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

Survey of women entrepreneurs in low- and middle-income countries

Research report

March 2026

Cherie Blair FOUNDATION FOR WOMEN

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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.

Acknowledgements

Authors: The Shared Pathways research team, Dr. Ammar A. Malik, Nabeeha Naz and Ahmed Javed. With Rachel Seftel and Diksha Ramesh, Cherie Blair Foundation for Women.

We would like to thank Emilia Galiano, Natália Mazoni Silva Martins, Dr Daniela Behr and Alena Sakhonchik from the World Bank's "Women, Business and the Law" project for their invaluable review of and comments on the report.

This report is produced by Cherie Blair Foundation for Women, in partnership with Intuit and the World Bank's "Women, Business and the Law" project, with support from the Team Lewis Foundation.

We are grateful to the following people and organisations for their support in consulting on the themes of this research and/or in disseminating the research survey to women entrepreneurs:

Adenike Adeyemi, FATE Foundation

Mayra Buvinic, Center for Global Development

Dr Amanda Elam, Diana International Research Institute, Babson College

Sarah Hewitt, STRIVE

Anne Njambi Kabugi, International Finance Corporation

Sonja Kelly, Women's World Banking

Heather Kipnis, Sourcing to Equal

Sarah Kitakule, Entrepreneurship Expert

Foteini Papgioti, International Center for Research on Women

Christian Penotti, CARE

Dominik Weh, Oliver Wyman

We are deeply thankful to the 3,072 women entrepreneurs around the world who shared their experiences, challenges and opinions with us, without whom this report would not be possible.

Acronyms and abbreviations

AI	Artificial Intelligence
GDP	Gross Domestic Product
GPT	Generative Pre-trained Transformer (a large language model architecture)
ICT	Information and Communications Technology
LMIC	Low- and Middle-Income Country/ies
MSMEs	Micro, Small and Medium-sized Enterprises
NGO	Non-Governmental Organisation
TVET	Technical and Vocational Education and Training

Glossary

AI adoption	The initial uptake or use of AI tools within a business, regardless of how frequently or deeply they are integrated into workflows.
AI integration	The embedding of AI tools into routine business workflows and decision-making processes, moving beyond experimentation toward sustained, operational use.
Back-end functions	Business activities that support internal management and operational decision-making, including planning, pricing, demand forecasting, financial accounting, inventory management and risk management.
Cognitive load	The mental effort required to manage overlapping business responsibilities, caregiving demands, decision-making, planning and learning new tools.
Digital exclusion	The marginalisation of individuals or groups due to limited access to and capacity to use digital technologies. It results from barriers such as affordability, inadequate infrastructure, lack of digital literacy, low motivation, and concerns about online security. Digital exclusion restricts participation in economic, social, and political life, deepening existing inequalities in an increasingly digital world.
Digital inclusion	The equitable, secure, and meaningful access to and use of digital technologies, ensuring that all individuals—especially marginalised groups—can fully participate in the digital economy and society. It encompasses affordability, accessibility, digital literacy, and policies that promote inclusive development and bridge digital divides.

Digital infrastructure	The physical and software-based systems that enable digital connectivity, including data centres, fibre networks, hardware, and platforms. It serves as the backbone for delivering digital goods, services, and business operations.
Digital literacy	The ability to confidently, safely use digital technologies to access, evaluate, create, and communicate information. It supports problem solving, collaboration, and participation in the digital economy and society.
Digital readiness	The ability to confidently and effectively use digital tools, including skills, access, and trust in online information. Low digital readiness, due to lack of digital skills or security concerns, can limit participation in the digital economy and society.
Frequency of AI use	The regularity with which an individual or team uses AI tools in business activities within a defined period (e.g., daily, weekly, monthly, or less often).
Front-end functions	Business activities directly involving customers and managing external relationships that directly generate revenue, such as sales, marketing and communication.
Gendered digital divide	Disparities between genders in access to, use of, and benefits from digital technologies, driven by economic, cultural, and skill-based barriers. These limit women's participation in the digital economy and their ability to leverage technology for economic and social advancement.
Generative AI	Artificial intelligence systems design to create new content (text, images, code) based on patterns learned from training data. Examples include chatbots, writing assistants and design tools.
Integration capacity	The ability of a business to embed digital or AI tools into existing workflows, systems and decision-making processes in a sustained and effective way.
Intensity of AI use	The extent to which AI is embedded into business activities, including how routinely it is used within specific functions, how much work it performs, and how strongly its outputs are relied upon in day-to-day decision-making.
Non-generative AI	Artificial intelligence systems designed to analyse, predict, or classify existing data in order to detect patterns and support decision-making, rather than create new content.
Time poverty	The condition in which individuals, especially women, have limited discretionary time due to overlapping work and unpaid care responsibilities.
Two-speed AI economy	An economic environment in which some regions, sectors, or firms move quickly into deep, integrated AI use while others remain limited to light or episodic use, resulting in uneven productivity gains and widening inequalities.

1. Executive summary

Artificial intelligence is no longer novel to digitally connected women entrepreneurs in low- and middle-income countries (LMICs). In this year's survey, awareness is near universal, and AI use has reached scale. 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 functions where gains are more likely to compound into growth.

This report shows that AI is already delivering meaningful value for many women-led businesses, but that value is concentrated in time savings and incremental performance gains, not in business scaling. Women entrepreneurs reported using AI most often for low-risk, customer-facing, and capability-building tasks where experimentation is easy and payoffs are immediate. Use remains far more limited in business functions like finance and operations, where the stakes are higher, workflows may depend on existing digitisation, and suitable tools and training are less accessible. The gap between broad adoption and deeper integration is where the next phase of productivity and growth will be determined.

AI is already widespread, and the speed of routinisation is striking

- In this year's survey, **82%** of women entrepreneurs report using AI tools in their businesses.
- A further **14%** report that they are not yet using AI but plan to adopt it, reinforcing that the remaining gap is no longer about awareness, but about the conditions required for effective use.
- The pace of change is striking. Many women entrepreneurs already use AI daily or weekly, suggesting that these tools are becoming part of everyday business activity, rather than being used only sporadically or experimentally.

The biggest value today is time saved, not businesses scaled

- Time savings are the most commonly reported benefit of AI use, cited by **69%** of respondents. In the context of women entrepreneurs facing chronic time constraints, this is not a marginal resource. Time saved reduces day-to-day pressure and helps keep businesses running.

- Growth-linked benefits appear far less frequently. Only **18%** report cost savings, and outcomes associated with business expansion are reported less consistently than efficiency gains.
- For many women entrepreneurs, AI is most visible in their businesses where it speeds up routine tasks, reduces administrative burden, and supports better customer engagement, easing pressure rather than changing trajectory.

Where AI is used matters, and back-end integration remains the weak link in AI adoption

- AI use is concentrated in functions where risks are lower and the payoff is immediate. Among frequent users, **66%** use AI for marketing, making it the most common area of sustained use.
- Use drops sharply in functions that underpin operational and financial efficiency. Only **33%** of frequent users report using AI for operations, and **40%** for bookkeeping and finance.
- This imbalance is the report's most important practical insight: **45%** of women using AI in bookkeeping, finance, and/or operations report increased sales or revenue, compared with 25% of users whose AI use remains outside these back-end functions.

Depth of use is shaped by capability and integration constraints, not interest alone

- The pattern across the data resembles an adoption ladder. Many women entrepreneurs have crossed the first threshold – experimenting with AI or using it in consumer-facing functions like communications and marketing – but fewer have the time, skills, confidence, and workflow readiness to embed AI into higher-stakes business processes.
- This helps reconcile two realities that coexist in the data: interest in AI is high and adoption is widespread, yet deeper integration remains uneven. The binding constraints are increasingly about learning costs, trust, and integration capacity.
- Programmes focused only on awareness or access are therefore likely to deliver diminishing returns. The next inclusion challenge is helping more women-led firms move into higher-value uses, particularly in finance and operations.
- Women entrepreneurs are willing to invest, but willingness to pay follows value realised.

