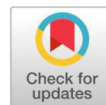


Research Article

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E-Readiness of Women Entrepreneurs in Telangana State

B. Spandana*¹, B. Jamuna Rani², M. Preethi³, K. Aparna⁴ and D. Srinivasa Chary⁵¹Young Professional-II, Extension, AICRP on WIA, Prof. Jayashakar Telangana State Agricultural University, Hyderabad, India.²Director of International Programmes, Administrative block, Prof. Jayashakar Telangana State Agricultural University, Hyderabad, India.³Professor, Extension Education Institute, Prof. Jayashakar Telangana State Agricultural University, Hyderabad, India.⁴Senior Scientist, Department of Foods and Nutrition, MFPI-Quality Control Lab, Prof. Jayashakar Telangana State Agricultural University, Hyderabad, India.⁵Professor, Department of Statistics & Mathematics, College of Agriculture. Prof. Jayashakar Telangana State Agricultural University, Hyderabad, India.**ABSTRACT**

Information and Communication Technology (ICT) has emerged as an integral part of the business world around the world. The usage of ICT tools by entrepreneurs increases women's capacities, knowledge, and decision-making and aids them in expanding their entrepreneurial business activities. The present study was aimed at measuring ICT usage and e-readiness or electronic-readiness among women entrepreneurs. The study was conducted in three districts of Telangana state. A total of 180 respondents comprised the sample of the study. Data was collected through an e-readiness scale. The results of the study revealed that most of the women entrepreneurs had a medium level of ICT usage, followed by low and high levels of ICT usage. Limited Access to ICT Infrastructure, Affordability, Infrastructure Inequality were some of the challenges faced by them. In e-readiness, the majority of the respondents had a high level of e-readiness, followed by medium and low. Education, annual income, and ICT usage were found to have a significant relationship with e-readiness at 0.01 level of probability.

Keywords: Women entrepreneurs, e-readiness, Information and Communication Technologies, enterprises, business women, Small and Medium Enterprises, technology readiness and e-commerce.

Introduction

Entrepreneurship plays an essential role in stimulating the economic development of countries and the world by generating employment opportunities for rural societies. The importance of women's entrepreneurship for economic development is widely recognized. The women are empowering themselves to cope with the changing times and to face new challenges. They are not only generating income but also improving their decision-making skills which lead to the overall empowerment of women. Women entrepreneurs participate in the economy identically to men- would contribute as much as \$28 trillion, or 26 percent, to annual global GDP by 2025 [11]. The need for effective ICT in enterprises makes entrepreneurs keep themselves updated and able to cope with current trends and developments in society. ICTs offer many potential benefits for Small and Medium-sized Enterprises (SMEs) such as ICTs reduced transaction costs, barriers to entry, innovation, the emergence of new products and services, etc. ICTs help small entrepreneurs overcome information poverty; thus, they become more connected, more certain, less risk-averse, and more capable of making well-informed decisions [9]. Small and Medium-sized Enterprises (SMEs) are gradually using

information and communications technologies (ICT)-based electronic commerce to gain competitive advantages, and to have access to global markets [1]. ICTs are widely used by all sectors, be it in developed, developing, and under developed countries. But to put these ICTs into the effective function of an individual, society, state, and the country must be "e-ready". E-readiness is measured by judging the relative advance of the most important areas for the adoption of ICTs and their most important applications [2].

Small and Medium Enterprises (SMEs) e-readiness is the ability of an SME to successfully adopt, use, and benefit from information technologies (IT) such as e-commerce [3]. Since the concept of "e-readiness" is relatively innovative, it can be visualized at different levels. The dynamic nature of the ICTs forces end-users to always keep them updated with the latest technological developments. Adopting e-readiness, and e-commerce in enterprises will increase sales as well as save time, and new and exciting opportunities for entrepreneurs to increase revenue.

Methodology

An "Ex post facto" research design was used for the study. The study was conducted in three districts of Telangana state i.e. Adilabad, Sangareddy, and Rangareddy districts. From each district 60 respondents were selected, thus a total of 180 respondents were selected purposefully. The data were collected by personal interview method with the help of an e-readiness scale. The e-readiness scale was developed and validated for the study. The scale has four indicators namely, ICT availability and accessibility, Communication and marketing,

*Corresponding Author: B. Spandana

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Banking or e-commerce, and Transactions and Barriers in ICT. The scale consisted of 24 statements. Each statement was noted on a five-point continuum as Strongly Agree, Agree, Undecided, Disagree and strongly disagree with scores of 5,4,3,2 and 1. The collected data were analyzed using Statistical Package for the Social Sciences (SPSS), version 16.0 software

