



Adopted not embedded: AI, productivity and uneven gains for women entrepreneurs

Report summary

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Cherie Blair
**FOUNDATION
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**WOMEN, BUSINESS
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DEVELOPMENT ECONOMICS • POLICY INDICATORS

The AI shift is already underway

Artificial intelligence is no longer novel for digitally connected women entrepreneurs in low- and middle-income countries. In the year since we published our last annual research report, it has already become part of everyday business activity. Awareness is near universal, adoption has reached scale, and many women entrepreneurs now use AI daily or weekly in their businesses.

The question is no longer whether women entrepreneurs will try AI, but whether they can use it effectively – with confidence, consistency and in ways that improve how their businesses run – especially in back-end business functions where gains are more likely to translate into growth.

This report draws on survey responses from 3,072 women entrepreneurs across 66 low- and middle-income countries. Respondents operate businesses across sectors ranging from retail and agriculture to education, services and manufacturing. As a group, they are digitally connected, highly educated and navigating complex business environments shaped by economic uncertainty, resource constraints and significant caregiving responsibilities.

Their experiences point to a clear conclusion. Artificial intelligence is already delivering meaningful value for many women-led businesses and offers an opportunity to level the playing field for firms with fewer resources. However, while adoption is already widespread, deeper integration remains uneven. This difference will shape who realises sustained business growth.

Front cover image:
Miracle Olaoluwa, the Creative
Director of Miraps Styles,
a fashion brand based in
Abeokuta, Nigeria. Miracle is
an alumna of the Cherie Blair
Foundation for Women's Road
to Growth programme.

Key findings

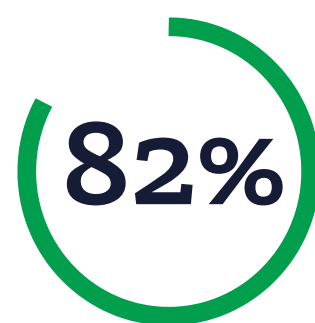
Adoption has scaled rapidly

“With AI, I am able to do tasks myself that, without AI, I would have had to hire someone else to do.”

Woman entrepreneur, Colombia

Among digitally connected women entrepreneurs, AI awareness and adoption have expanded rapidly. In this year’s survey, 82% of women entrepreneurs report that they are already using AI tools in their businesses, compared to 38% last year, while a further 14% report that they plan to adopt them. Only a small minority remain unfamiliar with AI or are aware of AI but not yet using it.

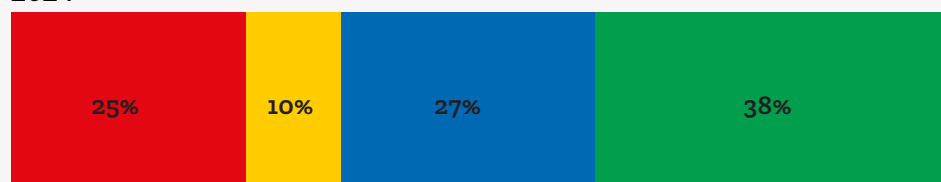
This represents a decisive shift. AI is no longer an emerging or experimental technology. It has moved quickly from novelty to routine business infrastructure. Many women entrepreneurs now use AI tools frequently, embedding them into day-to-day activities such as communication, customer engagement, content creation and planning.



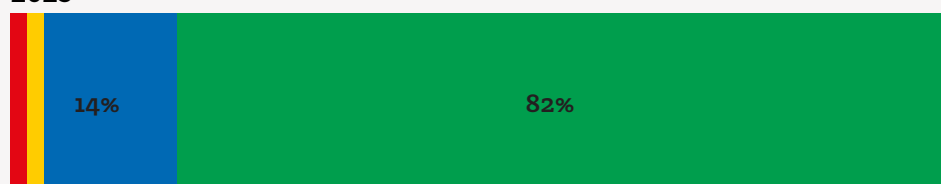
of women entrepreneurs surveyed already use AI in their business

AI adoption and awareness, 2024-2025

2024



2025



2% 2%

- Using AI
- Plan to use AI
- Aware, not using
- Unfamiliar with AI

Note: Responses were harmonized across years into four categories to account for differences in wording of questions and answer options.

