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# **Gendering Entrepreneurship and Technology: A Mixed Methods Study of Retailers in a Developing Economy**

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## **Abstract**

This study explored the application of technology in entrepreneurial activities of retailers in a developing economy. The conceptual framework for this study is based on the Technology Acceptance Model (TAM). TAM was adopted to examine gender differences in perceived usefulness, perceived user friendliness, and ICT usage among entrepreneurs in Cameroon. Specifically, this study examined the types of technological equipment used by male and female entrepreneurs and their reasons for the choice preferences. Cameroon's entrepreneurs in the North West Region were the subject of this study. The perceptions of 158 female and male entrepreneurs were surveyed and focus groups interviews/discussions conducted from December 2014 to February 2015. The non-random sampling approach was applied in selecting participants. Results indicate that there are gender differences in the perceived usefulness and perceived ease of use of ICT of choice by entrepreneurs in this study. The paper concludes by recommending further studies be conducted on entrepreneurs in all ten regions of the country in order to address the major limitation of this study.

**Keywords** Entrepreneurship, technology, gender differences, technology acceptance model, Cameroon

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## Introduction

The fast pace of technological advances has been a big upsurge not only to large corporations but to entrepreneurial businesses as well. Globally, small and mid-size enterprises are fast increasing. The Global Entrepreneurship Monitor (GEM), an international consortium, reported that about 24 percent of adults between the ages 18 and 64 in China and 12 percent in the United States are engaged in entrepreneurship (2011). Data from the Small Business Administration (SBA) show that 98 percent of all businesses in the United States are small businesses (Clark, III, & Saade, 2010). Moreover, the contribution of small businesses in international trade is enormous; accounting for 97 percent of America's exporters and also produce 30.2 percent of all exports (U.S. Small Business Administration, 2012).

The GEM's 2014 study of individual attributes regarding entrepreneurship found the unweighted average for entrepreneurial intentions higher for Africa than in other geographic regions of the world: 45.1 percent (Africa); 20.5 percent (Asia and Oceania); 28.8 percent (Latin America and Caribbean); 12.1 percent (European Union); 9.7 percent (Non-European Union); and 12 percent (North America). An average of 62.3 percent of Africans perceived entrepreneurial activities as opportunities for national economic growth (Singer et al., 2014). According to this report, Cameroon's entrepreneurial intentions stand at 55.6 percent, the third highest of African countries participating in the study. Botswana and Uganda are the first and second respectively.

Entrepreneurship has been viewed from various perspectives by academics, governments, and other related agencies. It has been described as the engines of change in any society that is beneficial for economic growth and development (Naudé, 2013; Daft,

2015). As entrepreneurs take and transform ideas into reality in the form of products, organizations they become champions of new processes and creating value. While initiating business ventures, organizing the necessary resources, and assuming associated risks and rewards, entrepreneurs rely on human action – job creation - in their pursuits (Bogan & Darity, 2008; Ács et al., 2008; Ács & Szerb, 2011, Cassisi et al, 2009). Moreover, entrepreneurship is also regarded as standard indicators including self-employment rate, business ownership rate, and business density ratio that put emphasis on individual or firm; but there are also implied positive relationships between entrepreneurship and economic development (Ács & Szerb, 2011; Ács et al, 2013; GEM, 2011, 2014). Through various activities, entrepreneurs not only create value but also employment.

Increasingly, technological advances are compelling entrepreneurs to embrace various information communication technologies in the design and implementation of their businesses. Progressively more women are participating in entrepreneurial activities in unprecedented numbers. However, according to the Boston Consulting Group, globally women own 40 percent fewer businesses than their male counterparts (Blomqvist et al, 2014). When we consider that if women and men had equal participation in entrepreneurial activities, it could cause the global GNP to rise as much as two percent or \$1.5 trillion

Previous researches focused on entrepreneurship and economic development, women entrepreneurship challenges, and technology in entrepreneurship globally and in select African countries. This present research is about the gender differences in the perception of ICT usefulness and user friendliness as well as the types of ICT used in entrepreneurial activities in Cameroon. It is also important to understand the main issues of

technology adaptation decisions of male and female entrepreneurs and the rationale for adaptation of particular ICT over others.

