

**THE IMPACT OF TECHNOLOGY ADOPTION ON GENDER  
INCLUSIVITY CASE STUDY: RIARA UNIVERSITY**

**BY**

**BRENDAH KORO**

**17YAD102964**

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Riara University

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## **Declaration**

*I declare that this work is my own work and has not been previously submitted by me for a degree at any other university or institution*

Signature:                      Date:

*This management research paper has been submitted for examination with my approval as university supervisor*

Name:

Signature:      Date:

## **Acknowledgement**

I would like to acknowledge the Almighty God for granting me His goodness and grace to work through this project. I would also like to acknowledge the Riara University for offering a conducive environment to carry out and complete this project. My gratitude also goes to my supervisor Thesaiyi Zephania Opati for his push and guidance throughout the research and for me too, for not giving up on the way.

## Table of Contents

Declaration.....	ii
Acknowledgement.....	iii
Abbreviations and acronyms.....	vi
List of figures.....	vi
Abstract.....	vii
CHAPTER ONE: INTRODUCTION.....	1
1.1 Background of the study.....	1
1.2 Problem statement.....	1
1.3 Research Objectives.....	2
1.3.1 General Objective.....	2
1.4 Research questions.....	2
1.5 Significance of the study.....	3
1.6 Scope of the study.....	3
1.7 Limitations of the study.....	3
1.8 Conceptual Framework.....	4
CHAPTER TWO.....	5
2.1 Introduction.....	5
2.2 Theoretical Literature.....	5
2.3 Empirical Literature Review.....	6
2.3.1 Knowledge gap and gender inclusivity.....	6
2.3.2 Financial resources and gender inclusivity.....	7
2.3.3 Time and gender inclusivity.....	8
2.3.4 Gender Inclusivity.....	8
2.4 Gaps.....	9
2.5 Conceptual Framework.....	9
CHAPTER THREE.....	11
3.1 Introduction.....	11
3.2 Research Design.....	11
3.3. Operationalization of Variables.....	12
3.4 The Study Population.....	12
3.5. Sampling Design.....	12
3.6 Data Collection Tools.....	13

3.7. Data Collection Procedure.....	13
3.8. Data Analysis and Presentation.....	13
3.9. Ethical Considerations.....	14
CHAPTER FOUR: RESEARCH FINDINGS AND DISCUSSIONS.....	15
4.1 Introduction.....	15
4.2 Response Rate.....	15
4.3 Demographic Information.....	15
4.3.1 Gender of the Respondents.....	15
4.3.2 Age bracket of the Respondents.....	16
4.4 Impacts of technology adoption and gender inclusivity among Riara University Staff.....	17
4.4.1. Knowledge gap.....	17
4.4.2: Financial Resources.....	23
4.4.3. Time.....	27
4.4.4 Gender Inclusivity.....	30
4.5. Conclusion.....	34
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.....	36
5.1. Introduction.....	36
5.2. Summary of the Findings.....	36
5.3. Conclusion.....	37
5.4. Recommendation of the Study.....	38
5.5. Limitations of the Study.....	38
5.6. Suggestions for Further Studies.....	38
Appendix.....	39
References.....	41

## Abbreviations and acronyms.

IT- Information Technology

SPSS - Statistical Package for Social Sciences

## List of figures

<u>Figure 1: Conceptual framework Source: Davis (1989)</u>	<u>4</u>
<u>Figure 2: Lewin's Three-Step Model for Planned Change</u>	<u>6</u>
<u>Figure 3: Conceptual framework Source: Davis (1989)</u>	<u>10</u>
<u>Figure 4: Operationalization of variables and their definitions</u>	<u>11</u>
<u>Figure 5: Operationalization of variables and their definitions</u>	<u>13</u>

## **Abstract**

The Tech world has for a long time been taken over by men and left women believing tech is not for them. This study sought to investigate why women feel intimidated by men in the Tech world and ways in which they will feel more involved.

The study focuses on Riara University students. To fulfill its objective the study operated a descriptive research approach. The target population in the study was the female students taking Bachelors of Business and IT and those taking computer science.

Primary data was collected using a quantitative approach. The respondents were students from each of the two courses and from each class (year one to four).

The data obtained was mainly quantifiable in nature and hence was analyzed by descriptive analysis. I conducted inferential analysis which included a multiple regression analysis. The study concludes that the society mentality of women and technology has greatly affected female students into believing that maybe men are better off in the technology field. There is therefore the need for ladies/women/girls to let go of the mentality and familiarize themselves with technology and hence make them feel the sense of belonging in the field. For this to succeed, men have to either give the ladies a chance or women have to forcefully feel that sense of belonging, 'fake it till you make it'. No particular field belongs to a specific gender.

## **CHAPTER ONE: INTRODUCTION**

### **1.1 Background of the study.**

Around one hundred and fifty energetic and passionate mainly youths, including many men, came for a discussion with leaders from across the technology, humanitarian, and development worlds to explore how we can leverage technology to accelerate gender inclusion (Klugman, 2016).

Klugman (2016) observes that many of the members were involved not only in technology advancement, but also actively undertaking outreach training and mentoring programs to improve women's digital literacy in Africa, South Asia and elsewhere. Andela reports that seamlessly integrate the top 1% of tech talent (Africa) into your team. Inspiring more women in tech is a core focus for their first all-female developer cohort (Andela, 2016). Roughly 28% of the developers are women compared to a 5.8% globally. Tech in Pink, founded by Andela developers Yetunde Sanni (Nigeria) and Gertrude Nyenyeshi (Kenya) proposes to promote women in technology, teach the youths to solve problems with code, and held their first coding session for women in Nairobi in May.

### **1.2 Problem statement**

There is no doubt that the technology sector will facilitate a brighter future for girls and girls in computing.

The distilled proof from across the sector to spot the approaches show the foremost promising ends up in increasing the amount of girls finding out computing and getting into technical school. A bit of essential best practices emerged from this analysis. Technical school firms will draw on them within the style of their own programs and once participating with organizations they fund. As a part of a broader selection effort, it's vital for firms to support either girls-only programs or co-ed programs that target achieving a minimum of forty internal representation of women through active accomplishment and retention steps. Maintaining a spotlight on women's equal illustration, with specified goals at the program level, is solely thanks to avoiding redoing constant gender ratios we tend to see in technical school nowadays. Women experience differing types of barriers and biases once finding out computing and following a career in technology because of their race or quality, socioeconomic standing, sexuality, and alternative components of their identities and



backgrounds. Concentrating on the experiences of these World Health Organizations facing the best variety of barriers can spur explanations that ultimately improve the inclusivity of the technology sector for all underrepresented teams. The settled conclusions on contribution in and contact of women to the media and information and communication technologies and their impact on and use as an instrument for the advancement and empowerment of women (2003) call for equal opportunities for women and for monitoring gender representation in different categories and levels of work, education and training in

Information Communication Technology. Moreover, the agreed conclusions on enhanced participation of women in development: an enabling environment (2006) highlight the need to increase female gender equal and effective access to and use of information & communication technology, as well as applied technology. The decided deductions on sponsoring for gender equality and the empowerment of women (2008) identify the importance of supporting women-owned businesses in participating in and promoting technological innovation and transfer. This paper examines reasons why there's gender exclusivity in technology and ways in which there can be gender inclusivity in technology adoption.

### **1.3 Research Objectives.**

#### **1.3.1 General Objective.**

To examine the impact of technology adoption on gender inclusivity

#### 1.3.2 Specific Objectives.

To examine how the knowledge gap affects gender inclusivity.

To explore how financial resources affect gender inclusivity.

To find out the impact of time on gender inclusivity

### **1.4 Research questions.**

How does the knowledge gap affect gender inclusivity?

How does financial resources affect gender inclusivity?

How does time affect gender inclusivity?