- A substantial share of respondents already pays for AI tools. **Forty-one percent** report paying for at least one AI tool or service, signalling that business users see enough value to invest.
- The move from free experimentation to paid, integrated use is not automatic. Women entrepreneurs are more likely to pay once benefits are clear, which means those with more time and capacity to test, learn, and adapt often move faster.
- This creates a real risk of a two-speed AI economy among women-led businesses, where some firms move quickly into deeper use, while others remain stuck in lighter, episodic use.

Trust is widespread, but often conditional

- Trust does not appear to block adoption, but it shapes how far AI is allowed to go within the business. **Thirty-five percent** of respondents fully trust AI tools, while **55%** report only partial trust.
- Many women entrepreneurs continue to use AI while holding reservations about privacy, security, or reliability. This aligns closely with the broader functional pattern observed elsewhere: stronger use in low-risk tasks and slower uptake in finance and operations where errors and exposure carry greater consequences.
- Deeper integration will depend not only on skills and affordability, but also on governance, accountability and trust by design.

Key recommendations

The findings in this report point to a clear shift in where intervention is now needed. Among digitally-connected women entrepreneurs, AI adoption is no longer the primary constraint. The challenge is translating use into sustained business value under conditions of time, skill, and risk constraints. The recommendations that follow focus on enabling deeper, safer, and more practical integration of AI into core business functions, particularly where business gains are most likely to accumulate. They are organised around reducing learning and integration costs, strengthening trust and accountability, and aligning measurement frameworks with outcomes rather than uptake.

- **Shift from access to depth of use.** Support and measure how AI is embedded into routine business workflows, particularly in finance, operations, and planning. Prioritise indicators of depth, rather than adoption alone.

- **Lower learning and experimentation costs before focusing on price.** Reduce the time, cognitive load, and financial risk of trying AI through supported onboarding programmes, time-bound trials, coaching, and practical guidance. For many women entrepreneurs, willingness to pay follows value realised.
- **Invest in applied, function-specific AI skills.** Focus training on high-impact business tasks, including bookkeeping, invoicing, expense tracking, cash flow planning, procurement, and stock management, alongside marketing and customer engagement. Recognise operational performance data arising from integrated AI use as credible signals in lending, investment, procurement and certification decisions.
- **Design tools for small-firm realities.** Prioritise AI products that work on low-cost smartphones with limited bandwidth and intermittent power, and that fit informal business practices. Modular voice- and image-based features that convert unstructured inputs into usable back office outputs can lower the barriers to deeper operational integration.
- **Treat trust, safety, and verifiable governance as prerequisites for deeper use.** Strengthen data protection, transparency and redress mechanisms. Require safeguards for AI used in high-impact decisions that affect access to finance, digital platforms and markets. Introduce trust labels, certification mechanisms, and inclusive regulatory sandboxes that make compliance visible and allow women entrepreneurs to identify tools that meet baseline safety and inclusion standards. Without credible protections and visible signals of compliance, women entrepreneurs may be less likely to rely on AI in higher-stakes functions.
- **Reduce time constraints that limit deeper use.** Recognise time poverty as a binding constraint by investing in care infrastructure and designing training and support that fits women's time realities, including micro-learning and flexible scheduling.
- **Measure success by outcomes, not uptake.** Track depth of use, back-end integration, and business outcomes. Monitor who benefits, not only who adopts, to avoid obscuring uneven returns as AI use expands.

AI is already a part of business as usual for many women entrepreneurs. Whether it becomes a force for inclusive business growth for women-owned enterprises will depend on how quickly and widely firms can move from front-end experimentation toward back-end integration, where business gains are most likely to compound into stronger margins, greater resilience and sustained growth.

2. Introduction

2.1. Background: Why AI matters for women-led MSMEs

Across the world, artificial intelligence (AI) is rapidly reshaping economies, labour markets, and entrepreneurial ecosystems. McKinsey estimates that AI and advanced analytics could add more than USD 17 trillion annually to global economic output, a scale of impact comparable to the combined size of Europe's five largest economies.[1] For businesses, this shift is less about a single technology and more about how work is organised: which tasks can be automated, which decisions can be augmented, and where productivity gains accrue across the value chain.

This shift is particularly consequential for micro, small and medium-sized enterprises (MSMEs), which account for more than 70% of jobs and nearly 35% of GDP in developing economies.[2] In this context, even modest productivity gains from AI could have outsized aggregate effects. Women's entrepreneurship is a critical yet underleveraged driver of growth and poverty reduction, especially in low- and middle-income countries (LMICs). A 2022 analysis by Citigroup estimated that more than USD 2 trillion could be added to global GDP if women started and scaled businesses at the same rate as men, while more recent estimates from We-Fi suggest potential gains of USD 5-6 trillion.[3,4] Women already own a substantial share of MSMEs globally, with variation across regions: 47% in Latin America and the Caribbean, 44% in East Asia and the Pacific, and 30% in Sub-Saharan Africa.[5] Yet women-led firms remain smaller, less productive, and more constrained than those led by men.[6]

AI offers a potentially transformative opportunity for businesses across sectors and regions, regardless of gender. For women entrepreneurs in LMICs, this opportunity may be especially significant given the socioeconomic and structural barriers they face, including constraints on time, capital, skills, and access to external services. AI-powered tools can improve productivity and efficiency, lower operating costs, and place advanced capabilities in areas such as marketing, learning, and design within reach of small firms. By enabling tasks that previously required

1. McKinsey & Company. 'The Economic Potential of Generative AI: The Next Productivity Frontier'. 2023. Link

2. International Growth Centre. 'Why Do SMEs Matter?' IGC. 2024. Link

3. Citigroup Global Perspectives & Solutions. 'Women Entrepreneurs: Catalyzing Growth, Innovation, and Equality'. 2022. Link

4. Siegrist, F.. 'Supporting Women Entrepreneurs in Developing Countries: What Works? Revisiting the Evidence Base, Technical Report'. Women Entrepreneurs Finance Initiative (We-Fi). 2025. Link

5. Trumbic, T., O'Connor, D. 'Digital Inclusion: How to Unlock the $5 Trillion Opportunity for Women Entrepreneurs'. World Economic Forum. 2025. Link

6. Behr, D. M., Yue, S. Xi. 'Closing the Gender Gap in Entrepreneurship: Overcoming Challenges in Law and Practice for Female Entrepreneurs'. Policy Research Working Paper 11281, World Bank. 2026. Link

specialised skills, external providers, or significant capital, AI has the potential to partially offset these constraints and act as a productivity leveller for women-led businesses operating under tight resourcing, capacity, and time constraints.

At the same time, emerging evidence shows that even as generative AI spreads rapidly, who is using it, and how, differs sharply across regions and between women and men.[7,8] For women entrepreneurs, usage is shaped by skills, confidence, exposure, and the institutional environments in which they operate.[9] Uptake in the Global North is roughly twice that of the Global South, with gaps widening further in countries where GDP per capita falls below USD 20,000.[10] These disparities reflect longstanding differences in infrastructure, digital readiness, institutional capacity, policymaking effectiveness and human capital.[11] For women in LMICs, the digital and institutional gaps described above compound disadvantages that are gender-specific, such as disproportionate unpaid care responsibilities, limited access to finance, lower digital literacy, and legal and regulatory restrictions that limit women's ability to open businesses, sign contracts or access services on equal terms.[12] Without deliberate intervention, the spread of AI risks layering a new gendered digital divide onto existing inequalities.[13] How AI diffuses from here and who ultimately benefits will depend on the policy, design, and investment choices made as these tools become more embedded in everyday business practices.