## **Conceptual Perspectives on Entrepreneurship and Gender**

### **Objectives of the Study**

This study proposed an integrated theoretical framework of male and female entrepreneurs' perception of usefulness and ease of use of ICT in their activities based on the technology acceptance model (TAM). The objectives are:

1. To examine gender differences in perceived usefulness, user friendliness, and types of ICT usage in entrepreneurial activities in Cameroon.
2. To understand the main issues of technology adoption decisions of male and female entrepreneurs in Cameroon.

### **Research Hypotheses**

Consistent with the related literature as well as previously stated objectives, the following hypotheses were tested:

*H1: There is no significant relationship between type of ICT used and various variables.*

*H2: There is no statistically significant association between perceived usefulness of ICT and gender.*

*H3: There is no statistically significant association between perceived ease of use of ICT and gender.*

### **Literature Review and Theoretical Framework**

A model originally proposed by Davis in 1986 has become one of the renowned models of technology acceptance widely used by scholars and researchers. According to Legris et al (2003), TAM has been firmly established as a theoretical model that helps to explain and predict user behavior of information technology. Many scholars consider TAM a

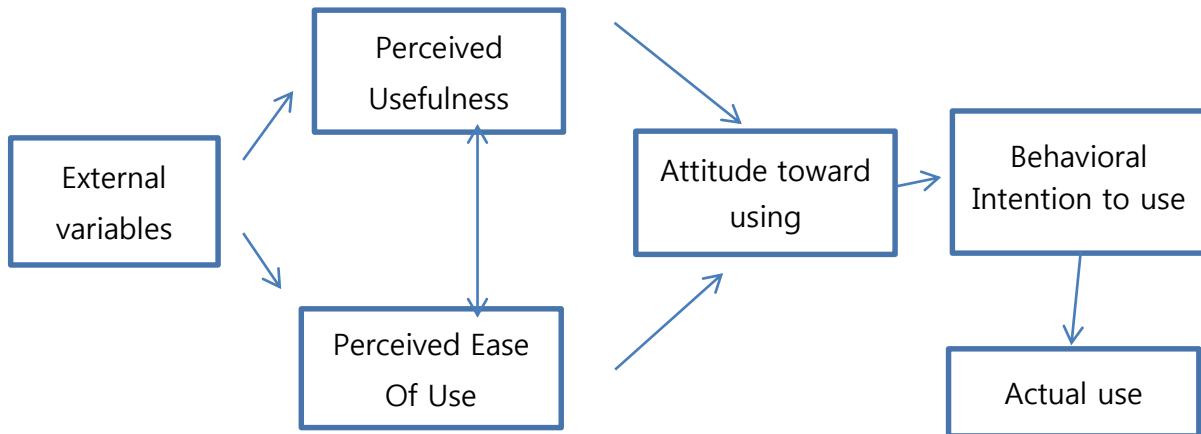
significant extension of the theory of reasoned action (TRA) or planned behavior by (Fishbein & Ajzen, 1975, 1980). The TRA model originates from learning theory and assumes that behavior toward a particular object is approximated by an intention to perform that behavior. According to Eagly and Chaiken (1993, p. 168) "intention represents a person's conscious plan to exert effort to carry out a behavior". By relying on the original research on TRA by Fishnein and Ajzen (1975), Davis further refined his model the technology acceptance model (Chuttur, 2009). Davis (1989) and Davis, Bagozzi, and Warshaw (1989) proposed TAM to explain why a user accepts or rejects information technology by adapting TRA. TAM provides a basis with which one traces how external variables influence belief, attitude, and intention to use. Two cognitive beliefs are: Perceived usefulness and perceived ease of use are the two cognitive beliefs theorized by the TAM model. Thus, according to the model, one's actual use of a technology system is directly or indirectly influenced by the user's behavioral intentions, attitude, perceived usefulness of the system, and perceived ease of the system. The model also proposes that external factors affect one's intention and actual use through mediated effects on perceived usefulness and perceived ease of use. Figure 1 illustrates the original TAM (Davis, 1989).