### **1.5 Significance of the study.**

The study will help in making women feel less intimidated by men in the tech world and instead be the bridge between facts and misconceptions.

The study will help build women technically and have them create time for learning about technology and earn more through technology related businesses.

The study will enable parents to raise their kids, especially girls, with exposure to technology for a better tomorrow with the hope of them setting examples to the world on women in technology.

The study will help erase the beliefs of the tech world belonging to men and encourage women to fully engage in tech.

The study will encourage women to attend more technology-related functions and even engage in technology-related conversations.

### **1.6 Scope of the study.**

The study covers female gender studying in Riara University. The study sample will consist of about 20 female students. The study covers knowledge gaps, misconceptions, time, financial resources, courses and programs, role models and traditional gender roles in ICT. The Research takes about 2 weeks.

### **1.7 Limitations of the study.**

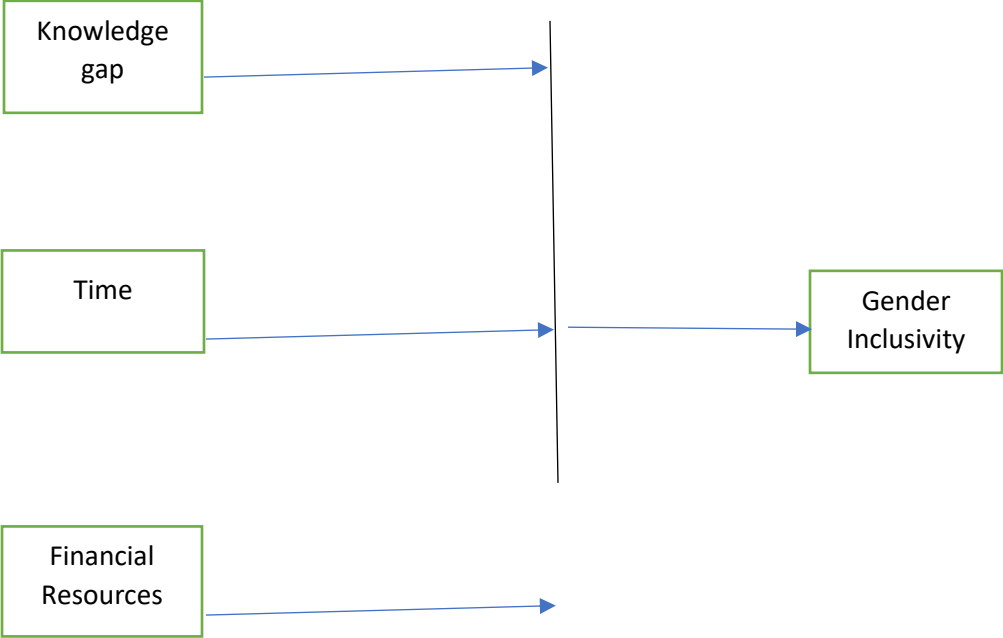
Most of the students were not in school because of the blended mode of learning (virtual and physical classes)

Most students, especially the ones finishing, were in so much hurry that they couldn't find the time to get interviewed.

A Lot of time was spent on interviews in that much that needed to be done was not done.

Some students not taking IT related courses didn't find it relevant to partake.

**1.8 Conceptual Framework.**



*Figure 1: Conceptual framework Source: Davis (1989)*

## **CHAPTER TWO.**

### **2.1 Introduction**

This chapter will focus on theoretical review which will elaborate more on Lewin's Three-Step Model for Change Theory, empirical literature review which expounded more on the factors influencing gender inclusivity. The factors include, knowledge gap, financial resources and time. The three factors are considered because, according to research carried out by various researchers, they are the major, they dominate and cover all other factors that influence gender inclusivity. There is also the conceptual framework which shows the interrelation between independent and dependent variables, operationalization of variables and lastly gaps which talks about research that have been done before and how to fill the gaps with the research being done today.

### **2.2 Theoretical Literature**

With the rapid yearn and desire for change in the technology field, a lot of changes are happening at workplaces and in general.

#### ***Lewin's Three-Step Model for Change***

Lewin's theory proposes that individuals and groups of individuals are influenced by restraining forces, or obstacles that counter driving forces aimed at keeping the status quo, and driving forces, or positive forces for change that push in the direction that causes change to happen. The tension between the driving and restraining maintains equilibrium. Changing the status quo requires organizations to execute planned change activities using his three-step model. This model consists of the following steps ([Lewin 1951](#); [Manchester, et al., 2014](#); [Vines, et al., 2104](#)).

1. Unfreezing, or creating problem awareness, making it possible for people to let go of old ways/patterns and undoing the current equilibrium (e.g., educating, challenging status quo, demonstrating issues or problems)
2. Changing/moving, which is seeking alternatives, demonstrating benefits of change, and decreasing forces that affect change negatively (e.g., brainstorming, role modeling new ways, coaching, training)
3. Refreezing, which is integrating and stabilizing a new equilibrium into the system so it becomes habit and resists further change (e.g., celebrating success, re-training, and monitoring Key Performance Indicators [KPIs])

**Other Considerations.** Criticisms of Lewin's change theory are lack of accountability for the interaction of the individual, groups, organization, and society; and failure to address the complex and iterative process of change (Burnes, 2004). Figure 1 depicts this change model as a linear process.



*Figure 2: Lewin's Three-Step Model for Planned Change*

From the Research, what's meant to happen is for women to feel more involved in tech related decisions and be able to come up with ideas without feeling intimidated by men. They are encouraged to feel less charged and invest more in technology. They are also motivated to create more time to learn and contribute to technology.

### **2.3 Empirical Literature Review.**

This chapter contained literature reviewed related to technology adoption by gender inclusivity globally, regionally and locally. The sub topics included: gender differences and IT adoption, Financial Resources and Knowledge Gap. The section also focused on summary of related literature, theoretical framework and conceptual framework. The study reviewed what other researchers have done, the methodology used, findings, conclusions and recommendations. Gaps in awareness were exposed in related literature which acted as a justification for this research.

#### **2.3.1 Knowledge gap and gender inclusivity**

Knowledge gap refers to the shortage or lack of whatever you are using in context (Davis,1989). It has to do with women being less knowledgeable about technology, women not knowing where to start when it comes to technology. During the early 2000 the approach towards information tech differs according to gender and Internet users were basically dominated by men rather than women (Weiser, 2000). During the internet's prosperous late 1990s and early 2000s, women were

considered less experienced in games and computer programming. Expectancy factors refer to knowledge, perceived ease of use, and perceived usefulness (Davis, 1989a; Davis *et al.*, 1989b). Informants described knowledge gaps about ICT that occur prior to business start-up, where men are more likely to be exposed to technology from an early age compared to women (e.g. video, gaming). Lack of knowledge was then associated with level of comfort securing ICT resources, and mis/perceptions about skills required to adopt ICT: “Female entrepreneurs often do not know where to start when it comes to IT adoption”. Barba-Sánchez *et al.* (2007) have suggested that a lack of awareness of the benefits of ICT, coupled with little or no specific training, are systemic barriers associated with SMEs’ lack of ICT adoption. These observations reflect how small business owners acquire knowledge about ICT. Startup Canada (2017), for example, indicates that: 94 per cent of women business owners were self-taught; 46 per cent received education through formal courses and certificates; and 20 per cent learned to use digital tools through the engagement of mentors.

### **2.3.2 Financial resources and gender inclusivity**

Financial resources is a term covering all financial funds. (Treinen and Elstraeten, 2018) observes GSMA Connected Women cost is the most vital overall obstacle to owning and employing machines. Ladies usually earn less cash than men, and are less likely to be able to get ICT hardware, or obtain access or coaching. This applies to when women lack funds to adapt to technology. Gender differences in ICT adoption reduce resources available to women-owned SMEs, which may weaken competitive advantage through lower resource capabilities (Benitez-Amado *et al.*, 2010). The emergent view suggests that social norms and context play critical roles in awareness, access, and adoption of ICTs. The literature also suggests that gender-related barriers are systemic to the extent that women-owned SMEs are smaller, less likely to retain the financial capital needed to purchase ICTs, and less likely to access ICT knowledge or training. Ironically, the adoption of ICT and specifically, low-cost Internet-enabled entrepreneurship technologies, serve to offset relatively smaller amounts of inaugural financial and human resources among SMEs.