Despite the rapid spread of AI, empirical evidence on women entrepreneurs' awareness, adoption patterns and perceived benefits and impact of use remains limited, particularly outside high-income countries. Much of the existing literature focuses on workers in the Global North, formal employment, technology firms, or digitally mature enterprises, leaving important gaps in understanding how women-led MSMEs encounter and use AI in practice.[14,15,16] Quantitative evidence capturing not only adoption, but also depth of use, perceived value, trust, constraints, and unintended consequences is especially scarce

7. Khan, M., Umer, H.,Faruqe, F. 'Artificial Intelligence for Low Income Countries'. Humanities and Social Sciences Communications. 2024. Link

8. Otis, N., Delecourt,S., Cranney, K., Koning, R. 'Global Evidence on Gender Gaps and Generative AI'. Harvard Business School. 2024. Link

9. Algur, S., Mulla, M. 'AI-Driven Digitalization as a Catalyst for Women Entrepreneurship'. International Journal of Research in Innovation and Applied Sciences 10, no. 7. 2025. Link

10. Microsoft AI Economy Institute. 'AI Diffusion Report: Where AI is Most Used, Developed, and Built'. 2025. Link

11. World Economic Forum. 'The "AI Divide" between the Global North and Global South'. 2023. Link

12. Peters, H. E., et al., 'Qualitative Evidence on Barriers to and Facilitators of Women's Participation in Higher or Growing Productivity and Male-Dominated Labour Market Sectors in Low- and Middle-Income Countries' EPPI-Centre, Social Science Research Unit, UCL Institute of Education, University College London. 2019. Link

13. UN Women. 'Placing Gender Equality at the Heart of the Global Digital Compact'. 2024. Link

14. Carvajal, D., Franco, C., Isaksson, S. 'Will Artificial Intelligence Get in the Way of Achieving Gender Equality?' SSRN Scholarly Paper No. 4759218. Social Science Research Network, 2025. Link

15. Humlum, A.,Vestergaard, E. 'The Adoption of ChatGPT'. SSRN Electronic Journal. 2024. Link

16. UK Department for Science, Innovation and Technology. 'AI Opportunities Action Plan: Ramping up AI adoption across the UK to boost economic growth, provide jobs for the future and improve people's everyday lives'. 2025. Link

in LMIC contexts. This raises a set of pressing questions: are women entrepreneurs merely aware of AI, or are they integrating it into everyday business workflows? Who can benefit, and why? And does AI function as a leveller of capability, or does it risk reinforcing existing advantages?

This study focuses on the depth of AI use among women entrepreneurs and the conditions under which adoption translates into productivity gains. It draws on responses from digitally connected early adopters in LMICs who are well-placed to speak to real-world use. At the same time, the sample is skewed toward more educated women with better access to technology, which likely understates the infrastructure and affordability barriers faced by less-connected entrepreneurs.

Since 2020, the Cherie Blair Foundation for Women has conducted annual original survey research, tracking the evolving experiences of women entrepreneurs in LMICs, with a focus on digital exclusion, gender bias, and the risks and opportunities of digital participation. Building on this work, this report examines how the rapid uptake of AI tools is shaping women entrepreneurs' business practices, opportunities, and constraints, and what this means for productivity, inclusion, and digital inequality.

While AI encompasses a wide range of technologies, from predictive analytics to automated decision systems, this report focuses primarily on how women entrepreneurs are using generative AI tools in practice. Although non-generative AI represents significant business value, its reported use in our sample remains relatively limited. Instead, women entrepreneurs most often refer to generative, natural-language tools such as chatbots, writing, design, translation, and productivity applications. The survey introduced AI broadly without a narrow definition. However, the patterns of reported tool usage, tasks, and benefits make clear that the findings largely reflect experiences with generative AI. This is the form of AI most central to current policy debates about productivity, inclusion, and risk.

2.2. AI awareness, adoption, and the gender divide

Awareness and adoption of AI are shaped by broader patterns of digital access and inclusion, which remain deeply gendered. Globally, men are around five percentage points more likely than women to use the internet, a gap that widens sharply to 14 percentage points in Least Developed Countries (LDCs).[17] Although digital connectivity has expanded rapidly in recent years, women in LMICs continue to face structural disadvantages that constrain access to new technologies. For instance, while 83% of women in LMICs own a mobile phone (compared to 90% of men), gender gaps are larger for advanced access;

17. Poll, S. 'WTISD-25: Gender Equality in Digital Transformation'. ITU Hub. 2025. Link

smartphone ownership is 61% among women versus 71% among men, and mobile internet use is 63% versus 74%, respectively.[18]

These unequal starting points also carry over into AI adoption, which remains strongly gendered, even in contexts where access to digital infrastructure and skills is relatively universal. Recent studies from Denmark and Norway examining ChatGPT use among professionals and students find that women are 16 and 18 percentage points, respectively, less likely to use the tool than men in comparable roles and circumstances.[19,20] The authors point to lower confidence and the so-called "good girl" effect, whereby women are more likely to perceive AI use as cutting corners or violating norms of effort and legitimacy.[21] A broader meta-analysis spanning more than 140,000 individuals across multiple countries reaches a similar conclusion regarding usage patterns, finding that women have, on average, 22% lower odds of using generative AI than men, even after accounting for differences across regions, sectors, and occupations.[22]

The persistence of this gap suggests that behavioural and social frictions play a role alongside infrastructure and skills. Differences in professional networks, learning environments, and social expectations appear to make women more cautious about experimenting with AI, particularly where its use may invite scrutiny or judgment. These dynamics are especially pronounced among mid- and high-performing women, who may self-limit AI use despite growing evidence that AI skills are increasingly valued by employers and clients.[23] Across professions, women consistently use tools such as ChatGPT less than their male peers, with similar gaps observed among teachers, software developers, and students.[24] Large-scale usage data reinforces this pattern: between late 2022 and mid-2024, women accounted for only about 42% of global users visiting the ChatGPT website and just 27% of downloads of the ChatGPT smartphone app.[25] Even where access and basic digital skills are in place, unequal uptake has real consequences for who is positioned to benefit from AI-driven productivity gains.

18. GSMA. 'Mobile Gender Gap Report 2025'. London: GSMA. 2025. Link

19. Humlum, A., Vestergaard, E. "The Adoption of ChatGPT. SSRN Electronic Journal. 2024. Link

20. Carvajal, D., Franco, C., Isaksson, S. 'Will Artificial Intelligence Get in the Way of Achieving Gender Equality?' SSRN Scholarly Paper No. 4759218. Social Science Research Network, 2025. Link

21. The Economist. 'Why Don't Women Use Artificial Intelligence?' 2024. Link

22. Otis, N. G., Delecourt, S., Cranney, K., Koning, R. 'Global Evidence on Gender Gaps and Generative AI'. Harvard Business School. 2024. Link

23. Carvajal, D., Franco, C., Isaksson, C. 'Will Artificial Intelligence Get in the Way of Achieving Gender Equality?' SSRN Scholarly Paper No. 4759218. Social Science Research Network, 2025. Link

24. Humlum, A., Vestergaard, E. 'The Adoption of ChatGPT'. SSRN Electronic Journal. 2024. Link

25. Blanding, M. 'Women Are Avoiding AI. Will Their Careers Suffer?' Harvard Business School Working Knowledge. 2025. Link

2.3. Productivity gains from adoption: evidence and limits

As AI use becomes more widespread, the critical question is no longer whether women entrepreneurs are adopting these tools, but who is able to translate adoption into meaningful productivity gains and business value. Evidence from LMIC contexts points to uneven returns: a recent study in Jordan, for example, finds that benefits accrue disproportionately to firms able to integrate AI into everyday workflows.[26] Research on MSMEs in India echoes this pattern, showing that while AI adoption can improve efficiency and decision-making, realised gains are concentrated among firms with sufficient skills, data readiness and the capacity to embed AI into core business processes.[27] This report builds on this insight by focusing on how differences in capabilities and readiness shape how AI is used in business and who, in turn, benefits.

