

# AN ANALYSIS OF TECHNOLOGICAL PRACTICE AMONG WOMEN ENTREPRENEURS OF DIFFERENT ENTREPRENEURIAL AVENUES IN SELECTED CITIES OF GUJARAT

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**Abstract**— ‘Digital India’ has become a nationwide aim in India. One of the three pillars of ‘Digital India’ initiative is - Digital empowerment of citizens. Further, various study highlights a complex relationship between technological innovation, entrepreneurship and economic growth of the nation. The current study is an empirical research in which the researcher has made an effort to gather responses from the women entrepreneurs of two selected cities of Gujarat, i.e. Ahmedabad and Vadodara, in equal proportion. Major objectives of the study emphasizes upon two major aspects i.e. to find out that ‘which kinds of entrepreneurial avenues are popular among women owners to enter in entrepreneurial activity’ and ‘to find out the technological inclination of women entrepreneurs with respect to entrepreneurial avenue’ . This paper will highlight the reach of technological innovation to the women entrepreneurs of the given geography. This study enables the reader to understand that even if women are inclined towards learning innovative technological intricacies what problems do they face. This paper tries to find an answer to, in the realm of e-commerce why do women entrepreneurs lag behind and stick to the traditional entrepreneurial methods.

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**Index Terms**— Digital India, Entrepreneurial avenue, Technological inclination & Women entrepreneurship.

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## I. INTRODUCTION

‘Digital India’ initiative by the Government of India, which intends to transform India into a digitally empowered society and knowledge economy, is welcomed by the economic and technological practitioners around the world. The initiative is based on three key visions<sup>i</sup>:-

- Digital infrastructure as a utility to every citizen
- Governance and services on demand &
- Digital empowerment of citizens

The dream project of ‘Digital India’ can prove to be transforming in changing the lives of not only common people but also in changing the lives of main economic agents ‘*Entrepreneurs*’ of the country<sup>ii</sup>. The ‘Digital Business Model’ helps the ‘*Entrepreneurs*’ in a lot of ways (e.g. reaching to the wider audience, make services more affordable, eye-catching and feasible for the consumers). This digital business model is proving to be phenomenal in the current growth of entrepreneurs specifically when Indian population is greatly inclined towards e-commerce services provided by recent entrepreneurial ventures, like BigBasket (providing grocery at home service), Portea Medical (providing home healthcare), SuperProfs (providing online education) etc, delivering high quality services at low-cost.

As technology has been found given enormous importance after the ‘Digital India’ initiative, this research work has been done to identify the technological inclination of women entrepreneurs (hereinafter written as WE/s) of Gujarat which is supposed to be India’s first state to have State Wide Area Network (GSWAN) and India’s only state to

have crossed 1 Billion e-Transactions<sup>iii</sup>. Gujarat, as stated is the one of the most digitally advanced state of India, has shown regular concern towards the entrepreneurial empowerment of all types of business owners e.g. by attracting maximum number of foreign investments to the state<sup>iv</sup>, by organizing industry specific exhibitions on regular occasions or by dedicating industrial parks to specific set of business owners like GIDC and very recent to this list is Women Industrial Park, Sanand in which Gujarat Industrial Development Corporation (A Government of Gujarat Undertaking) has planned to dedicate an area of around 18.3 Hectare to Women Park at GIDC Sanand Industrial Estate, Ahmedabad<sup>v</sup>. This paper will help to analyze the reach of technological innovations to the WE/s of the society.

## II. OBJECTIVES

1. To probe the entrepreneurial avenues chosen by women entrepreneurs (WE/s) of selected cities of Gujarat.
2. To study the relationship between the entrepreneurial avenues with respect to following technological aspects of WE/s of the selected geography:-
  - Level of technological skill
  - Knowledge of modern technology
  - Belief about technological support for machinery utilization
  - High cost of technological acquisition as a problem
  - Women do not use technology

### III. REVIEW OF LITERATURE

Alfred Marshal, in his initial exposition “The Principles of Economics” (1890), recorded four factors of production: land, labor, capital and organization. He further states that entrepreneurship also becomes a driving element behind organizations. According to him entrepreneurs must have a full understanding of network of industries with their enterprise, be natural at their leadership and must have quality to anticipate changes in supply and demand so that he prepares well to before any unfavorable circumstance appears even in the absence of all relevant information (Marshall, 1890)<sup>vi</sup>.

