

TRENDS IN ICT USAGE BY SMALL AND MEDIUM SCALE ENTERPRISES IN GHANA

Godfred Frempong

Science and Technology Policy Research Institute , Ghana,

Email: gkfrempong@stepri.csir.org.gh

Abstract

Information and communication technologies (ICTs) have assumed central position in the development agenda of most countries due to their critical roles in facilitating socio-economic development. Their contributions to enterprise development have been recognised and international organisations have called on developing countries including Ghana to develop policies that will integrate ICTs into enterprise development. Ghana has developed a national policy on ICTs which is transform Ghana into a middle income, information-rich, knowledge-based and technology driven economy and society.

In Ghana SMEs dominate the industrial landscape and they exhibit great potential in accelerating economic development which will lead to wealth creating and poverty reduction. It is therefore important to examine how ICTs have been adopted and used by these enterprises in the country to facilitate their economic activities. This paper analyses of survey results on access and usage of ICT facilities and services by SMEs in the country.

It is argued in this paper that the utilisation of ICT services is underpinned by commercial considerations such as cost of investment and the potential returns on business activities. However, one cannot discount the importance of literacy in the use of knowledge-intensive service as internet, but commercial considerations are strong.

Key words: ICT, SME, development, enterprise

1 Introduction

In the past, most political and development planners classified information and communication technology (ICT) as a luxury service, and therefore, ICT did not feature prominently in the national strategies for socio-economic development. However, in the contemporary world, ICTs are increasing seen as key elements for development. The contributions of ICTs to general economic development are varied, but the key ones include:

- Facilitating social change and economic activity
- Improving quality of life
- Bringing cost-benefits in rural social service delivery

Enabling political participation, promoting good governance and transparency (Panos, 2004).

ICT, therefore, has a critical role to play as an enabler of socio-economic development, as well as providing a pivotal support for effective governance of the political system. It also plays an important role to enterprise development. The contributions of ICTs to business development have been pervasive to the extent that it is becoming increasingly difficult for companies to compete effectively in the world market without adequate ICT infrastructures. The reason is that ICTs are revolutionising every activity in the global market, as the various components of ICTs have their significant roles in facilitating business promotion, efficiency and growth. The Internet, for example, has provided the platform for the development of electronic commerce (e-commerce) and offers potential for establishing low cost, open and 'many to many' trading systems (Humphrey et al, 2003). According to Labbè (2006) the Internet has become the global channel of unmatched scope for communication between people and between businesses, and at the moment, with over 80 million websites and over a billion internet users. Therefore, this provides an important medium for increased competition among businesses.

Again business processes such as ordering, transaction, delivery, inventory control and accounting can be streamlined and connected regardless of location through the use of network of computers (UNCTAD, 2005). The same UNCTAD report argues further that the Internet has the potential of improving customer-management relationship and enable firms to customize their services to meet the needs of their different clients. The customized service, according to the UNCTAD report will allow companies to respond to their customers in real time and thereby improving customer confidence. It also helps in monitoring customers preferences and lead to developing targeted marketing strategies. Invariably, the computer-mediated networks will allow these activities to be carried out quickly and efficiently, and contribute to efficiency in the operations of businesses.

Further, computers supported by various types of business software can enhance information and knowledge management within a firm and result in an evolvement of better business processes and performance (OECD, 2004). The use of e-mail system and the Internet can support business communication within the context of business to customers (B2C) or business to business (B2B). Invariably transaction costs may be reduced, result in increased transaction speed and reliability.