### **2.3.3 Time and gender inclusivity**

Time refers to when something should happen or be done (Costin, 2012). Van Slyke et al. (2002) shows the important investigation and also established that men are more likely to try a new thing and/or technology in comparison with women. Braak (2004) established a summary that saw men felt more assertive with computers than women did. Furthermore, women and men were found to have different views towards ICT like email (Phillip & Suri, 2004). This applies to when women purchase software but don't learn to use it, 'are too busy to use it'. It also applies to when women lack time due to family responsibilities. Limited time further hinders ICT adoption. Informants suggested that it is difficult for women entrepreneurs to find time to learn about ICT as they juggle personal and occupational roles. Limited financial knowledge was linked to the inability to fully deploy the capabilities of ICT software (e. g. understanding how Excel output can inform financial planning). With respect to performance expectancy, informants suggested women business owners were less likely to understand how ICT bolsters business performance, such as increasing business opportunities (e. g. strategic customer relationship management). Being less aware of the benefits of digital technologies, women were perceived to rate technology adoption lower on their priority lists. Key informants described how women business owners often lack time to acquire ICT knowledge, an observation consistent with women-owned SMEs lacking scale relative to those owned by men. Informants noted that mainstream ICT support programs can be viewed as male-centric and thus serve to widen the gender gap in ICT adoption among business owners as they fail to recognize the unique experiences and entrepreneurial capabilities of women business owners.

### **2.3.4 Gender Inclusivity**

Increasing awareness about the value of technology is another step to change technology adoption behaviour. For example, gender-inclusive, user-friendly diagnostics and curricula may motivate women to investigate technology that aligns with their business expectations. Gender-inclusive entrepreneurship training for trainers, clients and policymakers may help to reflect on gendered assumptions about technology. Formal mentorship facilitated by government or ICT programs can provide third-party matchmaking as women business owners often report that such mentors can be hard to find (Orser and Elliott, 2015).

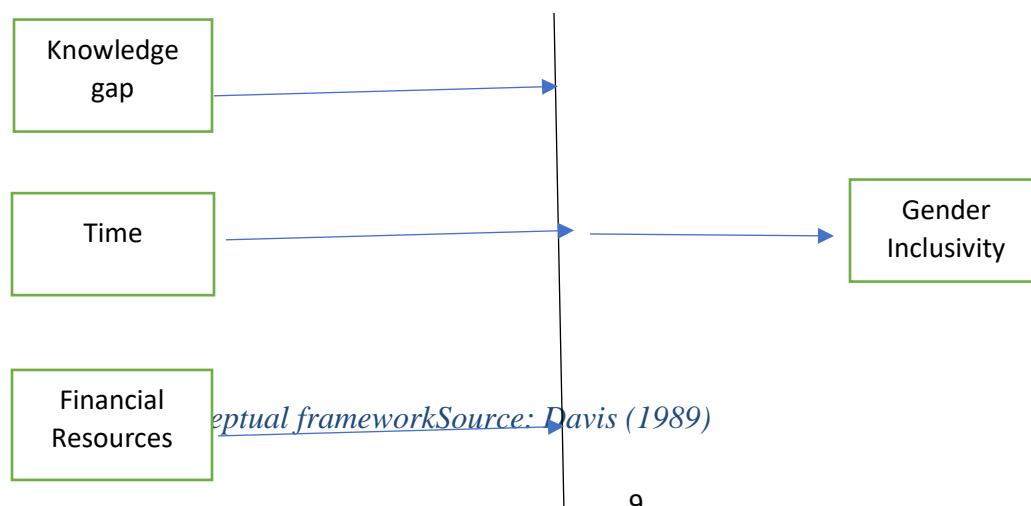
## 2.4 Gaps.

Studies have been done in the previous years on technology adoption and gender inclusion. According to the Commission of the Advancement of Women and Minorities in Science and Technology Development (CADSTD) (2000), until 1970, African women had never featured prominently in the tech industry. They had been perceived as housekeepers whose operations had to be based at homes yet men were seen as breadwinners, champions and perfect for the tech industry Kabeer (2003).

Graham (2011) stated an evolutionary nature of gender and the digital divide, claiming concerns about socio-economic influences associated with access to tools and content of the information revolution, including gender differences that relate to social polarization. Gender differences in ICT adoption reduce resources available to women-owned SMEs, which may weaken competitive advantage through lower resource capabilities (Benitez, 2010).

The literature review found few studies on emerging good practices to increase the number of women in government-funded EET programs. This outcome is consistent with a literature review by the Editors of a recent Small Business Economics Special Issue on “A gendered look at entrepreneurship ecosystems” (Brush et al.,2018): “Our review of recent articles finds that even though cultural and social attributes (e.g. networks, mentors, role models) are included, no mention of possible gender influences is considered (Acs et al., 2017). [...] the presumption is that all actors have the same access to support systems and resources within the ecosystem.

## 2.5 Conceptual Framework





<b>Variable</b>	<b>Definition</b>	<b>Operationalization</b>
Knowledge gap	Refers to the shortage or lack of whatever you are using it in context(Davis,1989)	Women should be more exposed to technology like men are.
Time	Refers to when something should happen or be done(costin,2012)	Women should not be too busy to learn IT
Financial resources	Refers to all financial funds (UNCTAD,2014b)	Women shouldn't find seeking professional advice on technology pricey.
Gender Inclusivity	Refers to a concept that transcends more equality (Davis,1989)	Women should be included in all decisions concerning IT

*Figure 4: Operationalization of variables and their definitions*

## **CHAPTER THREE.**

### **3.1 Introduction.**

A workplace should have a balanced or fair ratio of gender equity. Gender diversity is equitable or fair representation of people of different genders. It most commonly refers to an equitable ratio of men and women but may also include people of non-binary genders. In this chapter we are able to tackle the research design, the study population, sampling procedure, data collection methods and research instruments and data analysis techniques.

### **3.2 Research Design.**

The study is to show how (female) gender is associated with technology adoption. To ensure the desired goals and objectives, a survey type of research will be carried out because the study is concerned with collection of data for the purpose of describing and interpreting existing studies carried out practices and others. I am investigating the ratio of gender in work places and in life generally associated with technology adoption. The study is being carried out in Riara University by at least 20 female students. In this case, I will use the 20 female students in school to fill in the questionnaire. I will use statistical analysis in that it is based on data components. It involves collecting and scrutinizing every data sample in a set of items from which samples can be drawn. The method used for collecting data will be questionnaires and interviews. The study will take two weeks to be carried. I'll adopt the cross-section methodology of exploratory research such as interviews, questionnaires, focus groups and observations which will be a design used for a short term. The data gathered from the research can either be qualitative or quantitative.

Reasons why I adopted my research design;

It is because it is interactive and it will lead to one-on-one data collection from the population. This will be through interviews and questionnaires. It will encourage the students to give unbiased information as it is between the data collector and the students. It is usually a low-cost research design as it will reduce the budget needed to undertake the research.

