International Labour Organization

WOMEN IN DIGITAL BUSINESS



Women entrepreneurs and GenAI: Adoption, use and pathways to business value

A multi-country study on perceptions, use and support needs related to generative artificial intelligence

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Executive summary

Generative artificial intelligence (GenAI) is rapidly transforming how businesses access information, produce content, communicate with customers and perform everyday tasks. For micro, small and medium-sized enterprises (MSMEs), many widely available GenAI tools are free or relatively inexpensive, require limited technical infrastructure and can be used without specialist expertise. These features may make certain AI-enabled business functions more accessible to smaller enterprises. However, the availability of such tools alone does not ensure that entrepreneurs can use them confidently, identify relevant business applications or translate their use into improved business outcomes.

Whether MSMEs are able to realize these potential benefits depends on entrepreneurs' capabilities and the wider conditions in which they operate, both of which are shaped by gender inequalities. Women's entrepreneurship contributes to more inclusive labour markets, productive employment and economic and social development. Yet women entrepreneurs continue to face structural constraints that affect their access to finance, markets, support services and technology.

Emerging evidence also points to gender differences in GenAI adoption. These differences must be understood within the broader gender digital divide, which may make it more difficult for women entrepreneurs, particularly those in developing economies, to also access, adopt and derive value from GenAI. A better understanding of how women entrepreneurs engage with these technologies is therefore important for ensuring that digital transformation supports more inclusive entrepreneurship rather than reinforces existing inequalities.

Against this background, the International Labour Organization (ILO), through the Women in Digital Business (WIDB) initiative, conducted a survey of women entrepreneurs between June and November 2025. The survey examined their awareness, adoption and use of GenAI, as well as the opportunities and barriers associated with its use and the support needed to help them use these technologies more effectively. It also explored how digital readiness, business characteristics and the broader social environment are associated with women entrepreneurs' ability to adopt GenAI for business purposes.

Who participated in the survey

The survey collected 23,618 responses, comprising 16,355 completed responses and 7,263 partial responses. Of these, 17,957 met the final eligibility criteria for inclusion in the analysis, meaning that respondents identified as women and reported owning, co-owning and/or managing a business. Partial responses from eligible respondents were retained where sufficient information was available for the relevant analysis, and the number of valid responses therefore varies across questions.

The questionnaire was made available in English, Arabic, French and Spanish and was disseminated through the WIDB trainer network and partner organizations. It covered respondents' business and socio-economic characteristics, digital access and skills, awareness and use of GenAI, barriers and opportunities, gender-based online violence and harassment, and future support needs.

Responses were collected from women entrepreneurs in 79 countries, primarily in developing-country contexts, while geographically concentrated primarily in three countries: Kenya accounted for 43 per cent, Nigeria for 28 per cent and Egypt for 10 per cent. Around two-thirds of respondents were aged 40 or younger. The women participating in the survey were also relatively well educated and digitally connected. Nearly half had a college or university degree, while a further 23 per cent had completed vocational or technical education. Smartphones were the main point of digital access, while access to laptops and computers was much less common.

The survey reached women operating in urban, semi-urban and rural settings, with around half based in urban areas. The most frequently reported business activities were beauty and hair, clothing retail, agriculture and livestock, food and beverages, and general retail. Most women entrepreneurs were running very

small businesses: 45 per cent operated as own-account workers with no employees, while 43 per cent employed between one and nine people. Respondents were almost evenly divided between registered and unregistered enterprises.

Women entrepreneurs with limited or no digital access are likely to be underrepresented in the sample, as survey participation was voluntary, recruitment relied on convenience sampling through WIDB and its trainer and partner networks, and the survey was administered online. The findings should therefore not be interpreted as representative estimates for women entrepreneurs globally or within individual participating countries. Rather, they provide insights into patterns and associations among the women entrepreneurs who participated.

Adoption is substantial but recent

The findings show that GenAI is no longer unfamiliar to many of the women entrepreneurs participating in the study. More than three fifths reported at least some knowledge of GenAI, and more than half (56 per cent) reported already using it for business purposes. Adoption was relatively recent: 61 per cent of current users had started using GenAI within the previous year, which is logical given the fast and recent spread of GenAI. Among current users, 59 per cent reported relatively high levels of self-assessed understanding of the technology.

Current use was concentrated in relatively accessible applications. Writing and content creation was the most common use, reported by 64 per cent of women entrepreneurs using GenAI, followed by research and information gathering, reported by 49 per cent. Around one third used GenAI for translation, summarization and explanation; office tasks and organization; or studying and learning new skills. Respondents described using it to prepare emails and documents, create social media content, design posters and product materials, conduct market research, prepare price lists and automate calculations.

Women entrepreneurs also saw considerable potential in using GenAI for business purposes. Marketing and business promotion was identified by 82 per cent as an area in which GenAI could provide support. Customer service, supply chain management and human resource management were also identified, although less frequently. Current use, however, remained concentrated in writing, communication, research and similar tasks. For a sample with a large share of own-account workers and micro enterprises, some business functions, such as human resource management, will be less relevant. Nevertheless, the findings suggest considerable scope for women who already use GenAI to explore applications across other parts of their businesses.

Women entrepreneurs also perceived benefits beyond the completion of individual tasks. Among GenAI users, 91 per cent said that using these tools had improved their skills, including 59 per cent who reported substantial improvement. Current users gave GenAI an average recommendation score of 8.2 out of 10.

Taken together, the findings show that for many women entrepreneurs in the survey, the issue is no longer simply whether they will encounter or experiment with GenAI but how initial adoption can be translated into sustained use and greater value for their businesses.

GenAI use reflects wider inequalities

The findings show that the relatively low barriers to entry associated with many GenAI tools do not, on their own, overcome the wider inequalities that shape women entrepreneurs' ability to access, adopt and meaningfully use these tools to derive value for their businesses.

Across the digital skills measured in the survey, women who could perform tasks independently were more likely to report using GenAI. The differences were greatest for more advanced activities. For example, reported GenAI use rose from 24 per cent among women unable to use productivity tools such as word-processing or spreadsheet applications to 65 per cent among those able to use them independently.

Access to suitable devices was also associated with reported adoption. Smartphones (81 per cent) were by far the most common device among respondents, while only 23 per cent reported access to a laptop. Women with access to laptops or tablets reported GenAI use of around 70 per cent, compared with 56 per cent among smartphone users. Internet affordability showed a similar pattern: reported GenAI use was around 30

per cent among women who found internet access very difficult to afford, rising to around 64 per cent among those who considered it affordable.

Location itself showed a smaller difference. Reported GenAI use stood at 59 per cent among urban respondents, compared with 52 per cent among rural respondents and 51 per cent among semi-urban respondents. This suggests that a simple urban-rural divide does not explain differences in adoption on its own.

The same pattern appears in relation to business characteristics. GenAI use was more common among women operating larger businesses, with an adoption rate of 53 per cent among own-account workers and 75 per cent among women entrepreneurs operating businesses with 50 or more workers. A similar relationship was found when comparing registered and unregistered businesses, with 61 per cent of women operating formally registered businesses reporting GenAI use, compared with 50 per cent of those operating informally.

Social and digital environments matter

The survey points to an association between GenAI adoption and the social circumstances in which women run their businesses. Among women who described women's use of digital tools and AI as strongly supported in their communities, around 76 per cent reported using GenAI. Reported use fell to 54 per cent where such technologies were accepted but not yet commonly used, 37 per cent where respondents perceived some opposition, and 23 per cent where women's use was mostly not accepted.

Broader attitudes towards women's economic participation showed a weaker relationship with GenAI adoption. This suggests that norms specifically concerning women's use of digital technologies may warrant closer attention.

Time also matters. 59 per cent of respondents said that unpaid care responsibilities affected their ability to manage their businesses. Women reporting greater constraints from family responsibilities were around 10 percentage points less likely to report using GenAI than women reporting few or no such constraints. For a technology that often requires time for experimentation and learning, these differences suggest that the ability to explore GenAI cannot be separated entirely from the time women have available to operate and further develop their businesses.

The study also examined women's safety in the wider digital environment. Almost one quarter of respondents reported either personally experiencing or knowing another woman who had experienced technology-facilitated gender-based violence and harassment. Among respondents reporting direct exposure, 49 per cent reported effects on their mental health, 18 per cent on their physical health and 10 per cent negative effects on their business activities. The most common response was to block or delete the perpetrator (52 per cent), while around 15 per cent avoided certain online platforms or reduced their online activity. The survey did not examine whether these experiences were associated with lower GenAI adoption or measure abuse facilitated by GenAI, but the findings point to a broader issue for digital entrepreneurship. As interactions with customers, suppliers and markets increasingly take place online, women entrepreneurs need to be able to participate safely in digital spaces.

Support should reflect adoption stage

A central message from the survey is that there is no single GenAI adoption pathway. Among the 44 per cent of respondents who were not currently using GenAI, 80 per cent had never used it, while 20 per cent had experimented with it before stopping. The reasons reported by these two groups differed.

Among women entrepreneurs who had never used GenAI, 43 per cent cited limited knowledge of the technology or how to get started. Lack of confidence, limited perceived usefulness and privacy or safety concerns were also reported. Among former users, the most common issue was difficulty using GenAI, followed by lack of confidence and privacy or safety concerns. Some respondents also highlighted difficulties obtaining useful or reliable outputs.

This distinction matters for the design of future support. While a woman entrepreneur who has never used GenAI may need to understand what it can do for her type of business and receive practical help taking the first steps, someone who

has experimented but stopped may instead need help obtaining useful outputs, assessing reliability, protecting personal and business data, or identifying applications that justify continued use. Existing users face another question: how to move beyond relatively accessible applications towards uses that save time, improve business processes or contribute to other forms of business value.

Demand for such support is substantial. Seventy-three per cent of respondents reported having no access to training, coaching or other support for using digital tools or GenAI for business, while 84 per cent wanted further support to develop their GenAI skills. Their preferences suggest that a single standardized training course is unlikely to meet all needs. Self-paced courses were the most frequently selected format, followed closely by in-person training and individual coaching or mentoring.

The topics women most wanted support with were also practical. Sixty-six per cent selected marketing, communication and customer service; 63 per cent wanted an introduction to GenAI and help building confidence; and around 38 per cent wanted support either to save time and manage daily tasks or to create and improve products.

Implications for policy and practice

The findings point to three broad areas for action.

First, GenAI should be positioned within broader entrepreneurship and digital-transformation efforts rather than treated as an isolated technology issue. The survey shows that reported adoption is associated with digital skills, access to suitable devices, affordable connectivity, unpaid care responsibilities and attitudes towards women's use of technology. Governments and other actors working on MSME development, entrepreneurship and digital transformation should incorporate GenAI into existing policies and business support systems while addressing more broadly the conditions that may prevent women entrepreneurs from participating. Women entrepreneurs and their representative organizations should therefore also have a voice in AI and digital-policy discussions, helping to shape policies and support systems that reflect the barriers they face and the ways they use technology in their businesses.

Second, women entrepreneurs need practical, business-oriented support tailored to their experience with GenAI. This requires different entry points and pathways according to women's experience with GenAI. Non-users may need practical demonstrations and help getting started, women who have tried GenAI but stopped using it may need support to build confidence and identify relevant applications, and current users may benefit from help to identify and test applications across different business functions. Rather than teaching AI tools in isolation, GenAI guidance should be combined with business advisory services that help women entrepreneurs apply these tools to specific business needs.

Support should also build women's capacity to protect personal and business data, understand privacy risks, and assess the quality and reliability of GenAI-generated information before using it for business decisions. Flexible formats, including self-paced learning, face-to-face training, coaching, mentoring and peer learning, can respond to the different preferences identified by respondents.

Third, safe participation in the digital economy should form part of support for women's digital entrepreneurship and GenAI use. The survey findings related to online gender-based violence and harassment point to the need for reporting and response mechanisms that are accessible to women entrepreneurs, greater awareness of available channels and services, and practical digital-safety guidance within entrepreneurship and business-support programmes. Governments, digital platforms, employers' and workers' organizations, business associations, women's organizations and specialized services all have roles to play in prevention and response.

Taken together, the findings underline that access to GenAI cannot be separated from the wider conditions shaping women's entrepreneurship or rapid AI transformation may reproduce or deepen existing gaps in who is able to participate and benefit. Ensuring that women entrepreneurs are not further disadvantaged as these technologies develop will therefore require business-oriented and targeted support to women entrepreneurs in combination with broader measures to promote inclusive digital transformation and address underlying gendered structural inequalities.

1. Introduction

1.1 Background and rationale

Generative artificial intelligence (GenAI) has rapidly emerged as one of the most significant technological developments of recent years. For businesses, GenAI offers new opportunities to improve productivity, reduce the time required for routine tasks, strengthen decision-making, enhance customer engagement and support innovation.[1] As these technologies become more widely available, they raise important questions about how their benefits can be shared more broadly and how businesses and workers can adapt in ways that support productive enterprises and decent work.[2]

This is especially relevant for micro, small and medium-sized enterprises (MSMEs), which can face constraints related to finance, skills and firm capabilities when adopting new technologies, although the nature and severity of these constraints vary by firm size.[3] Unlike many earlier technologies, GenAI tools typically present relatively low initial barriers to use. Many widely available tools are inexpensive or free and can be used without specialist technical knowledge, making some AI-enabled business functions more accessible to MSMEs.[4]

At the same time, the benefits of GenAI are unlikely to be distributed equally. Emerging evidence suggests that women have generally been less likely than men to adopt GenAI, while inequalities in infrastructure, digital skills and access to technology may further limit participation in lower-income settings.[5] As with previous waves of digital transformation, the ability to benefit from emerging technologies depends on more than access to the technology itself. Connectivity, digital skills, business capabilities, financial resources and the wider enabling environment are among the factors influencing whether entrepreneurs are able to translate technological opportunities into meaningful business outcomes.[6]

Women entrepreneurs occupy an important place within this discussion. Women's entrepreneurship contributes to more inclusive labour markets, productive employment, and to economic and social development.[7] At the same time, women entrepreneurs continue to face structural constraints that shape the performance and growth of their businesses.[8] These existing inequalities mean that the opportunities created by GenAI cannot be understood in isolation from the broader realities of women's entrepreneurship. Understanding how women entrepreneurs engage with emerging technologies such as GenAI is therefore relevant for informing policies and programmes that expand opportunities for women-owned and led enterprises and support more inclusive digital transformation.

GenAI therefore presents both opportunities and challenges. These technologies have the potential to reduce some of the barriers women entrepreneurs face by making knowledge, expertise and business support more accessible. At the same time, whether these opportunities translate into meaningful and inclusive outcomes

1 Calvino, Reijerink and Samek, 2025.

2 ILO, 2026a.

3 Cirera, Comin and Cruz, 2022.

4 Lorenz, Perset and Berryhill, 2023.

5 Otis et al., 2026; ILO and United Nations Office of the Secretary-General's Envoy on Technology, 2024.

6 UNCTAD, 2025.

7 ILO, 2011, para. 10; ILO, 2008.

8 Panda, 2018.

and business value[9] will depend on addressing existing inequalities. Without such conditions, the rapid diffusion of AI risks reinforcing rather than reducing existing gaps.