Other ICT-mediated services such as e-banking and e-business are dramatically affecting the traditional ways of providing those services and have great implications for many economic activities. However, small firms may adopt e-business and e-commerce strategies when benefits outweigh investment and maintenance costs (OECD, 2004). The report argues further that the use of and investment in ICT requires complementary investments in skills, organisation and innovation and investment and change entails risks and costs. Therefore, effective adoption of ICT services by SME calls for the need for these issues to be addressed

For SMEs which are the dominant economic operatives in many countries, especially the developing, ICTs offer great potential for growth, profitability and competitiveness. Support for SMEs is buttressed by the Action Plan developed at the first World Summit of Information Society held in Geneva, 2003. The Action Plan calls on governments to develop strategies that will facilitate widespread use of ICTs to support the growth of micro, small and medium scale enterprises and boost e-business. The issue is to what extent does the SMEs in Ghana have access and use ICTs to enhance their operations and competitiveness? How can SMEs utilise ICTs to facilitate their economic activities? It is important to address these issues since the country's business landscape is dominated by SMEs and they have great potential in achieving the developmental objectives of the country. This paper is an analysis of the results of a survey on access and usage of ICT services by SMEs in Ghana.

2 Overview of Policy Environment for SMEs

The contributions of SMEs to employment and wealth creation as well as poverty reduction are pronounced. This is buttressed by the fact that the industrial and business sector in Ghana is dominated by SMEs, especially the small enterprises. For example, about 70% of the Ghanaian enterprises are micro to small sized and it is estimated that nearly 40% of Ghana's GNI is attributable to informal sector activity (Ghana Government, 2002). It is believed that these small firms can easily propel growth in the economy than the large ones due to their numbers and niches they occupy in the national economy.

Therefore, the effective development of SMEs has become paramount and should feature prominently on government's development agenda. Fortunately, the government of Ghana has declared a "Golden Age of Business" as part of its development agenda, and has developed a national policy on private sector development with the general objective of strengthening the private sector through undertaking market reforms to support private sector development and sector-specific measures for strategic exports (Ghana Government, 2003a). The private sector development policy is largely to create an enabling environment for business to thrive and this should not be limited to the large busi-

nesses but to the SMEs which form the greater percentage of enterprises in the country.

Further, the country has developed a national policy which is specific to micro and small scale enterprises (MSEs). The overarching objective of the policy is to create conducive playing field for MSEs and to help the development of a vibrant, productive and competitive MSEs sector in the country (Ministry of Trade and Industry, 2002). Under the policy, the government among others is to:

- ⇒ Promote dynamic enterprise culture for innovation
- ⇒ Promote employment growth within the informal sector
- ⇒ Develop MSE to serve as a means to establish linkages between the formal and informal sectors of the economy
- ⇒ Improve the technology base, product quality and productivity of the MSE sector
- ⇒ Upgrade the application of indigenous technologies (Ministry of Trade and Industry, 2002)

These strategies when implemented may galvanise the MSEs to play critical roles in national development and help to create and distribute wealth so as to reduce poverty in the country.

2.1 National ICT Policy and SMEs

To propel SMEs to play meaningful roles in the socio-economic development of the country requires the adoption and use of ICTs to organize supplies, link customers, employees, acquire market information including prices and customer preferences, among others. Consequently, in the late 2003 the government enunciated the National ICT for Accelerated Development Policy (ICT4AD) to provide the framework for utilizing ICTs in every sphere of socio-economic activities of the country. The main objective of the policy is to facilitate an ICT-led socio-economic development process which could transform Ghana into a middle income, information-rich, knowledge-based and technology driven economy and society (Ghana Government, 2003b). The achievement of the objective of the policy entails supporting the development, deployment and exploitation of ICT services by institutions, business enterprises and individuals in the country.

The policy is to position ICTs as one of the tools to enable the government to achieve its development goals as envisioned in the GPRS I and II. In view of this, the ICT4AD Policy has identified 14 priority focus areas which ICTs could play enabling roles to support accelerated national development. Out of this number, four directly relate to business activities of which SMEs dominate. These are:

- ⇒ Facilitating the development of the private sector,
- ⇒ Developing globally competitive service sector,
- ⇒ Modernization of agriculture and development of agro-business

⇒ Developing an export oriented ICT products and service industry.