### **Technology Acceptance Model: Definitions**

Perceived Usefulness is the degree to which a person believes that the use of a system will improve his/her performance.

Perceived Ease of Use is the degree to which a person believes that the use of a system will be effortless. According to Davis (1986), a person's attitude is not the only factor that

determines his/her use of a system but the impact it may have on his/her performance.



Adapted from Davis, 1986

**Fig. 1 Technology Acceptance Model**

## **Methodology**

This study employs mixed methods research to investigate specific challenges women face in attaining their career goals, examines the extent to which occupational challenges affect female employees’ job satisfaction and career progression, and identifies coping strategies implemented by female employees who work in the credit unions in Cameroon. Scholars have reasoned that mixed methods approach in research results in superior research due to its methodological multiplicity (Johnson & Onwuegbuzie, 2004). Survey questionnaires, focus group discussions, and in-depth interviews were used as data collection tools.

### *Case Study Method (Qualitative Analysis)*

#### **Sample**

A nonprobability sampling method using the purposive sampling technique and snowballing (respondent-driven sampling) was used. This method is particularly suited for this research since the participants are experts and this research is exploratory (Battaglia, 2008; Creswell, 2009). Participants were 158 men and women entrepreneurs from ten retail businesses in the Northwest Region of Cameroon. The study employs in-depth interviews through focus groups. This research was conducted between December 2014 and February 2015. The researcher initially approached a few entrepreneurs (snowballing) in Bamenda, capital of the Northwest Region. These contacts led to many other entrepreneurs in various businesses. Additionally, in-depth interviews with ten entrepreneurs (5 men and 5 women) selected randomly from the sample and securing their consent. Focus group discussions were also used to assess specific rationale behind the preference of one type of technology over others in their entrepreneurial activities by study participants. During these meetings the participants were informed of the purpose of the research, their willingness to participate confirmed, and they were assured that any information collected was to be used solely for this research and that the highest level of confidentiality would be maintained. The focus groups comprised equal numbers of women and men in the retail business. All focus group participants were proprietors of their business. The interviews sought to explore how an entrepreneur arrives at the decision to adopt a specific technology regarding usefulness and ease of use of the ICT. The interview with each participant lasted approximately fifteen minutes. Sample interview questions include the following: What are the criteria used to



decide which type of ICT to adopt for your business activities? How important is the cost of the ICT equipment in making the decision?

### *Empirical Study (Quantitative Analysis)*

Completed data collected from 158 male and female entrepreneurs was the basis for the quantitative analysis. The survey questionnaire was administered to 190 male and female entrepreneurs who operate their businesses in Bamenda. Some of the questionnaires were not completed in full or the participants failed to submit them for various reasons.

Therefore, fully completed feedback resulted in a response rate of 83 percent.

### **Research Instrument**

The data collection instrument is a questionnaire that was developed to measure perceived usefulness and perceived ease of use a questionnaire by adapting some items from Davis (1989). Measures of perceived usefulness in this study are opinions that using IT will accomplish tasks more quickly improve quality of work, make it easier to conduct business, increase productivity, improve job performance, enhance job effectiveness, increase sales, and overall advantage to the business. Measures of perceived ease of use include: ICT equipment is cumbersome to use, operation of ICT is easy, operation is often frustrating, it is simple and understandable, does what I want it to do, requires much mental effort, and overall ease of use of ICT.

The research instrument consists of a structured close ended questionnaire with 22 items, demographic information on participants, and three open-ended questions for focus groups discussions. For the close ended questions, the responses are collected on a 7-point Likert Scale that ranges from “1-Entirely disagree” to “7-Entirely agree”. The questionnaire consisted of five sections: demographic characteristics (seven items); perceived usefulness

(seven items); perceived ease of use (seven items); type of ICT technology used (1 item); open ended questions (three).