Research on GenAI has expanded rapidly since the public release of large language models in late 2022. Much of this research has focused on the capabilities of AI systems, their implications for labour markets and productivity, ethical considerations, and patterns of adoption among businesses and workers.[10] However, evidence relating specifically to women entrepreneurs remains limited and comparatively little is known about how women entrepreneurs are engaging with GenAI across different country contexts, the business functions for which they are using these technologies, the barriers they encounter, or the wider social and business conditions linked with their ability to benefit from AI.[11] To contribute to this emerging evidence base, this report draws on a multi-country survey of women entrepreneurs conducted in 2025 under the Women in Digital Business initiative.[12]

1.2 Objectives of the study

This study examines how women entrepreneurs perceive, adopt and use GenAI in their businesses, and the factors associated with their ability to benefit from these technologies.

Specifically, the study:

- analyses women entrepreneurs' awareness and use of GenAI across diverse business and socio-economic contexts;
- explores the opportunities and barriers that shape adoption and use; and
- identifies the types of support needed to enable more effective and inclusive use of GenAI by women-owned enterprises.

Beyond patterns of technology adoption, the study considers how digital readiness, business characteristics and the wider social and institutional environment are associated with women's ability to integrate GenAI into their businesses. It does not directly measure the business value generated through GenAI use. Rather, it identifies conditions that may help or hinder women entrepreneurs in moving from adoption towards greater business value. On this basis, it draws implications for policies and programmes that support more inclusive adoption and use of GenAI among women entrepreneurs and contribute to broader efforts towards inclusive digital transformation.

1.3 Structure of the report

The remainder of the report is organized as follows. Chapter 2 describes the survey methodology and analytical approach. Chapter 3 presents the demographic and business profile of respondents and examines their entrepreneurial context, digital access and digital skills. Chapter 4 explores awareness, adoption and business applications of GenAI. Chapter 5 examines the factors associated with GenAI adoption while Chapter 6 considers women entrepreneurs' exposure to gender-based online violence and harassment, its impacts and the strategies utilised in response. Chapter 7 examines respondents' access to support, learning needs and preferences. Finally, Chapter 8 summarises the key findings and presents recommendations for policy and practice.

9 In this report, "business value" refers to the ways in which GenAI may contribute to business processes and outcomes, including time or cost savings, productivity, customer reach, revenues, growth and innovation.

10 See e.g. Gmyrek, Berg and Bescond, 2023; OECD, 2025; Dwivedi et al., 2021.

11 Notable exceptions include studies by the Cherie Blair Foundation, such as the *Adopted, Not Embedded: AI, Productivity and Uneven Gains for Women Entrepreneurs* (2026) and *Empowered or Undermined? Women Entrepreneurs & the Digital Economy* (2025).

12 The Women in Digital Business (WIDB) initiative is a global partnership between the ILO, the International Training Centre of the ILO (ITCILO), Microsoft Philanthropies, EY and other partners. It aims to bridge the digital divide for women entrepreneurs in emerging and developing economies.

2. Methodology

2.1 Survey design and data collection

The survey instrument was developed based on a review of existing research and evidence on AI adoption, women's entrepreneurship, digital inclusion and gender-related barriers to technology use. The review informed the selection of survey themes and questions, with a focus on understanding women entrepreneurs' awareness, adoption, opportunities, risks and support needs related to GenAI.

The questionnaire covered eight areas:

- Respondent eligibility and business characteristics;
- Socio-economic background;
- Entrepreneurial context;
- Access to technology and digital skills;
- Awareness and perceptions of GenAI;
- Patterns of AI adoption and business use;
- Gender-based online violence and harassment; and
- Perceived opportunities and support needs.

To support participation across different contexts, the questionnaire used accessible language and explained technical concepts such as GenAI before asking respondents about their awareness or use. Skip logic ensured that respondents were only presented with questions relevant to their previous answers.

The survey was implemented using the LimeSurvey platform. It was developed in English and translated into Arabic, French and Spanish. Translations were reviewed to preserve conceptual equivalence across languages, and the questionnaire underwent several rounds of internal review before launch.

The survey was conducted between June and November 2025 and disseminated through the Women in Digital Business (WIDB) trainer network and partner organisations. It collected 23,618 responses, comprising 16,355 completed questionnaires and 7,263 partial responses. Following data cleaning and harmonisation, 17,957 respondents met both eligibility criteria for inclusion in the analysis: identifying as a woman and owning, co-owning and/or managing a business. Partial responses from eligible respondents were retained where sufficient information was available for the relevant analysis. The number of valid responses therefore varies across questions.

The survey reached women entrepreneurs across 79 countries, representing diverse age groups, sectors, business sizes and levels of digital experience. As participation was voluntary and based on convenience sampling rather than probability-based sampling, the findings should not be interpreted as statistically representative of women entrepreneurs globally.

2.2 Data preparation and analytical approach

Following data collection, survey responses were reviewed, cleaned and prepared for analysis. Respondents who did not meet the eligibility criteria of identifying as a woman and owning, co-owning or managing a business were excluded from the analysis. Partial responses were retained when they contained sufficient information for analysis. Variables were reviewed and, where necessary, recoded into analytical categories to allow comparison across respondent groups.

Open-ended responses were translated into English, reviewed and grouped into common categories. Responses were harmonized across languages to account for differences in wording, spelling and terminology.

The analysis presented in this report is primarily descriptive, using frequencies, percentages and cross-tabulations to examine women entrepreneurs' awareness, perceptions, adoption patterns, barriers and support needs related to AI

and GenAI. Where relevant, findings are compared across respondent and business characteristics. Unless otherwise indicated, percentages are calculated based on valid responses among eligible respondents for each question. Sample sizes therefore vary across analyses due to non-response, question applicability and survey routing.

2.3 Interpretation and limitations of findings

The findings should be interpreted considering the study design and data collection approach, with several limitations to be taken into account when interpreting the findings.

First, participation was voluntary and respondents were recruited through the Women in Digital Business (WIDB) trainer network and partner organisations using a convenience sampling approach. The survey therefore represents a non-probability sample and the findings should not be interpreted as statistically representative of women entrepreneurs in participating countries or globally. Instead, they reflect the experiences and perceptions of women entrepreneurs who chose to participate and who are connected to the broader WIDB network. As the survey was conducted online, women with greater digital access may also be overrepresented.

A second important limitation relates to the geographical distribution of respondents. The survey relied on voluntary participation and outreach through the WIDB trainer network as well as broader ILO and partner networks, which generated a large number of responses. However, it also led to an uneven distribution across countries, with three countries accounting for around 80 per cent of the final sample. This concentration should be considered when interpreting aggregated findings, since countries with higher participation have greater weight in the overall results. The findings are therefore best understood as evidence of patterns, relationships and emerging issues among respondents, rather than as nationally or globally representative estimates.

Third, all information collected is based on self-reported responses. Measures relating to digital skills, AI competencies, business performance, perceived benefits, community norms, and support needs reflect respondents' own perceptions and experiences rather than objectively verified measures. Such perceptions are nevertheless highly relevant, as they strongly influence technology adoption decisions and entrepreneurial behaviour.

Fourth, the survey provides a cross-sectional snapshot of respondents' experiences at a particular point in time. The analyses are primarily descriptive and examine associations between variables using cross-tabulations. Consequently, while the findings identify patterns and associations, they do not establish causal relationships or estimate the independent contribution of individual factors through multivariate analysis. Observed differences should therefore be interpreted as descriptive associations rather than evidence of the relative importance of specific predictors.

Finally, because the survey was administered in multiple languages, considerable effort was devoted to translation, harmonization, and qualitative coding of open-ended responses to ensure conceptual equivalence across countries. Despite these procedures, minor linguistic or cultural differences in the interpretation of certain questions may remain, as is common in large-scale international surveys.

2.4 Ethical considerations and safeguarding

The survey was designed and implemented in line with basic ethical principles for research. Participation was voluntary, and respondents were provided with an information statement at the start of the questionnaire describing the purpose of the study, the voluntary nature of participation, and how the data would be used and stored. Consent was obtained implicitly through continuation to the main survey questions. No directly identifying information was collected, and all responses were anonymized prior to analysis.

The section on gender-based online violence and harassment was optional and introduced with a short note allowing respondents to decide whether they wished to answer these questions or skip the section entirely. No follow-up questions required disclosure of detailed personal experiences, and respondents were not asked to provide names, contact details or other information that could

identify them or third parties. As a basic support measure, the survey included a link to the Lila platform (https://lila.help/), which provides information on women's shelters and support services in multiple countries. The study did not, however, include formal, country-specific referral pathways for participants in distress. To minimize potential harm, the questionnaire design avoided graphic or highly detailed questions about specific incidents.

3. Women entrepreneurs: Profile, context and dynamics

Understanding how women entrepreneurs engage with GenAI requires first an understanding of who they are and the context in which they operate. This chapter presents the demographic and business characteristics of survey respondents, alongside key aspects of their entrepreneurial environment.

3.1 Demographic profile

Respondents to the survey represented 79 countries, with the largest concentrations observed in Kenya (43 per cent), Nigeria (28 per cent) and Egypt (10 per cent).

The sample was concentrated among younger adult women entrepreneurs. Around two-thirds of respondents (67 per cent) were aged 40 or younger, including 38 per cent aged 21–30 and 26 per cent aged 31–40. Participation declined progressively among older age groups, with 13 per cent aged 41–50 and 7 per cent aged over 50.

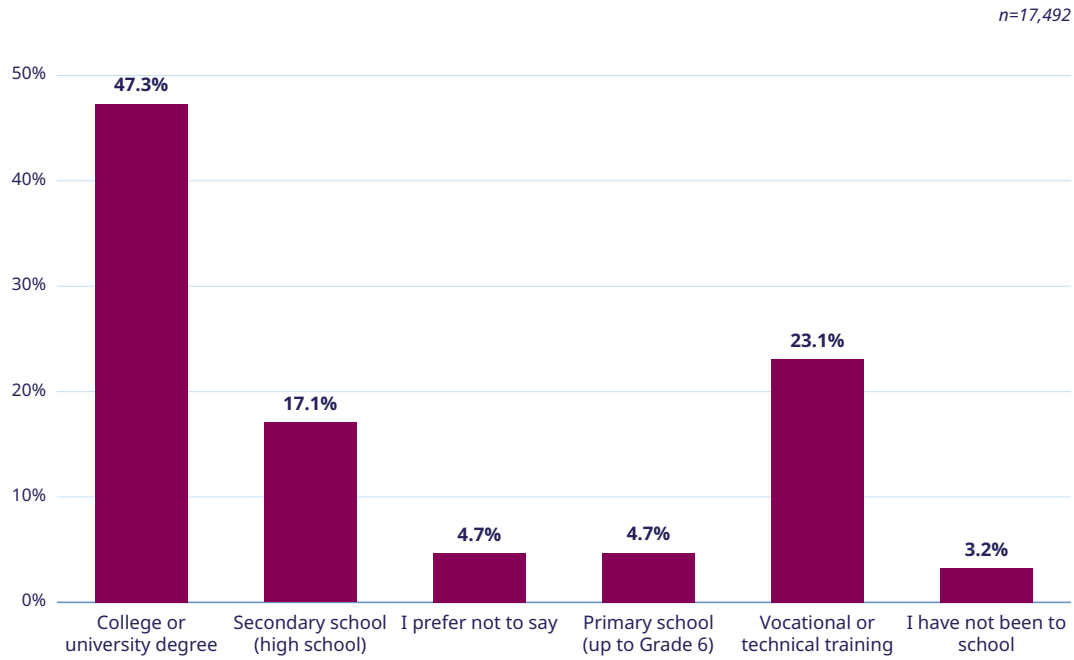
Respondents were drawn from a range of geographical settings. Around 51 per cent operated in urban areas, 28 per cent in semi-urban areas and 21 per cent in rural areas, indicating that the survey captured women entrepreneurs operating in diverse territorial contexts rather than exclusively in cities.

Survey respondents were generally well educated. Nearly half (47 per cent) hold a college or university degree, while an additional 23 per cent have completed vocational or technical training.

Table 1. Top ten countries by number of survey respondents

Country	No. of responses
Kenya	7,667
Nigeria	4,932
Egypt	1,795
Cameroon	711
India	671
Senegal	634
Sri Lanka	307
Uganda	288
Democratic Republic of the Congo	250
Morocco	104

Figure 1. Highest educational attainment by women entrepreneurs in the survey



Overall, more than two-thirds of respondents possess post-secondary qualifications, suggesting a relatively high level of human capital among the women entrepreneurs participating in the survey.

Around 11 per cent of respondents reported experiencing a long-term difficulty related to areas such as vision, hearing, mobility, learning or mental health, while 83 per cent reported no such difficulty. Although this report does not examine disability in detail, responses suggest that experiences with digital technologies varied. Some respondents reported that their disability made it more difficult to use digital devices and online services, while others indicated that digital technologies helped reduce barriers to participation.

3.2 Business profile

The respondents operate across a diverse range of economic sectors with the largest concentrations found in beauty and hair, clothing retail, agriculture and livestock, food and beverages, and general retail, highlighting the importance of consumer-oriented and livelihood sectors within the sample. Women entrepreneurs were also represented in manufacturing, education and training, arts and crafts, consulting, healthcare, and information technology. The sectoral distribution suggests that women entrepreneurs are active across both traditional and emerging sectors of the economy.

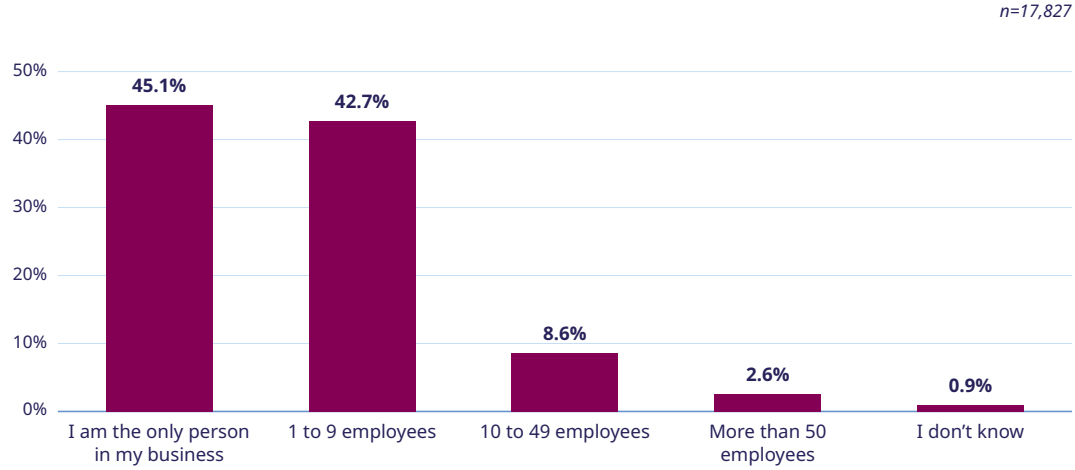
The survey primarily captured responses from women entrepreneurs operating micro and small enterprises. Nearly half of respondents (45 per cent) operated as own-account workers with no employees, while 43 per cent employed between one and nine people. Only 11 per cent of respondents reported employing 10 or more workers.