### 3.3. Operationalization of Variables.

Variable	Definition	Operationalization	Measurement
Knowledge gap	Refers to the shortage or lack of whatever you are using it in context (Davis,1989)	Women should be more exposed to technology like men are.	Likert Scale will be used for measurement
Time	Refers to when something should happen or be done(costin,2012)	Women should not be too busy to learn IT	Likert Scale will be used for measurement
Financial resources	Refers to all financial funds (UNCTAD,2014b)	Women shouldn't find seeking professional advice on technology pricey.	Likert Scale will be used for measurement
Gender Inclusivity	Refers to a concept that transcends more equality (Davis,1989)	Women should be included in all decisions concerning IT	Likert Scale will be used for measurement

*Figure 5: Operationalization of variables and their definitions*

### 3.4 The Study Population.

The study is carried within Riara University. The study covers 20 female students in the university from the various schools of courses offered by the university. A questionnaire was distributed within them. Each student is required to fill in the questionnaire.

### 3.5. Sampling Design.

Convenience sampling design will be adopted, since the population is easy to reach and contact, because the population is from Riara University. Convenience sampling will be used to collect

data under each school in the university because the employees are from various schools. This type of sampling is affordable, since it does not require much effort and resources. It also saves the researcher's time, because the researcher does not need to go look for a population to use for data collection, since it is readily available. This type of sampling design has limited rules on how data should be collected (Maravelakis 2019).

### **3.6 Data Collection Tools.**

The questionnaires will be issued to at least 20 female Students in Riara University. This will contain information about knowledge gap, misconception, time, financial resources, courses and programs, role models and traditional gender roles in relation to technology adoption. I will issue the questionnaires and collect them after a week. From the data collected I will feed the information into the SPSS application which converts it into required information.

### **3.7. Data Collection Procedure.**

Data will be collected through the use of questionnaires. The questionnaires will be sent to respondents through various platforms, including; Gmail account and WhatsApp. Gmail will be considered because it is official and since the research will involve the Riara university students, the questionnaires will be sent to the student's school emails. Gmail is also safe and secure, when compared to WhatsApp. WhatsApp will also be used, but in rare occasions; if the email of the respondent is not active or accessible.

### **3.8. Data Analysis and Presentation.**

SPSS method of analyzing data will be used. It is a short form for Statistical Package for the Social Sciences, and is used to compile and analyze statistical data. The software was first launched in 1968 by SPSS Inc., and International Business Machines Corporation acquired it in 2009. It is widely and globally used, because of its transparency, flexibility, English-like command language and it thoroughly analyzes statistical data, giving transparent results. It is used by various departments when carrying out research, including health and education, in order to get the most accredited results from their research projects. SPSS provides solutions for data management problems that allows researchers to carry out case selection, analyze data and transfer data into files and then reshape the files. (International Business Machines Corporation, 2020). Data will be presented in charts, i.e., pie- charts

### **3.9. Ethical Considerations.**

The research will be useful to the school and the country at large. It will help women know how they can freely adapt to the tech world and even dominate it if possible. It will also enable women to understand what they have been doing wrong in trying to fit into the technological world. The research will assist organizations and schools create platforms for women in technology so that the ones who have adapted would be able to motivate and inspire the rest.

Plagiarism will be addressed by citing and quoting the relevant authors and paraphrasing their original work. The work will also be referenced at the end of the research in order to reduce plagiarism. Plagiarism will also be addressed by the use of plagiarism checkers, to identify the plagiarized areas and enable the researchers to correct those areas.

Privacy will be addressed by not mentioning and not listing the names of the respondents who participated in the questionnaire during the research, assuring the respondents that their information will be kept confidential and assuring the respondents that the information provided will be used for academic purposes only and not for selfish interests.

## CHAPTER FOUR: RESEARCH FINDINGS AND DISCUSSIONS.

### 4.1 Introduction.

This chapter is about data analysis regarding the impacts of technology adoption and gender inclusivity in Riara University. The data analyzed has been interpreted in relation to the research objectives and has been presented in charts and in table forms.

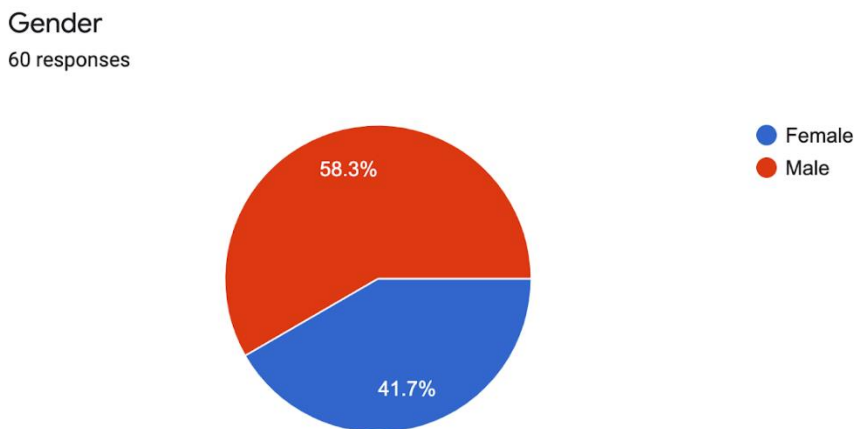
### 4.2 Response Rate.

I sent the questionnaire to the available schools' whatsapp groups and via emails too from which the students responded. Out of the total population of students from the emails and the ones I Sent on the available whatsapp groups of the available schools in Riara University,60 students responded to the questionnaire.

### 4.3 Demographic Information.

This refers to a set of characteristics, a behavior or trend that is observed in a given study that targets a population of choice. This section covers the age bracket and gender of the respondents. This information is important as it helps to understand the composition characteristics of the target population of study.

#### 4.3.1 Gender of the Respondents.



**Figure 4.1 Gender.**

Source: Primary Data, 2020.

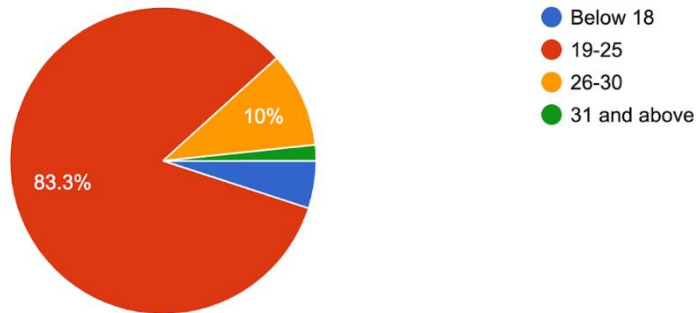
The study found it essential to determine the respondents' gender in order to ascertain whether gender parity was in consideration. Based on the findings in figure 4.1, the majority of the respondents were male with a total percentage of 58.3% and 41.7 % female.

#### 4.3.2 Age bracket of the Respondents.

**Table 4.1. Age Bracket of respondents**

Age Bracket	Frequency	Percentage
Below 18	50	5%
19-25	6	83.3%
26-30	5	10%
31 and above	3	1.7%

Age  
60 responses



**Figure 4.2 Age Bracket of the Respondents.**

Source: Primary Data, 2020.

Figure 4.2 shows that 5% of the respondents were below 18, 83.3% were between the age of 19-25, 10% between 26-30, and 1.7 % were from the age of 31 and above. This indicated that the majority of the respondents were between the age of 19-25, while the minority were of 31 and above.

#### **4.4 Impacts of technology adoption and gender inclusivity among Riara University Staff.**

The study assessed the Impacts of technology adoption and gender inclusivity among Riara University students thus; 1 indicated strongly disagree, 2-disagree, 3-neutral, 4-agree and 5-strongly agree.