Recent studies suggest that, regardless of prior technical expertise, generative AI can deliver meaningful productivity gains for small businesses. A customer service field experiment, for example, finds that the introduction of AI assistants increases productivity by 14%, measured by the number of issues resolved per hour.[28] The largest gains are observed among lower-skilled and less experienced workers, who benefit from faster learning and greater ability to handle complex tasks. These findings point to AI's potential to narrow some capability gaps by augmenting learning and task execution.[29]

At the same time, other evidence highlights important limits. A randomised field experiment in Kenya examining the use of AI-based "business mentors" finds sharply divergent outcomes depending on firms' starting positions.[30] Among higher-performing firms (defined as those with stronger baseline revenues, profits or stronger management practices), access to a GPT-4-powered assistant led to average revenue and profit increases of 15%. By contrast, lower-performing firms (those with weaker baseline performance and more limited managerial capacity) experienced average profits and revenues around 10% lower than comparable businesses without access to the AI assistant. The authors attribute this divergence to differences in entrepreneurs' ability to evaluate, select, and implement AI-generated advice, underscoring that AI can amplify existing capability gaps when users vary in decision-making capacity. The broader literature reinforces this finding. Where women

26. Anabtawi, M., AlDaaja, Y, Alhur, M. et al. 'Empowering Women Entrepreneurs: Navigating the Adoption of Generative AI Tools Through Innovation Diffusion Theory'. Evolutionary Studies in Imaginative Culture. 2024. Link

27. Patil, R., Swaroop, D. 'Artificial Intelligence in SMEs in India: Implementation, Benefits, and Challenges'. International Journal for Multidisciplinary Research. 2025. Link

28. Brynjolfsson, E., Li, D., Raymond, L. 'Generative AI at Work'. 2024. Link

29. Baily, M. N., Kane, A. T. 'AI in the Information Sector: Advancing Software, Customer Service, and Design, Case Study'. Brookings Institution. 2025. Link

30. Otis, N., Clarke, R., Delecourt, S., Holtz, D., Koning, R. 'The Uneven Impact of Generative AI on Entrepreneurial Performance'. Social Science Research Network. 2024. Link

entrepreneurs adopt AI and related digital tools, studies document efficiency gains and cost reductions, particularly in customer-facing and knowledge-intensive functions such as marketing, communication, and planning.[31,32]

2.4. Structural barriers to AI adoption and effective use

AI-readiness depends on reliable connectivity, access to suitable devices, affordable data and AI services, and the skills needed to integrate AI into everyday business workflows.[33] Where these conditions are weak, and where the ability to pay for digital services is constrained, AI adoption is less likely to translate into meaningful productivity gains, leaving many women entrepreneurs in LMICs at risk of falling behind, even as use accelerates elsewhere. For the digitally connected women surveyed for this report, these factors shape not whether AI is encountered, but whether it can be used intensively and integrated into day-to-day business practices.

At a population level, global internet access patterns illustrate why this constraint remains binding for many women entrepreneurs. Of the 885 million women who remain unconnected to the internet worldwide, nearly 60% live in South Asia and Sub-Saharan Africa.[34] In Africa, only 20% of women are currently online, compared with 37% of men, while in Europe, more than 80% of women and 85% of men use the internet regularly.[35] These disparities matter acutely for AI adoption. Most AI tools are cloud-based, data-intensive, and increasingly subscription-driven. Sustained use depends not only on reliable connectivity and access to appropriate devices, but also on the financial capacity to absorb recurring subscription and data costs. In many LMICs, the cost of mobile internet as a share of average monthly income remains up to three times higher than in high-income countries, further constraining the ability of all entrepreneurs to engage with AI continuously rather than intermittently. At a household level, ICT services account for nearly 9% of household expenditure in lower-income countries, compared to only 2-3% in higher-income countries.[36]

31. Hegde, S. 'The Role of Artificial Intelligence in Accelerating Women-Led Startups in the Digital Era'. International Journal of Research Publication and Reviews 6, no. 7. 2025. Link

32. Gurung, S., Sharma, S. 'Enhancing Operational Efficiency in Women-Led Businesses: The Role of Artificial Intelligence-ChatGPT as a Virtual Assistant'. Gateway International Journal of Innovative Research, Volume 4. 2024. Link

33. World Bank Group. 'Digital Progress and Trends Report 2025: Strengthening AI Foundations'.. 2025. Link

34. GSMA. 'Mobile Gender Gap Report 2025'. 2025. Link

35. International Telecommunication Union (ITU). 'Facts and Figures 2023: The Gender Digital Divide'. 2023. Link

36. International Telecommunication Union. 'Global Connectivity Report 2025'. 2025. Link

Skills and training gaps compound these access constraints.[37] According to the World Bank, in 2025, fewer than 15% of adults in LMICs possessed intermediate digital skills, such as using spreadsheets, managing digital files, or installing software.[38] These are the capabilities that underpin meaningful engagement with AI tools. Even where connectivity exists, limited training, lower confidence, and lack of exposure continue to shape how women entrepreneurs use AI, often restricting adoption to basic or experimental applications.[39] The utility of AI tools is also shaped by language. While major platforms nominally support multiple languages, their performance and output quality are often weaker in local or low-resource languages, where training data are more limited.[40] This can reduce perceived value and reliability, particularly for customer-facing or operational tasks, reinforcing patterns in which AI is used primarily for learning, ideation, or drafting rather than embedded business functions.

As generative AI becomes more deeply embedded in business decision-making, these persistent capability gaps will influence not only who adopts AI but also who is able to translate its use into sustained productivity and growth. This dynamic underpins the uneven patterns of adoption and impact explored in the subsequent sections.

Beyond access and skills, decisions about whether and how to use AI are shaped by perceptions of risk. In this report, trust refers not to women entrepreneurs' confidence in their own ability to use AI, but to their assessment of the reliability, safety, governance, and data practices of AI tools and the institutions that provide them.

2.5. Aims of this report

Building on the Cherie Blair Foundation for Women's annual research on women entrepreneurs in LMICs, this report aims to deepen understanding of how rapid uptake of AI tools is reshaping business performance, opportunities, and constraints across diverse contexts. Rather than focusing primarily on access or awareness, which are now largely widespread among digitally connected women entrepreneurs, the central focus of this year's research is on how differences in the depth and integration of AI use shape who benefits and how. As AI becomes more deeply embedded in their businesses, variation in use, rather than use itself, increasingly determines outcomes and risks, which can widen existing inequalities.

37. Khan, M. S.,, Umer, H., Faruqe, F. 'Artificial Intelligence for Low Income Countries'. Humanities and Social Sciences Communications. 2024. Link

38. World Bank Group., 'Digital Progress and Trends Report 2025: Strengthening AI Foundations'. 2025. Link

39. United Nations Conference on Trade and Development (UNCTAD). 'Artificial Intelligence Unleashed: Transforming the Entrepreneurial Scene in Developing Nations'. The New Frontier in Entrepreneurship, Issue No. 4. Geneva: UNCTAD. 2025. Link

40. Misra, A., Zamir, S. M., Hamidouche, W., Becker-Reshef, I., LaVista Ferres, J. 'AI Diffusion in Low-Resource Language Countries'. Microsoft Research Working Paper. 2025. Link

Specifically, the report assesses women entrepreneurs' patterns and intensity of AI adoption, as well as their readiness to use these tools effectively. It examines how frequently and for which business functions AI is used in practice, including the types of tools adopted, the business functions they support, and the benefits reported, such as time savings, improved customer engagement and enhanced competitiveness. The analysis also distinguishes between occasional experimentation and more routine, embedded use, recognising that depth of adoption matters as much as access. Where possible, findings are disaggregated by region, sector, and business size to capture variation in both opportunities and constraints across LMICs.