Leading theoreticians in the realm of innovation have studied innovation in a variety of context (e.g. in relation to technology, commerce, social systems, economic development, policy construction) (Kariv, 2011)<sup>vii</sup>. Drucker enlists seven sources of innovative opportunity that should be regularly explored by the entrepreneurs when starting an entrepreneurial business (Drucker, 1985)<sup>viii</sup> which also includes three sources of opportunity which has been found suitable for this research paper:

- Innovation based on the ‘missing link’ between the need and what is done to respond to that need.
- Changes and shifts in industry or market structure are opportunities for an innovative product, service or business approach and
- Advances in knowledge can create new products and new markets.

Policy makers have been observed showing great interest towards entrepreneurship and aspects of the consequences of successful entrepreneurship, namely innovation and technological change (Link, 2007)<sup>ix</sup>. This interest has generated in the backdrop rapid advancements in ICT which are connected to the surfacing of ‘post industrial society’ (Bell, 1973) or knowledge economy.

In the knowledge economy, e-Commerce has proven to be one of the main driving forces of the knowledge economy (Yeh, Chen, Kuo & Chun as cited in Lai, 2014)<sup>x</sup>. E-Commerce applications constitute a new form of business model. Situational teaching strategies may increase learner’s knowledge on real life business issues and make them better in business knowledge and skills (Huang, 2004)<sup>xi</sup>.

### IV. RESEARCH METHODOLOGY

This is an empirical research based on a survey conducted by the researcher to find out the answers to the objectives. This survey has been performed on the two cities, Ahmedabad and Vadodara of Gujarat, India which is located at the western coast of India which has accomplished the peculiarity to be one of the most economically and industrially advanced states<sup>xii</sup>. The selection of these cities and sample respondents has been done by lottery method. The sample size is 50

belonging to Ahmedabad and Vadodara in equal proportion.

The respondents have replied to self administered survey and telephonic interview conducted by the researcher. The timeline of the survey is from 18<sup>th</sup> December, 2015 to 26<sup>th</sup> January, 2016.

To analyze the data the researcher is making use of SPSS 21 package. Frequency table and cross-tabulation analysis has been done for uni-variate and bi-variate analysis of collected data.

### V. ENTREPRENEURIAL AVENUES

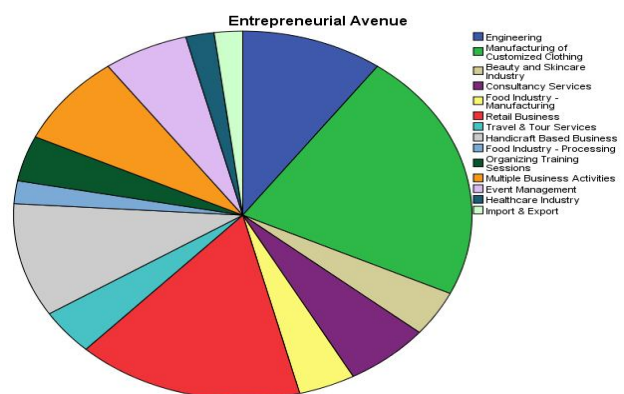
Entrepreneurs in general recognize a wide variety of entrepreneurial avenues to achieve growth, self fulfillment and self accomplishment. These avenues generally ranges from self-employment, franchising, technopreneurs, multiple businesses (the entrepreneurs who have been observed involving in more than one business, one after the other, over the years are called serial entrepreneurs) so on and so forth<sup>xiii</sup>.

WE/s of Ahmedabad and Vadodara have been observed involving in following entrepreneurial avenues (arranged in descending order of current existence of WE/s in respective avenues).

Table. 1. Entrepreneurial Avenues chosen by WE/s in Ahmedabad and Vadodara

Entrepreneurial Avenues	Frequency	%
Manufacturing of Customized Clothing	11	22.0
Retail Business	8	16.0
Engineering	5	10.0
Handicraft Based Business	5	10.0
Multiple Business Activities	4	8.0
Consultancy Services	3	6.0
Event Management	3	6.0
Beauty and Skincare Industry	2	4.0
Food Industry – Manufacturing	2	4.0
Travel & Tour Services	2	4.0
Organizing Training Sessions	2	4.0
Food Industry – Processing	1	2.0
Healthcare Industry	1	2.0
Import & Export	1	2.0
Total	50	100.0

Source – Primary data



Source – Primary data

Fig.1. %age wise pie chart representation of entrepreneurial avenues chosen by WE/s of Ahmedabad and Vadodara.