##### **4.4.1. Knowledge gap.**

The study aimed to find the relationship between the knowledge gap and gender. This section had four questions or statements that were posed to the respondents. The first statement was “Women involvement in technology will make them more knowledgeable in technology”. 2 (3.3%) of the respondents strongly disagreed, 2 (3.3%) disagreed, 6(10 %) were neutral, 24 (40%) agreed and 26(43.3%) strongly agreed. The second question on knowledge gap was “Early exposure to technology will bridge the gender gap in technology” it received the following responses.4(6.7%) of the respondents strongly disagreed, 11(18.3%) disagreed, 4(6.7) were neutral,18(30%) agreed and 23(38.3%) strongly agreed The third question was “Women should feel more comfortable with technology”. This question received the following responses. 2(3.3%) of the respondents strongly disagreed, none disagreed, 2(3.3) were neutral, 29(48.3%) agreed and 27(45%) strongly agreed. The last question was “Lack of knowledge has made women feel more intimidated by men in the tech world.” and it had the following responses. 5(83%) of the respondents strongly disagreed, 10(6.7%) disagreed, 3(5%) were neutral, 27(45%) agreed and 15(25%) strongly agreed

In the context of ICT skills, the literature suggests that computer self-efficacy impacts training outcomes through greater motivation and effort to learn, regardless of the accuracy of the judgment of ability (Compeau and Higgins, 1995; Gist and Mitchell, 1992). Conversely, individuals who lack confidence in their abilities to use computers report lower expectations of training outcomes and scored lower on measures of performance post-training than those who had higher levels of



computer confidence (Compeau and Higgins, 1995). Thus, failure to take actions to increase confidence among women business owners puts the effectiveness of curricula in question. These observations align with the value of technology-focussed coaches and mentors who are aware of gender influences in technology adoption and hence, able to facilitate confidence building among women business owners (Khan, 2017).

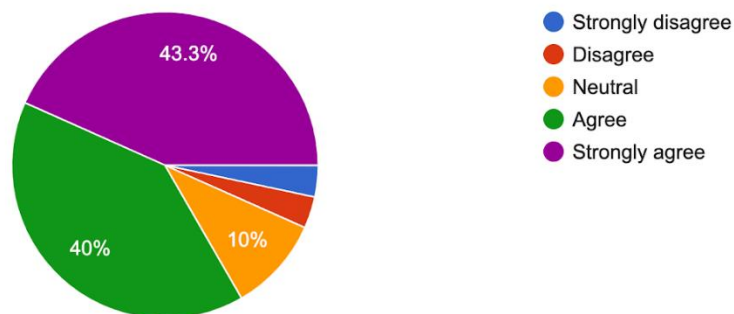
**Table 4.2 Women involvement in technology will make them more knowledgeable in technology**

<b>Findings</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Strongly Disagree</b>	2	3.3%
<b>Disagree</b>	2	3.3%
<b>Neutral</b>	6	10%
<b>Agree</b>	24	40%
<b>Strongly Agree</b>	26	43.3%

Source: Primary Data, 2021.

Women involvement in technology will make them more knowledgeable in technology

60 responses



**Figure 4.3: Women involvement in technology will make them more knowledgeable in technology**

Source: Primary Data, 2020.

From the figure above, (3.3%) of the respondents strongly disagreed, (3.3%)disagreed,(10 %) were neutral, (40%) agreed and (43.3%) strongly agreed

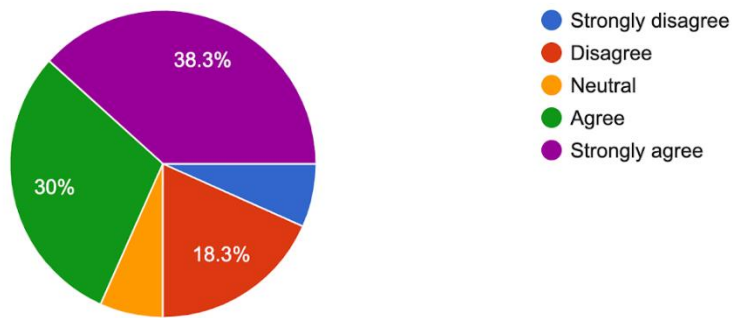
**Table 4.3: Early exposure to technology will bridge the gender gap in technology.**

Findings	Frequency	Percentage (%)
Strongly Disagree	4	6.7%
Disagree	11	18.3%
Neutral	4	6.7%
Agree	18	30%

**Strongly Agree**      23              38.3%

Source: Primary Data, 2021.

Early exposure to technology will bridge the gender gap in technology.  
60 responses



**Figure 4.4: Early exposure to technology will bridge the gender gap in technology.**

Source: Primary Data, 2021.

From the figure above, (6.7%) of the respondents strongly disagreed, (18.3%)disagreed, (6.7%)were neutral,(30%) agreed and (38.3%)strongly agreed that Early exposure to technology will bridge the gender gap in technology.

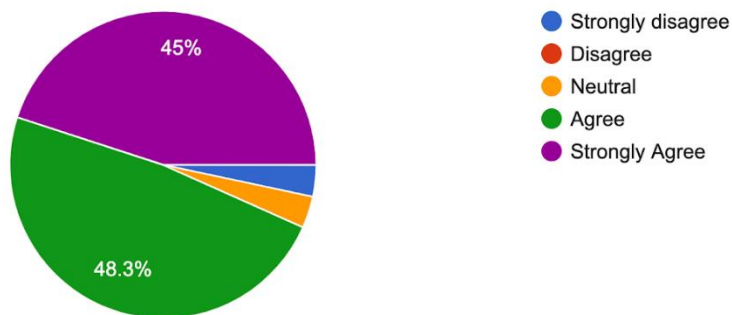
**Table 4.4: Women should feel more comfortable with technology**

Findings	Frequency	Percentage (%)
<b>Strongly Disagree</b>	2	3.3%

<b>Disagree</b>	-	-
<b>Neutral</b>	2	3.3%
<b>Agree</b>	29	48.3%
<b>Strongly Agree</b>	27	45%

Source: Primary Data, 2021.

Women should feel more comfortable with technology  
60 responses



**Figure 4.5: Women should feel more comfortable with technology**

Source: Primary Data, 2020.

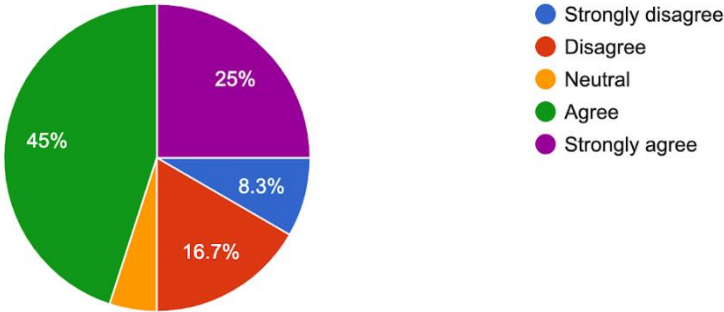
From the figure above, (3.3%) of the respondents strongly disagreed, none disagreed, (3.3) were neutral, (48.3%) agreed and (45%) strongly agreed that women should feel more comfortable with technology

**Table 4.5: Lack of knowledge has made women feel more intimidated by men in the tech world**

<b>Findings</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Strongly Disagree</b>	5	8.3%
<b>Disagree</b>	10	16.7%
<b>Neutral</b>	3	5%
<b>Agree</b>	27	45%
<b>Strongly Agree</b>	15	25%

Source: Primary Data, 2021.

Lack of knowledge has made women feel more intimidated by men in the tech world.  
60 responses



**Figure 4.6: Lack of knowledge has made women feel more intimidated by men in the tech world**

Source: Primary Data, 2021.

From the figure above, (83%) of the respondents strongly disagreed, (6.7%) disagreed, (5%) were neutral, (45%) agreed and (25%) strongly agreed that lack of knowledge has made women feel more intimidated by men in the tech world.

#### **4.4.2: Financial Resources**

The study aimed at finding the opinions of the respondents on financial resources and gender inclusivity. The first statement was “Most women lack funds to adopt technology”. The following were the responses. 7(11.7%) strongly disagreed, 15(25%) disagreed, 15(25%) were neutral, 19(31.7%) agreed and 4(6.7%) strongly agreed. The second statement was “Women find seeking professional advice on new technologies pricey”. 8(13.3%) strongly disagreed, 16(26.7%) disagreed, 11(18.3%) were neutral, 21(35%) agreed and 4(6.7%) strongly agreed. The third question was “Women find it expensive to purchase technological gadgets”. 11(18.3%) strongly disagreed, 13(21.7%) disagreed, 9(15%) were neutral, 24(40%) agreed and 4(6.7%) strongly agreed.