Note: Totals may not equal 100% due to rounding of individual categories.

The pace of change is striking. Globally, 45% of AI-aware survey respondents report using AI daily for business purposes, and a further 21% report weekly use. This suggests that AI has already become embedded in routine business workflows for a large share of women entrepreneurs.

These tools place capabilities such as writing, graphic design, research, translation and data analysis within reach of small businesses that would otherwise lack access to specialised expertise or external service providers. For women-led micro and small enterprises operating with limited staff and constrained resources, this shift represents a profound expansion of capacity.

AI is delivering immediate and tangible benefits

“Especially with daily use, the biggest benefit is that AI makes tasks easier and saves time, especially in research, organising information, and completing work quickly and accurately; the challenge is over-reliance, which may reduce personal creativity or deep understanding.”

A woman entrepreneur from Morocco

For most women entrepreneurs, the greatest benefit of AI today is time.

Time savings are the most commonly reported benefit of AI use, cited by 69% of respondents. AI tools are helping women automate repetitive tasks, draft communications and content and respond to customers more efficiently. These gains reduce administrative burden and enable women entrepreneurs to focus on higher-value activities such as strategy, customer relationships and product development.

“Many benefits – it has helped diversify my ideas and exposed me to new job opportunities and markets I didn't know about.”

Woman entrepreneur, Egypt

These efficiency gains are particularly important given the structural time constraints women entrepreneurs face. On average, respondents report spending 18 hours per week on caregiving responsibilities alongside running their businesses. Many manage childcare, household responsibilities and business operations simultaneously.



69%

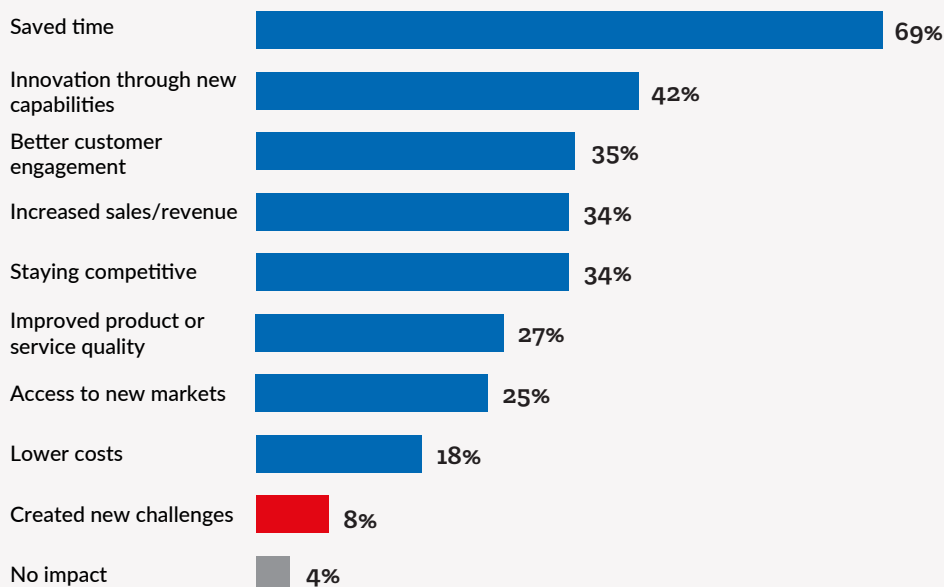
of women entrepreneurs surveyed say AI saves them time

AI is helping women cope with these competing demands. By reducing routine workloads, it enables women entrepreneurs to maintain business performance under conditions of limited time and capacity. However, time savings alone do not necessarily translate into business growth, particularly where time freed by AI may be absorbed into existing business demands or non-business responsibilities such as caregiving.

Whether time savings lead to growth depends partly on where AI is used. The benefits of AI are more consequential when they contribute directly to increased sales or revenue, reduced costs, or access to new markets.

