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"Technology and Diversity in Entrepreneurship - A Comparative Study of Chikodi and Belagavi District, Karnataka"

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Abstract

This research paper examines the role of technology and diversity in entrepreneurship through a comparative analysis of Chikodi and Belagavi, Karnataka. A thorough investigation studies both gender and technological influences in business operations while examining technological impacts across various social and economic groups serving the regions. Primary data collection depended on questionnaires distributed to Entrepreneurs in Chikodi and Belagavi Districts provided their information through a purpose built questionnaire about their technological adoption practices. The study focuses on key demographic variables such as gender, age, education, and type of business, assessing how these factors influence the adoption and usage of technology in entrepreneurial activities and challenges they face in integrating technology into their business. A major findings of the study is male and female entrepreneurs show different technological approach patterns in their business activities yet female entrepreneurs face obstacles in acquiring appropriate technology tools. Noticeable differences between Chikodi and Belagavi in terms of technological infrastructure, awareness, and entrepreneurial support systems. The study concludes that there is a necessity to increase support for women entrepreneurs by means of training programs and improved access to technology in rural areas, to foster inclusive entrepreneurial development.

Keywords: Technology, Diversity, Entrepreneurship, Chikodi, Belagavi.

INTRODUCTION

The entrepreneurial landscape of India experiences guiding forces through technology and diversity which lead to innovative business practices while promoting economic growth. The fast block chain adoption along with artificial intelligence and machine learning and the internet of things has profoundly reshaped the entrepreneurial environment by producing fresh entrepreneurial chances which diffuse across all industries such as fintech, edtech, agritech and health-tech. Affordable smart phones and widespread internet accessibility have made entrepreneurship accessible to all people irrespective of their social backgrounds or geographical location. Government programs like Startup India, along with many policies, have enabled funding and regulatory support, promoting innovations and inclusivity. Private equity and venture capital investments have rapidly increased their support for technology startups leading them to transform business operations while expanding worldwide. The increasing focus on diversity and inclusion within India's entrepreneurial environment is equally transformational. Recent year have seen an increase in companies founded by women, persons with disabilities and entrepreneurs form tier 2 and tier 3 locations. Approximately 45% of companies from non-metro areas frequently including at least one female director, reflecting a shift towards a more inclusive and efficient entrepreneurial ecosystem.

The commitment of India to develop the entire population is evident through programs like technology accelerators for people with disabilities and government-funded IT campuses. Startup organizations which access underexploited talent groups along with facing exclusive challenges from minority populations create advanced solutions while driving meaningful social change. Indian entrepreneurship benefits from advanced technology convergence with diversity which drives the ecosystem to new heights and established global leadership for innovation and inclusive economic development.

OBJECTIVES

- To examine the role of technology in entrepreneurship in Chikodi and Belagavi Districts.
- To study the role of demographic diversity in shaping entrepreneurial behavior.
- To identify the different types of technologies commonly used by entrepreneurs.
- To analyze the key challenges faced by entrepreneurs in adopting and utilizing digital technologies.

RESEARCH METHODOLOGY

This study adopts a mixed method approach, incorporating both primary and secondary data. Primary data was collected through structured questionnaires survey method. The questionnaire included simple questions about their business type, use of technology, challenges faced and demographic details like age, gender, and education. Secondary data was obtained from published research papers.

DATA ANALYSIS AND INTERPRETATION

In both the districts, the table and graph show that male entrepreneurs are more (57.5% in Chikodi and 65% in Belagavi) than the female (42.5% in Chikodi and 35% in Belagavi) entrepreneurs. It clearly shows that men still hold a prominent share in entrepreneurial activities in both regions. In Chikodi gender gap is narrower compared to Belagavi.

In both the districts, most entrepreneurs are fall under the age group of 31-60 years, showing that middle-aged people are most active in business. Young people i.e, 18-30 years are also involved and fewer from older aged i.e, 61 and above. There is no participation from below 18 age group in both regions.

In both the districts, majority (37 in Chikodi and 36 in Belagavi) of entrepreneurs have completed primary to graduation level education, with small share having post graduation. This trend shows that entrepreneurship is not limited to highly educated individuals.

In Chikodi, entrepreneurs are mostly run agriculture related businesses compared to other types of businesses, while in Belgavi, retail/wholesale businesses are more common. This trend shows that variation in business preferences based on local economic conditions and opportunities.