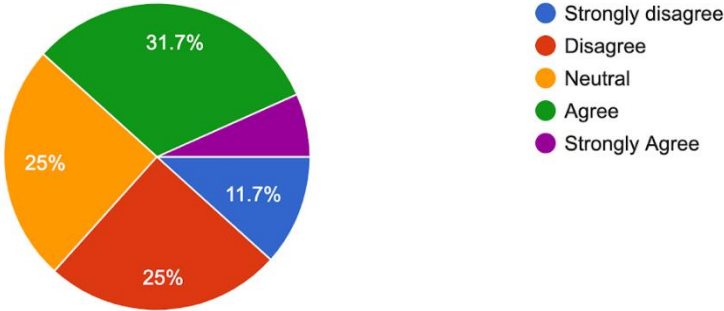
In a relatively short time, the link between ICT and finance has become clear. ICT offers a cost-effective way to overcome the existing lack of banking infrastructure. Social feminism seeks change given EET supports are positioned within gendered institutional structures that concern individuals. They include government funded technology adoption, innovation support systems and EET programs (Byrne and Fayolle, 2010, p.84). Finance is a gender barrier to technology yes, but it has solutions like government interventions

**Table 4.6: Most women lack funds to adopt to technology**

Findings	Frequency	Percentage (%)
<b>Strongly Disagree</b>	7	11.7%
<b>Disagree</b>	15	25%
<b>Neutral</b>	15	31.7%
<b>Agree</b>	19	25%
<b>Strongly Agree</b>	4	6.7%

Source: Primary Data, 2021.

**Most women lack funds to adopt to technology**  
60 responses



**Figure 4.7: Most women lack funds to adopt to technology**

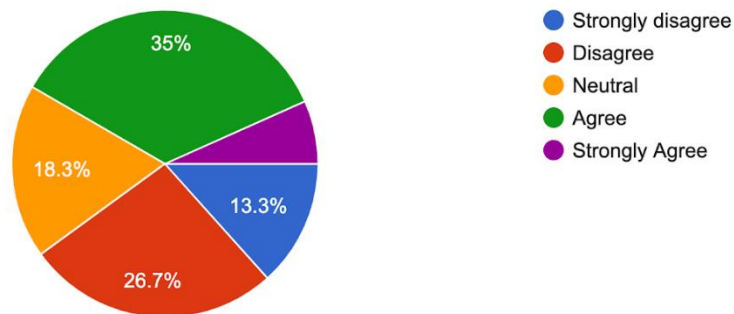
Source: Primary Data, 2020.

From the figure above, (11.7%)strongly disagreed, (25%)disagreed, (25%)were neutral, (31.7%) agreed and (6.7%) strongly agreed that most women lack funds to adopt to technology

**Table: 4.7. Women find seeking professional advice on new technologies pricey**

<b>Findings</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Strongly Disagree</b>	8	13.3%
<b>Disagree</b>	16	26.7%
<b>Neutral</b>	11	18.3%
<b>Agree</b>	21	35%
<b>Strongly Agree</b>	4	6.7%

Women find seeking professional advice on new technologies pricey  
60 responses



**Figure 4.8: Women find seeking professional advice on new technologies pricey**



Source: Primary Data, 2021.

From the figure above, (13.3%)strongly disagreed, (26.7%)disagreed, (18.3%)were neutral, (35%) agreed and (6.7%)strongly agreed

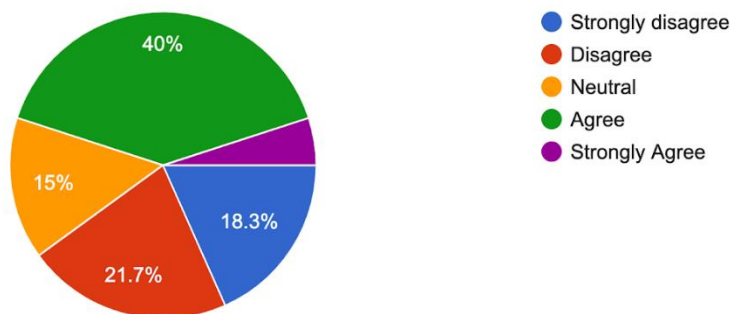
**Table 4.8: Women find it expensive to purchase technological gadgets**

<b>Findings</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Strongly Disagree</b>	11	18.3%
<b>Disagree</b>	13	21.7%
<b>Neutral</b>	9	15%
<b>Agree</b>	24	40%
<b>Strongly Agree</b>	3	5%

Source: Primary Data, 2021.

### Women find it expensive to purchase technological gadgets

60 responses



**Figure 4.9: Women find it expensive to purchase technological gadgets**

Source: Primary Data, 2021.

From the figure above, (18.3%)strongly disagreed, (21.7%)disagreed, (15%)were neutral, (40%)agreed and (6.7%) strongly agreed that women find it expensive to purchase technological gadgets.

#### 4.4.3. Time.

The study intended to find out the relationship between time and gender inclusivity. Using the likert scale, the study posed four statements that the respondents were to tick where appropriate according to them. The first statement was “Women are too busy to learn”. 13(21.7%)strongly disagreed, 23(38.3%)disagreed,9(15%) were neutral, 12(20%)agreed and 3(5%)strongly agreed. The second statement was “Women lack time due to family responsibilities.”. 6(10%)strongly disagreed, 15(25%)disagreed, 15(25%)were neutral, 20(33.3%) agreed and 4(6.7%)strongly agreed.

Women retain less technological expertise to adopt ICT and have less time to regain required knowledge. It is believed that they spend less time on trying to acquire more knowledge on technology . Women are believed to have grown believing that they are the ones responsible for

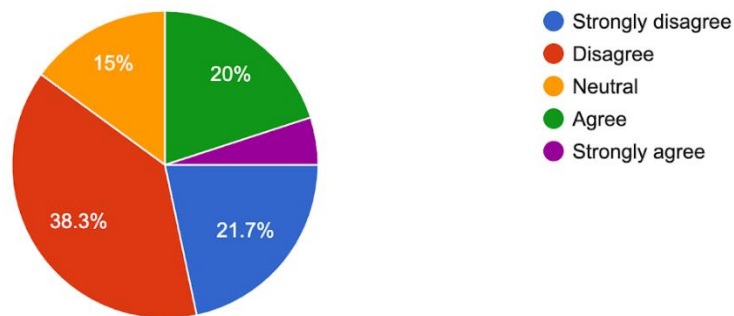
house chores and taking care of their kids and hence have no time to learn and adopt technology. This applies majorly to women with families. Costin,Y. (2012)

**Table 4.10: I. Women are too busy to learn**

<b>Findings</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Strongly Agree</b>	13	21.7%
<b>Agree</b>	23	38.3%
<b>Neutral</b>	9	15%
<b>Disagree</b>	12	20%
<b>Strongly Disagree</b>	3	5%

Source: Primary Data, 2021.

Women are too busy to learn  
60 responses



**Figure 4.11: I Women are too busy to learn.**

Source: Primary Data, 2021.

From the above figure, (21.7%)strongly disagreed, (38.3%)disagreed,(15%) were neutral, (20%)agreed and (5%)strongly agreed that women are too busy to learn.