Fig.1. apparently indicates inclination of WE/s to be majorly towards manufacturing of customized clothing with 22 % of women observed involved in this business activity. The other performing avenues for WE/s are Retail Businesses (16 %) and third position according to the study is being shared by two types of business activities with each being performed by 10 % of the total population one of which is engineering and the other one to be Handicraft based businesses. Lowest among all are being performing business activities in food processing industry, healthcare industry and import and export industry each being performed by least i.e. 2 % of WE/s from the given sample size.

Others have been observed carrying out business activities like multiple business activities, either by one after the other or simultaneously, (8 %), consultancy services specifically education and HR consultancy, event management each acknowledging equal number of participants i.e. 6 %, beauty and skincare industry, food products manufacturing industry, travel and tour business activity and business activity of organizing training sessions has found equal number of respondent participants i.e. 4 % each from the selected sample size.

**VI. RELATIONSHIP BETWEEN THE ENTREPRENEURIAL AVENUES AND THE TECHNOLOGICAL INCLINATION**

In this section of the study the researcher has highlighted entrepreneurial avenue vis-à-vis:-

1. Level of technological skill
2. Knowledge of modern technology
3. Belief about technological support for machinery utilization
4. High cost of technological acquisition as a problem
5. Women do not use technology

United Nations Secretary-General established ‘UN System Task Team in September 2011’ for post-2015 agenda for development ensuring equitable and inclusive globalization. There science, technology and innovation (STI) has been identified as chief drivers for development. It was identified that innovation driven growth is not a tool only for developed countries, but many developing countries have also been seen attaining momentous monetary growth with the STI competence<sup>xiv</sup>. This spotlights the importance of technology for the eventual growth of business ventures. When the sample was questioned about various aspects related to technological soundness of the WE/s following results were obtained:-

**1. Entrepreneurial Avenue vis-à-vis Technological Skill**

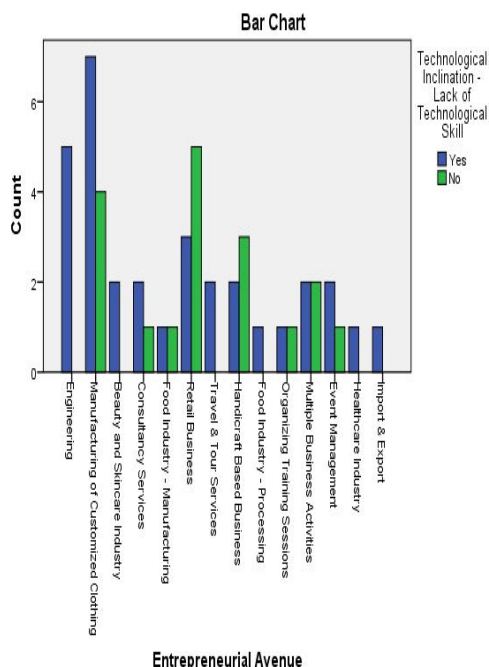
According to this survey there lies a substantial gap when the technological skills of the WE/s are being talked. The following table reveals the observations made by the researcher in this regard.

Table. 2. Tabulated representation of Entrepreneurial Avenues vis-à-vis technological skills