### *Analyses*

The data is analyzed using SPSS software version 20. Descriptive statistics is used to report mean and standard deviation of the variables. For reliability and validity the Cronbach's alpha is applied. Pearson correlation analysis is applied to examine the relationships between the study variables. A  $p$  value less than 0.05 are considered significant. Cronbach's alpha is .725 as recommended by Nunnally & Bernstein (1994). To explore the research hypotheses, mean, standard deviation and correlations between gender and perceived usefulness and perceived ease of use of ICT were calculated.

## **Results**

### **Descriptive statistics**

The study sample comprised 71 females and 87 males. The majority of females (32.4 percent) were in the age range 26 – 35 years old. For the males, the majority (34.5 percent) were in the age group 36 – 45 years old. There were also differences in the educational levels for female and male entrepreneurs. The majority of the females and males had the bachelor's degree at 39.4 percent and 50.6 percent respectively. However, female entrepreneurs completed secondary/technical school than their male counterparts with 33.8 percent for females and 23 percent for male. Additionally, only 1.1 percent of male participants finished primary school compared to 12.7 percent for females. Also, regarding

obtaining a professional certificate, 25.3 percent of males compared to 14.1 percent of females indicated having a professional certificate.

Ownership of a business is critical in making important operational and strategic decisions. In this study, 87 percent of females reported being the sole owners of their business compared to 69 percent for males. Regarding marital status, 62 percent of females were married compared to 56.3 percent of males. Being single was reported by 28.2 percent of females compared to 36.8 percent for their male counterparts.

The numbers of years the entrepreneurs have been in business also differed by gender. For both males and females, the majority of study participants have been in business between 1 -5 years (34.5 percent and 50.7 percent respectively). However, more female than male participants have been in entrepreneurship for less than one year (32.4percent and 23 percent respectively).

## **Statistical**

Table 1 illustrates the preference for type of ICT used by female and male entrepreneurs in this study. While the majority of female entrepreneurs (52.11 percent) in this study showed preference for Mobile phone only, only 17.24 percent of males indicated using this technology. In contrast, 54.02 percent of male participants reported using a combination of fixed line, mobile phone and Fax machine compared to only 22.53 percent for their female counterparts.

Table 2 depicts the correlation between type of ICT used and the various variables testing for:

*H1: There is no significant relationship between type of ICT used and various variables.*

According to the coefficients, the relationship between age and types of ICT used is

positive and significant (.242\*\*). Position and age are positively and significantly related (.308\*\*). Marital status is positively and significantly associated with types of ICT used and position respectively (.240\*\* and 608\*\*). Number of children is positively and strongly associated with types of ICT used, age, position and marital status, respectively (.208\*\* , .597\*\* and, .205\*\* and .491\*\*). Finally, years in business is positively and strongly associated with types of ICT used, sex, age, position, marital status, and number of children respectively (.195\* , .348\*\* , .738\*\* , .263\*\* , .398\*\* and .422\*\*). There exists no significant relationship between types of ICT used and sex, education, and position respectively (.062, .042, .138 and .120). Except for the relationship between marital status and number of children, the correlation coefficients between types of ICT used and the other six variables are in the expected direction.

**Table 1. Type of ICT Used**

Sex	Type	No.	Percent
Female	Fixed line with answering machine & mobile phone	9	12.7
	Mobile phone only	37	52.11
	Fixed line, mobile phone, fax machine & photo copier	9	12.7
	Fixed line, mobile phone & Fax machine	16	22.53
	<b>Total</b>	<b>71</b>	<b>100</b>
Male	Fixed line with answering machine & mobile phone	10	11.5
	Mobile phone only	15	17.24
	Fixed line, mobile phone, fax machine & photo copier	15	17.2
	Fixed line, mobile phone & Fax machine	47	54.02
	<b>Total</b>	<b>87</b>	<b>100</b>