Finally, this report seeks to inform policy, programming, and private-sector action by identifying where AI has the potential to support the productivity and resilience of women entrepreneurs and where targeted interventions are needed to prevent the amplification of existing gaps. By foregrounding depth of use, capability, and integration, the report aims to shift the policy conversation from expanding AI access in isolation toward enabling women entrepreneurs to translate adoption into sustained, inclusive business value. The findings are intended to support governments, development actors, technology providers, and ecosystem partners in designing responses that expand access, strengthen capabilities, and enable women entrepreneurs not only to adopt new technologies, but to benefit from them equitably and sustainably.

3. Methodology

We designed an original global online survey to examine how women entrepreneurs across LMICs are engaging with AI in their business activities, capturing their levels of AI awareness, adoption, and readiness. We also explored perceived benefits and risks, skills and capacity building needs, and the ways in which caregiving responsibilities and safety concerns shape women's decisions around AI use.

We administered the survey in seven languages: English, Arabic, Spanish, French, Urdu, Hindi, and Kiswahili, to broaden accessibility across regions. As in previous years, we collected data using SurveyMonkey, a widely used digital platform suitable for both desktop and mobile users. In addition to previously used methods such as dissemination through the Foundation's partner networks, targeted outreach via social media platforms, and follow-up with respondents from earlier surveys, we also engaged a data collection and research company specialising in LMICs to support targeted outreach in selected regions to strengthen geographic diversity.

We received a total of 7,470 survey submissions between 23 September 2025 and 26 November 2025. Following quality checks, we identified approximately 800 invalid responses, including potential bot-generated entries (almost 90% from a single bot attack), duplicate submissions, and clearly fabricated responses. We identified these responses through a combination of automated data quality checks and targeted manual review of response content, internal consistency, and contact details. From the remaining responses, we only retained fully completed surveys (by women entrepreneurs) to ensure internal consistency and analytical reliability. We then filtered the dataset to include only respondents based in LMICs who self-defined as women and held at least a 51% ownership stake in a business. We base all findings in this report on the final cleaned sample of 3,072 women entrepreneurs. With a total of 42 questions, the dataset includes up to 169,000 quantitative and qualitative data points, including approximately 8,081 open-ended responses totaling 88,145 words provided directly by respondents.

To ensure continuity with the Foundation's previous annual research reports, we retained a core set of standardised questions covering respondent demographics and key business successes and challenges, enabling cross-year comparisons on major indicators. At the same time, we introduced a substantially expanded set of questions focused on various aspects of AI uptake. The survey examined not only whether women entrepreneurs are using various AI tools, but also how frequently, for which business functions, and with what perceived outcomes. By integrating AI-related measures with detailed information on business characteristics, caregiving responsibilities, and safety concerns, the

survey provides a more holistic picture of the digital enablers and barriers shaping business performance in 2025.

As the survey used a convenience sampling approach, the findings are not statistically representative of all women entrepreneurs within any country, region, or sector. The online mode of data collection likely skews the sample toward women entrepreneurs who are more digitally connected, more educated, or more engaged with online platforms than the broader population of women entrepreneurs in LMICs. As a result, levels of AI awareness and adoption reported here should be interpreted as reflective of a digitally reached subset of women entrepreneurs rather than the full universe of women-led businesses. Responses are self-reported and may be subject to recall bias or differences in how concepts such as trust, risk, or business value are interpreted across contexts.[41]

At the same time, these characteristics of the sample are analytically important. By focusing on women entrepreneurs already participating in the digital economy, the survey can move beyond questions of awareness and basic access to examine the depth of AI use, integration into business processes, and the conditions under which AI translates into meaningful productivity gains. We therefore interpret these findings not necessarily as causal or as population-wide estimates, but as indicative of patterns and associations among digitally connected women entrepreneurs that highlight where AI-related benefits are most likely to be realised and where inclusion challenges may emerge as adoption deepens in LMICs.

41. Throughout this report, we use 'trust' as a shorthand for two related judgements: confidence that AI outputs are accurate and fit for purpose, and confidence that providers will handle business data responsibly, including privacy, security, and accountability.

4. Profile of survey respondents

The analysis draws on responses from 3,072 women entrepreneurs across 66 LMICs, spanning Sub-Saharan Africa, South Asia, Latin America and the Caribbean, East Asia and the Pacific, the Middle East and North Africa, and Europe and Central Asia. Respondents are predominantly based in lower-middle-income countries (73%), with smaller representation from upper-middle-income countries (25%) and low-income countries (2%). While the sample is skewed toward lower-middle-income contexts, it reflects a range of operating environments in which women-led businesses engage with AI under differing conditions of infrastructure, affordability, and market maturity. This geographic and income-level diversity captures the varied constraints and operating conditions shaping women-led businesses across LMICs, including differences in digital infrastructure, affordability, and exposure to new technologies.