Entrepreneurial Avenue * Technological Inclination - Lack of Technological Skill Crosstabulation		Technological Inclination - Lack of Technological Skill	
		Yes	No
Engineering	Count	5	0
	% within Entrepreneurial Avenue	100.0%	0.0%
Manufacturing of Customized Clothing	Count	7	4
	% within Entrepreneurial Avenue	63.6%	36.4%
Beauty and Skincare Industry	Count	2	0
	% within Entrepreneurial Avenue	100.0%	0.0%
Consultancy Services	Count	2	1
	% within Entrepreneurial Avenue	66.7%	33.3%
Food Industry - Manufacturing	Count	1	1
	% within Entrepreneurial Avenue	50.0%	50.0%
Retail Business	Count	3	5
	% within Entrepreneurial Avenue	37.5%	62.5%
Travel & Tour Services	Count	2	0
	% within Entrepreneurial Avenue	100.0%	0.0%
Handicraft Based Business	Count	2	3
	% within Entrepreneurial Avenue	40.0%	60.0%
Food Industry - Processing	Count	1	0
	% within Entrepreneurial Avenue	100.0%	0.0%
Organizing Training Sessions	Count	1	1
	% within Entrepreneurial Avenue	50.0%	50.0%
Multiple Business Activities	Count	2	2
	% within Entrepreneurial Avenue	50.0%	50.0%
Event Management	Count	2	1
	% within Entrepreneurial Avenue	66.7%	33.3%
Healthcare Industry	Count	1	0
	% within Entrepreneurial Avenue	100.0%	0.0%
Import & Export	Count	1	0
	% within Entrepreneurial Avenue	100.0%	0.0%
Total	Count	32	18
	% within Entrepreneurial Avenue	64.0%	36.0%

Source – Primary data

- I. The survey reports that WE/s of only two entrepreneurial avenues (*Retail business and handicraft based businesses*) believe that women have sound technological skills where 62.5 % of WE/s articulates that they do not lack technological skills, followed by WE/s of Handicraft based business's where 60 % of the respondents reflects that they do not lack technological skills.
- II. In case of multiple business activity, organizing training sessions as a business and food product manufacturing business unit WE/s responds equally on lack of technological skills. 50 % of the WE/s consider/s that they lack technological skills and rest 50 % of WEs think that they are quite sound at technological skills.
- III. In the business unit's dealing with manufacturing of customized clothing, consultancy business units and event management business units WE/s majorly feel that they lack technological skills. Ironically the WE/s in Engineering based business units mainly have an understanding that WE/s have lack of technological skills which can be a problem for WE/s.
- IV. Other business avenues where WE/s has same understanding as WE/s of Engineering units are:- business units in beauty and skincare industry, travel and tours services, food processing units, healthcare industry and import and export industry.



Source – Primary data

Fig.2. Bar chart representation to highlight the Entrepreneurial Avenue vis-à-vis Technological Skill

## 2. Entrepreneurial Avenue vis-à-vis knowledge of modern management

Table. 3. Tabulated representation of Entrepreneurial Avenues vis-à-vis Knowledge of modern technology

Entrepreneurial Avenue * Poor knowledge of modern technology		Crosstabulation	
		Poor knowledge of modern technology	
		Yes	No
Engineering	Count	3	2
	% within Entrepreneurial Avenue	60.0%	40.0%
Manufacturing of Customized Clothing	Count	5	6
	% within Entrepreneurial Avenue	45.5%	54.5%
Beauty and Skincare Industry	Count	2	0
	% within Entrepreneurial Avenue	100.0%	0.0%
Consultancy Services	Count	2	1
	% within Entrepreneurial Avenue	66.7%	33.3%
Food Industry - Manufacturing	Count	1	1
	% within Entrepreneurial Avenue	50.0%	50.0%
Retail Business	Count	2	6
	% within Entrepreneurial Avenue	25.0%	75.0%
Travel & Tour Services	Count	1	1
	% within Entrepreneurial Avenue	50.0%	50.0%
Handicraft Based Business	Count	2	3
	% within Entrepreneurial Avenue	40.0%	60.0%
Food Industry - Processing	Count	0	1
	% within Entrepreneurial Avenue	0.0%	100.0%
Organizing Training Sessions	Count	1	1
	% within Entrepreneurial Avenue	50.0%	50.0%
Multiple Business Activities	Count	1	3
	% within Entrepreneurial Avenue	25.0%	75.0%
Event Management	Count	1	2
	% within Entrepreneurial Avenue	33.3%	66.7%
Healthcare Industry	Count	0	1
	% within Entrepreneurial Avenue	0.0%	100.0%
Import & Export	Count	1	0
	% within Entrepreneurial Avenue	100.0%	0.0%
Total	Count	22	28
	% within Entrepreneurial Avenue	44.0%	56.0%

Source – Primary data

The table represents a contradicting view of WE/s from that of their view Technological Skill vis-à-vis Entrepreneurial. On the present question which seeks their knowledge on modern technology vis-à-vis Entrepreneurial Avenues the WE/s shares the following:-