In addition to time savings, women entrepreneurs report a range of other benefits. Many cite improved customer engagement, expanded

Reported business outcomes of AI use



capabilities and increased competitiveness. AI tools are helping women entrepreneurs design marketing materials, improve communications, and access new ideas and markets. These benefits illustrate AI's potential as a productivity-enhancing tool that expands what small businesses can accomplish with limited resources.

Time savings are widespread, but growth gains are uneven

With AI, tasks like writing, designing, and data entry take much less time, allowing me to focus on strategy and customer relationships.

Woman entrepreneur, Kenya

Despite these gains, AI's impact on business growth remains uneven. AI is most commonly improving how businesses operate within their existing capacity rather than enabling expansion beyond it. Time savings are widespread, but outcomes associated with business scaling, such as revenue growth, cost reduction and market expansion, are reported less consistently.

For many women entrepreneurs, AI is easing operational pressure rather than fundamentally transforming their business trajectory. Time saved may be absorbed into managing existing responsibilities rather than invested in expansion.

This pattern reflects the structural realities many women entrepreneurs face. Limited staff support, ongoing caregiving responsibilities and constrained resources make it difficult to redirect efficiency gains into growth.

Where AI is used matters for business outcomes

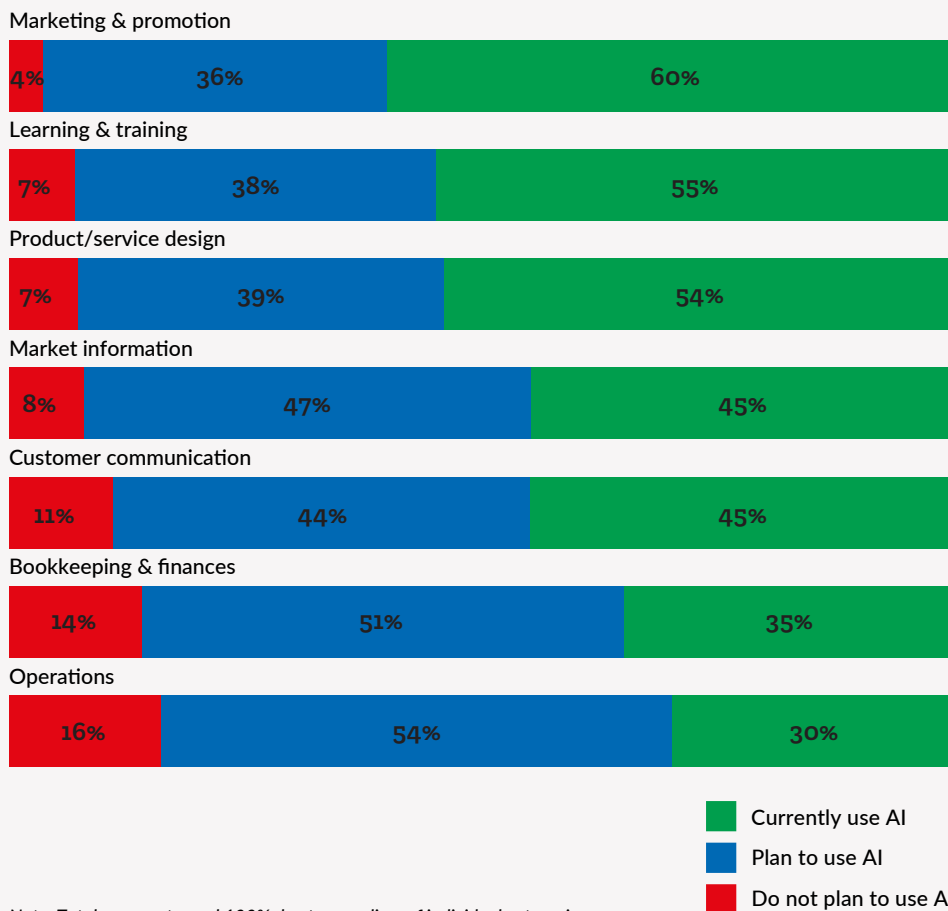
Most AI tools today are siloed... A central, predictive system that connects all areas of the business would save time and make strategic decision-making much easier.

