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# **WhatsApp and Mobile Money Towards Successful Crowdfunding and Social Change: A Kenyan Case.**

**Frankline Matanji**

## **Abstract**

Use of WhatsApp as a social media technology and M-pesa, a mobile money service for crowdfunding in Kenya are proliferating at an incredible pace. *Crowdfunding* helps communities organize for effective participation in social and economic development and empowerment by making sure that members of the community get to benefit from services such as access to social amenities and better infrastructure which would not have been available if the community members were to wait for the government to provide the services. This method is popularly being used at Kisii University for students' retention and providing social welfare to students, their parents and university staff. The approach adopted by this study adopted was qualitative inductive research, where the researcher had a one-on-one interview session with creators of crowdfunding campaigns and the funders using Skype and phone calls as interview tools were conducted.

**Keywords:** WhatsApp, M-pesa, Mobile money, strong ties, weak ties, crowdfunding

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## 1. Introduction

Social media and mobile money are household media that most Kenyans use as a method of communication. Mobile money is defined by Jack and Suri (2011) as a tool that enables its users to make monetary transactions using mobile phone technology. This research focuses on explaining how new media technologies (social media and mobile money) are promoting and bridging the digital divide during crowdfunding locally known as *Harambee* in Kenya and its role towards social change. The study also looks at the ease of adoption of these new digital media depending on different age groups and level of literacy and the utilities of weak and strong ties. The target population was Kisii University staff and students.

Complementing mobile money services such as M-pesa and social media have become instrumental when organizing *Harambee* (Crowdfunding in Swahili). M-pesa, which started in 2007 had the main target of serving the needs of customers who did not have traditional bank accounts, were not financially connected to other people, most of them were semi-literate, and faced challenges with ensuring that their finances were safe and secure (Hughes & Lonie, 2007). On the other hand, WhatsApp also has satisfying experiences that gives its users the ability of tapping into the ability it poses of accommodating synchronous communications and hence support in construction of desired social experiences on its users, by enabling individuals who are distant away from the message sender to feel present in a momentous life event. This tool also supports them in collective life logging practices that makes it a perfect social media tool for communication (Karapanos, Teixeira, & Gouveia, 2016).

During the pre-colonial era, the principle of *Harambee* was present in almost every traditional societies that inhabited the present Kenya. Each society formed co-operative workgroups in where people organized themselves into common work parties, such as cultivating

or constructing each other's houses; clearing bushes, harvesting crops from the farm, or teaching young people in the society about the society's norms. With modernization, followed by globalization driving our social development, *Harambee* today relates to all activities that can be associated with community development such as positive encouragement, construction of schools in rural areas, development of social amenities and fundraising events (crowdfunding) in support of in need families to pay school fees, hospital bills and buy food and private social events such as weddings, funerals and even birthdays. As a modernization discourse, Melkote and Steeves (2015) look at this kind of modernization and globalization as models of economics and of social evolution as a culture, ideology and discourse.

## **2. Literature Review**

### **2.1 Theoretical Framework**

As Zhou, Lu, and Wang (2010) found out, a new technology can be warmly received and be seen as advanced and exciting to the user if it fits their needs. If to some extent it does not fit the users' requirement, then the users may decide not to accept it and use it as a necessity. I incorporated the task-technology fit (TTF) model of communication that was put forward by Goodhue and Thompson (1995) and the unified theory of acceptance and usage of technology (UTAUT) proposed by Venkatesh, Morris, Davis, and Davis (2003), to understand how social media and mobile money as new technologies have been adopted and work simultaneously to help organize *Harambee*. I elaborate my arguments based on three factors that are considered important for understanding the success of the success of social media-based fundraising efforts in Kenya: the *Harambee* spirit, social media, and mobile money.

### **2.2 *Harambee* spirit as a force towards social change and unity**

*Harambee*, a Swahili term that means “Let us pull resources together,” has severally discussed by Ngethe (1979) as a normal way of life in Kenya where Kenyans support each other, and a traditional custom common among Kenyans as quoted in the Kenyan Development Plan (1979). The term Harambee was first adopted and used as a political slogan to symbolize people’s unity in helping achieve a worthy causes in the society. *Harambee* is not a new tradition in Kenya. During the pre-colonial era, the principle existed in most societies where people work pulled in support of each other. Societies had co-operative work groups with women as a group and women as another co-operative group on the other side, or both groups working together in helping out as common work parties.