Out of 80 respondents (40 from each district) only 56 respondents (28 from each district) used technology for their business, while the remaining 24 respondents did not use technology. In both the districts, male entrepreneurs are actively used technology compared to female entrepreneurs.

In both the districts, mobile applications and social media marketing are the most commonly used technologies.

The table and chart show that lack of awareness or training is the most important barrier to technology adoption by entrepreneurs in both the districts.

FINDINGS

Both Chikodi and Belagavi districts male entrepreneurs are more than female entrepreneurs, with most participants aged between 31-60 years and most educated up to the graduation level, little contribution from post graduate level. Chikodi clearly shows more dominance in agricultural businesses, whereas Belagavi in retail or wholesale trade. In both districts male entrepreneurs use technology more actively, particularly mobile applications and social media marketing. Major challenges include lack of awareness or training, followed by high cost and lack of technical support in Chikodi and Belagavi districts.

CONCLUSIONS

This study focuses major differences in entrepreneurship across Chikodi and Belagavi districts in terms of gender, age groups, business types, and technology used. Female entrepreneurs are significantly lesser than males in both districts, shows need for training and support for women. Because of urban

setting technology adoption is higher in Belagavi compared to Chikodi. Bridging this rural-urban gap needs improved infrastructure and access in rural areas. Empowering women and improving rural connectivity can lead to more balanced and inclusive entrepreneurial growth.

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Table 1: Gender-wise Distribution of Entrepreneurs

Gender	Chikodi		Belagavi	
	Frequency	(%)	Frequency	(%)
Male	23	57.5	26	65
Female	17	42.5	14	35
Total	**40**	**100**	**40**	**100**

Source: Field survey

Graphical Representation

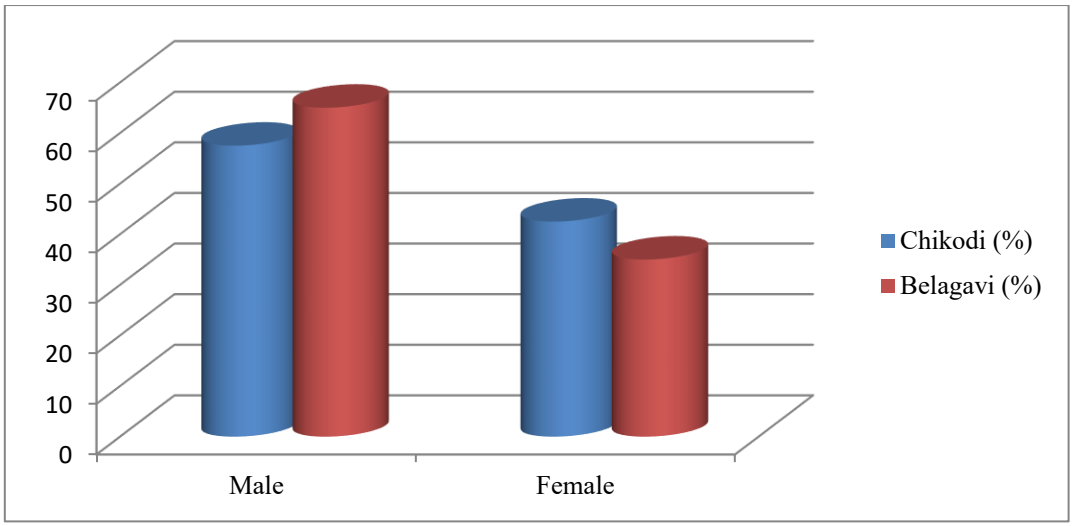

Table 2: Age-wise Distribution of Entrepreneurs

Age Group	Chikodi		Belagavi	
	Frequency	(%)	Frequency	(%)
Below 18 years	0	0	0	0
18-30 years	16	40	14	35
31-60 years	21	52.5	22	55
61 & Above years	3	7.5	4	10
Total	**40**	**100**	**40**	**100**