Geographic distribution of survey respondents

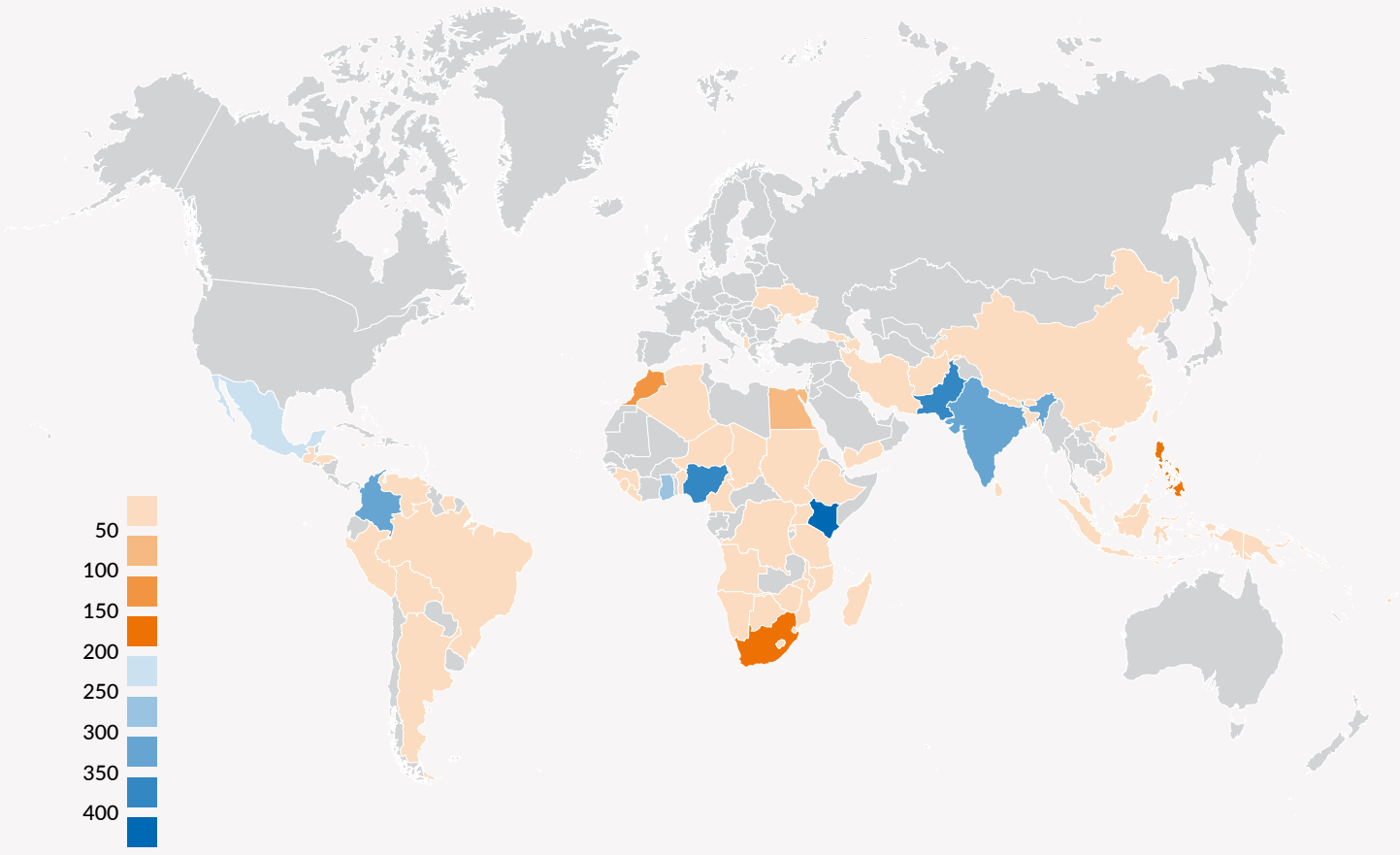


Figure 1: Geographic distribution of survey respondents

Regional distribution of respondents (women entrepreneurs)

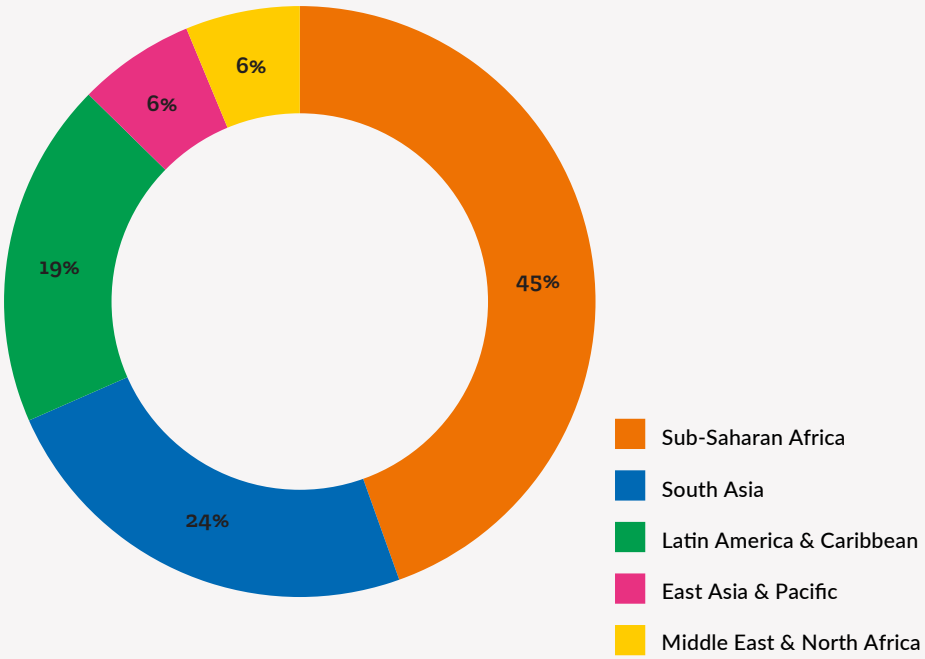


Figure 2: Regional distribution of respondents (women entrepreneurs)

Top 10 respondent countries by share of sample

Rank	Country	Responses	%
1	Kenya	412	13%
2	Nigeria	393	13%
3	Pakistan	375	12%
4	India	345	11%
5	Colombia	317	10%
6	Ghana	289	9%
7	Mexico	216	7%
8	Philippines	175	6%
9	South Africa	157	5%
10	Morocco	110	4%
	Total	**2789**	**91%**

Table 1: Top 10 respondent countries by share of sample

Respondents span 66 LMICs, with participation concentrated in fewer regions and countries. Sub-Saharan Africa accounts for the largest share of responses (44%), followed by South Asia (24%) and Latin America and the Caribbean (19%), reflecting strong engagement across several of the world's largest markets for women-led entrepreneurship. Smaller but still meaningful shares of respondents were based in East Asia and the Pacific (6%) and the Middle East and North Africa (6%). Within regions, responses cluster in a limited number of countries with large and established communities of women entrepreneurs and deep networks with the Foundation, including Kenya, Nigeria, and Ghana in Sub-Saharan Africa; Pakistan and India in South Asia; and Colombia and Mexico in Latin America and the Caribbean. Overall, responses were highly concentrated, with the top ten countries accounting for 91% of all completed surveys.

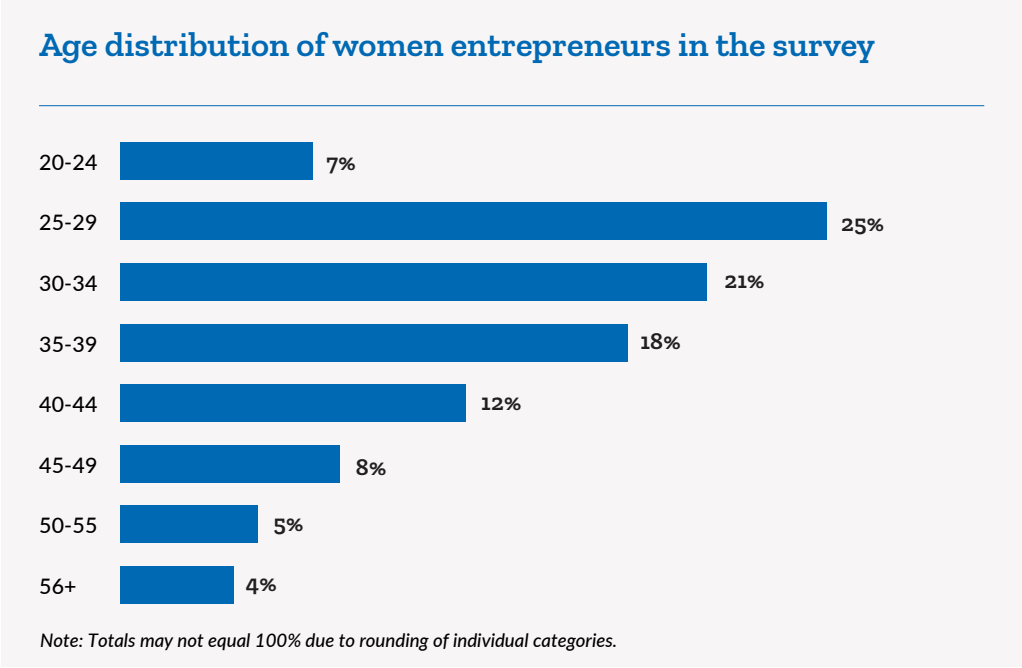


Figure 3: Age distribution of women entrepreneurs in the survey

The 2025 survey sample skews relatively young, with a median age of 34 years. Most respondents fall in their late twenties and thirties: 64% are between 25 and 39, with the single largest cohort aged 25–29 (25%). Participation declines steadily with age, with just under one in five respondents aged 45 or older and very limited representation above 55. As in previous years' surveys, older women entrepreneurs are underrepresented.