The *Harambee* philosophy is a similar concept to *Harambee* in Namibia (National Planning Commission, 2016), *Ujamaa* (A Swahili term meaning togetherness) in Tanzania (McHenry, 1979) and Humanism in Zambia (Kaunda, 1967) which are aimed towards economic and social developments. In many parts of the developing world, related concepts are being use especially in the developing countries and even developed countries during disaster management. It represents concepts of joint assistance, combined effort, communal social responsibility and societies’ self – reliance.

Today, *Harambee* is no longer just about the concept of describing the community spirit, but also all community activities related to development in the communities such as constructing schools in areas that had limited access to these facilities, laying water pipes, as well as accompanying fundraising events (crowdfunding) and development of other social amenities (Gathuo, 2000).

## 2.3 Mobile Money in Kenya

Most Kenyans use M-Pesa, a service that is provided by Safaricom (M- is an initial for Mobile, pesa means money in Swahili language) to carry out financial transactions. M-pesa, which started in 2007 was targeted at communities that did not have access to bank especially in rural areas and who were in dire need of carrying out financial transactions. (Hughes & Lonie, 2007).

Mutsune (2015) came up with a useful framework that can be used to approximate the effect of use of mobile banking has had on financial inclusion and how it has affected economic dynamism since M-pesa's launch in 2007. During the launch of M-pesa in 2007 in Kenya, the then Safaricom's CEO, Michael Joseph said that, "M-pesa is the first product in the world that allows the unbanked, with no banking details, no registration, no bank account, no credit card, to do banking" (Okuthe, 2010). Mbiti and Weil (2011) posited that the rate at which Kenya's M-pesa has progressively increased attractiveness in competing traditional banks in the money transfer and saving industry which has led to vast changes in economic activities' re-organization, risk management, mitigation and family relations and is an idea to be proud of.

As technology advances, M-pesa has become instrumental when carrying out a *Harambee*. Before M-pesa, people, especially those willing to contribute had to travel to the venue where a *Harambee* is organized to give their contribution. A vivid example of how mobile money has become a God sent instrument to Kenyans can be depicted when there was a severe drought in Kenya in 2011. Kenyans made their contribution through M-pesa in support of the victims. This campaign largely used the M-pesa service for easier donations to support the people who were affected. "Donations can be sent to the M-PESA PayBill number 111111 at no charge to the sender" (Mwangi, 2011).

## 2.4 Social Media

Social media which comprises: blogs, Facebook, Twitter, Instagram, WeChat, WhatsApp, YouTube, Flickr, etc. - have changed the way we communicate and work (Clark, 2009). Gillmor (2004) states that social media has been experiencing immense growth rates and is experiencing fresh prominence, not just in reshaping the lives of people but also as tools that are promoting democratic processes as well as driving social change as a way of revolutionizing our society. Focus on modernization under globalization has changed from focusing on a state or confined region to a global focus characterized by extreme connectivity which has been enhanced by modern institutions and the World Wide Web (Melkote &Steeves, 2015).

The previous study on the use of WhatsApp sought to understand the effect of social networks (i.e., WhatsApp messenger) on the performance of high school and university students in Ghana from the viewpoint of the students (Yeboah, & Ewur, 2014).

Individual funders who donate during crowdfunding using social media typically donate small amounts. This requires projects to be funded to have huge populations of funders to reach the funding targets (Belleflamme et al., 2013). Despite the fact that substantial numbers of funders are essential for any kind of successful crowdfunding, having additional funders beyond one's close friend funding network can come in handy for donations and reward-based crowdfunded projects.

A theory proposed by Granovetter (1983), called 'the strength of weak ties' that deals with studying the relationship between structure, the strength of social ties amongst friends and the diffusion of information in both offline and online social networks illustrates the strength social ties towards social capital. With the emergence of social media, its predictions have been checked in the use of online communication. Strong ties is a term used to refer to relationship

amongst close friends or relatives. On the other hand, weak ties represent relations with distant acquaintances (Grabowicz, Ramasco, Moro, Pujol, & Eguiluz, 2012). These ties play a huge role in connecting close friends and acquaintances to form a triadic closure of homophily that reaches large masses with a common target.

One of the criticisms of using social media while carrying out crowdfunding is the fact that sometimes social media tools may magnify the "bystander" effect as argued by Agrawal, Catalini and Goldfarb (2015) and Mollick (2014). This may lead to potential crowdfunding funders withhold their contributions by assuming that others who might also have seen the request on social media, will contribute, hence resulting in poor campaign and thus unfulfilled project performance.