Respondents were almost equally divided between registered and unregistered enterprises. Around 50 per cent reported operating a registered business, while 48 per cent reported operating unregistered. The remaining respondents were unsure of their registration status.

3.3 Entrepreneurial dynamics and socio-economic context

Beyond individual and business characteristics, the survey explored broader aspects of the environment in which women entrepreneurs operate, including their motivations for starting

Figure 2. Size of businesses operated by women entrepreneurs



a business, unpaid care responsibilities, and perceptions of community attitudes towards women's entrepreneurship and their use of digital technologies.

Among survey respondents, opportunity-driven motivations were the primary reason for starting a business. The most commonly reported reasons for starting a business were wanting greater independence or to create something of their own (49 per cent) and identifying a good market opportunity (46 per cent). Far fewer respondents reported that they started a business because they could not find suitable paid employment or had lost their job (13 per cent). Smaller shares reported taking over a family business (8 per cent).[13]

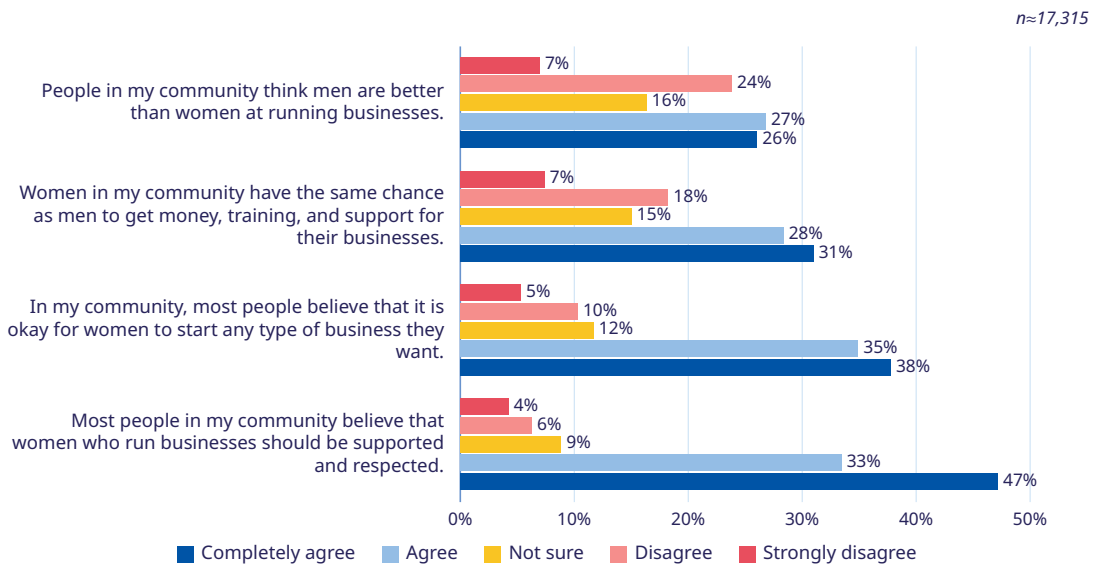
The survey also explored the broader social context in which women manage their businesses. Among respondents answering questions related to unpaid care work, 59 per cent reported that unpaid care responsibilities affected their ability to manage their business, including one in five who reported a major impact. 27 per cent said that these responsibilities had little or no impact on their business, while eleven per cent of respondents reported that they did not have any unpaid care responsibilities.

Beyond household responsibilities, respondents were asked about community attitudes towards women's entrepreneurship. Overall, 80 per cent agreed or strongly agreed that their community believe women who run businesses should be supported and respected, while 73 per cent agreed that their community also think that women should be able to start any type of business they choose.

However, perceptions of equal opportunities were more mixed. While 59 per cent believed that women had the same opportunities as men to access finance, training and business support, one-quarter disagreed. Similarly, although many respondents perceived that their communities rejected the idea that men are better at running businesses than women, more than half of respondents reported that this belief remained present in their communities.

13 Since respondents could select multiple reasons, these percentages are not mutually exclusive.

Figure 3. Women entrepreneurs' perceptions of community support and gender norms



Family and community attitudes towards women's use of GenAI were generally positive, although acceptance was not universal. Around 28 per cent of respondents reported that their family or community strongly supported women using new digital tools such as GenAI for their business, while 37 per cent indicated that such use was accepted but not yet very common. Around 9 per cent reported that some people did not like it and 5 per cent that most people did not accept it. A further 21 per cent did not know how acceptable such use was in their family or community. Although the survey did not explore the reasons behind these perceptions, wider research shows that social norms and family attitudes can shape women's engagement with digital technologies. For instance, recent research by GSMA across low- and middle-income countries identifies lack of family approval and restrictions on how and when women use mobile internet as barriers in some contexts, while OECD research points more broadly to the role of discriminatory social norms in shaping women's access to and use of digital technologies.[14]

3.4 Digital access and infrastructure

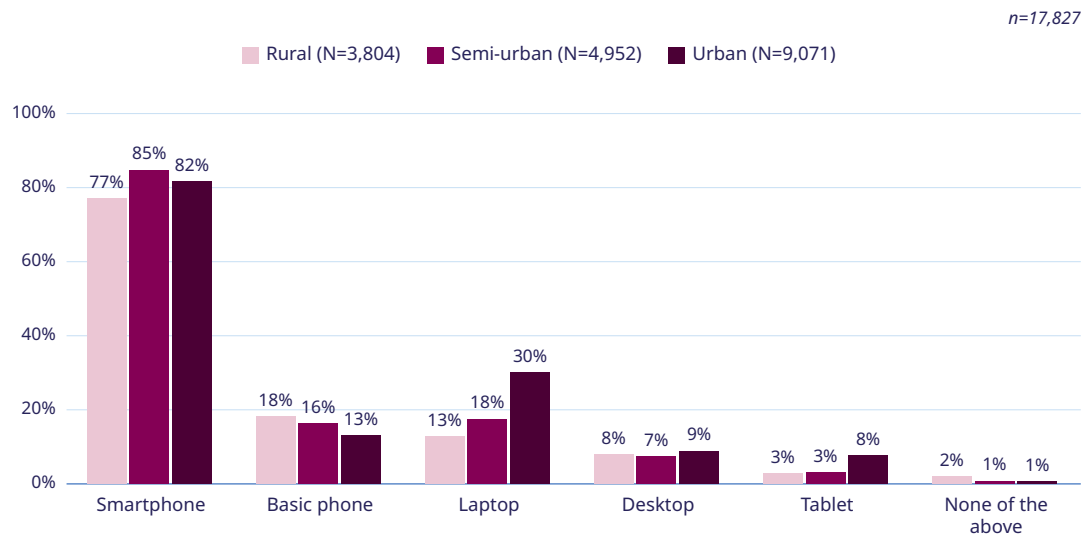
Smartphones were by far the most common digital device among surveyed women entrepreneurs. Overall, 81 per cent of respondents reported owning or having regular access to an internet-enabled smartphone. Among respondents whose location was known, access was only slightly higher among entrepreneurs in semi-urban (around 76 per cent) and urban areas (73 per cent) than among those in rural areas (68 per cent)[15].

Access to other digital devices was considerably lower. Only 23 per cent of respondents reported access to a laptop, compared with 8 per cent for desktop computers and 5 per cent for tablets. While most respondents therefore had access to at least one digital device, fewer had access to equipment that may be better suited to document creation, some content production and multitasking.

14 GSMA, 2026; OECD, 2019.

15 The overall estimate is calculated using the full survey sample, whereas the location-specific percentages are calculated only among respondents who provided a valid location and whose responses could therefore be included in the geographical cross-tabulation. Because a proportion of respondents did not report their location, the sub-group percentages use a smaller denominator and do not aggregate directly to the overall figure. Percentages are also rounded.

Figure 4. Digital device access among women entrepreneurs by location



The largest geographical differences were observed for laptop ownership. Access increased from around 13 per cent among rural women entrepreneurs to 18 per cent in semi-urban areas and 30 per cent in urban areas. By contrast, very few respondents reported having no digital device at all, although this remained slightly more common in rural areas (around 2 per cent) than elsewhere.

Most respondents also reported having internet access, although the quality and consistency of connectivity varied. While 54 per cent reported regular internet access, many experienced intermittent or limited connectivity, which may affect their ability to use online platforms, digital services and GenAI. Urban respondents generally reported better connectivity, with around half describing internet access as very accessible, compared with 39 per cent in semi-urban areas and fewer than 30 per cent in rural areas.

However, access alone does not determine whether women entrepreneurs can use digital technologies regularly. Affordability also remains an important constraint. While 39 per cent of respondents reported that internet access was easily affordable, almost half (49 per cent) sometimes struggled to pay for it, 8 per cent found it very difficult to afford, and 3 per cent relied on free Wi-Fi. Affordability also varied by location. Women entrepreneurs in urban areas were more likely to report that they could easily afford internet access, while rural and semi-urban respondents more frequently reported difficulties covering connectivity costs.

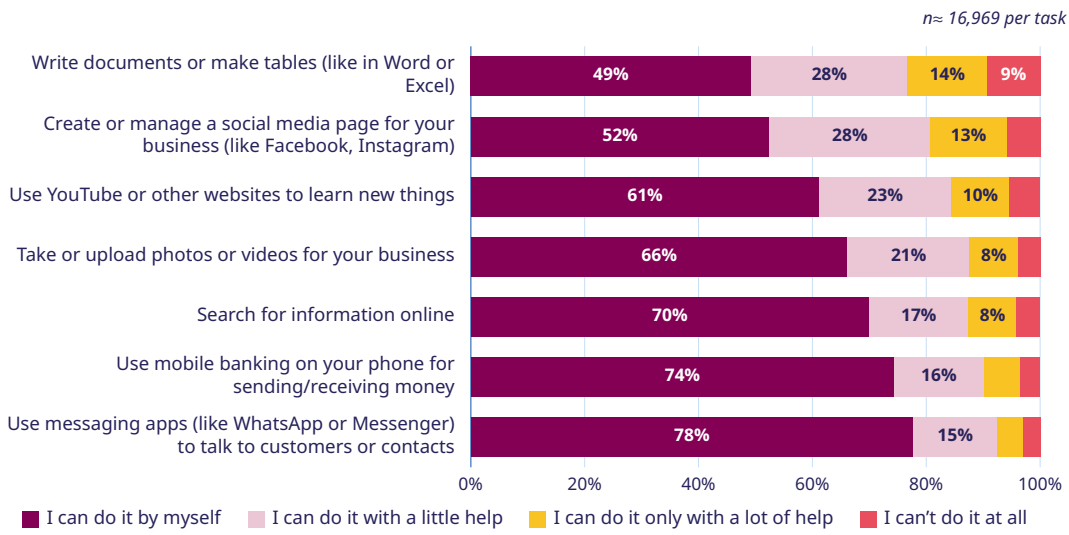
3.5 Digital skills and perceptions of technology

Respondents reported the greatest independence in using familiar mobile tools. More than three-quarters could use messaging applications by themselves (78 per cent), while 74 per cent could independently use mobile banking and 70 per cent could search for information online.

Independent ability declined for tasks involving content creation and business-related digital tools. Around two-thirds could take or upload photos and videos without assistance (66 per cent), and 61 per cent could independently use online resources for learning. Just over half could create or manage a social media page for their business (52 per cent), while fewer than half could write documents or create tables using programs such as Word or Excel (49 per cent). Although many respondents could perform these tasks with some help, the findings point to a gap between basic use of mobile tools and the independent use of digital tools for business management and content creation.

Digital skills varied across respondent groups. Younger women entrepreneurs generally

Figure 5. Digital skills levels among women entrepreneurs



reported higher skill levels, especially for more advanced digital activities such as managing social media, using productivity tools and online learning platforms. Similarly, education was strongly associated with digital skills. Respondents with higher levels of education were more likely to report using digital tools independently, while respondents with lower levels of education were more likely to require support. The differences were most visible for more advanced activities, including document creation and online learning, while basic activities typically performed using mobile applications, like sending messages or using mobile banking, were more evenly distributed across education groups.

Respondents generally viewed technology as an important part of their business activities. Over 70 per cent reported that their business success is highly dependent on technology, while just over 10 per cent indicated that technology does not contribute meaningfully to their business success. The remaining women entrepreneurs recognized that technology had some impact on their business but not a lot.

Most respondents also reported positive experiences with technological change. Nearly two-thirds (64 per cent) indicated that technological changes had helped them start, improve or grow their business, compared with 12 per cent who reported that technological changes had made running or growing their business more difficult. 20 per cent stated that it had not had much effect on their business while four per cent were unsure.

Taken together, the findings presented in this chapter suggest that women entrepreneurs participating in the survey generally possess a strong foundation for engaging with digital technologies, although important differences remain in digital access, infrastructure, capabilities and the broader entrepreneurial environment.

4. Awareness and adoption of GenAI

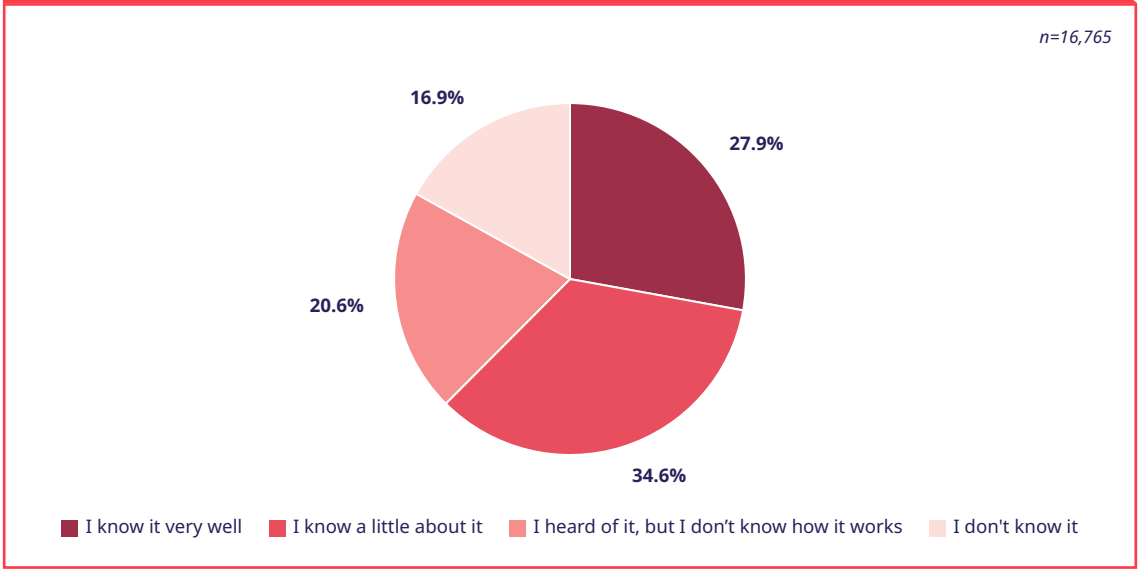
This chapter examines how women entrepreneurs are engaging with GenAI, moving from awareness and adoption to the ways these technologies are being applied in business.