The achievement of the objective of the national ICT4AD policy entails massive deployment and exploitation of ICT services by all economic operators, especially the SMEs to improve their competitiveness not only in the local market but global as well.

3 Analysis of Survey on Use of ICTs by SMEs

This section discusses the results of a survey on access and usage of ICT services by SMEs in the three main commercial and industrial cities in Ghana; namely Accra/Tema, Kumasi and Takoradi. In all, 280 SMEs across the various business categories were selected. A Formality Index was developed to reclassify the SMEs into various levels of formality – informal, semi formal and formal. Indicators used to develop the formality index include: form of ownership, registration with Internal Revenue Authority and Value-Added Tax (VAT) offices, employees with formal contract of appointment, strict separation of business finances from personal ones, and availability of financial records (Stork and Esselaar 2006).

Using the formality index, 42 percent of the sampled SMEs fell into the formal category, 33 percent belonged to the semi formal and the rest to the informal category (see figure 1).

Indicators covered in the survey among others include; educational level of owners, access to ICT facility and the level of usage of such facilities. Under access to ICT facilities, the study looked at the main CT facilities such as mobile and fixed line telephones, fax, computers and internet service.

3.1 Educational Level of SME Owners

Modern forms of ICTs, especially internet-based services are knowledge-intensive, and therefore certain level of formal education and literacy is required before one could effectively appreciate their potency to support business activities. Table 1 provides a summary of the educational background of the owners of the SMEs sampled.

The majority of the SME operators had had some form of formal education. In all a little over 67 percent of the operators had received secondary and tertiary education, while 15 percent had received vocational training. The relative high literacy level puts the operators in a better position to utilise the more knowledge-intensive ICT services.

Using, the formality index, the enterprises that fell within the formal category had the highest number of owners with tertiary education with insignificant percentage without formal education (see figure 2). Interestingly, the informal category had an appreciable number of owners with secondary education (34.3 percent), while 20 per-

cent had received tertiary education and such operators can easily migrate to the other categories.

3.2 Access to ICT Facilities

The use of ICT services largely depends on accessibility and ownership of ICT facilities, but here the emphasis is on the ownership of such facilities at the business prem-

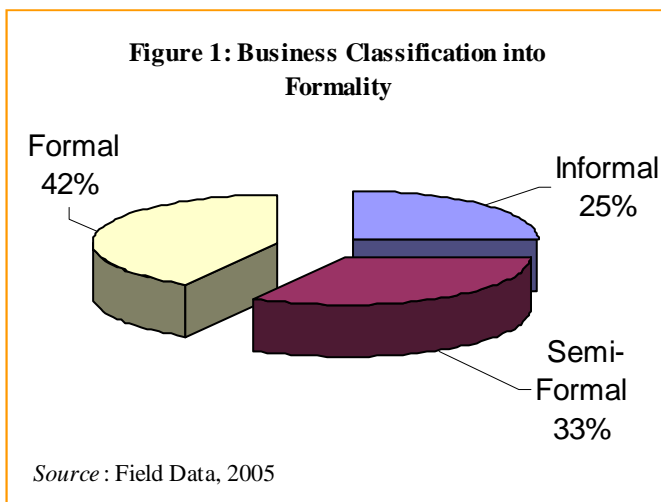
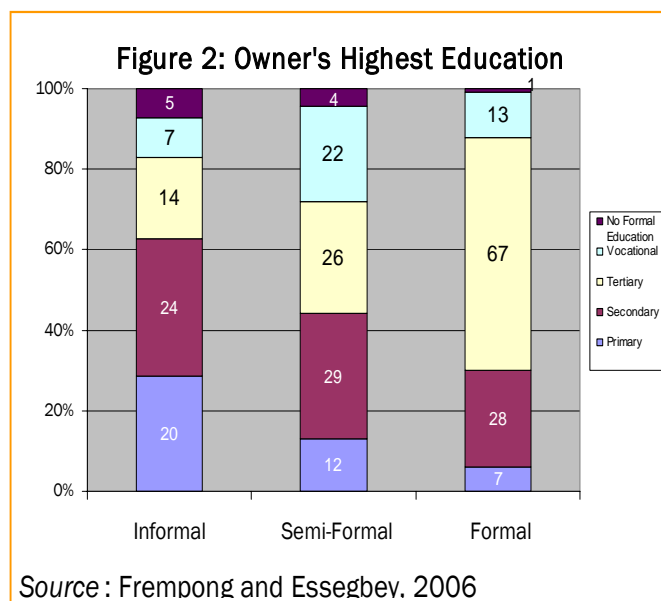