## **2.5 Research Questions**

1. How do WhatsApp and mobile money enhance crowdfunding in Kenya?
2. How do weak ties and strong ties affect WhatsApp/Mobile money aided crowdfunding?
3. What are the differences in attitude toward social media and mobile money as crowdfunding tools based on different age groups?
4. How does crowdfunding contribute to social change in Kenya?

## **3. Research Design and Methodology**

To understand the effectiveness of using WhatsApp and mobile money during crowdfunding, a qualitative inductive research approach was adopted. Specifically, I conducted qualitative interviews with the creators of WhatsApp and mobile money supported crowdfunding, the contributors and the beneficiaries of the same using Skype and phone calls as interview tools. I developed an interview question procedure with an understanding that additional questions along the way during the interview, may emerge during the interview as the

respondent provide experiential information and/or as clarification is needed for the purposes of this research meeting its targets. This paper is still in its preliminary stages. Six (6) respondents have been interviewed. I recruited participants through a snowballing method and did not compensate them for their participation. Deacon, (1999:53) defined snowball sampling as, “Like a snowball rolling down a hill, a snowball sample grows through momentum: initial contacts suggest further people for the researcher to approach, who in turn may provide further contacts.” The limitation of this snowballing research method is the likelihood of having numerous versions of the same idea biased by the individual linkages of initial contacts and those they refer as additional respondents.

All participants were Kisii University, Kenya creators, funders or beneficiaries of crowdfunding. Within the next six (6) months, ten (10) more interviews will be conducted and surveys using Qualtrics with 100 project funder and creator will be carried out. Expertise range from student to university faculty and staff.

### **3.1 Measures**

The semi-structured interview protocol was divided into four sections. The first section had respondents asked about how WhatsApp and mobile money are enhancing crowdfunding in Kenya. In this hypothesis, the researcher tried to establish a rough idea of how crowdfunding was traditionally carried out in Kenya and how it has evolved through technological advancement. In the second section, the respondents are asked to describe how weak ties and strong ties affect WhatsApp and mobile money aided crowdfunding. They are also asked to describe if they think weak ties and strong ties have any effect on the amount of money contributed during a crowdfunding event. The third hypothesis was a discussion on the preferences and differences in attitude towards social media and mobile money as crowdfunding tools. During the final

hypothesis, the respondents are asked to explain in detail how digital crowdfunding has contributed to social change in Kenya. Based on their personal experience, they explain how crowdfunding has helped spur communities in terms of economic development and social change in general.

In average the length of the interview was 38 minutes (with the least being 30 minutes and a maximum of 53 minutes). Among the six interviews, four of the interviews were conducted using Skype while two (2) were conducted via phone call. All the interviews were audio-recorded, saved and transcribed for coding and analysis.

The advantage of using such research approach is its ability to involve direct interaction between the researcher and the respondents. The strength of such interactive relationship is its ability to enable the researcher to obtain first- hand life experiences in providing valuable meaningful data (Duffy, 1986). When the researcher and the respondent spend more time together during the interview process, the data will more likely be honest, and valid (Bryman 1988).

One weakness of this approach is the fact that its interactive nature between the researcher and the respondent may lead to a pseudo therapeutic condition where the researchers have difficulties separating between their own personal experiences and those of from their respondents (Sandelowski 1986) which results in subjectivity as posited by Cormack (1991). According to Bryman (1988) the most extreme form of pseudo therapeutic condition is referred to as 'going native'. This is where the investigator loses cognizance of being a researcher and becomes more like a participant (Bryman 1988). I slightly experienced this situation during the interviewing process since the researcher has a great grasp of how WhatsApp and mobile money complement each other during digital crowdfunding in Kenya. Going native was avoided by the

researcher conducting the interviews together with his advisor who doesn't have knowledge of how the whole process works and helped the researcher avoid contributing towards the discussion rather than paying great attention during the data collection process.

#### **4. Preliminary Findings**

These are preliminary findings on how digital crowdfunding is getting its root in Kenya and how it is promoting social change.