4.1 Awareness of GenAI

Awareness of GenAI is high among the surveyed women entrepreneurs. Approximately 62 per cent of respondents reported having at least some knowledge of GenAI, including 28 per cent who said they knew it very well and 35 per cent who knew a little about it. A further 21 per cent indicated that they had heard of GenAI but did not understand how it works, while 17 per cent reported having no knowledge of it at all. This is similar to other surveys of digitally connected women entrepreneurs who have reported near-universal awareness of AI tools.[16]

Awareness also differed across respondent groups. Younger respondents and those with higher levels of education were more likely to report familiarity with GenAI tools, reflecting broader patterns observed in digital skills and technology adoption.

Figure 6. Awareness of GenAI among women entrepreneurs



Women entrepreneurs also shared information about how they learn about new technologies such as GenAI.[17] Social media was the most frequently reported information channel, cited by 57 per cent of respondents, followed by training programmes (22 per cent), online searches (20 per cent), family and friends (20 per cent), professional networks and business associations (16 per cent), and news sources (10 per cent). 18 per cent reported that they do not usually seek information about new technologies. This highlights the growing role of online platforms in shaping awareness and perceptions of technological innovations. In contrast, professional networks and business

16 Cherie Blair Foundation for Women, 2026.

17 Multiple responses were permitted. Percentages do not sum to 100 per cent.

associations play a comparatively limited role, despite their potential to provide more structured and reliable information.

4.2 Adoption and frequency of GenAI use

More than half of respondents reported using GenAI for business purposes (56 per cent), suggesting that these technologies are already becoming part of many women's entrepreneurial activities. While lower than the 82 per cent adoption reported among digitally connected women entrepreneurs in a survey by Cherie Blair Foundation, this difference likely reflects the broader composition of the present sample and its focus specifically on GenAI rather than AI tools more generally.[18]

Adoption varied across respondent groups, suggesting that women entrepreneurs with stronger digital readiness and business resources were generally more likely to integrate GenAI into their businesses. GenAI use was highest among younger respondents, increasing from around 45 per cent among respondents aged over 50 years to 51 per cent among those aged 41–50 years, 55 per cent among those aged 31–40 years, and 59 per cent among respondents aged 21–30 years. Differences by location were relatively modest. GenAI use stood at 59 per cent among urban respondents, compared with 52 per cent among rural respondents and 51 per cent among those in semi-urban areas.

GenAI use was more common among respondents operating larger businesses. Adoption stood at 53 per cent among own-account workers and 56 per cent among those with one to nine workers. It rose to 62 per cent among businesses with 10–49 workers and 75 per cent among those with 50 or more workers. The difference was therefore modest among the smallest businesses but became more pronounced as business size increased. While these findings show an association between business size and GenAI use, the survey does not establish why this relationship exists. Possible factors may include differences in digital skills and infrastructure, the number and complexity of business tasks, and the potential uses of GenAI across different business functions.

A similar relationship was found when comparing registered and unregistered businesses. Around 61 per cent of respondents operating formally registered businesses reported using GenAI, compared with 50 per cent of those operating informally. This difference may reflect wider disparities in access to digital infrastructure, business support services, finance and training, which can influence awareness of and ability to adopt new technologies.

Digital equipment also appeared linked with adoption. Although smartphones were by far the most widely owned device, respondents with access to laptops and tablets reported the highest levels of GenAI use (around 70 per cent), compared with 56 per cent among smartphone owners. Adoption was lowest among respondents relying on basic mobile phones (47 per cent) or reporting no digital equipment (46 per cent). These findings suggest that access to suitable digital devices is associated with higher GenAI use. However, this relationship is also likely to reflect broader differences in digital readiness, including digital skills, access to reliable connectivity and the capacity to make effective use of digital technologies. This is consistent with broader evidence on digital technology uptake among MSMEs, where access to appropriate equipment and enabling environments shapes the ability to translate technological opportunities into business value.[19] For instance, device ownership, connectivity costs and regulatory gaps have been shown to inhibit digital inclusion for women micro-entrepreneurs, who often rely on basic, low-cost mobile services rather than advanced business tools.[20]

Although younger respondents and those with higher levels of education were generally more likely to report familiarity with GenAI, the relationship between education and reported use was less consistent. Adoption was reported by 61 per cent of respondents with a college or

18 Cherie Blair Foundation for Women, 2026.

19 Cirera, Comin and Cruz, 2022; UNCTAD, 2025.

20 UN Women, 2023.

university degree, compared with approximately 58 per cent of those with primary education, 47 per cent of those with secondary education and 43 per cent of those with vocational or technical training. The highest reported adoption rates were found among respondents with no formal schooling (82 per cent) and those who preferred not to disclose their education (71 per cent). However, these two groups contained relatively few respondents, so their results should be treated with caution. Overall, the descriptive findings do not indicate a clear linear relationship between educational attainment and GenAI use.

Among respondents who were not currently using GenAI, one in five had previously experimented with these tools before discontinuing their use, while the majority had never used them. This indicates that non-users comprise both women who have yet to engage with GenAI and a smaller group whose initial experimentation did not lead to continued use.

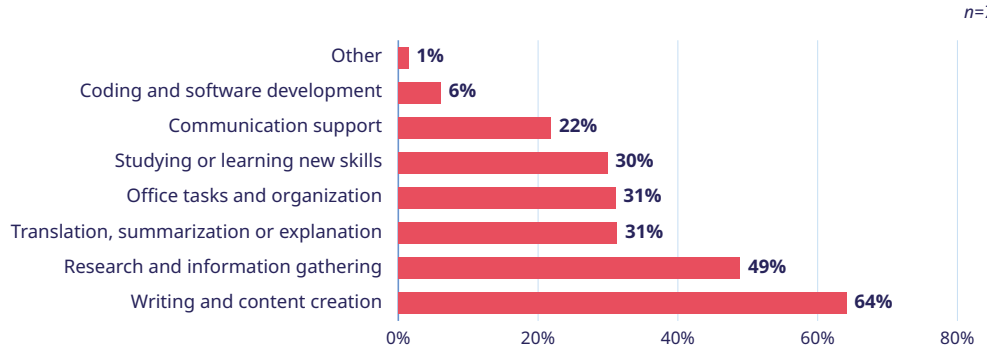
The data on duration of usage suggest that GenAI adoption is a relatively recent phenomenon. Approximately 61 per cent of users have been using GenAI for less than one year, including 31 per cent who started within the last six months and 30 per cent who have used it for between six and twelve months. Only 11 per cent report more than two years of experience. This pattern reflects the rapid diffusion of GenAI technologies following the widespread public availability of tools such as ChatGPT and suggests that many entrepreneurs are still in the early stages of learning and experimentation.

Respondents were also asked how confident they feel in their ability to use GenAI technologies. Among current users, 59 per cent reported high levels of confidence, including 33 per cent who indicated that they understand it completely and 26 per cent who understand it quite a lot. A further 25 per cent reported a moderate level of understanding, while 16 per cent indicated limited confidence. This suggests that while many users feel comfortable engaging with GenAI, adoption does not necessarily reflect advanced use.

4.3 Applications of GenAI

Women entrepreneurs primarily reported using GenAI to support communication, knowledge and routine business tasks. Nearly two thirds (64 per cent) reported using GenAI for writing and content creation, including emails, messages and documents, making it the most common application. Around half (49 per cent) used GenAI for research and information gathering. Around one third reported using it for translation, summarization and explanation of text (31 per cent), office tasks and organization (31 per cent), and studying or learning new skills (30 per cent). Around one fifth (22 per cent) used GenAI to support customer or team communications, while relatively few reported using it for coding and software development (6 per cent). This pattern,

Figure 7. Types of work supported by GenAI



Note: Multiple responses were permitted. Percentages do not sum to 100 per cent.

with GenAI used primarily for communication, content creation and information tasks, is consistent with emerging evidence that women entrepreneurs initially adopt AI for accessible, front-office functions before integrating it into more strategic or back-office processes where productivity gains are largest.[21]

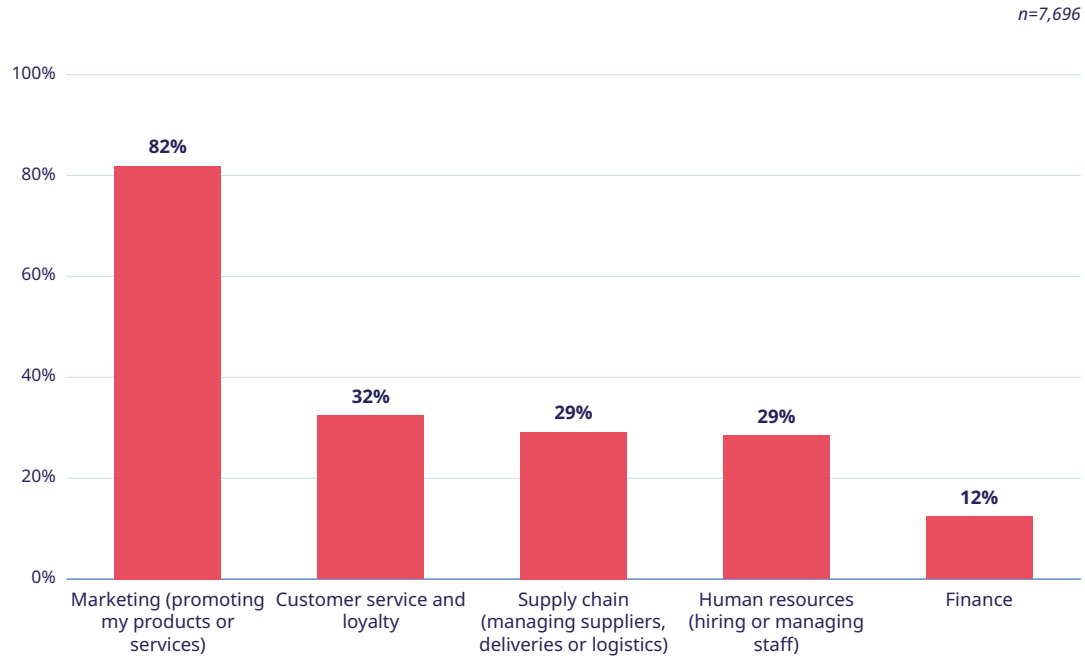
- *"Designing posters, thank you cards, flyers, price lists, and doing market research"*
- *"Like turning handwriting text to well typed and organised documents"*
- *"Creating formulas to automate calculations"*

Selected responses from women entrepreneurs

Open-ended responses provide further insight into how women entrepreneurs are applying GenAI in practice. Many additional examples related to visual creation, including image generation, graphic design, posters, logos, product visuals and marketing materials. Others highlighted uses related to social media content, advertising, branding, learning, research and business-related tasks such as proposals, price lists and market research.

The survey also asked respondents which business functions they believe GenAI can support the most. Marketing and business promotion was identified as the area with the greatest potential, selected by 82 per cent of respondents. This was followed by customer service and loyalty (32 per cent), supply chain management (29 per cent), human resource management (29 per cent), and finance (12 per cent). This pattern suggests that respondents currently see the greatest potential for GenAI in outward-facing functions such as marketing and customer engagement, while its potential in internal business functions is less widely recognized. This broadly mirrors current usage patterns, which remain concentrated in writing, communication, research and other relatively accessible applications. It may also indicate that opportunities to apply GenAI more deeply within

Figure 8. Business functions supported by GenAI



Note: Multiple responses were permitted. Percentages do not sum to 100 per cent.

21 Cherie Blair Foundation for Women, 2026; Zhang and Lyons, 2023.

business operations, where it could contribute to productivity and business performance, remain less explored. These differences should also be interpreted in light of the profile of respondents, many of whom operate on their own or run very small businesses, meaning that functions such as human resource management may have limited relevance to their current business operations.

Beyond supporting specific business tasks, many respondents also perceived GenAI as contributing to their own learning and skills development. Among GenAI users, 91 per cent reported that using these tools had improved their skills, including 59 per cent who indicated that their skills had improved substantially. 6 per cent felt that GenAI had not changed their skills while 1 per cent did not know. Only 2 per cent reported that GenAI had negatively affected their skills. A small number of open-ended responses provide examples of how respondents perceived these effects, including improved knowledge of proposal writing and searching for information, as well as changes in how they approached tasks and formulated prompts.

> ***"[GenAI] has helped me to think outside the box because if I don't know the prompt to give I might not get what I want"***
>
> *Selected response from a women entrepreneur*

Respondents using GenAI also reported a high perceived value of these tools. On average, users

Box 1. From experimentation to everyday business use

Goodness Abasili, Founder and Creative Director of Nesky Crafts and Decor, Nigeria



Photo: © Goodness Abasili

Goodness Abasili is the founder and Creative Director of Nesky Crafts and Decor (NCD), a craft and decoration business in Nigeria. NCD sells handcrafted products and provides indoor and outdoor decoration services, as well as craft training for children, teenagers and adults. The business also produces DIY craft content for its social media channels.

Goodness began using GenAI in 2023, initially to find information, brainstorm ideas, edit text and get suggestions and guidance. As she became more familiar with the technology, she started exploring other uses. Today, she uses GenAI to generate and edit images, develop flyers and other communication materials, write video scripts and social media content, and generate ideas and inputs for business planning.

One of the biggest changes has been in how she produces content for her business. Previously, creating a DIY craft video meant making the craft from beginning to end, filming the process, editing the footage and then preparing it for social media. She can now use GenAI to generate images based on a script or instructions and turn these into instructional or DIY videos. She also uses it to improve older photographs of her work and create images showing different stages of the production process.

GenAI has also reduced some of the time and cost involved in producing marketing materials. Goodness previously designed flyers herself or paid someone to produce them. She can now create some of these materials using GenAI, allowing her to produce content more quickly and with fewer external costs.