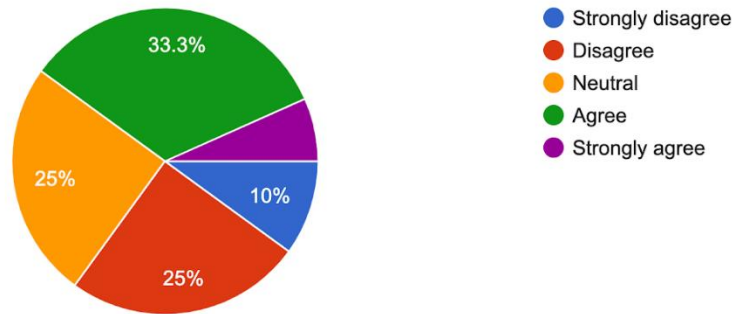
**Table 4.11: Women lack time due to family responsibilities.**

<b>Findings</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Strongly Disagree</b>	6	10%
<b>Disagree</b>	15	25%
<b>Neutral</b>	15	25%
<b>Agree</b>	20	33.3%
<b>Strongly Agree</b>	4	6.7%

Source: Primary Data, 2021.

Women lack time due to family responsibilities.

60 responses



**Figure 4.12: Women lack time due to family responsibilities.**

Source: Primary Data, 2020.

From the above figure, (10%)strongly disagreed, (25%)disagreed, (25%)were neutral, (33.3%) agreed and (6.7%)strongly agreed that women lack time due to family responsibilities.

#### 4.4.4 Gender Inclusivity

The study aimed to find out how technology adoption and gender inclusivity relate. The first statement was “There’s gender gaps in the tech world”. 1(1.7%) strongly disagreed, 6(10%) disagreed, 7(11.7%)were neutral, 33(55%) agreed and 13(21.7%)strongly agreed . The second statement was “Women feel more intimidated in the tech world”. 4(6.7%)strongly disagreed, 12(20%)disagreed, 9(15%)were neutral, 28(46.7%) agreed and 7(11.7%)strongly agreed. The last statement was “Technology is masculine”. 22(36.7%)strongly disagreed, 27(45%)disagreed, 5(8.3%)were neutral, 5(8.3%) agreed and 1(1.7%)strongly agreed.

Start-up Canada (2017) has reported that compared to the overall population of SMEs, women entrepreneurs are 20 percent less likely to adopt ICT. Likewise, the UN (2016) and OECD (2017) report that women entrepreneurs are more likely to be excluded from the opportunities offered by ICT, and to perceive themselves as retaining less digital acumen compared to men (Wu et al., 2011).

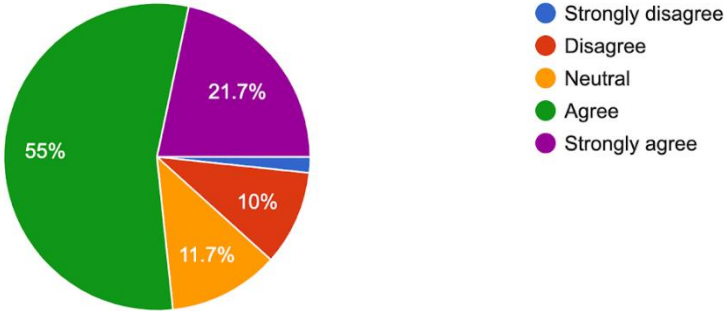
The OECD defines the “digital divide” as “the gap between individuals, households, businesses and geographic areas at different socio-economic levels with regard both to their opportunities to access information and communication technologies and to their use of the Internet for a wide variety of activities.” (2001, p. 5)

**Table 4.14: There’s gender gaps in the tech world**

<b>Findings</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Strongly Disagree</b>	1	1.7%
<b>Disagree</b>	6	10%
<b>Neutral</b>	7	11.7%
<b>Agree</b>	33	55%
<b>Strongly Agree</b>	13	21.7%

Source: Primary Data, 2021.

There’s gender gaps in the tech world  
60 responses



**Figure 4.15: There’s gender gaps in the tech world**

Source: Primary Data, 2021.

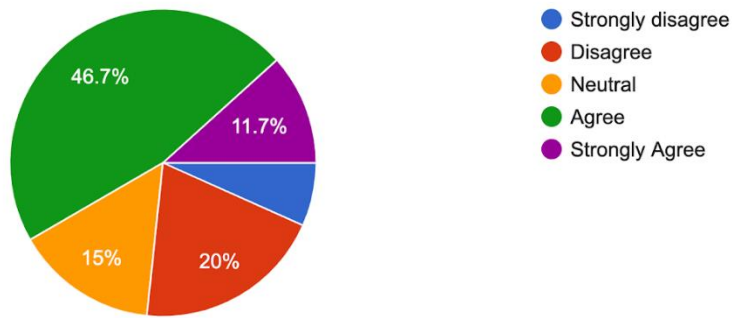
From the figure above, (1.7%)strongly disagreed, (10%)disagreed, (11.7%)were neutral, (55%) agreed and (21.7%)strongly agreed that there's gender gaps in the tech world.

**Table 4.15: Women feel more intimidated in the tech world.**

Findings	Frequency	Percentage (%)
Strongly Disagree	4	6.7%
Disagree	12	20%
Neutral	9	15%
Agree	28	46.7%
Strongly Agree	7	11.7%

Source: Primary Data, 2021.

Women feel more intimidated in the tech world.  
60 responses



**Figure 4.16: Women feel more intimidated in the tech world..**

Source: Primary Data, 2021.

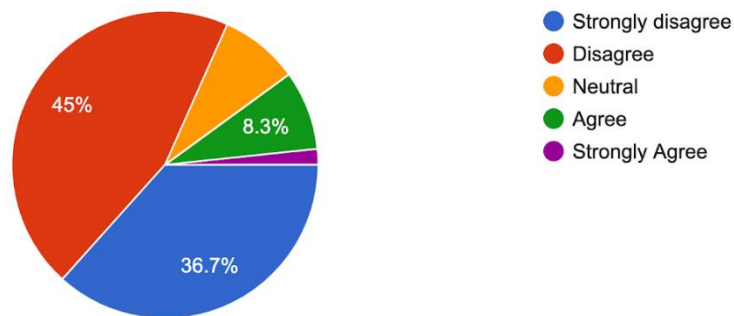
From the figure above, 4(6.7%)strongly disagreed, 12(20%)disagreed, 9(15%)were neutral, 28(46.7%) agreed and 7(11.7%)strongly agreed that women feel more intimidated in the tech world.

**Table 4.16: Technology is masculine**

<b>Findings</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Strongly Disagree</b>	22	36.7%
<b>Disagree</b>	27	25%
<b>Neutral</b>	5	8.3%
<b>Agree</b>	5	8.3%
<b>Strongly Agree</b>	1	1.7%

Source: Primary Data, 2021.

Technology is masculine  
60 responses



**Figure 4.17: Technology is masculine**

Source: Primary Data, 2020.



From the above figure, 22(36.7%)strongly disagreed, 27(45%)disagreed, 5(8.3%)were neutral, 5(8.3%) agreed and 1(1.7%)strongly agreed that technology is masculine

#### 4.5. Conclusion.

**Table 4.18.**

<b>Response</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Mean</b>
Women involvement in technology will make them more knowledgeable in technology	2	2	6	24	26	12
Early exposure to technology will bridge the gender gap in technology.	4	11	4	18	23	12
Women should feel more comfortable with technology	2	-	2	29	27	12
Lack of knowledge has made women feel more intimidated by men in the tech world.	5	10	3	27	15	12
Most women lack funds to adopt to technology	7	15	15	19	4	12
Women find seeking professional advice on new technologies pricey	8	16	11	21	4	12

Women find it expensive to purchase technological gadgets	<b>11</b>	<b>13</b>	<b>9</b>	<b>24</b>	<b>3</b>	<b>12</b>
Women are too busy to learn	<b>13</b>	<b>23</b>	<b>9</b>	<b>12</b>	<b>3</b>	<b>12</b>
Women lack time due to family responsibilities.	<b>6</b>	<b>15</b>	<b>15</b>	<b>20</b>	<b>4</b>	<b>12</b>
There's gender gaps in the tech world	<b>1</b>	<b>6</b>	<b>7</b>	<b>33</b>	<b>13</b>	<b>12</b>
Women feel more intimidated in the tech world.	<b>4</b>	<b>12</b>	<b>9</b>	<b>28</b>	<b>7</b>	<b>12</b>
Technology is masculine	<b>22</b>	<b>27</b>	<b>5</b>	<b>5</b>	<b>1</b>	<b>12</b>

**Average .12**

Source: Primary Data, (2021).