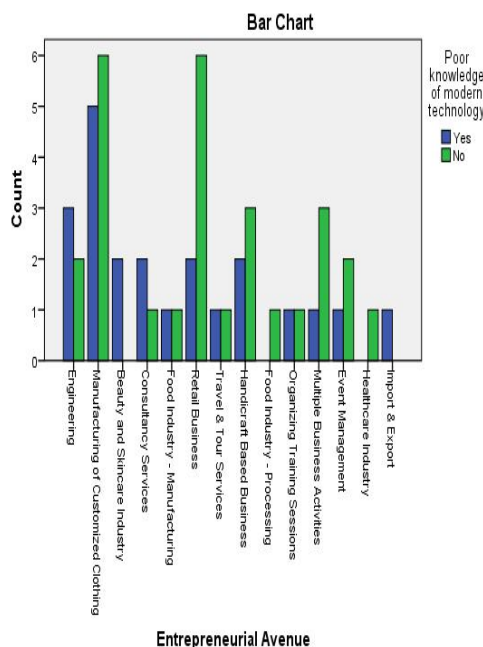
- I. Out of total WE/s 56 % of WE/s agrees that they have sound knowledge on modern technology.
- II. This is contradicting to the understanding WE/s expressed in previous question where the researcher seeks to know that ‘Whether they lack technological skills?’. For this

majority of the WE/s (64 %) responded in favor of the idea whereas only 36 % of WE/s responded against this idea and expressed that WE/s have sound technological skills.

III. Additionally WE/s of majority of the entrepreneurial avenue remark that they do not lack knowledge of modern technology in the following proportion:-

- Multiple Business Activities – 75 %
- Retail Business – 75 %
- Event Management – 66.7 %
- Handicraft based business – 60 %
- Manufacturing of clothing business – 54 %
- Food processing business units & healthcare industry<sup>xv</sup> – 100 %

IV. WE/s of remaining entrepreneurial avenues is reflected in given bar chart as follows-



Source – Primary data

Fig.3. Bar chart representation of Entrepreneurial Avenue vis-à-vis Knowledge of modern technology

- Equal response – In Food manufacturing business units, travel and tour service providing business units and business units organizing training sessions, 50 % of WE/s comments that WE/s have poor knowledge of modern technological while rest 50 % WE/s disagree to point and remark that WE/s sound knowledge of modern technology.
- Complete agreement – WE/s of two entrepreneurial avenues beauty and skincare industry and import-export business units reflect 100 % agreement to the statement that WE/s have a poor knowledge of modern technology.

**3. Entrepreneurial avenue vis-à-vis inadequate technological support for machinery utilization**

Table. 4. Tabulated representation of Entrepreneurial Avenues vis-à-vis inadequate technological support for machinery utilization

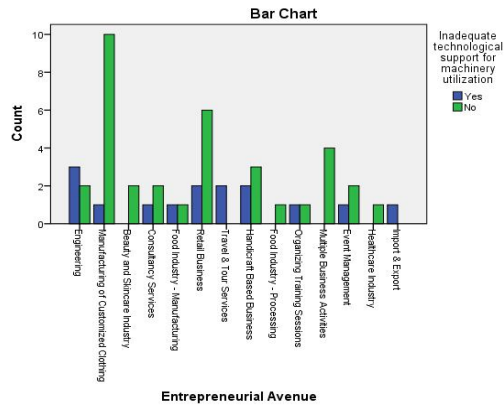
		Entrepreneurial Avenue * Inadequate technological support for machinery utilization Crosstabulation	
		Inadequate technological support for machinery utilization	
		Yes	No
E n t r e p r e n e u r i a l A v e n u e	Engineering	Count	3 2
		% within Entrepreneurial Avenue	60.0% 40.0%
	Manufacturing of Customized Clothing	Count	1 10
		% within Entrepreneurial Avenue	9.1% 90.9%
	Beauty and Skincare Industry	Count	0 2
		% within Entrepreneurial Avenue	0.0% 100.0%
	Consultancy Services	Count	1 2
		% within Entrepreneurial Avenue	33.3% 66.7%
	Food Industry Manufacturing	Count	1 1
		% within Entrepreneurial Avenue	50.0% 50.0%
	Retail Business	Count	2 6
		% within Entrepreneurial Avenue	25.0% 75.0%
	Travel & Tour Services	Count	2 0
		% within Entrepreneurial Avenue	100.0% 0.0%
	Handicraft Based Business	Count	2 3
		% within Entrepreneurial Avenue	40.0% 60.0%
Food Industry - Processing	Count	0 1	
	% within Entrepreneurial Avenue	0.0% 100.0%	
Organizing Training Sessions	Count	1 1	
	% within Entrepreneurial Avenue	50.0% 50.0%	
Multiple Business Activities	Count	0 4	
	% within Entrepreneurial Avenue	0.0% 100.0%	
Event Management	Count	1 2	
	% within Entrepreneurial Avenue	33.3% 66.7%	
Healthcare Industry	Count	0 1	
	% within Entrepreneurial Avenue	0.0% 100.0%	
Import & Export	Count	1 0	
	% within Entrepreneurial Avenue	100.0% 0.0%	
Total	Count	15 35	
	% within Entrepreneurial Avenue	30.0% 70.0%	