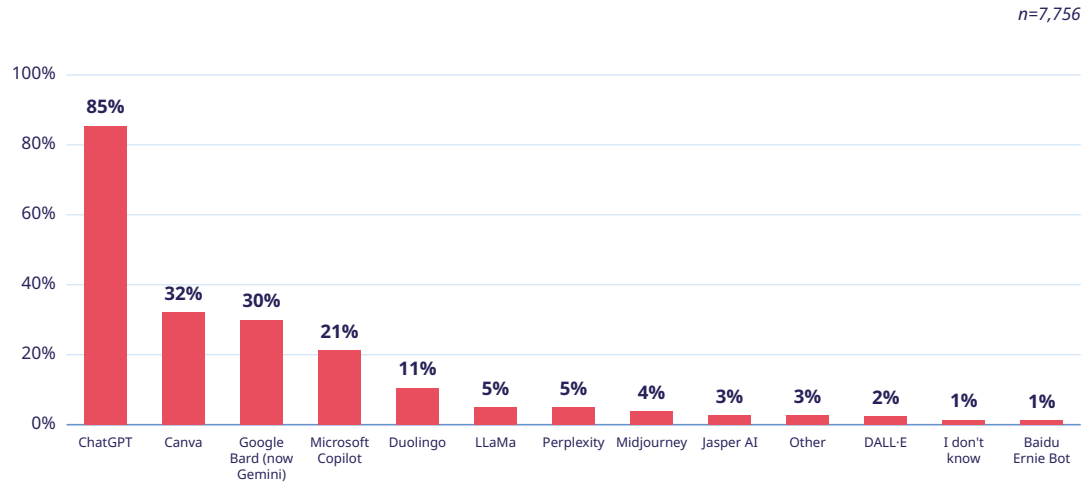
Much of her learning has come through experimentation and regular practice. She later built on this through self-paced resources available through the WIDB AI Academy. Yet using the technology still involves trial and error. Prompts often need to be revised several times, and generated images can contain obvious errors. She also points to the way social media platforms label AI-generated content as a concern, since images may receive an AI label even when GenAI has only been used to edit an original photograph.

Looking ahead, Goodness would like to deepen her use of GenAI for business images and idea generation. She sees better prompt-writing skills as one area where further learning would help, alongside access to more affordable GenAI video tools.

gave GenAI a recommendation score of 8.2 out of 10, suggesting a high perceived value among current users. This indicates that many users see GenAI as useful enough to recommend to other entrepreneurs, although the result reflects the views of current users rather than non-users.

ChatGPT was by far the most commonly used GenAI tool, with 85 per cent of respondents reporting that they used it. Canva (32 per cent) and Gemini (30 per cent) were the next most widely used tools, followed by Microsoft Copilot (21 per cent). The strong presence of Canva should be interpreted with caution. While it may suggest that women entrepreneurs are engaging with AI through design, branding and communication platforms already used in their businesses, it is also possible that some respondents selected Canva because they use the platform generally, rather than because they use its AI-enabled features specifically. A similar consideration applies to Duolingo. Although the platform incorporates AI features, many respondents may have selected it because they use it for language learning rather than specifically for its generative AI capabilities.

Figure 9. GenAI tools used by women entrepreneurs



Note: Multiple responses were permitted. Percentages do not sum to 100 per cent.

Overall, the findings in this chapter indicate that GenAI has moved rapidly from a novel technology to a practical business tool for many women entrepreneurs in the sample. Awareness is relatively high and more than half of respondents already use GenAI for business purposes, although adoption is recent and unevenly distributed. These findings align with emerging evidence that women entrepreneurs are adopting AI at scale but often have not yet embedded it in the "engine room" of their businesses, where productivity and growth effects are likely to be largest.[22] Importantly, gender gaps in AI adoption are not confined to low- and middle-income countries. Recent evidence from the United States shows that women-owned small businesses adopt AI at lower rates than men-owned firms, with the gap particularly pronounced among younger founders.[23] At the same time, research warns that without targeted action, AI risks reinforcing existing gender inequalities rather than closing them.[24]

22 Cherie Blair Foundation for Women, 2026; Zhang and Lyons, 2023.

23 JPMorgan Chase Institute, 2026.

24 Carvajal, Franco and Isaksson, 2024.

5. Drivers and barriers associated with adoption

The previous chapter showed that awareness, adoption and business use of GenAI vary among different groups of women entrepreneurs. This chapter examines the factors associated with these differences, focusing on digital capabilities, access to digital infrastructure and the wider social environment in which women entrepreneurs operate.

5.1 Digital skills and confidence

Across all digital skills measured in the survey, women entrepreneurs who could perform digital tasks independently reported higher levels of GenAI use than those who needed assistance or were unable to perform the tasks. Differences were relatively small for basic digital activities such as messaging applications and mobile banking. Among women needing assistance with these activities, reported GenAI use ranged from 46 to 53 per cent, compared with 58 per cent among those able to perform them independently. Larger differences were observed for more advanced digital skills related to productivity, information management and content creation. For example, reported GenAI use was 24 per cent among women unable to use word-processing or spreadsheet applications, compared with 65 per cent among those able to use them independently. Similar associations were observed for searching

Figure 10. Difference in GenAI use by level of digital independence

Digital activity	Cannot do	Can do independently	Difference
Word processing or spreadsheets	24%	65%	+41 pp
Use a search engine	29%	62%	+33 pp
Social media	35%	63%	+28 pp
Online learning	37%	62%	+25 pp
Photos and videos	44%	60%	+16 pp
Mobile banking	48%	58%	+10 pp
Messaging applications	51%	58%	+7 pp

n=13,868

Note: Percentages show the share reporting GenAI use within each digital-skill group. "Difference" is the percentage-point gap between the two groups. Intermediate response categories are not shown.

for information online, using online learning platforms and creating digital content.

The relationship between digital capabilities and GenAI adoption is also reflected in the reasons reported by women entrepreneurs who had not adopted, or had discontinued using, these technologies, with knowledge and confidence emerging as important barriers. Among non-users, lack of knowledge or awareness was the most frequently reported reason for non-adoption (43 per cent), while 15 per cent reported that they did not feel confident using the technology. Perceived relevance was another barrier. Around 10 per cent of non-users indicated that GenAI did not seem useful for their activities, while 9 per cent reported not having a clear reason to use it. This suggests that some women entrepreneurs have not yet identified how GenAI can be applied to their specific business needs.

Similar barriers were observed among former users. The most common reasons for discontinuing use were that GenAI was perceived as too difficult to use (20 per cent), followed by lack of confidence (18 per cent) and concerns about privacy and safety (17 per cent). This suggests that moving from initial experimentation to continued use requires not only access to AI tools, but also confidence, practical skills and trust in how to use them. Research on technology adoption among women entrepreneurs similarly finds that limited confidence and self-efficacy are associated with lower willingness to adopt and sustain use of digital technologies, even when infrastructure and training are available.[25]

▶ Box 2. Beyond adoption: Women who have never used GenAI and those who stopped

Overall, 44 per cent of respondents were not currently using GenAI. Among these non-users, 80 per cent had never used it, while 20 per cent had previously experimented with GenAI but subsequently stopped.

Among women who had never used GenAI, the principal barrier was limited knowledge of the technology or how to get started (43 per cent). This was followed by lack of confidence (15 per cent), limited perceived usefulness (10 per cent), privacy and safety concerns (10 per cent), and inadequate internet access, devices or other access constraints (9 per cent). Cost was cited by only 5 per cent.

Former users reported a different pattern. The most common reasons for discontinuation were finding GenAI too difficult to use (20 per cent), lack of confidence (18 per cent), and privacy or safety concerns (17 per cent). A further 11 per cent found it insufficiently useful, while 10 per cent considered it too expensive.

Open-ended responses provide a more nuanced picture of non-use and discontinuation. Among women who reported never having used GenAI, some described limited knowledge or simply not having considered its relevance to their business, while others indicated that they were currently learning about GenAI or had used it for personal purposes but not yet for their business. Perceived relevance also emerged as an issue, with some respondents explaining that they had not yet seen a need for GenAI in their particular business.

▶ *"I currently don't see a need for it in my business yet. I'm aware this can change."*

▶ *"Presently, I am learning different Generative AI tools applicable for my business enterprise development."*

Responses from former users similarly suggest that stopping does not always mean abandoning GenAI altogether. Several respondents described continuing to use it occasionally or when needed, while others remained in the process of learning how to use it. Among those who described difficulties, responses included problems obtaining the desired output, uncertainty about accuracy and authenticity, and limited knowledge of how to use the tools.

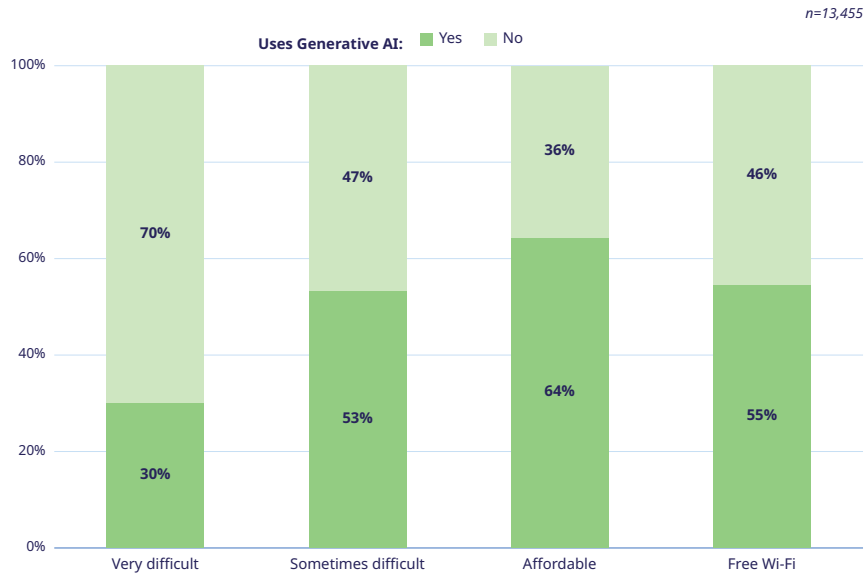
▶ *"I didn't stop. I just don't use it all the time."*

▶ *"It wasn't giving me the desired outcome."*

Taken together, the findings suggest that GenAI adoption is not necessarily a simple progression from non-use to regular use. Women may move between awareness, experimentation, occasional use and more regular business application. For women who have not yet experimented with GenAI, knowledge and perceived relevance appear to be important barriers, while former users more often report difficulties related to usability, confidence and trust. Support may therefore need to respond to where women are in this process, from demonstrating relevant business applications and helping first-time users get started to helping those who have already experimented with GenAI use it more confidently and consistently.

25 Orser, Riding and Li, 2019.

Figure 11. Internet affordability and GenAI adoption



A more detailed look at non-users and former users underscores the importance of knowledge, confidence and trust in shaping adoption pathways (Box 2).

5.2 Digital access and affordability

The survey suggests that both the affordability of GenAI tools and digital connectivity are associated with GenAI adoption. This distinction reflects wider evidence that access to digital services is shaped not only by network availability, but also by the affordability and quality of connectivity and the devices through which services are accessed.[26]

Among respondents using GenAI, the majority relied on free versions of AI tools while almost one third used at least one paid tool, including 22 per cent who combined free and paid versions and 10 per cent who used paid versions exclusively. These findings suggest that free access models may have lowered the financial barriers to initial experimentation with GenAI. However, reliance on free versions may also affect how entrepreneurs engage with these technologies, as some advanced functions, higher usage limits or business-oriented features may only be available through paid services. This pattern aligns with research by Cherie Blair Foundation, which finds that while 41 per cent already pay for at least one AI tool, high costs remain a primary barrier to deeper integration, with 46 per cent of users citing cost as an obstacle to more effective use.[27] Similarly, other studies of AI adoption among women entrepreneurs in emerging markets identify resource constraints as a key factor shaping whether women move beyond accessible, entry-level tools to more advanced applications.[28]

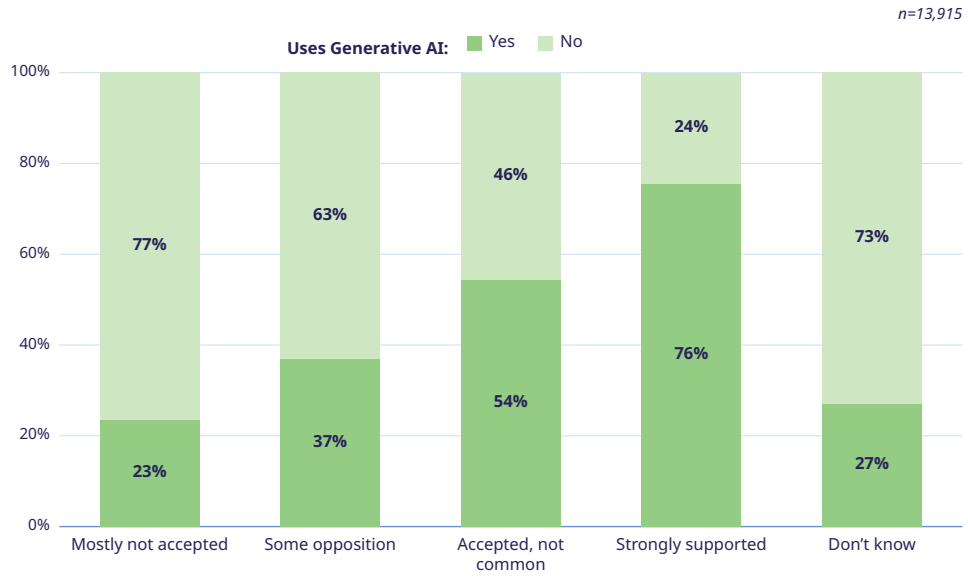
Access to affordable internet was also associated with GenAI adoption. Among respondents who reported that internet access was very difficult to afford, approximately 30 per cent used GenAI. Adoption increased to around 53 per cent among respondents who sometimes experienced difficulties paying for internet access and reached approximately 64 per cent among those who considered internet affordable. Respondents relying on free Wi-Fi reported GenAI adoption rates of around 55 per cent. While this indicates

26 ITU, 2024.

27 Cherie Blair Foundation for Women, 2026.

28 Sadraei and Dal Mas, 2026.

Figure 12. Experienced community support for GenAI adoption



that free connectivity options may support access, adoption remained lower than among respondents who could easily afford their own internet connection. This pattern is consistent with wider evidence showing that affordability remains a major barrier to digital participation, especially in lower-income settings, where the cost of connectivity and internet-enabled devices represents a larger share of available income.[29]

5.3 Social norms, household and community influences

Perceived community acceptance of women's use of digital technologies was strongly associated with GenAI adoption. Among women entrepreneurs who reported that the use of digital tools and AI was strongly supported in their communities, approximately 76 per cent reported using GenAI. Adoption decreased to 54 per cent among respondents who said these technologies were accepted but not yet commonly used.