**Table 2: Means, SD, and Correlation Between Type of ICT Used and Variables**

	Mean	SD	1	2	3	4	5	6	7	8
1 Type of ICT used	2.98	1.170	1							
2 Sex	0.55	0.499	.062	1						
3 Age	2.54	1.092	.242**	.178*	1					
4 Education	3.00	1.162	.042	.242**	.030	1				
5 Position	1.27	0.433	.120	.112	.308**	.062	1			
6 Marital Status	1.80	0.712	.240**	-.096	.608**	-.116	.212**	1		
7 Number of Children	1.59	0.492	.208**	-.097	.597**	-.067	.205**	.491**	1	
8 Years in business	2.20	1.244	.195*	.348**	.738**	.132	.263**	.398**	.422*	1

\*\* . Correlation is significant at the .01 level (2-tailed). \* . Correlation is significant at the .05 level (2-tailed).

As shown in Table 2, it was found that four of the independent variables were significantly correlated with types of ICT used. Moreover, the association between types of ICT used and marital status and number of children is negative and statistically not significant (respectively -.096 and -.097). The same is true for the relationships between marital status (-.116), number of children (-.116), and education -.067).

*H2: There is no statistically significant association between perceived usefulness of ICT and gender.*

Table 3 shows the correlations between gender and perceived usefulness of ICT in entrepreneurial activities of the study participants.

According to the coefficients, there are four statistically positive and significant relationships between sex and perceived usefulness of ICT: "Using ICT improves the quality of work I do in my business (.593\*\*); "Using ICT makes it easier to do my business" (.388\*\*); "Using ICT improves my business performance" (.537\*\*); "Using ICT enhances my effectiveness of my

business” (.420\*\*). However, there is one statistically negative and significant relationship between sex and one variable of perceived usefulness: “Using ICT improves the quality of work I do in my business) (-.223\*\*).

**Table 3. Correlation Between Gender and Perceived Usefulness**

	Mean	SD	1	2	3	4	5	6	7
1 Sex			1						
2 Using ICT enables me to accomplish tasks more quickly.	5.97	0.967	-.135	1					
3 Using ICT improves the quality of work I do in my business.	6.58	0.610	-.223**	.593**	1				
4 Using ICT makes it easier to do my business.	6.59	0.814	.019	.429**	.388**	1			
5 Using ICT improves my business performance.	6.69	0.585	.043	.331**	.295**	.537**	1		
6 Using ICT enhances my effectiveness of my business.	6.66	0.550	.040	.422**	.331**	.499**	.420**	1	
7 Using ICT increases my sales.	6.77	0.425	.011	-.065	-.036	.055	.116	.010	1

\*\* . Correlation is significant at the .01 level (2-tailed).

There are statistically significant positive relationships between all the variables except in two cases: “Using ICT enables me to accomplish tasks more quickly (-.135) and “Using ICT increases my sales” (.011, -.065, -.036, .055, .116, and .010) respectively.

*H3: There is no statistically significant association between perceived ease of use of ICT and gender.*

Table 4 shows the correlations between gender and perceived ease of use of ICT in entrepreneurial activities of the study participants.

**Table 4. Means, SD, and Correlation Between Gender and Perceived Ease of Use**

	Mean	SD	1	2	3	4	5	6	7
1 Sex			1						
2 I believe that my type of ICT is cumbersome to use.	2.33	1.079	.040	1					
3 Learning to operate my equipment is easy for me.	5.94	0.926	.041	-.415**	1				
4 Using my equipment is often frustrating.	2.46	1.007	.081	.523**	-.430**	1			
5 Using my equipment is simple and understandable.	6.75	0.526	-.013	-.215**	.180*	-.424**	1		
6 I believe it is easy to get my equipment to do what I want to do with it.	6.85	0.425	.006	-.418**	.205**	-.418**	.145	1	
7 Using my ICT equipment requires much mental effort.	2.15	0.815	-.066	.326**	-.166*	.288**	-.165*	-.172*	1

\*\* . Correlation is significant at the .01 level (2-tailed). \* . Correlation is significant at the .05 level (2-tailed).