From the table above, the results obtained from the study regarding the impact of technology adoption and gender inclusivity among the Riara University students, show that the average mean was 12

## **CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.**

### **5.1. Introduction.**

This chapter gives the summary and conclusions that are derived from the findings in chapter four, recommendations from the study with regards to the objectives of the research, limitations of the study as well as suggestions for further research. The objective of the study was to ascertain how knowledge gap, time and financial resources affects gender inclusivity among the Riara University students.

### **5.2. Summary of the Findings.**

The main objective of this research was to determine the impacts of technology adoption and gender inclusivity amongst the Riara University students. The study was guided by these specific objectives; to examine how the knowledge gap affects gender inclusivity, to explore how financial resources affect gender inclusivity, to find out the impact of time on gender inclusivity and to examine the impact of technology adoption on gender inclusivity.

Data for the research was obtained from primary sources through administering questionnaires to the respondents. The study found out that there is a positive relationship between knowledge gap and gender inclusivity.

From the findings, 126(43.3%) strongly agreed that women involvement in technology will make them more knowledgeable in technology, 23(38.3%) strongly agreed that early exposure to technology will bridge the gender gap in technology, 29(48.3%) agreed that women should feel more comfortable with technology and 27(45%) agree that lack of knowledge has made women feel more intimidated by men in the tech world. This showed that there is a magnificent positive relationship between the perception towards the knowledge gap in terms of how women will feel less intimidated by men in the tech world when they have more knowledge on technology and feel more comfortable with technology . Knowledge gap has come out as the biggest gender inclusivity barrier to technology adoption.

The study concluded that a constructive relationship between financial resources and gender inclusivity exists. From the findings, the majority 19(31.7%) agreed that women lack funds to adopt technology, 21(35%) agree that women find seeking professional advice on new technologies

pricey,24(40%) agree that women find it expensive to purchase technological gadgets. This showed that with enough funds, women will find it easy to adapt to technology. Funds play a major role in technology adoption and gender inclusivity.

The research identified that a positive relationship exists between time and gender inclusivity. From the findings of the research, the majority 23(38.3%)of the respondents disagreed that women are too busy to learn and 15(25%) also disagreed that women lack time due to family responsibilities. It can be concluded that time affects gender inclusivity, yes but women are not too busy to learn and neither are they hindered by family responsibilities.

The study established a constructive relationship between gender inclusivity and technology adoption. From the findings,33(55%) agreed that there is gender gap in the world, 28(46.7%) agreed that women feel more intimidated in the tech world but 27(45%) disagreed that technology is masculine. It can be concluded that there's a gender gap yes but it doesn't mean that technology is masculine. This can be solved by bridging the gap through several involvements and participations of women in technology.

From it all, it is clear that the major factor is the knowledge gap and the least is financial resources. With or without finance, women can easily adapt to technology. They just have to prioritize their learning time

### **5.3. Conclusion.**

The results from the study prove that knowledge gap, time and financial resources affect gender inclusivity. In order for gender inclusivity to be there in technology adoption, women should find all ways possible to acquire technological knowledge in order for them not to feel intimidated in the presence of men in the tech world, women should be willing to spend on technology gadgets and borrow if they lack and lastly,they should accommodate and prioritize time to learn technology . These factors may be able to bridge the gender gap that currently exists in the tech world. From my findings.I discovered that the knowledge gap is the main barrier to gender inclusivity. It is clear from the responses I got that many people believe that with a little more knowledge acquired from women,they'd fit comfortably in the technology field and feel less intimidated since they will have an idea of what happens and how to deal with technological things without the fear of not knowing.

#### **5.4. Recommendation of the Study.**

Based on the findings from the research, the study recommends that women should feel more comfortable in the tech world and not feel intimidated, women should be willing to spend on technology whether on gadgets or just learning and also, women should find time to learn technology. I suggest several possible directions for further research. Since the observations and conclusions of this analysis of the interpretation of gender inclusivity, a relatively recent research area, are drawn from a single study of a particular technology and only among respondents, generalizing and verifying this model's applicability in other research fields and among other groups will further verify both the findings and research model. Second is, these findings were obtained over a single time span, wide studies would aid in developing a clearer understanding of the interrelationships among the variables over time.

#### **5.5. Limitations of the Study.**

The study was limited to the use of primary data that is; the use of questionnaires. This indicates that the findings of this research may not be at par with the findings from both primary and secondary sources. This study was also limited to Riara University Students, thus it may not match those that focused on various institutions across the country.

#### **5.6. Suggestions for Further Studies.**

This study focused on the impacts of technology adoption and gender inclusivity with specific reference to Riara University students. Future research should be done on how men can accommodate women in the tech world. The same study can be conducted in other universities so that the results can be compared. This will be a humble effort to improve and differentiate other people's perceptions of the impacts of technology adoption on gender inclusivity in Kenya. Further research may be done to determine the impact of negative and positive attitudes on various entities in the institutions. The study will help the researchers understand how students and the people at large perceive gender inclusivity.

## Appendix

Appendix I: Questionnaire That Determines Impacts of Technology Adoption on Gender Inclusivity.

For Formal Employees and Students at Riara University.

I am in the process of conducting research on the Impacts of Technology Adoption on Gender Inclusivity for formal employees and students at Riara University. I would like to hear your opinions about this important issue. This will help me to write a paper on the same. The questionnaire will take only five minutes of your time and your responses are completely anonymous and will be used for academic purposes only.

### SECTION A.

1. Gender  Male  Female.
2. Age  Below 20       21-30       31-40       41-50       51-60

### SECTION B.

In all the questions please tick in the bracket where appropriate, against the statement as defined below;

#### Knowledge Gap

1. Women involvement in technology will make them more knowledgeable in technology  
 Strongly Agree     Agree       Not Sure     Disagree     Strongly Disagree.
1. Early exposure to technology will bridge the gender gap in technology.  
 Strongly Agree     Agree       Not Sure     Disagree     Strongly Disagree.
1. Women should feel more comfortable with technology  
 Strongly Agree     Agree       Not Sure     Disagree     Strongly Disagree.
1. Lack of knowledge has made women feel more intimidated by men in the tech world.  
 Strongly Agree     Agree       Not Sure     Disagree     Strongly Disagree.

## **Financial Resources**

1. Most women lack funds to adopt to technology

Strongly Agree     Agree     Not Sure     Disagree     Strongly Disagree.

1. Women find seeking professional advice on new technologies pricey

Strongly Agree     Agree     Not Sure     Disagree     Strongly Disagree.

1. Women find it expensive to purchase technological gadgets

Strongly Agree     Agree     Not Sure     Disagree     Strongly Disagree.

## **Time**

1. Women are too busy to learn

Strongly Agree     Agree     Not Sure     Disagree     Strongly Disagree.

1. Women lack time due to family responsibilities.

Strongly Agree     Agree     Not Sure     Disagree     Strongly Disagree.

## **Gender Inclusivity.**

1. There's gender gaps in the tech world

Strongly Agree     Agree     Not Sure     Disagree     Strongly Disagree.

1. Women feel more intimidated in the tech world.

Strongly Agree     Agree     Not Sure     Disagree     Strongly Disagree.

1. Technology is masculine

Strongly Agree     Agree     Not Sure     Disagree     Strongly Disagree.

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