Table 1: Formal educational level of business owners

Type of education	Frequency	Percentage
Primary	43	15.4
Secondary	81	28.9
Tertiary	107	38.2
Vocational	42	15.0
Non	7	2.5
Total	280	100.0

Source: Field Data, 2005



ises. However, cognisance is taken of the fact that in the informal sector in Ghana and other African countries, lack of ICT facility does not necessarily mean lack of access. An informal business operator can use the facilities of a neighbour to meet his/her communication needs.

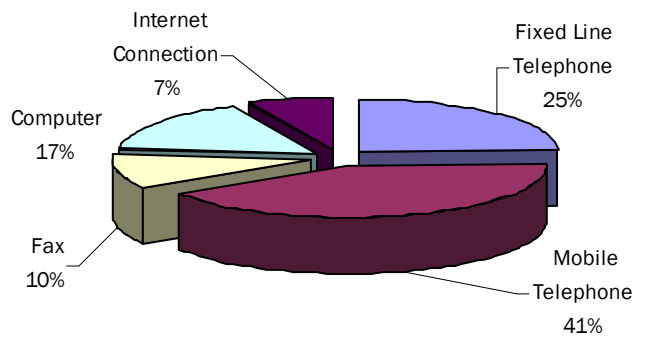
In figure 3, mobile telephone was the dominant ICT facility owned by the majority of the SMEs with Internet as the least facility. The prominence of mobile telephones is linked to increased mobile telephone subscription in the country. Since 2002, there have been more mobile telephones in the country than fixed lines. For example, in 2002, the total mobile telephone subscribers in the country were almost 300,000 while that of fixed line was around 275,000. At the end of April 2006, the total mobile telephone subscription stood at 3.4 million, while that of fixed line telephones was 0.34 million (NCA 2006). One of the factors which has accounted for increased subscription to mobile telephone service, in spite of its high cost, is the ease of getting a subscription. One can subscribe to the service within few moments after of purchasing the starter packs, while subscription to fixed line telephone service can take months and even years depending on the availability of the service in the area of the applicant. Therefore, mobile telephone has become important business tool utilised by SMEs in Ghana.

Formality plays an important role in the type of ICT facility used by the SMEs. The ownership of fixed lines, computers, and fax and internet connection was associated more with the SMEs which belonged to the formal category. From figure 4, almost 61 percent of the SMEs which owned computers belonged to the formal category, and was followed by the semi-formal category which registered 28 percent. The formal category relatively had better access to internet at their work place. These firms are more established and relatively resourced to invest in ICT facilities which have high capital outlay.

Mobile telephone was popular with all the categories but more pronounced with the informal enterprises. The reason for this phenomenon is not far fetched. The use of other ICT services required a more permanent, se-

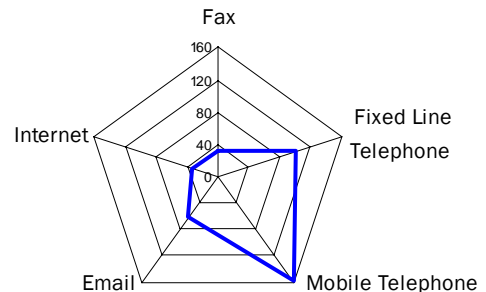
cured business structures and premises. However, most of the informal operators (especially the artisans) operate in temporary and makeshift structures, most often sited at unauthorised places. Therefore, the temporary nature of such structures give credence to the use of more flexible communication gadgets which one can easily carry along when the business has to relocate. This and in addition to others, have made mobile telephones attractive