##### **4.1 Vitality of Mobile Money and Social Media Kisii University during a crowdfunding**

According to Jacobson, & Storey (2004), while looking at the economies of participatory communication towards development, they posited that Networks for Behavior Change (NBC) attempt to bring needed beneficial communications out into the public domain. Community-based activities and the media usually carry relevant messages that employ local language, customs and idioms that foster togetherness and yearn towards development and social change in the society as a unit. To answer my research question, how WhatsApp and mobile money are enhancing crowdfunding in Kenya, especially at Kisii University, one of my respondents said:

*“I would say it is a God sent blessing for the greater part of Kisii University. I will use Kisii University mostly because it’s the target population that I engaged in and use a lot especially the student population. These days it is difficult to be able to meet people hand in hand so the old-fashioned way of collecting money and fundraising using for example proformas where you develop a form and go around collecting money from people is becoming difficult because people are staying further and further apart. That has led to an invention, I think people saw the need of us having such a program.”*

With the world becoming smaller through digital media and people continuing to grow and migrate to other places, it is becoming difficult to get people to sit together and do a physical fundraising. Traditionally, organizing *Harambee* in Kenya was very tedious, time-consuming and costly. The convener of the *Harambee* had to identify a guest or two, then go to these people and ask them whether they wanted to be guests and which day they can be available. Then, the convener would print cards to invite people indicating that this person(s) will be the chief guest and dispatch the cards to as many people as possible. He would then hire a place or organize a venue where people will come and sit, *hire* a public-address system and organize food for the invited contributors. A master of ceremony (M.C) was also needed for this event. People would participate in these physical *Harambees* with different motives. Some people wanted to be seen and noticed because some of them had vested interests such as wanting to be politicians. *Harambee* was an easier way of meeting potential voters. Some, especially those in the government wanted to be seen as helping communities. Most often, people traveled because they were committed to the cause that the person was seeking.

With digital crowdfunding, you only need to create a WhatsApp group with a title, add friends, from either your phonebook or friends of friends. Drafting a narrative that is appealing to the potential donors is also essential. Research has shown that an individual's extent to which they become engaged, immersed and transported in a given a narrative affects the narrative's ability to engage successive story-related attitudes and beliefs (Busselle & Bilandzic, 2009), leading to successful and meaningful donations.

Digital crowdfunding solves the cost implication challenges. The challenges of logistical planning, preparing cards, and dispatching cards and having a guest of honor are other issues that are cut away. For example, another respondent said:

*Title of the group for example, "fundraising for Dennis". Say Denis is this man who is going to get a kidney transplant in India the cost is this much. Kindly support and give them the contact number. And that's all. People will send their messages e.g. "sorry we shall pray for the family, we pray for Dennis" and then they will send money as a contribution.*

#### **4.2 Weak ties and Strong Ties**

My findings were consistent with the study findings by (Belleflamme et al., 2013) when they concluded that additional funders beyond one's friend contributing network can particularly be relevant for increased donations in supporting crowdfunded projects. My respondents' response confirmed "the strength of weak ties" theory proposed by Granovetter (1983), by elaborating the relationship between members in a WhatsApp group (strong ties) and those not within the group (weak ties) that are also enjoined to contribute during a crowdfunding. Cases of crowdfunding creators creating WhatsApp groups in case one of their own is financially troubled and adding their family members who in turn add other members too to extend the weak ties and go beyond the members of the group who know each other were mentioned severally during the interview. This, in turn, increases the number of contributors. One of the respondents said;

*So, through those WhatsApp groups, after developing that link we just share it to those groups and encourage its members to continue sending to their other groups to which we are not part of. The network kind of helps us to move from one group to another. Since when I send to a group of 250 WhatsApp students, these students can be able to send to other different groups to which I am not a member, but they are part of, and they can*

*encourage those ones to send to other groups. So usually it just goes viral as quickly as possible increasing the fund base.*

### **4.3 Social Media Preference**

ICTs can help solve communication challenges that we face by facilitating real-time exchanges or asynchronous exchanges. This leads to the establishment of a bidirectional communication channel that operate well in dynamic conditions. In this contexts, data can be tracked, and creating response loops are also possible. In addition updating the data is simple for especially for efficient usage (Garcia, Ruiz, Romero, & Kreiner, 2013). Social media related exchanges being flexible allows for asynchronous communication. This mode of communication allows for immediacy of response hence the medium enables users to communication with each other as if they are instant messaging or chatting (Kim, Homan, Metzger, & Breese, 2015).

Different social media tools serve specific functions more efficient than others

Choice and preference of a media outlet depend on the availability of the intended recipient or the interaction between recipient availability and social presence variables (Straub, & Karahanna, 1998). If the technology and the task do not fit, then it may not lead to acceptance and usage of that technology. One of my respondents said:

*In most cases, I have found that WhatsApp talks more to people than all the other platforms. I have tried Facebook but most of the time people will still want to inbox you and seek your number but sometimes Facebook is too general. And I have also used a few others like twitter. I have also used Instagram. I just put something small there. But every time I do WhatsApp the response is instant, so I find WhatsApp is a bit more applicable because you post a photo and a message, and it goes directly to their inboxes.*

The respondent's thoughts are in line with Tully (2015) findings where she observed that perceptions of 'trialability' and observability are important influencers in adoption decisions regarding the digital platforms. She also proposed an attribute—perceived flexibility—that should be considered in online communication among other innovation attributes as possibly influential when adoption the process.