Source – Primary data

I. In this section greater part of the WE/s (70 %) show a discrepancy to the idea of inadequate technological support for machinery utilization and states that in the world of great competition and high end technology, the services are quite easier and faster than before. If asked the support system is away at a phone calls distance. These entrepreneurial avenues are as follows with respective proportion:-

- Multiple business activity – 100 %
- Beauty and skincare industry – 100 %
- Manufacturing of Customized Clothing – 90.9 %
- Retail Business – 75 %
- Event management and consultancy service providing business units – 66.7%
- Handicraft based business – 60 %





Source – Primary data

Fig.4. Bar chart representation of entrepreneurial avenue vis-à-vis inadequate technological support for machinery utilization

- II. In the Engineering businesses majority i.e. 60 % of WE/s observe that they feel inadequate technological support for machinery utilization.
- III. In import export business which consists of one respondent in the sample, 100 % of the WE/s says there is an inadequate technological support for machinery utilization.
- IV. WE/s of rest of the entrepreneurial avenue i.e. food manufacturing industry and business which is providing training sessions shows equal proportion (50-50 %) of responses coming from the participating WE/s.

**4. Entrepreneurial avenue vis-à-vis high cost of technological acquisition as a problem**

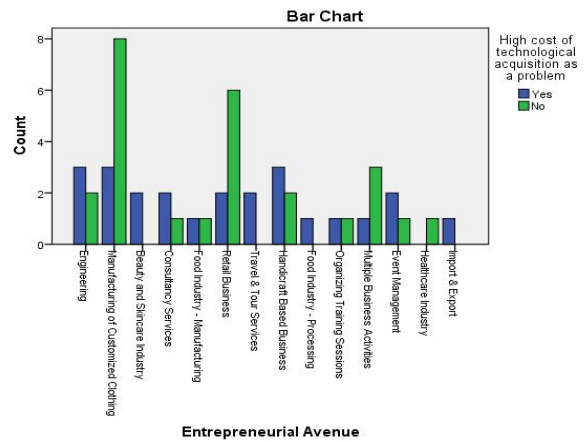
Table.5. Tabulated representation of Entrepreneurial Avenues vis-à-vis high cost of technological acquisition as a problem

		High cost of technological acquisition as a problem	
		Yes	No
Entrepreneurial Avenue	Engineering	Count: 3 % within Entrepreneurial Avenue: 60.0%	Count: 2 % within Entrepreneurial Avenue: 40.0%
	Manufacturing of Customized Clothing	Count: 3 % within Entrepreneurial Avenue: 27.3%	Count: 8 % within Entrepreneurial Avenue: 72.7%
	Beauty and Skincare Industry	Count: 2 % within Entrepreneurial Avenue: 100.0%	Count: 0 % within Entrepreneurial Avenue: 0.0%
	Consultancy Services	Count: 2 % within Entrepreneurial Avenue: 66.7%	Count: 1 % within Entrepreneurial Avenue: 33.3%
	Food Industry – Manufacturing	Count: 1 % within Entrepreneurial Avenue: 50.0%	Count: 1 % within Entrepreneurial Avenue: 50.0%
	Retail Business	Count: 2 % within Entrepreneurial Avenue: 25.0%	Count: 6 % within Entrepreneurial Avenue: 75.0%
	Travel & Tour Services	Count: 2 % within Entrepreneurial Avenue: 100.0%	Count: 0 % within Entrepreneurial Avenue: 0.0%