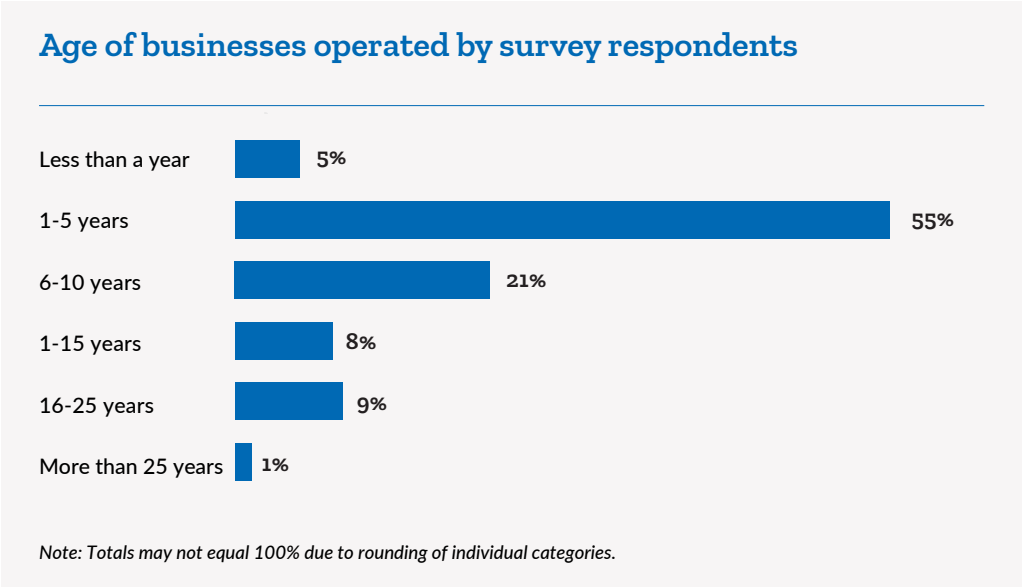


Figure 4: Age of businesses operated by survey respondents

This age profile is reflected in the businesses that the respondents operate. Six in ten women entrepreneurs operate businesses that are less than five years old, most of which were established within the last one to five years, while only around 10% run businesses older than 15 years. The relatively youthful profiles of both respondents and their enterprises make this sample particularly well-suited to examining how AI tools are being adopted and used during the early and growth stages of women's entrepreneurial journeys.

Respondents' personal circumstances underscore the extent to which caregiving is an integral part of daily life that most women entrepreneurs balance alongside their businesses. Nearly three-quarters (74%) report caring for at least one child. As a result, most respondents in our sample are managing enterprises while actively fulfilling parenting responsibilities, shaping how they allocate time and increasing the appeal of flexible or home-based business models. On average, women entrepreneurs report spending approximately 18 hours per week on caregiving, a substantial time commitment alongside their business activities.

Beyond childcare, respondents report a wide range of additional caregiving responsibilities. Household management tasks such as cooking, cleaning, and shopping are reported by 60% of respondents. Nearly one-third (31%) provide care for elderly parents or relatives, and 14% support someone with a disability or long-term illness. Together, these overlapping care responsibilities mediate how women allocate time and attention, and provide essential context for understanding why AI tools that reduce administrative effort and cognitive load are particularly valued.

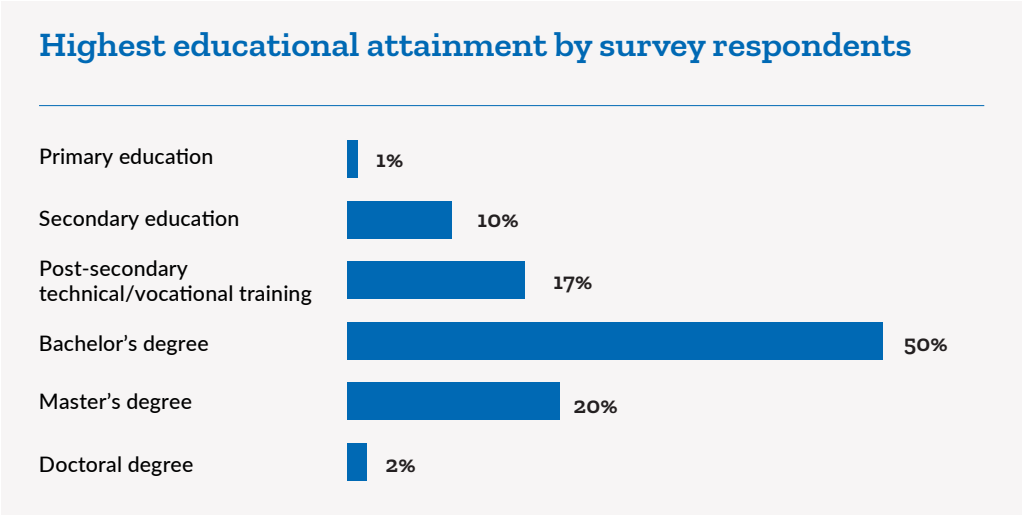


Figure 5: Highest educational attainment by survey respondents

A significant majority of respondents report high levels of educational attainment. Half hold a bachelor's degree, a further 20% have a master's degree, and nearly 2% have completed doctoral studies. An additional 17% have completed another type of post-secondary technical or vocational training, while only about 10% report secondary education as their highest level of schooling. This places the sample well above global education averages. Worldwide, an estimated 739 million adults lack basic literacy skills, and adult literacy rates in low-income countries remain around 64%, with women accounting for nearly two-thirds of those who are illiterate. By contrast, just over 1% of women entrepreneurs in this survey report having only a primary education or no formal schooling.

These differences matter for interpretation. This report reflects the experiences of a relatively well-educated subset of women entrepreneurs who are more likely to be digitally connected, have prior exposure to advanced tools, and are positioned to experiment with emerging technologies such as AI. While this enables the analysis to shed light on early patterns of AI adoption and use, the findings should not be read as representative of all women entrepreneurs in LMICs.

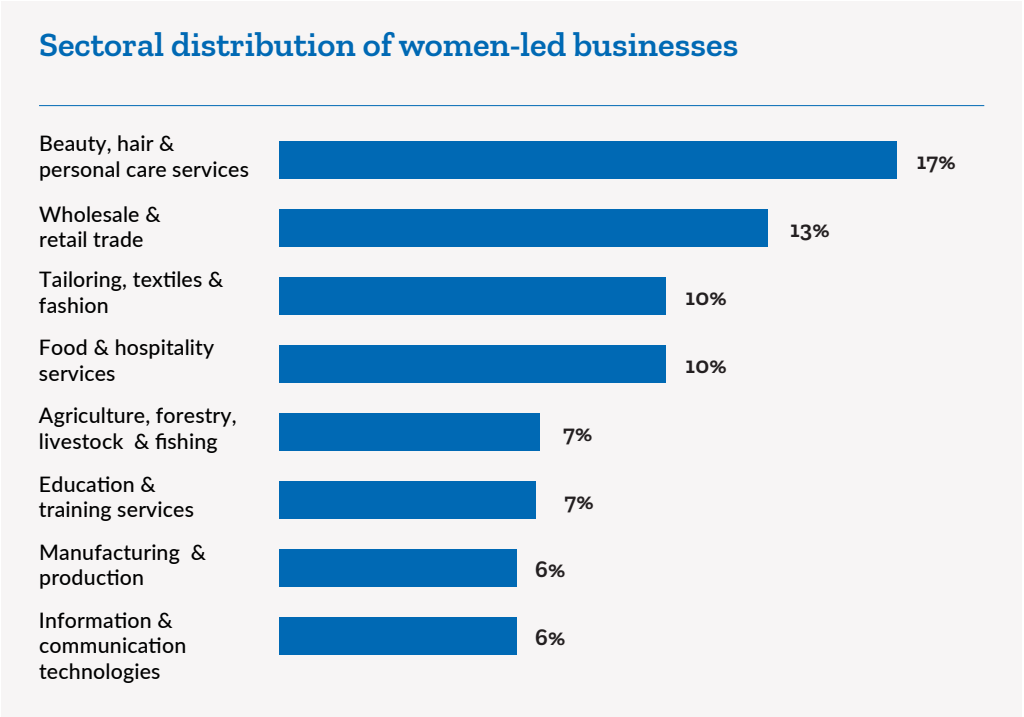


Figure 6: Sectoral distribution of women-led businesses

The sectoral profile of women entrepreneurs in the survey shows a strong concentration in customer-facing and service-oriented activities, particularly those that require relatively low upfront capital and offer flexibility in location and working hours. Beauty, hair, and personal care services (16%), wholesale and retail trade (11%), and tailoring, textiles, and fashion (10%) together account for more than one-third of all businesses, followed by food and hospitality services (9%). Education and training services (7%) and agriculture, forestry, livestock, and fishing (7%) also feature prominently, highlighting the mix of service delivery and livelihood-based activities that characterise women-led enterprise in many LMIC contexts.