Results and Discussion

Table 1 Distribution of respondents according to their ICT Usage

S.No	ICT Usage	Adilabad (n1=60)		Sangareddy (n2=60)		Rangareddy (n3=60)		Total (n=180)	
		F	%	F	%	F	%	F	%
1	Low	20	33.33	9	15.00	1	1.67	30	16.67
2	Medium	36	60.00	39	65.00	44	73.33	119	66.11
3	High	4	6.67	12	20.00	15	25.00	31	17.22
	Total	60	100.00	60	100.00	60	100.00	180	100.0

Table 1 reveals that in Adilabad district majority of the respondents (60.00%) had medium ICT usage, followed by low (33.33%) and few respondents (6.67%) were under high ICT usage. In Sangareddy district, the majority of the respondents (65.00%) had medium ICT usage, followed by high (20.00%) and low (15.00%). Further in the Rangareddy district, the majority of the respondents (73.33%) had medium ICT usage, followed by high (25.00%) and very few percentage (1.67%) had low ICT usage. Among the three districts, the majority (66.11%) of the respondents had medium ICT usage, followed by high (17.22%) and low (16.67%). The results clearly indicated that the majority of the respondents in three districts, had medium ICT usage. The reasons might be that they had good infrastructure facilities and were aware of ICTs' importance in

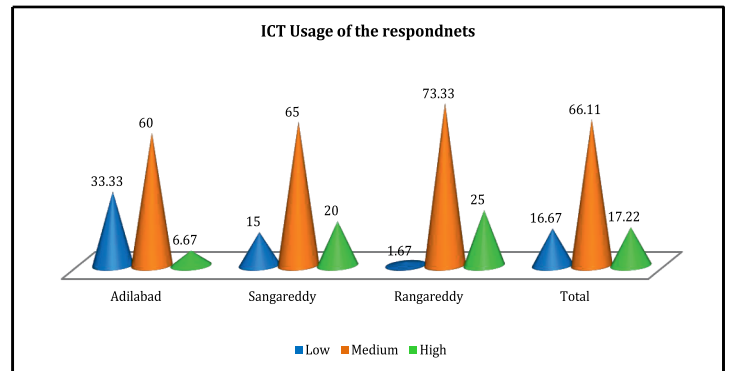


Figure 1. District wise distribution of respondents according to their ICT Usage

their business. Some of the respondents felt that they do not have to depend on the ICTs and modern sources to meet their entrepreneurial needs. A study found that ICT usage among owners of small and medium enterprises was low and their adoption of ICT was slow. Further it was found that ICT adoption was difficult [4].

Table 2 Distribution of respondents according to their e-readiness mean score

S.No	e-readiness	Adilabad (n1=60)	Sangareddy (n2=60)	Rangareddy (n3=60)	Total (N=180)
		Mean score	Mean score	Mean score	Mean score
1	ICT awareness and availability	4.15	4.32	4.43	4.30
2	Communication and marketing	4.09	4.24	4.32	4.22
3	Banking and Transactions	3.96	4.05	4.04	4.02
4	Barriers in ICT	4.01	3.88	3.81	3.95
	Total mean score	4.05	4.12	4.15	4.12

The data presented in table 2 explicates the distribution of the respondents as per their mean scores in various components of e-readiness. The maximum mean score that could be obtained in each area of e-readiness could be 5.00. Considering the Adilabad district, it was observed that the maximum mean score was found 4.15 for ICT awareness and availability, followed by a 4.09 mean score for Communication and marketing, and 4.01 for barriers in ICTs. The lowest mean score recorded was 3.96 mean score for Banking and Transactions. It can be concluded from the table that the total e-readiness score for the Adilabad district was found to be 4.05. Hence the respondents from Adilabad district showed interest to use ICT tools to enhance their entrepreneurial activities. In Sangareddy district, it was observed that the maximum mean score was found 4.32 for ICT awareness and availability, followed by 4.24 mean score for Communication and marketing, 4.05 mean score for Banking and Transactions. The lowest mean score recorded was 3.88 for barriers in ICTs. It can be concluded from the table that total e-readiness score for Sangareddy district was found to be 4.12. Hence the respondents from Sangareddy district showed interest to use ICT tools to enhance their entrepreneurial activities. Further in Rangareddy district, it was observed that the maximum mean score was 4.43 for ICT awareness and availability. Followed by 4.32 mean score for Communication and marketing, 4.04 mean score for Banking and Transactions. The lowest mean score recorded was 3.81 for barriers in ICTs. It can be concluded from the table that total e-readiness score for Rangareddy district found 4.15, hence the respondents from Rangareddy district shown interest to use ICT tools to enhance their entrepreneurial activities.