The coefficients indicate that there are no statistically significant relationships between perceived ease of use and sex. However, there are statistically significant positive and negative relationships among the variables of perceived ease of use. Thus the null hypothesis is rejected.

## Discussion

This study examined gender differences in perceived usefulness, user friendliness, and types of ICT usage in entrepreneurial activities in Cameroon using the technology acceptance model (TAM) developed by Davis (1986). Furthermore, it aimed to understand the main issues of technology adoption decisions of male and female entrepreneurs in Cameroon. Three hypotheses were examined through statistical analyses. The descriptive analysis highlighted that majority of women entrepreneurs in this study preferred the use of

mobile phone only followed by a combination of fixed line, mobile phone & Fax machine.

The majority of male participants preferred fixed line, mobile phone and fax machine followed by mobile phone only and fixed line, mobile phone, fax machine and photo copier. Through focused group discussions, it was revealed that the reason for greater reliance on mobile phone was seen as economical and convenient. As most of the female participants were engaged retail activities as wholesale supplies, the mobile phone was most suitable for them. One participant indicated:

*I have my customers scattered in the big cities like Yaoundé, Douala, and Bafoussam, I also travel a lot to the farms to buy directly from the farmers in the villages. While in the farms and on the road I am constantly in touch with my business associates. I tell them right from the farms the types of foodstuffs and quantities to expect and even the different qualities. We agree on these things and I finish my business right there on the farm or on the road. (Mami Joy, Farm-to-market supplier)*

During focused group discussions, males and females participants differed in their reasons for preferring one form of ICT over the other. A male participant emphasized that because of the nature of his business fixed line, mobile phone and fax machine was most appropriate. While most male participants were operating entrepreneurial activities in rented facilities, the females were more mobile. According to a male participant:

*Yes, I need all the modern ICT because I have to send and receive orders and confirmation through fax. In fact, the fax machine is my most valuable equipment. Customers are always sending orders for various building materials and the fax copies help me workers to separate orders and supply them accurately. Sometimes, I*



*am talking with a customer on the phone and sending a fax to confirm our agreements there and then. It helps to avoid confusion a lot.* (Tony, Building materials businessman)

Fifty four percent of male entrepreneurs use fixed line, mobile phone & Fax machine compared to only about 23 percent for females. However, 54 percent of female entrepreneurs use “Mobile phones only” compared to about 17 percent of males. The study also revealed that “Using ICT to accomplish tasks more quickly” and “Using ICT improves the quality of work” is significantly higher for female entrepreneurs than for their male counterpart. This finding is contrary to a study that cited technology as a barrier to women’s contribution to economic development (Johnson, 2012).

## **Conclusion**

This study provides some relevant information about technology usage by male and female entrepreneurs in Cameroon. It also informs that there are strong positive and negative associations between perceived usefulness of ICT and perceived ease of use. These variables are critical considerations for entrepreneurs’ decision making, especially regarding rapid changes in technological development. Developers should consider the perceived usefulness and perceived ease of use factors when designing new ICT specifically as they impact entrepreneurship.

This pioneer study also provides useful information about ICT drivers for male and female entrepreneurs that can be further developed to increase its impact on business development, expansion, and maintenance. For example, the gender preferences in this study clearly highlight the importance of such an approach to ICT development.

### **Limitations**

There are some specific limitations of this study especially in the sampling approach. First, this research used a non-random sample of male and female entrepreneurs in different types of entrepreneurial activities. Second, the study also focused on entrepreneurs in one region of the ten administrative regions of Cameroon. Therefore, data from this survey are not representative of the overall population of businessmen and women in other regions and the country and does not reflect the vast diversity of entrepreneurial activities.

### **Recommendations**

This study focused primarily on male and female entrepreneurs in one of ten regions in Cameroon. Though the findings are relevant in the study area, it will be difficult to make generalizations from it to all areas of the country. Further research should be conducted using random sampling from all ten regions in order to incorporate a broader perspective on the findings.

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