Figure 3: Level of Access to ICT Facilities



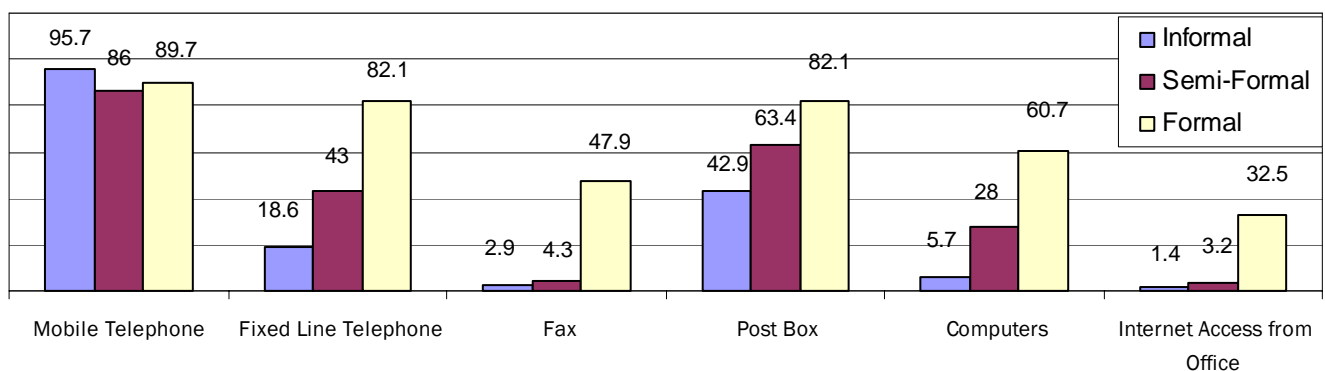
Source : Field Data, 2005

Figure 5: ICT Facility Used Most by Enterprises to Link Customers



Source: Field Data, 2005

Figure 4: Comparison of share of SMEs with access to Ee-devices across formality



Source : Frempong and Essegbey, 2006

to the enterprises in the informal category. However, one cannot discount the issue of high cost in accessing the other ICT services such as computers, internet and fax, among others. The investments in these facilities are relatively higher and this may discourage many of the informal operators from acquiring them.

To conclude, it is evident that mobile telephone is very important to the activities of the SMEs, especially those belonging to the informal category. The question is, beside voice communication, what other use is mobile telephone put to by the SMEs? Further, access to the other ICT services also depend on the level of formality of the enterprise. The enterprises belonging to the formal category relatively had more access to fixed line telephone, fax, computer and internet access at their offices.

4 ICT Usage by SMEs

The purpose of this section is to discuss the usage of ICT facilities by the SMEs in their business activities. The discussion will focus on ICT services such as internet, e-banking services and short messaging service (SMS).

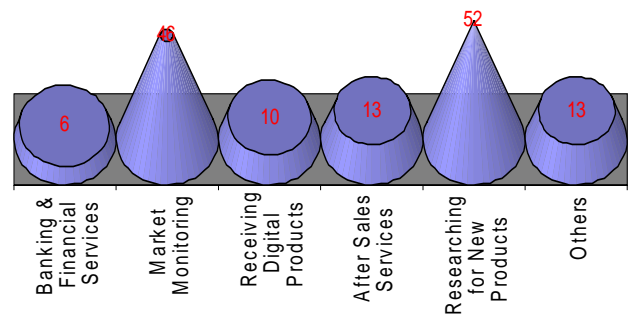
4.1 Internet Usage

Internet has become one of the pervasive ICT services which is radically changing the traditional forms of trade and providing windows of opportunities which enterprises, especially those from developing countries could exploit. It is becoming increasingly important that internet usage should form an integral part of the operations of the SMEs.