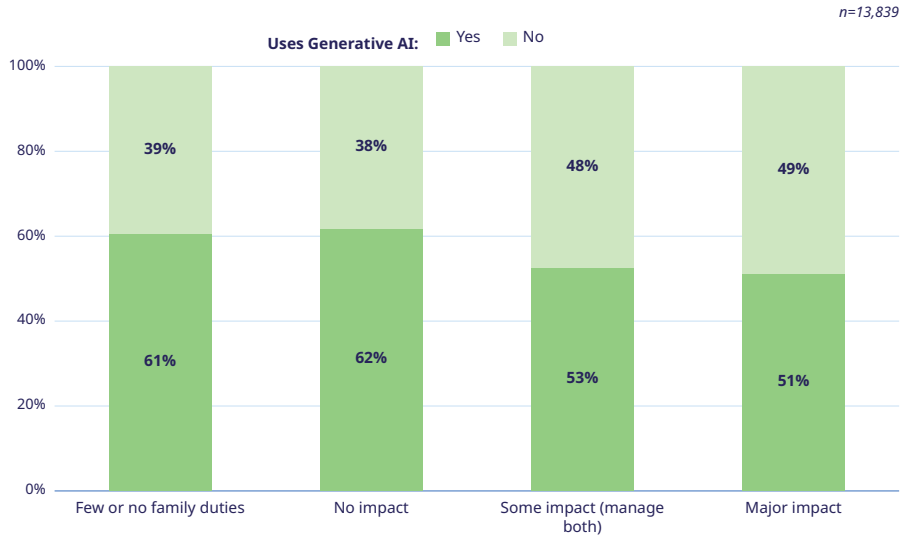
The lowest adoption rates were found among respondents reporting less supportive environments. Only 37 per cent of women entrepreneurs who perceived some opposition in their communities used GenAI, decreasing further to 23 per cent among those who felt such technologies were mostly not accepted. Respondents who were uncertain about community acceptance also reported lower levels of adoption, at approximately 27 per cent.

Interestingly, broader perceptions of women's economic participation were not strongly associated with GenAI adoption. This suggests that attitudes specifically towards women using digital technologies and AI may be more closely associated with GenAI adoption than broader perceptions of women's economic participation. Previous research has linked supportive social norms for women's entrepreneurship to higher rates of entrepreneurial activity and, in some contexts, digital technology use.[30] The present findings suggest that the relationship between social norms and technology adoption may vary depending on the type of social norm being measured and may warrant further investigation in future research.

29 ITU, 2024.

30 GEM, 2025.

Figure 13. GenAI use by reported impact of unpaid care responsibilities



While community attitudes reflect the broader social environment, household responsibilities shape the time and capacity available to explore and integrate new technologies into business activities.

Women entrepreneurs reporting fewer constraints from family responsibilities were more likely to use GenAI. Among respondents who reported few or no family duties, approximately 60 per cent used GenAI. A similar level of adoption was observed among those reporting that family responsibilities had no impact on their business activities (around 62 per cent). By comparison, GenAI adoption decreased among respondents experiencing greater family constraints. Approximately 52 per cent of women entrepreneurs reporting some impact from family responsibilities used GenAI, decreasing slightly to around 51 per cent among those reporting a major impact.

These findings suggest that unpaid care responsibilities may limit women entrepreneurs' time and the capacity that they have available to explore and integrate new technologies into their businesses. This is particularly relevant for emerging technologies such as GenAI, where adoption often requires experimentation, learning and regular use. This pattern is consistent with recent research on women entrepreneurs' AI adoption, which finds that unpaid care responsibilities and time poverty are among the most significant structural barriers to deeper integration of AI into business workflows.[31]

The findings presented in this chapter suggest that GenAI adoption among women entrepreneurs is shaped by an interconnected set of individual, business and structural conditions. Continued GenAI adoption appears to be associated not only with digital skills and confidence, but also with entrepreneurs' understanding of how these technologies can create value for their businesses and trust that they can be used safely and effectively. Access to affordable internet and appropriate devices also plays a role, even when GenAI tools themselves are free. Beyond these technological and business factors, the wider social environment matters: community attitudes towards women's use of digital technologies and unpaid care responsibilities are both associated with adoption. This suggests that the "AI gap" is not simply a technology gap. It reflects broader inequalities in digital capabilities, resources and the social environment that already shape women's entrepreneurship more generally.

31 Cherie Blair Foundation for Women, 2026.

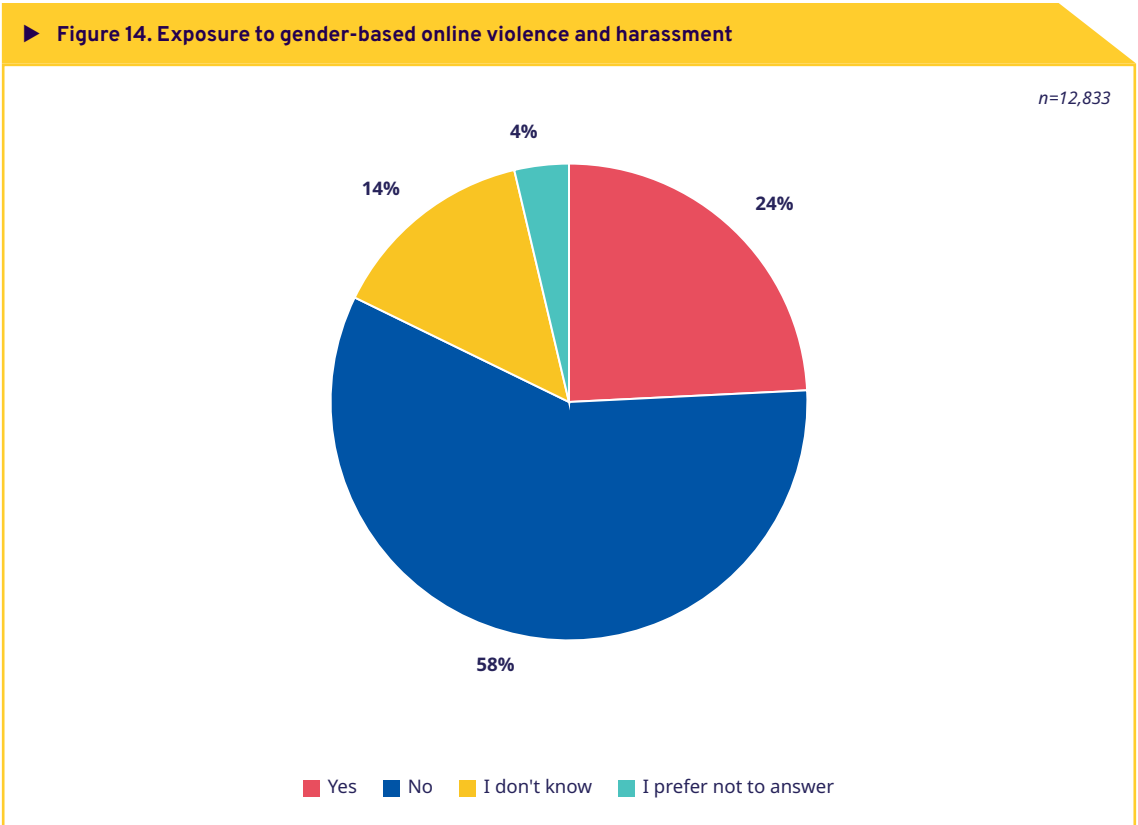
6. Online safety and digital participation

As women entrepreneurs increasingly rely on digital technologies for marketing, customer engagement, sales, learning and other business activities, being able to participate safely in digital spaces is increasingly important. Gender-based online violence and harassment can discourage women from participating actively online and may therefore limit their ability to benefit from the economic opportunities offered by digital technologies.[32] As GenAI becomes another digital tool available to entrepreneurs, understanding the extent to which women entrepreneurs experience gender-based online violence and harassment should be considered as part of the broader enabling environment for women's digital entrepreneurship.

Against this background, the survey sought to understand the extent to which women entrepreneurs who are already engaging in digital spaces experience gender-based online violence and harassment, how these experiences affect them and their businesses, and how they respond. The findings presented in this chapter are based on self-reported experiences among respondents who chose to answer these questions and should be interpreted as descriptive evidence rather than a prevalence estimate for women entrepreneurs overall. Of the 17,957 respondents who met the eligibility criteria, 12,833 (71 per cent) answered the initial question in this section, while 5,124 did not provide a response.

While the survey did not specifically examine GenAI-facilitated abuse, emerging evidence suggests that GenAI may also intensify existing forms of online abuse by making it easier to produce realistic impersonations, fabricated

Figure 14. Exposure to gender-based online violence and harassment



32 World Bank, 2026.

images, manipulated audio and deceptive content.[33] This represents an emerging concern for women entrepreneurs, although it is not directly measured by this study.

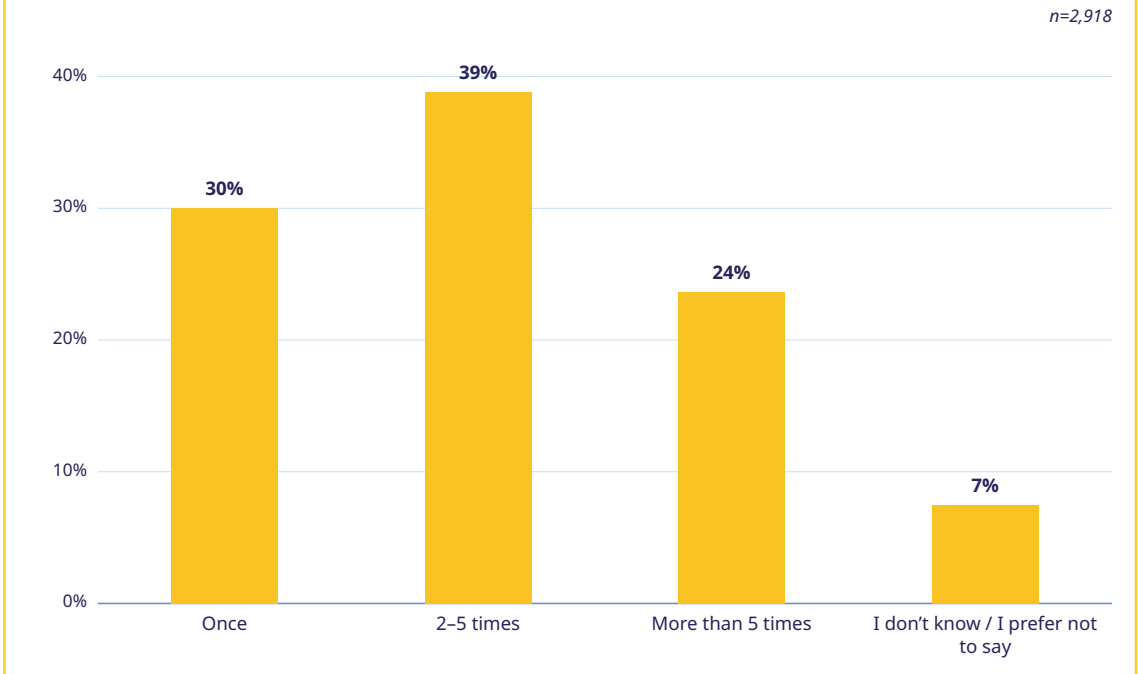
6.1 Exposure to gender-based violence and harassment and impacts

Almost one-quarter (24 per cent) indicated that they had personally experienced technology-facilitated gender-based violence and harassment or knew another woman who had experienced it in the past.[34] By comparison, 58 per cent reported no such experience, 14 per cent were unsure and 4 per cent preferred not to answer.

Exposure to gender-based violence and harassment was reported across all business sectors, suggesting that online safety is relevant across a wide range of entrepreneurial activities rather than being confined to particular industries. Differences between sectors were relatively limited, which is consistent with broader evidence that women entrepreneurs in diverse sectors face online harassment as they engage with customers, peers and platforms.[35]

Among respondents reporting past exposure to violence and harassment, these experiences were often repeated rather than isolated incidents. Around 62 per cent reported that online abuse occurred more than once, including 39 per cent who experienced it between two and five times and 24 per cent who reported more than five incidents. By comparison, 30 per cent reported a single occurrence. Consistent with other studies, this indicates that for many women entrepreneurs, exposure to online abuse is a recurring feature of their digital environment, which may have cumulative effects on confidence and online participation.[36]

Figure 15. Frequency of exposure reported by exposed women entrepreneurs



33 United Nations, 2024.

34 This measure captures both direct and vicarious exposure to gender-based online violence and harassment.

35 Cherie Blair Foundation for Women, 2025; UN Women, 2023.

36 World Bank, 2026; Bansal et al., 2024.

6.2 Impact, reporting and coping strategies

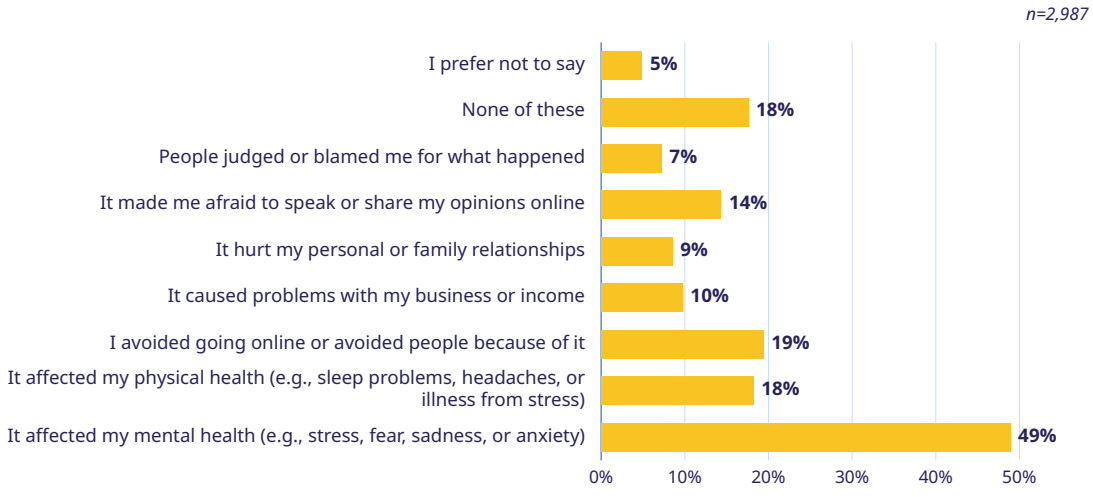
Among women entrepreneurs reporting exposure to gender-based online violence and harassment, the reported impacts extended beyond the digital environment, affecting well-being, online participation and, in some cases, business activities.

The most commonly reported impact related to psychological well-being. Nearly half of respondents (49 per cent) indicated that exposure had negatively affected their mental health, including stress, fear, sadness or anxiety, while 18 per cent reported impacts on their physical health. These findings echo broader global and regional ILO evidence on the mental and physical health consequences of violence and harassment in the world of work.[37] Exposure was also associated with changes in participation in digital spaces. Around one fifth (19 per cent) reported avoiding online spaces or certain people following the incident, while 14 per cent reported feeling less willing to speak or share their opinions online. Seven per cent reported experiences of being judged or blamed.