Woman entrepreneur, Nigeria

AI adoption is concentrated in functions where experimentation is easy and risks are low.

Across sectors, women entrepreneurs most frequently use AI for marketing (60%), learning (55%) and design (54%). These functions deliver immediate and visible returns. AI can help draft marketing content, design promotional materials, and generate ideas quickly and with minimal risk.

Patterns of AI use among AI users by business function



By contrast, use remains substantially lower in functions that underpin operational efficiency and business growth. Only 35% report using AI for bookkeeping and finance, and just 30% for operations.

These types of back-end functions, including financial management, planning, inventory management and operational decision-making, play a central role in determining business performance. They shape how resources are allocated, costs are controlled and risks are managed. Yet they are also higher-stakes areas, where errors carry greater consequences and integration requires greater confidence, trust and capability.

This difference is the report's most important practical insight. Women entrepreneurs who use AI in bookkeeping, finance and operational functions are roughly 1.8 times more likely to report increased sales or revenue than those who use AI only in other areas. They also report higher rates of cost reduction, improved competitiveness and stronger customer engagement.

The link does not establish causality. However, the strength and consistency of the association reinforce a central conclusion: depth of integration matters.

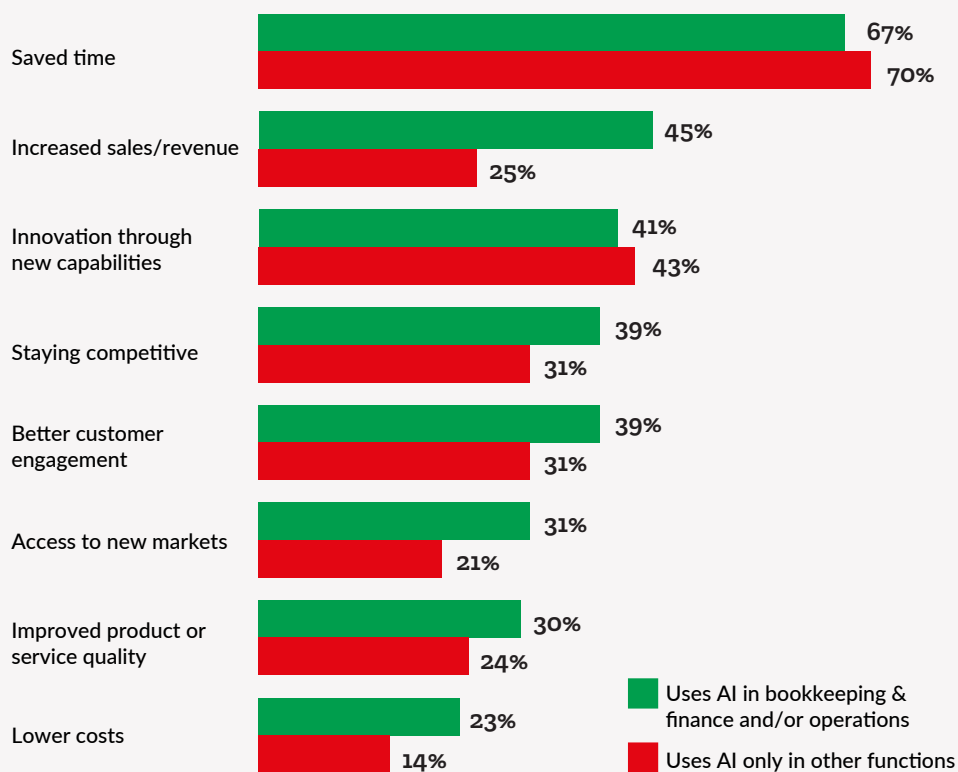
45%

of women using AI in finance and operations report increased sales, compared with

25%

of those using AI only in other functions

Reported business outcomes by back-end AI integration



AI appears more likely to translate into financial gains when it is embedded in the core systems that shape business performance, rather than confined to front-end or task-level applications.

Skills, confidence, trust and time shape how deeply AI is used

“The biggest challenge for me has been learning how to use AI tools effectively and understanding which ones are truly helpful.”