Handicraft Based Business	Count	3	2
	% within Entrepreneurial Avenue	60.0%	40.0%
Food Industry – Processing	Count	1	0
	% within Entrepreneurial Avenue	100.0%	0.0%
Organizing Training Sessions	Count	1	1
	% within Entrepreneurial Avenue	50.0%	50.0%
Multiple Business Activities	Count	1	3
	% within Entrepreneurial Avenue	25.0%	75.0%
Event Management	Count	2	1
	% within Entrepreneurial Avenue	66.7%	33.3%
Healthcare Industry	Count	0	1
	% within Entrepreneurial Avenue	0.0%	100.0%
Import & Export	Count	1	0
	% within Entrepreneurial Avenue	100.0%	0.0%
Total	Count	24	26
	% within Entrepreneurial Avenue	48.0%	52.0%

Source – Primary data

- I. In this section apparently 52 % of WE/s who participated in the survey are expressing that the high cost of technological acquisition is not a problem.



Source – Primary data

Fig.5. Bar chart representation of Entrepreneurial Avenues vis-à-vis high cost of technological acquisition as a problem

- II. It is worth noting that among WE/s of engineering based business, where installation of technological equipments takes place in high rate, 60 % believes that high cost of technological installation is a basic problem for their businesses. They further add states that it is not only WE/s specific issue, but an industry-wide issue which bothers the business owner.
- III. WE/s of beauty and skincare industry and food processing business units unanimously (100 %) utters that high cost of technological acquisition is a problem with them.

IV. In nutshell if we analyze then proportionately there is not much difference in number of respondents those who believe that high cost of technological acquisition is a problem for their business (48 %) than those(52 %) who believe that it is not a problem.

**5. Entrepreneurial avenue vis-à-vis women do not use technology**

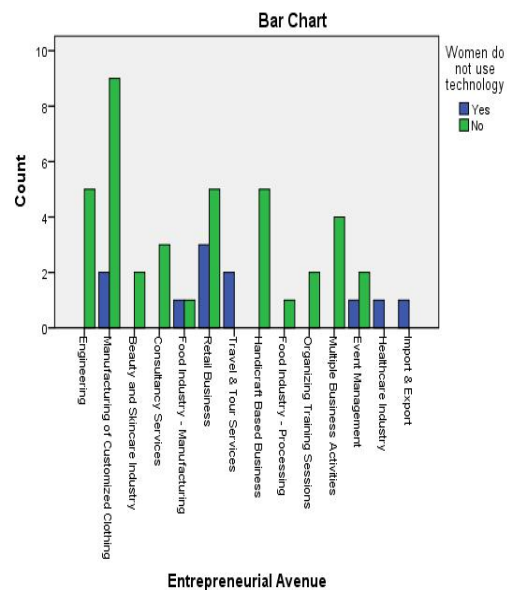
Table.6. Tabulated representation of Entrepreneurial Avenues vis-à-vis women do not use technology

Entrepreneurial Avenue		Women do not use technology		
		Yes	No	
Entrepreneurial Avenue	Engineering	Count	0	5
		% within Entrepreneurial Avenue	0.0%	100.0%
	Manufacturing of Customized Clothing	Count	2	9
		% within Entrepreneurial Avenue	18.2%	81.8%
	Beauty and Skincare Industry	Count	0	2
		% within Entrepreneurial Avenue	0.0%	100.0%
	Consultancy Services	Count	0	3
		% within Entrepreneurial Avenue	0.0%	100.0%
	Food Industry – Manufacturing	Count	1	1
		% within Entrepreneurial Avenue	50.0%	50.0%
	Retail Business	Count	3	5
		% within Entrepreneurial Avenue	37.5%	62.5%
	Travel & Tour Services	Count	2	0
		% within Entrepreneurial Avenue	100.0%	0.0%
	Handicraft Based Business	Count	0	5
		% within Entrepreneurial Avenue	0.0%	100.0%
	Food Industry - Processing	Count	0	1
		% within Entrepreneurial Avenue	0.0%	100.0%
	Organizing Training Sessions	Count	0	2
		% within Entrepreneurial Avenue	0.0%	100.0%
Multiple Business Activities	Count	0	4	
	% within Entrepreneurial Avenue	0.0%	100.0%	
Event Management	Count	1	2	
	% within Entrepreneurial Avenue	33.3%	66.7%	
Healthcare Industry	Count	1	0	
	% within Entrepreneurial Avenue	100.0%	0.0%	
Import & Export	Count	1	0	
	% within Entrepreneurial Avenue	100.0%	0.0%	
Total	Count	11	39	
	% within Entrepreneurial Avenue	22.0%	78.0%	

