding, Akram and Kumar (2017) found that reaching conclusion via social media discussion emerge difficult and is highly time consuming. Despite all the backlash that social media is undergoing, its presence is important to facilitate discussions that centres’ women financial empowerment and inclusive decision making. Kadeswaran, Brindha and Jayaseelan (2020) argue that “women empowerment can be linked to social media as an emerging powerful tool that raises awareness and offers action”. Thus, digital discussion itself is important to raise financial awareness and promote digital economic practices for women financial empowerment and digital economy among women.

Also, the findings show that social media use for women’s support group leads to misunderstanding among members once the conclusion reached do not meet the interest of some members as explained below:

“Our group includes members from various institution, so we rely heavily on using WhatsApp group for communications. But it often happens that our discussions via WhatsApp take a lot of time to reach conclusion as I said earlier, and this affects us as leaders. You find one of us was probably not online, not interested with the discussion, or did not follow the discussion thread very well, now that we have reached an agreement it becomes difficult for her to agree. This creates tension in the group and even insults and unexpected withdrawal from the group” (Participant No 11).

The participant understanding of the challenges for social media use among women’s support group is mainly on merging the diverse financial interest of the group members. Misunderstanding among group members implicates women’s financial empowerment as it divides group members and may facilitate the breakup of the entire group or withdrawing of some members which sometimes affect pending payments from such members. This implies that there is lack of government principle that could be adopted to enforce the binding principles of various women’s support groups. Akram and Kumar (2017) argue that misunderstanding in social media use is a common element in the new era. However, the debates among women through social media are important to enhance digital economy. Also, in supporting such argument, Kadeswaran, Brindha and Jayaseelan (2020:p.4879) argue that “women empowerment can be linked to social media as an emerging powerful tool that raises awareness and offers action”.

Conclusions

In today’s scenario of digital sphere across the globe, the role of digital communication is inseparable from contributing to women economic and financial development. The results highlight the benefits of WhatsApp social media as a platform for digital economic practices specifically in enhancing the performance of financial activities. WhatsApp social media is a key aspect to understand the practice of digital economy among women in the city of Dodoma. This study recommends the need to establish government regulations which bind members who decide to help each other through social media sites to ensure sustainability of the group and avoid online frauds thus, promote women financial empowerment and digital economy in Tanzania.

Study Implications, Research Limitations and Future Research Directions

The study highlights the need to establish government regulations that bind members who decide to help each other through social media sites to ensure the sustainability of the group and avoid online fraud thus, promote women’s financial empowerment and the digital economy in Tanzania. This study employed youths only from two Higher Learning Institutions in Dodoma City which is also a limitation of this study since it limits the study generalizations. The future study may employ youths from the whole city to get a wider understanding of youths on social media for inclusive growth. Also, it can use the mixed research methods approach to expand data analysis and conclusion.

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Informed Consent Statement: The ethical review and approval were waived for this study because does not collect sensitive data.

Data Availability Statement: The data supporting this study's findings are available upon request from the corresponding author due to privacy.

Study contribution: The study highlights the need to establish government regulations that bind members who decide to help each other through social media sites to ensure the group's sustainability and avoid online fraud, thus promoting women's financial empowerment and the digital economy in Tanzania.

Future research: This study employed youths only from two Higher Learning Institutions in Dodoma City which is also a limitation of this study since it limits the study generalizations. The future study may employ youths from the whole city to get a wider understanding of youths on social media for inclusive growth.

Conflicts of Interest: The author declares to have no conflict of interest.

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