Woman entrepreneur, Ghana

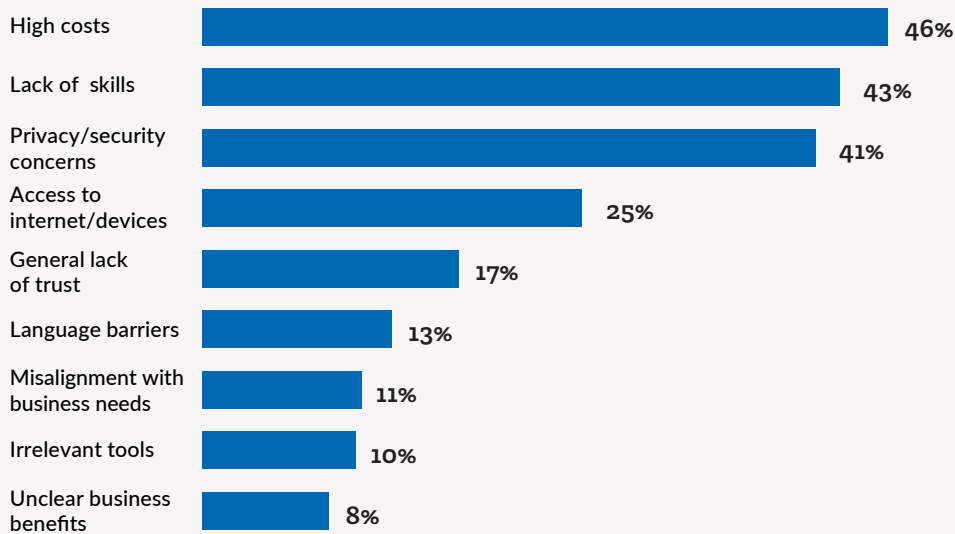
Interest in AI is high, and willingness to invest is substantial. Forty-one percent of respondents already pay for at least one AI tool, signalling that women entrepreneurs see clear value in these technologies. However, adoption alone does not guarantee effective use.

The primary barriers to deeper integration are no longer awareness but rather skills gaps, learning costs, trust concerns and time constraints.

One of the biggest challenges of using AI in my business is making sure the information it provides is accurate and reliable.

Woman entrepreneur, Philippines

Barriers to more effective AI use (AI users)



Many women entrepreneurs report uncertainty about how to integrate AI effectively into business workflows.

These concerns do not prevent adoption. But they influence whether AI is used for high-stakes business decisions. Trust also shapes depth of use. While many women entrepreneurs use AI regularly, concerns about privacy, accuracy, and reliability remain.

Time constraints further limit deeper integration. Women entrepreneurs balancing caregiving and business responsibilities may lack the time required to experiment with new tools, learn new workflows, and integrate AI into core operations.

Without deliberate action, AI may reinforce existing inequalities

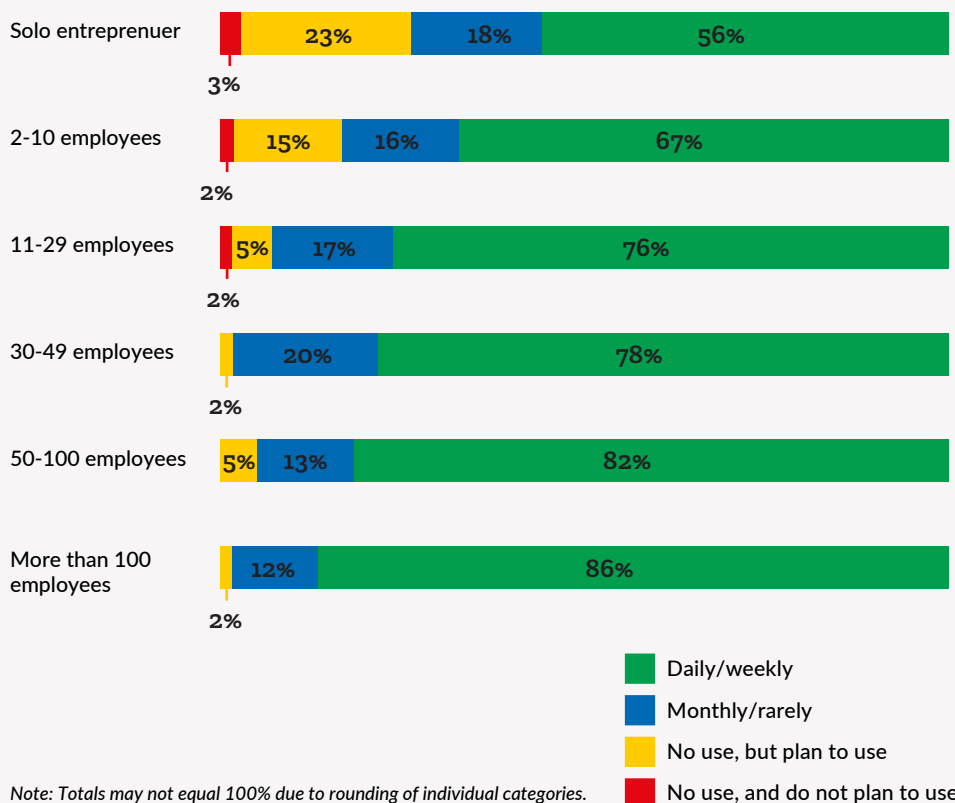
The biggest challenge is the mental load of constantly context-switching... tools and systems that reduce friction would make the biggest difference.