From Table 2 it is obvious that internet has not been ingrained into the operations of the SMEs, especially those from the informal and semi formal category. Relatively, its usage is high among enterprises from the formal category. About 39 (about 33.3 percent) enterprises of the formal companies used internet service from their offices, one company (less than one percent) had the internet service at home, while 27 (23.1 percent) enterprises personalized the service from internet cafes. In the case of the informal and semi formal categories the participation rates were 10 (14.3 percent) and 22 (23.6 percent) respectively.

Internet cafes should provide a viable alternative for the

Figure 6. Purpose of using internet by enterprises



Source: Field data, 2005

SMEs which could not afford individual ownership to gain access to the service. However, table 2 shows that only 14.3 percent and 20.4 percent of the enterprises from the informal and semi formal categories respectively utilised internet cafes. For those who have internet access in their offices, it is possible that the usage might be limited to the management, and thereby preventing the workers from taking advantage of the potential of the service. The low uptake of internet by the SMEs in Ghana is contrasted with the situation in Europe where nine out of 10 SMEs were equipped with computers at the end of 2000 and early 2001, and Internet was routinely used among SMEs (OECD, 2004). Another survey conducted by UNCTAD with the Fundación para el Desarrollo Sostenible en América Latina (FUNDES), in selected Latin American countries (namely Chile, Colombia, Costa Rica, Mexico and Venezuela) showed that 97% of the SMEs surveyed in these countries had computers and 94% had Internet access.

The question is what benefits are the SMEs gaining from their usage of the internet service? Figure 6 provides a summary of internet usage by the SMEs.

From figure 6, the SMEs used the internet mostly for market monitoring and browsing for new products. The other use which was relatively prominent was sourcing for after sales services. These activities, though likely to be limited to enterprises belonging to the formal category demonstrate the awareness of some of the SMEs to the potential benefits of internet to their competitiveness in both local and global markets.

4.2. E-Banking Services

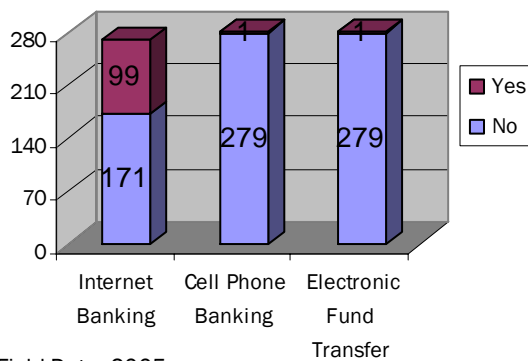
One of the industries being radically transformed by ICTs is banking. ICT-mediated services such as automatic teller machines, electronic fund transfer, electronic smart cards, cell phone banking among others, are transforming the traditional ways of banking and providing competitive edge for banks that provide those services. Consequently, attempt was made to find out the level of utilisation of these services in the country.

Table 2: Internet Usage on Formality Basis

	Informal	Semi	Formal
Office or business	0	3	39
Home	0	0	1
Internet Cafe	10	19	27
No	60	71	50
Total	70	93	117

Source: Survey Data, 2005

Figure 7: Usage of E-Banking Facilities



Source: Field Data, 2005

From figure 7 an appreciable number of the enterprises have used internet banking mainly to check their balance and request cheque books. With other services such as cell phone banking and electronic fund transfer (EFT), little use had been made by the SMEs. EFT has been popular in Ghana. Banks like Agricultural Development, Ecobank Ghana Limited, Standard Chartered Bank, Merchant, Ghana Commercial Bank and SG-SSB among others are agents of international EFT companies such as Western Union Money Transfer, Money Gram.