Out of the total population, it was observed that the maximum mean score was 4.30 for ICT awareness and availability. Followed by 4.22 mean score for Communication and marketing, 4.02 mean score for Banking and Transactions. The lowest mean score recorded was 3.95 for barriers in ICTs. It can be concluded from the table that total e-readiness score of three districts was 4.12. This made clear that women entrepreneurs were showing interest to adopt e-readiness to enhance their ICT usage in enterprises.

Table 3 Distribution of respondents according to their e-readiness

S.No	e-readiness	Adilabad (n1=60)		Sangareddy (n2=60)		Rangareddy (n3=60)		Total (n=180)	
		F	%	F	%	F	%	F	%
1	Low	10	16.67	9	15.00	0	0.00	19	10.56
2	Medium	21	35.00	17	28.33	15	25.00	53	29.44
3	High	29	48.33	34	56.67	45	75.00	108	60.00
	Total	60	100.00	60	100.00	60	100.00	180	100.0

Table 3 indicated that, from the Adilabad district, the majority of the respondents (48.33%) had a high level of e-readiness, followed by medium (35.00%) and low (16.67%) e-readiness. In the Sangareddy district, the majority of the respondents (56.67%) had high levels of e-readiness, followed by medium (28.33%) and low (15.00%) levels of e-readiness. Further in the Rangareddy district, the majority of the respondents (75.00%) had a high level of e-readiness, followed by medium (25.00%) and none of them were in the low level of e-readiness. Out of the total population, the majority of the respondents (60.00%) had a high level of e-readiness, followed by medium (29.44%) and low (10.56%) e-readiness. It was found that a high level of e-readiness prevailed among women entrepreneurs in three districts. This might be because they were eager to use ICTs to enhance their enterprises. Smart phones and a good internet connection, self-confidence, access to ICT tools, good educational background, risk-taking behaviour, and technology orientation would have contributed to becoming e-ready. A study mentioned that the majority of SMEs in most countries were at the very early stages of the adoption curve of electronic business practices or e-readiness [6]. In the financial year 2021, over 40 billion digital transactions worth more than a quadrillion Indian rupees were recorded across the country. GooglePay emerged as the most popular payment method in a survey in 2020 [10].

Table 4 Relationship of independent variables with e-readiness

S.No	Independent variables	e-readiness ('r' value)			Total (N=180)
		Adilabad (n1=60)	Sangareddy (n2=60)	Rangareddy (n3=60)	
i.	Age	-.092	.059	-.159	.048
ii.	Education	.689**	.709**	.942**	.756**
vi.	Annual income	.538**	.546**	.278*	.494**
xi.	ICT Usage	.384**	.530**	.548**	.593**

*. Correlation is significant at the 0.05 level

**. Correlation is significant at the 0.01 level

The 'r' value obtained from multiple correlation analysis of independent variables with e-readiness is presented in Table 4. It revealed that in the Adilabad district, three variables viz., education, annual income, and ICT usage showed a positive significant relationship with e-readiness 0.01 level of probability. In the Sangareddy district; education, annual income, and ICT usage showed a positive significant relationship with e-readiness at 0.01 level of probability. Further in Rangareddy district, education and ICT usage found a positive significant relationship with e-readiness at 0.01 level of probability and annual income was significant at 0.05 level of probability. It could be concluded from table 4 that, out of the total population comprising three districts, education, annual income, and ICT usage showed a positive significant relationship with e-readiness at 0.01 level of probability. The access ICTs for women was largely determined by the socio-economic status and educational status of the household [5]. A study indicated that more than 60.00 per cent of extension officers perceived positively the usage of ICT tools for the dissemination of farm information [7]. Information technology played a significant role in facilitating job access, and increased marketing and sales of the products [8].

Conclusion

It can be concluded from the above study that most of the women entrepreneurs had a medium level of ICT usage, and a high level of e-readiness. Education, annual income, and ICT usage were found to be significant with e-readiness at 0.01 level of probability. Hence, there was a need to create awareness, motivation, and training among women entrepreneurs to enhance their technical skills and to use ICT tools effectively that could contribute to enterprise development and adopt the acquired skills and set up new ventures. Government and training institutes should take up action and encourage women entrepreneurs by training them.

Future scope of the study

ICTs in empowering women entrepreneurs can pave the way for a more inclusive and technologically advanced business environment. This, in turn, will contribute to economic growth, job creation, and the overall advancement of women in the business world.

Conflict of interest

All the authors declare that they have no conflicts of interest.

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