Woman entrepreneur, Nigeria

High overall adoption rates conceal important differences in how deeply AI is used and who benefits most. Women entrepreneurs with more time, stronger skills and greater organisational capacity are better positioned to integrate AI into core business processes. They are more likely to experiment, adopt specialised tools and embed AI into operational workflows.

By contrast, those with fewer resources or greater time constraints may remain limited to lighter, episodic use.

Frequency of AI use among AI-aware respondents by business size





These differences risk creating a two-speed AI economy among women-led businesses, with greater benefits accruing to the already-advantaged. Some firms move quickly into deeper, integrated use, unlocking sustained productivity gains. Others remain confined to basic use, limiting potential impact. Without targeted support, these gaps may widen over time.

AI adoption is widespread; integration will determine who benefits.

AI is already delivering meaningful benefits for women entrepreneurs. It is saving time, expanding access to skills and enabling businesses to operate more efficiently. It is helping women entrepreneurs perform tasks that previously required specialised expertise or additional staff. It is expanding access to tools that support communication, planning and customer engagement. However, the greatest potential to advance women-led businesses and close opportunity gaps lies ahead.

The next phase of impact will depend on enabling deeper integration into the systems that shape how businesses earn, spend and make decisions. Productivity gains are most likely to compound when AI supports financial management, operational control and forward planning.

This will require reducing barriers to learning, strengthening trust and governance, and designing tools that reflect the realities of small businesses operating under time and resource constraints.

Artificial intelligence is already part of business as usual for many women entrepreneurs. Whether it becomes a force for inclusive productivity growth will depend on how quickly and how widely women-led businesses can move from experimentation to integration – and from efficiency gains to sustained growth.

Recommendations

What will enable women entrepreneurs to benefit fully from AI

AI adoption is already widespread among digitally connected women entrepreneurs. The priority now is enabling deeper, safer and more effective integration into core functions that drive business performance – particularly financial management, operations and strategic decision-making, where productivity gains are most likely to accumulate and support sustained growth.

Realising this opportunity will require coordinated action across technology providers, policymakers, funders and ecosystem actors.

Shift from access to depth of use

Move beyond measuring whether women entrepreneurs use AI and focus on how deeply it is integrated into business workflows. Prioritise indicators such as integration into revenue management, cost control and decision-making, rather than adoption alone.

Lower learning and experimentation costs

Reduce the time, cognitive load and risk associated with learning and testing AI tools. Provide supported onboarding, coaching and practical training focused on real business workflows, particularly for entrepreneurs operating under significant time constraints.

Invest in applied, function-specific AI skills

Prioritise training in high-impact business functions such as bookkeeping, invoicing, cash flow management, procurement and stock management, alongside marketing and customer engagement. These are the areas where AI integration is most strongly associated with business growth.