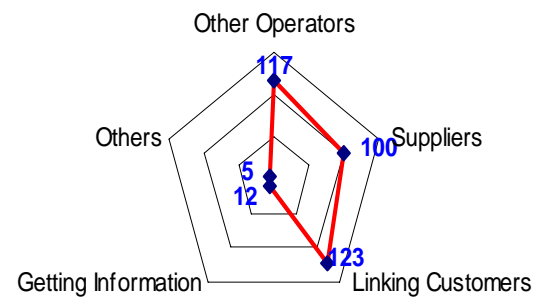
The responses on EFT revealed that it is used in Ghana purely for social purposes – to receive remittances from relations living abroad. It is not being used for business payments for sale of goods and provision of services.

In the absence of wide usage of credit cards, EFT could be used by the informal enterprises to trade in foreign markets, especially with the emerging African shops in Europe and America. These shops are mostly owned by Ghanaians who are domiciled in these countries who normally order small quantities of merchandise from Ghana. Consequently, the effective use of EFT could facilitate trade among these enterprises.

To a question on whether the SMEs have interest in cell phone banking (though almost none had used the service), over 66 percent of the enterprises declared interest to use the service in the future. It is interesting to note that banks such as Standard Chartered and SGS-SSB, and recently Zenith and CAL Banks have introduced the service in the country.

The result of the survey shows that e-banking has not been successful as very few enterprises from the sample had used the service. It could be speculated that issues of security and customer confidence, among others may have constrained the success of the service. What is required is aggressive marketing or promotions of the service by these banks in Ghana. It is hoped that the electronic transaction bill which is under consideration will be passed to provide some protection to users, and this may provide a fillip for increase patronage of the service in the country.

Figure 8: Business Purposes of Using SMS



Source: Field Data, 2005

4.3 Usage of Short Messaging Service (SMS)

In Ghana SMS is one of the cheapest ways of communication not only among mobile telephone users in Ghana, but with users outside the country. It is more prolific than email system therefore, it is important to know the use of the SMS service by the sampled enterprises. From the survey results, 48 percent of the respondents had generally used SMS for communication. For business, the purposes of usage of the service were varied and figure 8 illustrates the various uses of the SMS service.

For business purposes, SMS was mostly used by enterprises to contact their suppliers, customers and other operators. Communication with customers was slightly higher than with other operators in the market who are competitors. The question is why that high level of interaction among operators in the same business segment? In Ghana, especially in the informal sector, there is a considerable level of market information sharing among the operators. For example, an informal operator, who had ran short of a commodity, can easily enquire from a 'competitor' if he/she had stock of that commodity, and might even sell on behalf of that competitor. The operators can also consult each other for market information and seek technical advice. The reciprocity which characterised the informal sector might have accounted for that level of interaction using SMS.

5 Discussion

In this section, we shall further discuss some critical issues that emerged from the survey results.

5.1 Mobile Telephones

The analyses have shown the preponderance of mobile telephones in the activities of the SMEs, notably those belonging to the informal category. For this group, the survival and the competitiveness of their economic activities, among others are propelled by the use of mobile telephones. Therefore, the existence of an efficient

mobile telephone infrastructure in the country is cardinal to SMEs development. However, the use of mobile telephones should not be limited to voice communication, but to other services such as banking, internet access and market surveillance, among others. For e-banking, a number of banks in the country have developed services (such as request for cheque book, balance enquiry, request for statement, check transactions) which can be accessed through one's mobile telephone. This has the advantage of reducing transaction cost in terms of man hours spent at a bank to request for a cheque book or make balance enquiry.