Source: Field survey

Graphical representation

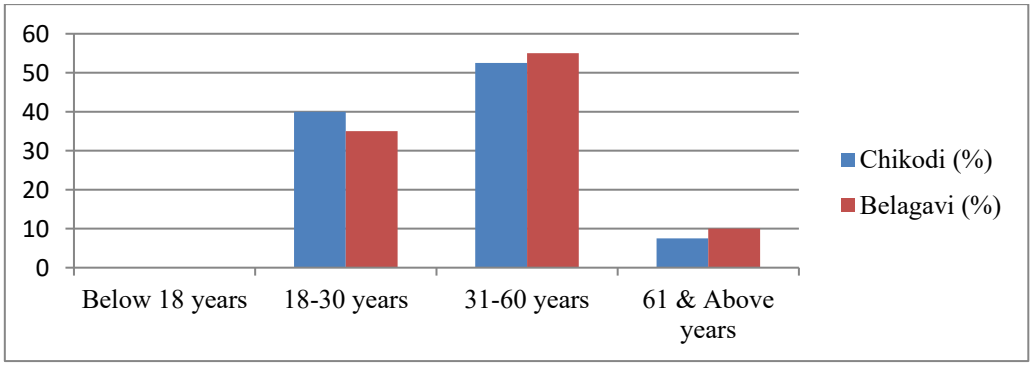

Table 3: Education Qualification of Entrepreneurs

Education	Chikodi		Belagavi	
	Frequency	(%)	Frequency	(%)
Primary	8	20	8	20
Secondary	16	40	15	37.5
Graduation	13	32.5	13	32.5
Post graduation	3	7.5	4	10
Total	**40**	**100**	**40**	**100**

Source: Field survey

Table 4: Type of Business Run by Entrepreneurs

Type of Business	Chikodi		Belagavi	
	Frequency	(%)	Frequency	(%)
Agriculture	14	35	4	10
Retail/Wholesale	7	17.5	14	35
Services (salons, repairs etc)	7	17.5	10	25
Manufacturing	9	22.5	8	20
Online Business	3	7.5	4	10
Total	**40**	**100**	**40**	**100**

Source: Field survey

Table 5: District-wise Technology Usage by Gender

Gender	Chikodi			Belagavi		
	Total	Used Technology	(%)	Total	Used Technology	(%)
Male	23	15	53.57	26	16	57.14
Female	17	13	46.43	14	12	42.86
Total	**40**	**28**	**100**	**40**	**28**	**100**

Source: Field Survey

Table 6: Types of Technology Used by Entrepreneurs

Type of Technology Used	Chikodi (%)		Belagavi	
	Frequency	(%)	Frequency	(%)
Internet Services	5	17.86	6	21.43
Mobile Applications	8	28.57	7	25
Digital Payments	5	17.86	3	10.71
Social-Media Marketing	6	21.43	7	25
Website or E-Commerce	4	14.29	5	17.86
Total	**28**	**100**	**28**	**100**

Source: Field survey

Graphical Representation

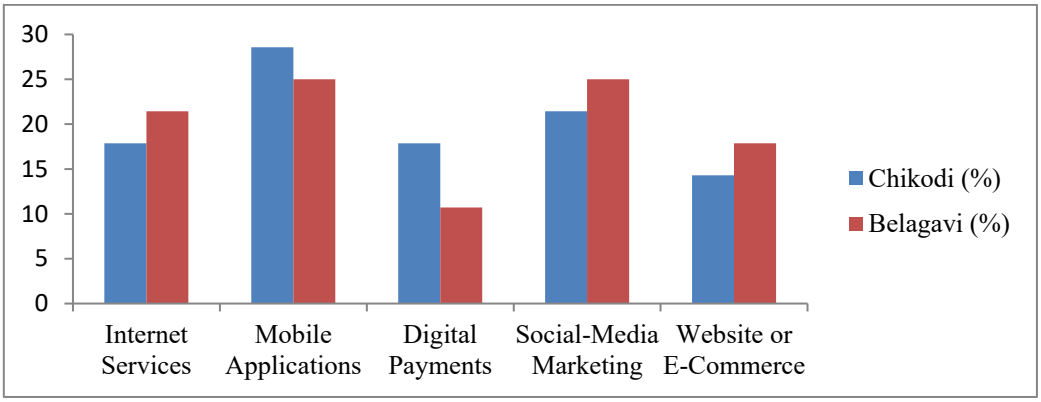

Table 7: Technology Related Barriers or Challenges Faced by Entrepreneurs

Challenges Faced	Chikodi		Belagavi	
	Frequency	(%)	Frequency	(%)
Lack of Awareness or Training	15	37.5	13	32.5
High Cost	10	25	10	25
Poor Internet Connectivity	8	20	7	17.5
Lack of Technical Support	7	17.5	10	25
Total	**40**	**100**	**40**	**100**

Source: Field survey

Graphical Representation