Source – Primary data

I. In this part of the study 78 % of WE/s disapproves the statement that ‘Women do not use technology’. The entrepreneurial avenues and proportion of WE/s in respective avenues who disapproves this statement are as follows:-

- Engineering, Consultancy service providing business, Multiple business units, Handicraft based business units, Handicraft based business units, Beauty & skincare industry, business providing service of organizing training sessions and food processing business units – 100 %
- Manufacturing of customized clothing – 81 %
- Event management businesses – 66.7 %
- Retail business – 62.5 %



Source – Primary data

Fig.6. Bar chart representation of Entrepreneurial Avenues vis-à-vis women do not use technology

II. Fig.6 lucidly represents that other entrepreneurial avenues i.e. business units in travel and tour services, healthcare industry and import and export businesses collectively favors the statement that women do not use technology and forms very small portion of the sample size i.e. 22 % of the respondents.

**VII. FINDINGS**

1. This lottery based analysis reveals that most of the WE/s in Ahmedabad and Vadodara are engaged in business of manufacturing customized clothing and in a retail business. It is also apparent from the study that less number of WE/s chose healthcare related businesses/food processing based businesses or import-export based businesses.
2. WE/s related the term ‘technology’ with computers, laptops mobiles, tablets and machinery which is being often utilized by them in their own business.

3. The study describes that according to the viewpoint of 64 % of WE/s that were part of the study, there lies a lack of technological skill among WE/s in general.
4. WE/s of retail based businesses and handicraft based businesses majorly disapproves the idea of lack of technological skills among WE/s.
5. 56 % of WE/s believes that WE/s has/have sound knowledge of modern technology. Rests are against this idea.
6. 70 % of the respondents are of the opinion that there is no inadequate technological support for machinery utilization rests are against this opinion.
7. According to the study proportionately there is not much difference in number of respondents who believe that high cost of technological acquisition is a trouble for their business (48 %) than those (52 %) who believe that it is not a trouble.
8. The study reveals that not many i.e. merely 22 % of respondents consider that WE/s do not use technology while greater part i.e. 78 % of WE/s believe that it is not true and women proactively use technology in their business.

## CONCLUSION

The study shows various contradicting viewpoints in the same set of respondents. It can be easily understood as follows:-

1. WE/s are lacking technological skills but they are updated with the prevailing modern technologies in the industry.
2. This leads us to the conclusion that if technological companies, which supply technological goods to businesses which are run by WE/s, regularly provide skill development to WE/s in relation to the updated equipments, then it may lead them (WE/s as well as the technological companies) to greater success.
3. WE/s neither hesitate, nor avoid buying and using innovative technological equipments for the benefit of their business.
4. WE/s of Ahmedabad and Vadodara are highly motivated because of the cultural background and because of immense support they receive from family as well as from the highly proactive government. Since they belong to the pioneering part of entrepreneurial history, the WE/s has/have shown tremendous growth in utilization of technological innovations to continuously achieve economic growth and self fulfillment.

This study concludes that there lies a gap between knowledge of modern technology and being equipped in the technological skill. In the realm of e-commerce and in pursuit of digitization by way of 'Digital India' it is not easy to accomplish the scripted aims with the low level of technological skills which the economic agents carry. Hence it is opined to the "technology innovating" companies that WE/s of said region may form a prospective clientele base if they can be

instructed well and equipped well on the innovative and upgraded technological equipments which they use in their day to day entrepreneurial functioning. Also Government may take more actions for enhancing the digital literacy among WE/s.

The WE/s has/have been observed using technology provided they are equipped with the recent innovations. Almost 78 % of WE/s believe that WE/s uses technological equipments and makes best possible use of the same for the advancement of the business.

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<sup>xv</sup> Food processing business units & healthcare industry has been placed last in the list even after showing a response of 100 % because it consists of only one respondent viewpoint.