Although less frequently reported, exposure also had economic consequences, with 10 per cent indicating that it had negatively affected their business activities or income. Together, these findings suggest that the consequences of gender-based online violence and harassment may extend beyond individual well-being to affect participation in digital spaces that increasingly support business activities. Survey evidence from women entrepreneurs in low- and middle-income countries similarly finds that online harassment can undermine women's confidence to engage in digital business, reduce their online visibility and, in some cases, affect income and business activity.[38]

Among respondents reporting exposure to gender-based online violence and harassment, self-managed coping strategies and informal support networks were reported more frequently than formal reporting mechanisms. The most commonly reported response was to block or delete the perpetrator (52 per cent). Other frequently reported strategies included reducing online activity or avoiding certain platforms (15

Figure 16. Impacts of gender-based online violence and harassment on women entrepreneurs



Note: Multiple responses were permitted. Percentages do not sum to 100 per cent.

37 ILO, Lloyd's Register Foundation and Gallup, 2022; ILO, 2026b.

38 Cherie Blair Foundation for Women, 2025.

per cent) and seeking support from family, friends or colleagues (7 per cent).

Formal reporting mechanisms were reported less frequently. A total of 9 per cent indicated that the incident had been reported to a social media platform or digital service, while 4 per cent said that it had been reported to the police or other legal authorities. Reporting through professional or business-related channels was uncommon, with just over one per cent indicating that the incident had been reported to an employer, client or business association. A further 2.5 per cent of respondents reported seeking support from specialised women's organisations.

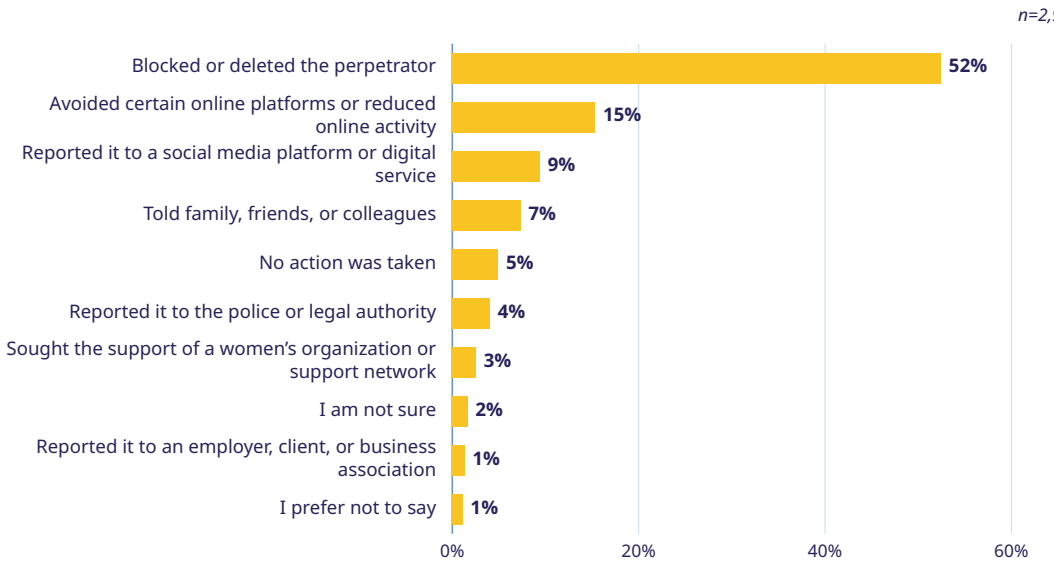
Open-ended responses provide further insight into why formal reporting may remain limited. Some respondents described blocking or ignoring perpetrators as sufficient or more practical than pursuing a formal complaint, while others referred to the time and effort involved in reporting. A small number of responses also pointed to a lack of confidence in authorities or available support, including perceptions that reporting would not lead to meaningful action or could expose victims to further judgement. These responses illustrate how decisions not to report may reflect both individual coping strategies and perceived limitations in available reporting and response mechanisms.

- *"I feel no one can help me."*
- *"Authorities shame victims."*
- *"It's a long process."*
- *"Just decided to ignore since it's not worth the energy."*
- *"Because I always block the individual involved."*

Selected responses from women entrepreneurs

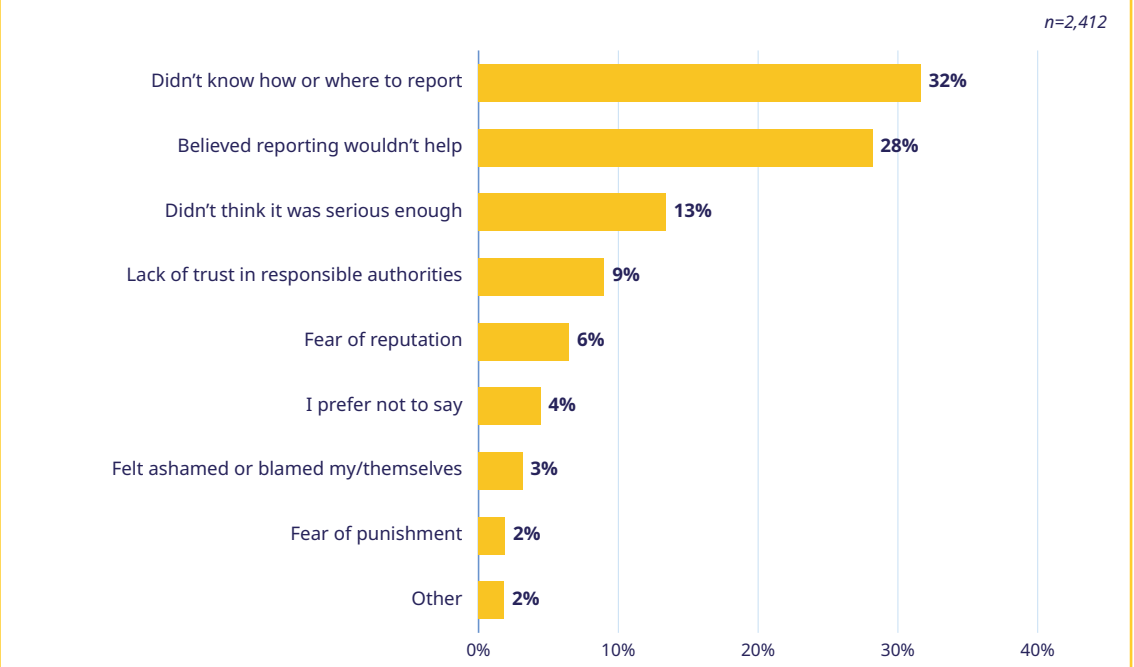
This pattern, where informal coping and self-protection dominate and formal reporting remains limited, is consistent with broader research on gender-based online violence and harassment, which highlights barriers such as limited awareness of reporting options, low confidence that action will be taken, and concerns about reputational damage or retaliation.[39] Survey evidence from women entrepreneurs also documents low levels of formal reporting and a reliance on informal coping strategies, including blocking perpetrators, reducing online activity

Figure 17. Actions taken following exposure to gender-based online violence and harassment



39 UNFPA, 2023. World Bank, 2026.

Figure 18. Barriers to reporting gender-based online violence and harassment



and seeking support from personal networks.[40] The predominance of informal disclosure also echoes broader global and regional ILO evidence on violence and harassment in the world of work, while responses such as blocking perpetrators and reducing or avoiding online activity reflect features specific to digital spaces.[41]

Among respondents indicating that the incident was not reported through formal channels, the main barriers related to limited knowledge of available reporting options and doubts about whether reporting would lead to action. Around one-third (32 per cent) indicated that they did not know how or where to report, while 28 per cent believed that reporting would not help.

Other reasons were reported less frequently. Thirteen per cent considered the incident insufficiently serious to report, while 9 per cent cited a lack of trust in the responsible authorities. Concerns about reputational damage (6 per cent), shame or self-blame (3 per cent), and fear of punishment (2 per cent) were reported by a smaller share of respondents.

These chapter findings suggest that creating an enabling environment for women entrepreneurs requires attention not only to access to digital technologies, but also to their ability to participate safely in digital spaces. Although respondents reported several practical strategies for responding to online abuse, formal reporting mechanisms were used comparatively infrequently. This may reflect continuing gaps in awareness of reporting options, confidence in reporting processes and access to institutional support, as also observed among women entrepreneurs in other recent surveys. The findings point to the need for a broader response that does not place responsibility primarily on women entrepreneurs themselves, but combines prevention, accessible reporting and referral mechanisms, and appropriate follow-up by governments, digital platforms, business organizations, women's organizations and other relevant actors.

40 Cherie Blair Foundation for Women, 2025.

41 ILO, Lloyd's Register Foundation and Gallup, 2022; ILO, 2026b.

7. Support needs and learning preferences

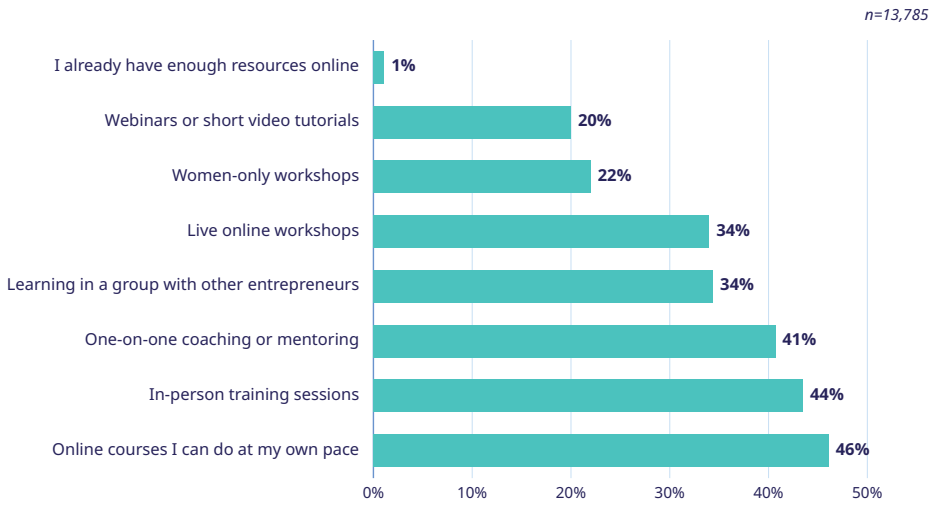
This chapter explores women entrepreneurs' access to support services and perceived needs for support.

Nearly three-quarters of respondents (73 per cent) report having no access to training, coaching, or support to help them use digital tools or GenAI for business purposes. Only 22 per cent indicate having access to such resources, while 5 per cent are unsure. Given that most GenAI users report moderate to high levels of confidence, this suggests that many women entrepreneurs are developing confidence in using GenAI despite limited access to formal training, coaching or other support. Indeed, many women entrepreneurs appear to be developing their digital and AI-related skills through self-directed learning rather than organized capacity-building programmes. At the same time, the limited availability of formal support may help explain why lack of knowledge, low confidence, and difficulties using GenAI remain among the most frequently reported barriers to adoption.

Consistent with these findings, respondents also expressed strong demand for additional support to strengthen their GenAI capabilities. In total, 84 per cent of respondents indicated that they would like support in building their GenAI skills, while only 11 per cent reported no interest in such assistance and 5 per cent remained uncertain.

The results suggest a strong preference for flexible and practical learning formats. Nearly half of respondents (46 per cent) expressed interest in self-paced online courses, followed by in-person training sessions (44 per cent) and one-on-one coaching or mentoring (41 per cent). Around one third preferred learning in a group with other entrepreneurs (34 per cent) or participating in live online workshops (34 per cent), while one fifth expressed interest in women-only workshops (22 per cent) or webinars and short video tutorials (20 per cent). Very few respondents (1 per cent) indicated that they already had access to sufficient online resources. This pattern suggests that women entrepreneurs value both flexibility and personalised support when developing GenAI-related capabilities. Similar preferences for flexible, practical and business-oriented training

Figure 19. Preferred learning formats and delivery models



Note: Multiple responses were permitted. Percentages do not sum to 100 per cent.

have been reported among women entrepreneurs and MSMEs in other contexts.[42]

Respondents also identified the areas in which they would most like to strengthen their GenAI capabilities. The most requested training topic was marketing, communication and customer service, selected by around two thirds of respondents (66 per cent), closely followed by introductory training on GenAI and building confidence in its use (63 per cent). These findings suggest that women entrepreneurs are primarily interested in learning how to apply AI to customer-facing and growth-related activities while also building the knowledge and confidence needed to use the technology effectively. Operational efficiency also emerged as a major area of interest. Around two fifths of respondents expressed interest in learning how to use AI to save time and manage daily business tasks such as administration, HR, finance and supply chain activities (38 per cent). A similar share (38 per cent) wanted to learn how to use AI to create or improve products. Interest in governance-related topics was comparatively lower. Around one fifth of respondents selected data safety and responsible AI (20 per cent) or finding affordable AI tools for small businesses (20 per cent) as preferred training topics. These

▶ Box 3. Integrating GenAI across a social enterprise

Nomfundo Ngcamphalala, Founder and Executive Director of Umliba Loyembili Edupreneurs, Eswatini



Photo: © Nomfundo Ngcamphalala

Nomfundo Ngcamphalala is the Founder and Executive Director of Umliba Loyembili Edupreneurs (ULEP), a social enterprise in Eswatini with 10 employees and six volunteers. ULEP provides education, digital skills and entrepreneurship opportunities, with a focus on women and girls who left school before completing their education and are unable to return to the traditional school system. Running a small organisation means that Nomfundo works across programme development, fundraising, communications, curriculum development, administration and strategic planning.

Nomfundo first approached GenAI with both curiosity and caution. As an educator, she saw its potential for developing learning materials, but also had concerns about accuracy, plagiarism and overdependence on technology. She began experimenting with tools such as ChatGPT for tasks including brainstorming, improving written content, developing lesson materials and structuring documents. Her involvement in the ILO's Women in Digital Business programme, first as a learner and later as a trainer, also shaped how she thought about the practical value of digital technologies for entrepreneurs.

Over time, her use of GenAI expanded across the organisation. Today, she uses it to develop programme concepts and proposals, prepare learning materials, create communications and social media content, explore new opportunities and support organisational planning. Rather than relying on AI to produce finished work, she increasingly uses it as a "thinking partner" to organise information, identify gaps, consider alternatives and test her own thinking.

One area where GenAI has made a concrete difference is proposal development. When funding opportunities arise, a small organisation may need to prepare substantial material within tight deadlines. Nomfundo now starts with her own ideas and uses GenAI to help structure them, identify gaps, develop possible activities and indicators, and refine the language. She remains responsible for the substantive decisions, checks information and adapts the content to ULEP and its context. For her, the main benefit is reducing the time needed to move from an initial idea to a structured draft, leaving more time for strategic thinking and partnerships.