The adoption of GPRS technology by the mobile telephone operators in the country provides the opportunity for users of the service to access internet using their already acquired handset. Relatively, this has the advantage of less cost of access to the internet for limited usage in the form of sending and receiving emails. With the adoption of this technology, over 5million mobile telephone subscribers in the country could have access to internet through their handsets. Therefore, if the service is effectively utilised, it will considerably increase the total internet subscription in the country

One important use of mobile telephones which has not been exploited effectively in the country relates to advertisement. The increasing mobile telephone subscription provides an avenue for the SMEs to use the service to advertise their products and services. One SMS advert sent by a mobile telephone operator will reach all the subscribers of its service and this may be better than radio or TV advert which one can easily miss if the communication gadget (radio and TV) has been switched off. With the SMS advert, it can be saved for future reference and one can still receive the message later if his/her handset was initially turned off. Though the cost implication is not known, it is important that this service should be explored by the SMEs. It also means that the operators should adopt a competitive pricing system which could attract many potential SMEs to use the service to advertise their products. Therefore, it is important that aggressive marketing promotions (including cost incentives) are initiated by the mobile telephone operators to encourage the use of their value-added services.

5.2 E-banking Services

The discussion has shown that the SMEs have little knowledge and usage of e-banking services. The survey did not explore the rationale behind the use or non use of these services, neither did it enquire about the experiences of the very few enterprises which have used these services. However, it can be speculated that the less patronage of the e-banking services could be linked to the usual problems associated with adoption of new technologies. Adoption and innovation theory has indicated that a number of factors namely; channel of communication of the innovation, time of diffusion of the innovation and the community of potential adopters affect the rate of adoption of new technologies or inno-

ventions. These factors, in addition to others may have accounted for the poor the adoption of e-banking services. As already mentioned, the critical problems hindering the acceptance of e-banking services are security and absence of legal framework to govern the entire electronic services in the country. Increasing banking fraud is putting off many potential users. It is hoped that actions will be expedited by Parliament on the Electronic Transactions Bill to provide legal framework for e-services in the country.

5.3 Internet Services

Literature is fraught with information on the role internet plays in supporting competitiveness of SME. Therefore, it is important that every business enterprise gain access and use the internet service to enhance their economic activities. The question is, if the stated assertion is true, then why the low level usage of the service in the country, given the relatively high literacy rate among the owners of the SMEs? Is it a question of availability and affordability of the service?

Interaction with an official of the Ghana Export Promotion Council (GEPC) revealed that most of the SMEs, though functionally literate are not computer and internet literate. As a result, the staff of GEPC has to perform internet searches on on-line databases on behalf of these people. Therefore, there is the need for private and statutory bodies responsible for SME development to integrate computer and internet training into their activities. The small number of SMEs using internet services raises the need to developing a policy framework that will sensitize the SMEs, especially the informal and the semi formal to integrate internet into their general operations.

Besides, there are other barriers to the use of internet in the activities of the SMEs, especially the informal ones. These include:

- ⇒ products/services not suitable for sale on the internet,
- ⇒ customers or enterprises not ready to participate in e-commerce,
- ⇒ security problems concerning payments,
- ⇒ Uncertainty about contracts terms of delivery & guarantees,
- ⇒ Logistical problems (Frempong and Essegbey, 2006)

Conclusion

The paper has shown the level of ownership and usage of ICT facilities by the SMEs in Ghana. It is evident that the extent and the type of ICT service used are linked to the formality of the enterprise. Mobile telephone was highly used by the enterprises belonging to the informal category while other services such as fixed line telephone, fax and internet were largely used by the formal

and to some extent the semi formal categories.

One striking thing is that internet usage may not be directly linked to the level of literacy, as in spite of the relatively high literacy rate among the SME owners, internet usage was not appreciable. Thus, adoption may be underpinned by commercial considerations such as cost of investment and the potential returns on business activities. Once these are not favourable to the SMEs, their usage of the service may be low. However, one cannot discount the importance of literacy in the use of knowledge-intensive service as internet, but commercial considerations are strong. Though the government has put in place a national policy on ICTs and also is in the process of developing action plans to implement the strategies of the policy, it is imperative that issues of affordability should be addressed critically.

Finally, with the preponderance of mobile telephone usage by all business categories, it is essential that value-added services emanating from the mobile technology are effectively utilised for business considerations.

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