#### **4.4 Crowdfunding and social change**

Crowdfunding activities for supporting students, staff, and parents of students are a common thing at Kisii University. For example, if the university loses a student or a student's parent or a student needs to raise fees or raise money because he/she is supposed to seek medication but unable to raise the required amount, or his parents are ill, and they need support. These online fundraising techniques usually come in handy in helping raise the required amount.

*To give a very practical example, about a month ago we lost a student, and there was a situation from his home and so I created a group of friends and put his picture there and said we need to fundraise for this. And I will tell you that it's shocking that I was able to raise \$1,430.*

Other than the university setting, this method exists in other parts of the country too. Even though politicians have misused it a little bit and made it their own personal way of reaching out to voters by trying to gain mileage from tragedies, if there is a problem somewhere, they will come and create a *Harambee* to support. At the end of it, somebody will benefit from their fundraising initiatives.

Cases of students opening up and sharing their financial difficulty with at least one person in the office of the dean of student at Kisii University sparks the initiative of bringing together other students and staff to contribute in support. Sometimes students are desperate enough to the

level where someone can commit suicide because they don't have fees, especially if they think their parents at home have financial constraints and so they have no one to look up to in life. Just because they think all roads are ending they can basically drop out of the university. According to one of the staff from the university, digital crowdfunding has resulted in a reduction in dropouts or students committing suicide. Using these platforms to be able to help them contribute and raise money and support them academically is playing a huge role in the career of the students and the whole community as a whole.

## **5. Conclusion and future work**

Melkote and Steeves (2015) proposed that we are now in a society moving away from the modernization paradigm into globalization reaping the fruits of bottom-up model of participatory communication as a model that is leading to directed change. This model understands the importance of collaborative and equal knowledge-sharing strategies and cultural indigenous knowledge perspective that respects individual cultures in promoting social change in societies. This model helps us in understanding how task-technology fit theory explains how information technology (IT) may result in positive results on both individual and society performance and can even be more useful if the capabilities of this IT match the tasks in place to be performed (Goodhue & Thompson, 1995). This theory is complemented by the unified theory of acceptance and usage of technology to explain how mobile money and WhatsApp are facilitating efficient crowdfunding in Kenya and leading to directed change. As technology advances, people are moving away from the traditional way of crowdfunding where they had to convene at a specific venue to make their contribution to the digital crowdfunding. Digital crowdfunding involves creating a WhatsApp group with a title, adding friends, from either your phonebook or friends of friends and updating an appealing narrative to members explaining why they should contribute.

One of the features that make this WhatsApp crowdfunding standout is the ability to share group links to other members who are deemed as weak ties.

WhatsApp crowdfunding has enhanced efficient fundraising in Kenya. WhatsApp, being an asymmetrical model of communication, enables members of the WhatsApp group to easily receive messages as a group and enhance a one on one conversation with the members. Unlike other social media tools where communication is public and may not be appealing to those who would like to contribute but would not like to go completely public. This method also offers an opportunity for accountability since, after the contribution, the treasurer usually updates the amount received to the group members, hence easier to track contribution. This group communication also serves as a motivation to those members who have not contributed and helps to avoid the bystander effect. This enables people to contribute and still send encouraging messages to the person or persons in need. One of the greatest achievements especially at Kisii University where this WhatsApp crowdfunding is commonly used is the ability for it to be used for recruitment, retention and for fundraising for students so that they can afford a university education.

Igboaka, and Ha (2010) while looking at the role of Information Communication Technology (ICT) towards development especially in rural Nigeria found out that, the ICT has impacted immensely on the lives of the locals especially those living in areas considered to be rural to achieve rural economic development. Even though there are mixed opinions towards the role of ICT in general and the Internet to be specific in promoting development amongst scholars, benefits outweigh the negative outcomes. Some scholars argue that the Internet does not always contribute to drastic economic and social advances. But most scholars agree that internet

and the digital media now to a larger extent contribute to the ever-changing, non-static information dissemination across urban and rural areas in different societal setups.

A side effect to this digital crowdfunding is the creation of isolation. People who used to see one another physically, talk and chat and laugh in traditional Harambees no longer exist. This technological advancement has led to family ties being broken and people moving away from a collectivist society. The price of efficient fund-raising is replacing the face-to-face interaction.

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