Her growing use of GenAI has also brought greater awareness of its limitations. She points to accuracy, overdependence, data privacy, confidentiality and bias as concerns requiring human judgement. She also sees barriers for women entrepreneurs, including unreliable internet, limited access to suitable devices and gaps in digital skills and confidence.

Looking ahead, Nomfundo wants to explore AI-supported learning for ULEP's students, use AI more within its internal systems, and help more women entrepreneurs apply the technology to practical business needs. Her journey has moved from learning about GenAI and experimenting with it herself, to integrating it into her organisation and, through her role as a WIDB trainer, helping other women explore how digital tools can support their businesses.

42 Cherie Blair Foundation for Women, 2025.

Figure 20. GenAI-related topics of interest for women entrepreneurs



Note: Up to three responses were permitted. Percentages do not sum to 100 per cent.

findings suggest that respondents place greater emphasis on immediate business applications than on governance-related topics, even though concerns about trust and safety remain evident. This prioritisation is consistent with recent reports on AI capacity-building needs for MSMEs and entrepreneurs.[43]

Overall, the survey results indicate strong demand among women entrepreneurs for further learning and practical support to develop GenAI skills, alongside clear preferences for flexible, business-oriented and personalized formats. The findings point to a need for support that helps women build confidence and apply GenAI to practical business needs. The next chapter draws together the main findings of the study and presents recommendations for policy and practice.

Box 4. Bringing AI-powered business advice closer to entrepreneurs

SABY, the SIYB AI Buddy for You, is an AI-powered virtual business advisor based on the ILO's Start and Improve Your Business (SIYB) programme. Accessible through WhatsApp, it allows entrepreneurs and aspiring entrepreneurs to ask questions about starting, managing or growing a business and receive advice tailored to their situation. Users can interact through text, voice messages and photos, while SABY can draw on previous conversations to provide follow-up support.

SABY is designed to complement entrepreneurship training by providing support when entrepreneurs face real business decisions. It allows users to revisit SIYB topics such as marketing, costing, financial management, record keeping and managing people, with responses adapted to their language and country context.

What has it achieved?

Experience with an earlier version of the approach in Latin America provides initial evidence of how entrepreneurs engage with this form of AI-based business support. In Peru, the service recorded around 55,000 messages over 16 months and a monthly active user rate of 25 per cent. Its Net Promoter Score was 74 per cent, while 77 per cent of surveyed users reported that the service had helped them improve their business "a lot" and a further 20 per cent "a bit". The approach has also been piloted in Colombia and Panama.

More recent use of SABY also illustrates what such support can look like at enterprise level. Women entrepreneurs have used it to work through decisions ranging from pricing, cash flow and staffing to marketing and negotiations with new buyers. For example, a shea butter entrepreneur in Northern Ghana used SABY while working towards a monthly sales target and developing business-to-business sales, and later to prepare an export quotation during negotiations with a UK buyer. In Kenya, the owner of a paediatric clinic returned to SABY over several months as her needs shifted from managing cash flow and purchasing equipment to marketing, staffing and delegation as patient numbers increased.

43 UNCTAD, 2025; Lorenz, Perset and Berryhill, 2023.

8. Key findings and recommendations

This chapter brings together the main findings of the study in relation to its objectives: examining how women entrepreneurs are adopting and using GenAI, identifying factors associated with its adoption and use and determining the support needed to help women entrepreneurs benefit from these technologies. It then sets out recommendations for governments, employers' and workers' organizations, and other stakeholders supporting women's entrepreneurship, MSME development and inclusive digital transformation.

8.1 Summary of key findings

The survey collected 23,618 responses, of which 17,957 met the final eligibility criteria for inclusion in the analysis. Approximately 80 per cent of women entrepreneurs who participated in the survey came from Kenya, Nigeria and Egypt. Respondents were predominantly younger women, with around two-thirds aged 40 or younger. They were also generally well educated: 47 per cent held a college or university degree, while a further 23 per cent had completed vocational or technical training.

Women entrepreneurs were active across a range of sectors. Most women operated as own-account workers (45 per cent) or micro enterprises with one to nine employees (43 per cent). Respondents were almost evenly divided between registered and unregistered businesses and reported different levels of digital access, skills and experience with GenAI. Given that participation was voluntary and based on convenience sampling, and that responses were concentrated in a small number of countries, the results should not be considered representative of women entrepreneurs globally. Rather, they reflect the experiences and perceptions of those who participated in the survey.

Four broad findings emerged from the study.

GenAI is already widely used among surveyed women entrepreneurs, but business integration remains at an early stage.

More than half of respondents reported using GenAI for business purposes, with use highest among younger respondents. For most respondents, GenAI usage was relatively recent. 61 per cent of users had started within the previous year, while 11 per cent reported more than two years of experience, indicating that a smaller group had begun experimenting with these technologies relatively early in their emergence.

Women entrepreneurs mainly used GenAI for writing and content creation, research, translation, office tasks and learning. Marketing and business promotion also emerged as the business function in which respondents saw the greatest potential for GenAI. These uses indicate that GenAI is already supporting practical business activities, but that its application to other business functions remains less developed, which is broadly consistent with other research suggesting that women entrepreneurs are adopting AI but have yet to integrate it fully into the core operations of their businesses.

At the same time, respondents were generally positive about their experience with GenAI. Among users, 91 per cent reported that GenAI had contributed to improving their skills. The findings therefore point to both substantial uptake and considerable scope for women entrepreneurs to deepen and broaden their use of GenAI in their businesses.

Digital skills, technology access and affordable connectivity are associated with GenAI adoption.

Digital skills showed a clear association with GenAI adoption, especially for more advanced digital activities. For example, GenAI use increased from 24 per cent among respondents unable to use productivity tools such as word processing or spreadsheets to 65 per cent among those able to use them independently. GenAI adoption was also higher among respondents with stronger skills in online information searching, online learning and digital content creation.

Access to digital equipment was also associated with adoption. Respondents with access to laptops and tablets reported higher levels of GenAI use than those relying on smartphones or basic mobile phones. This is relevant given that smartphones were by far the most widely available

device among respondents, while only 23 per cent reported access to a laptop.

Internet affordability showed a similar relationship. GenAI adoption increased as internet access became more affordable: use was lowest among women entrepreneurs who found internet costs very difficult to afford and highest among those who considered internet access affordable.

Differences by location were relatively modest. GenAI use stood at 59 per cent among urban respondents, compared with 52 per cent among women entrepreneurs in rural areas and 51 per cent among those in semi-urban areas. These relatively modest differences suggest that location alone does not account for the variation in adoption. Adoption was also associated with skills, device access and internet affordability, although the analysis does not establish their independent contributions.

GenAI adoption is strongly associated with perceived community support.

Women who perceived stronger family and community acceptance of women using new digital technologies reported higher levels of GenAI use, while adoption declined among those who perceived such use as less accepted.

Unpaid care responsibilities revealed another important difference. Women whose care responsibilities regularly limited the time available for their businesses were around 10 percentage points less likely to use GenAI than women reporting fewer care-related constraints. This suggests that women's engagement with GenAI needs to be understood within the broader circumstances in which they run their businesses, including social norms around women's use of technology and constraints associated with unpaid care work.

Online safety was another important aspect of women's participation in the digital environment. Among respondents who reported exposure to gender-based online violence and harassment, 19 per cent avoided online spaces or certain people following an incident, 14 per cent became less willing to speak or share their opinions online, and 9 per cent reported negative effects on their business activities or income.

As interactions with customers, suppliers and business partners increasingly take place through digital channels, women entrepreneurs need to be able to participate in these spaces safely and on equal terms. Online violence and harassment that causes women to reduce or change their digital participation may therefore affect their ability to access business opportunities and remain competitive. While the survey did not examine whether these experiences affected GenAI adoption or use, the findings show that gender-based online violence and harassment can affect women entrepreneurs' participation in digital spaces and, for some, their business activities. This has potential implications for their future competitiveness.

Women entrepreneurs need differentiated and practical support.

Demand for further support was high across the survey sample: 84 per cent of respondents wanted further support to develop their GenAI skills, while nearly three quarters reported having no access to training, coaching or other support for using digital tools or GenAI. Respondents expressed interest in different forms of learning, including self-paced courses, in-person training, and individual coaching or mentoring.

The barriers reported by women at different stages of adoption also help identify where support is needed. Among women who had never used GenAI, limited knowledge of the technology or how to get started was the most common barrier, cited by 43 per cent. Among those who had tried GenAI but stopped using it, difficulty using the technology, lack of confidence, and privacy or safety concerns were more prominent. These findings suggest that support needs to extend beyond access to training and skills development. It should also build confidence, help women identify relevant applications for their businesses, and address concerns relating to privacy, safety and the reliability of GenAI outputs.

Among women already using GenAI, current applications remained concentrated in areas such as writing and content creation, research, translation and other practical tasks. This indicates scope to support more advanced applications across different business functions, including marketing, financial management, customer engagement and business planning. Broader evidence likewise points to the importance of practical, function-specific training and support in moving from initial adoption to deeper business integration.

8.2 Recommendations

The findings suggest that an emerging AI divide is not simply about access to GenAI tools, since the relatively low barriers to initial experimentation do not remove the wider constraints that shape whether women entrepreneurs can use these tools meaningfully and derive value for their businesses. Addressing these inequalities calls for action across the wider entrepreneurship ecosystem, as reflected in the three broad areas for action proposed below.

1. Position GenAI within broader entrepreneurship and digital transformation strategies.

Women entrepreneurs' ability to adopt and benefit from GenAI is associated with their access to connectivity and devices, foundational digital skills, the social environment in which they operate and gender-related barriers. Policies focused narrowly on access to GenAI tools or AI-specific training may therefore fail to address the wider conditions and inequalities shaping adoption.

Governments and public agencies responsible for MSME development, entrepreneurship, digital transformation, skills and gender equality should integrate GenAI into relevant policies and programmes, while applying an entrepreneurship and gender lens to emerging AI frameworks. This includes recognizing and responding to the barriers women entrepreneurs may face in accessing, using and benefiting from GenAI. Women entrepreneurs and their representative organizations should participate in policy dialogue and programme design so that resulting measures reflect their experiences and needs.

Actions could include:

- Integrating GenAI into relevant MSME, entrepreneurship, digital transformation and skills policies, frameworks and strategies, taking into account the opportunities it presents for smaller enterprises and the support entrepreneurs may need to use it responsibly.
- Building on existing entrepreneurship and business support systems, with SME agencies, employers' and workers' organizations, business associations and other service providers incorporating GenAI into relevant advisory services, entrepreneurship programmes and digital support schemes.
- Expanding women entrepreneurs' access to affordable and reliable connectivity and appropriate digital devices.
- Investing in women entrepreneurs' foundational digital skills, including the independent use of productivity tools, online information and content-creation tools, as a basis for engaging with GenAI and applying it in their businesses.
- Addressing women's disproportionate responsibility for unpaid care work through investments in care systems, alongside measures that take women entrepreneurs' care responsibilities into account in the design and delivery of entrepreneurship and digital support.
- Promoting social norms that encourage women's use of new digital technologies, including by working with women's organizations, community actors, employers' and workers' organizations and other relevant stakeholders to promote greater acceptance of women's participation in digital entrepreneurship and their AI usage.

Provide differentiated, practical and business-oriented support based on women entrepreneurs' adoption stage and business needs.

The findings indicate that women entrepreneurs' support needs differ depending on their familiarity with and current use of GenAI. Support should help those unfamiliar with GenAI understand its relevance and how to get started, while helping existing users deepen their use and explore applications across different business functions. It should be practical and business-oriented and address concerns relating to privacy, safety and the reliability of GenAI outputs.

SME agencies, business-development service providers, training institutions, employers' and workers' organizations, women's business associations, incubators, technology providers and development partners can all contribute to providing support that helps women entrepreneurs apply GenAI to their businesses.

Actions could include:

- Developing learning journeys and differentiated support for women at different stages of GenAI adoption, from helping

non-users understand relevant applications and get started, to helping existing users expand and deepen their use across business functions.

- Helping women entrepreneurs identify and test GenAI applications against real business needs, including areas such as marketing, financial management, customer engagement and business planning, and assess whether their use contributes to time savings, productivity or other business benefits.
- Building women entrepreneurs' confidence and capacity to use GenAI safely and responsibly, including protecting business and personal data, understanding privacy risks, and assessing the quality and reliability of GenAI-generated information before using it for business purposes.
- Combining GenAI guidance with gender-responsive business advisory services, so that support focuses not only on how to use AI tools but on where and when their use can add value to the business.
- Providing support through different formats, including self-paced and in-person learning, individual coaching or mentoring, and group-based support, reflecting the different learning preferences identified in the survey and allowing women to access support suited to their needs and circumstances.

3. Promote safe digital environments and address gender-based violence and harassment as a barrier to women's entrepreneurship.

The findings show that exposure to gender-based online violence and harassment affected women's well-being and participation in digital spaces and, for some, their business activities. By discouraging women from participating online, it can restrict their access to customers, markets, networks and other business opportunities. Prevention, protection and response should therefore form part of wider efforts to support women's digital entrepreneurship.

The ILO Violence and Harassment Convention, 2019 (No. 190), and Recommendation No. 206 provide a relevant framework for addressing violence and harassment linked to women's business activities, including through work-related communications enabled by digital technologies. Their broad scope includes persons working irrespective of their contractual status and calls for an inclusive, integrated and gender-responsive approach. Governments, digital platforms and service providers, employers' and workers' organizations, women's organizations, business associations and specialized services all have roles to play.

Actions could include:

- Addressing gender-based online violence and harassment within relevant digital, entrepreneurship, labour and anti-discrimination policies and frameworks, drawing on Convention No. 190, Recommendation No. 206 and related ILO guidance.
- Strengthening prevention and accountability through clear platform policies and standards, alongside confidential and accessible reporting, follow-up and referral mechanisms.
- Integrating practical digital-safety guidance into existing entrepreneurship, business-support and digital-skills programmes, including guidance on account protection, privacy, documenting incidents and accessing support.
- Collecting sex-disaggregated data on exposure, impacts and reporting to identify groups and sectors facing greater risks and inform policy and programme responses.

As GenAI becomes more widely used by businesses, continued dialogue and cooperation among governments, employers' and workers' organizations and other stakeholders will be important in shaping how women entrepreneurs participate in and benefit from this transformation. Women entrepreneurs should have a voice in this dialogue so that their realities and needs are reflected. The challenge will be not only to expand access and adoption, but to support women entrepreneurs to translate GenAI use into greater business value, while addressing the conditions that may limit their ability to benefit from these technologies.

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International Labour Organization
Route des Morillons 4
1211 Geneva 22
Switzerland