Design tools for small-firm realities

Ensure AI tools are affordable, easy to use, and compatible with the realities of small businesses operating in resource-constrained environments. Prioritise mobile-first design, low-bandwidth functionality and tools that integrate multiple business functions.

Strengthen trust, transparency and governance

Build trust by strengthening data protection, transparency and accountability mechanisms. Provide clear safeguards, certification mechanisms and visible signals of compliance so women entrepreneurs can confidently use AI in higher-stakes business functions.

Measure success by outcomes, not adoption

Track whether AI use translates into improved business performance, including revenue growth, cost reduction and market expansion. Monitor who benefits, not only who adopts, to ensure AI contributes to inclusive productivity growth.

Stakeholder calls to action: Turning adoption into impact

Governments and Regulators

- **Shift from access to integration:** Move beyond tracking awareness and adoption to measuring whether AI is embedded in finance, operations and planning, where productivity gains are most likely to translate into growth.
- **Invest in applied capability:** Embed function-specific AI training into MSME and vocational systems, with a focus on bookkeeping, cash flow management, procurement and operational decision-making.
- **Lower experimentation barriers:** Support vouchers, challenge funds and AI learning hubs that allow women entrepreneurs to test tools safely before committing scarce time and resources.
- **Make trust visible:** Strengthen data protection, transparency and accountability frameworks so women entrepreneurs can confidently use AI in higher-stakes business functions.

AI Providers and Technology Companies

- **Design for small-firm realities:** Build tools that function reliably on low-cost smartphones, low bandwidth and intermittent power, and that integrate with commonly used tools such as WhatsApp and mobile money.
- **Reduce cognitive load:** Simplify onboarding, automate setup and provide guided workflows that enable AI use across the business, from customer-facing activities to financial management and operational decision-making.
- **Improve relevance and language support:** Invest in local-language capability, contextual accuracy and bias reduction so outputs are reliable and business-ready.

- **Be transparent about safeguards:** Provide clear information about data use, user controls and system limitations to strengthen trust in higher-stakes applications.

Multilaterals, Donors and Funders

- **Fund integration, not just awareness:** Prioritise programmes that support workflow-level AI integration into core business systems.
- **Reduce learning costs:** Co-finance trial periods, coaching and connectivity costs so women entrepreneurs can test AI tools in finance and operations before scaling use.
- **Strengthen operational skills:** Invest in training that links AI use to improved financial management and operational capability.
- **Measure business outcomes:** Track whether AI contributes to revenue growth, cost control and business resilience, and monitor who is benefiting.

Ecosystem Intermediaries

- **Move beyond tool introduction:** Support women entrepreneurs to embed AI into bookkeeping, stock management, planning and procurement workflows.
- **Provide hands-on, applied support:** Pair tool access with coaching, peer learning and structured experimentation.
- **Reduce time pressures:** Offer flexible delivery models, including micro-learning and just-in-time support, that reflect women's time constraints.
- **Channel user feedback:** Act as a bridge between women entrepreneurs and technology providers to improve tool design and policy responses.

Investors and Accountability Actors

- **Incentivise depth of use:** Condition funding and certification on demonstrated integration of AI into core business processes, not adoption alone.
- **Recognise operational performance gains:** Treat improved financial management and workflow stability enabled by AI as credible signals in lending and procurement decisions.
- **Require governance standards:** Ensure AI tools used in finance and marketplaces meet clear standards for transparency, bias mitigation and user protection.
- **Monitor who benefits:** Track whether gains are concentrated among larger or more resourced firms and adjust incentives to avoid widening gaps.

Acknowledgments

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To read the full report, go to our website
www.cherieblairfoundation.org or scan the QR code.



The Cherie Blair Foundation for Women exists to create a future where women everywhere enjoy equal economic opportunities so they can thrive. Together with partners around the world, we work with women in low and middle income countries so they can start, sustain and grow successful enterprises. Since 2008, our training and mentoring services have supported 300,000 women to build successful micro, small and medium enterprises in over 100 countries. We collaborate to create fairer business environments so women are not constrained by gendered barriers and can reach their potential on their terms.

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