Participation is lower in more capital- and technology-intensive sectors, including manufacturing and production (6%), information and communication technologies (5%), and financial and insurance services (2%). A long tail of smaller sectors, such as health and social care, creative industries, logistics, and energy, accounts for a relatively modest share of the sample. This distribution provides important context for the analysis that follows, as businesses centred on customer interaction, branding, and skills development tend to engage with digital tools differently from those reliant on formal systems, complex supply chains, or capital-intensive processes.

5. Findings

5.1. Reported business successes and challenges in 2025

As in previous years, the survey asked women entrepreneurs to reflect on the key successes and challenges of their businesses in 2025 by selecting up to three responses from structured lists. These reflections capture day-to-day business realities and priorities shaped by prevailing economic conditions, which in turn influence decisions around investment, upskilling, and growth. Read together, the findings provide a high-level snapshot of how women entrepreneurs assess business performance in a context of uneven and gradual post-pandemic macroeconomic stabilisation.

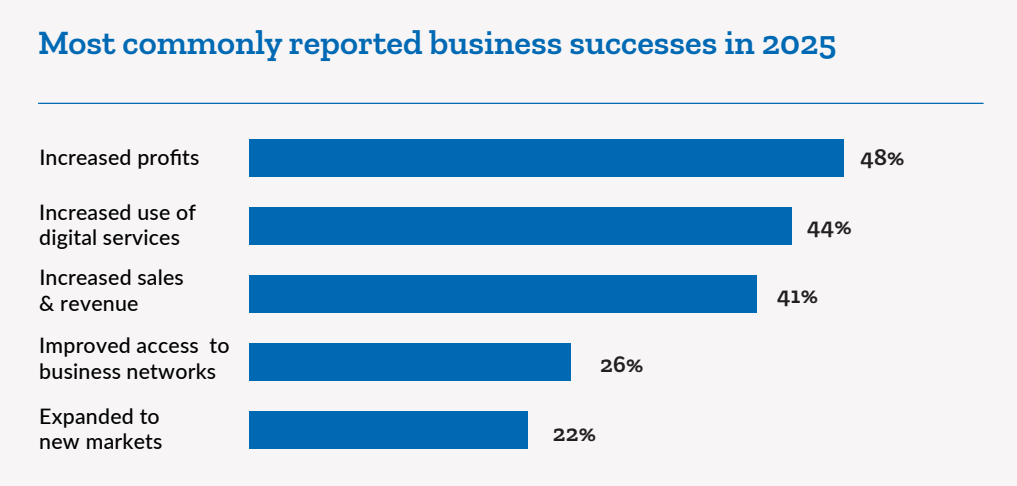


Figure 7: Most commonly reported business successes in 2025

Reported successes in 2025 point to stabilisation of core business performance, with more frequently reported gains in profitability and digital engagement than in expansion. Nearly half of respondents (48%) reported increased profits – the most commonly cited success – followed by increased use of digital services (44%) and higher sales or revenue (41%). By contrast, fewer women entrepreneurs reported outcomes typically associated with longer-term growth, such as improved access to business networks (26%) and market expansion (22%). Only 7% reported no successes at all, indicating generally positive business sentiment despite ongoing economic uncertainty and high volatility in global trade policy.[42] Overall, the pattern suggests that while many women entrepreneurs are sustaining or improving profitability, fewer are accessing the external resources, markets, and capabilities that typically underpin business scaling.

42. United Nations. 'World Economic Situation and Prospects as of mid-2025'. 2025. Link

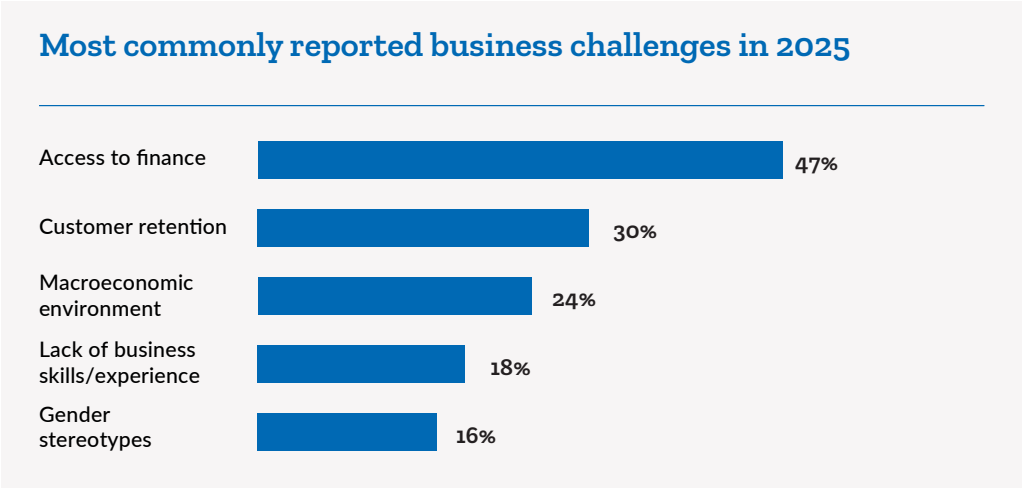


Figure 8: Most commonly reported business challenges in 2025

Challenges reported in 2025 suggest resilience under persistent constraints. Limited access to finance remains the most widely cited challenge (47%), followed by difficulty finding and retaining customers (30%) and a challenging economic environment (24%). Capacity-related and structural barriers also continue to shape business outcomes: 18% of women entrepreneurs cite limited business skills or experience, 16% report gender stereotypes or bias, and 14% report difficulty recruiting or retaining staff. Challenges related to digital access or skills (11%) and childcare or caregiving support (9%) further illustrate the multiple, overlapping pressures women entrepreneurs must manage. Only 3% report facing no major challenges, suggesting that constraints remain widespread even as businesses adapt. Rather than a single binding obstacle, the distribution points to constraints that vary by geography, sector, and business model.

Regional and sectoral patterns reinforce this picture. Women entrepreneurs in Latin America and the Caribbean were 1.5 times more likely than respondents in other regions to report increased sales, yet 33% less likely to see those gains translate into higher profits, consistent with the impact of inflation, rising costs, narrower margins, and other operational constraints. Sectoral differences show a similar divergence: customer-facing businesses, particularly in personal care, health, and retail, reported more favourable outcomes.

Looking across results from our 2023 and 2024 surveys, several shifts help frame the analysis that follows. First, profitability has held up, but indicators of growth capacity have weakened. While the share of women entrepreneurs reporting increased profits rose slightly from 44% in 2024 to 48% in 2025, fewer reported gains in sales (58% to 41%), access to business networks (60% to 26%), success in securing funding (27% to 17%), or expanded use of digital services (63% to 44%). These shifts suggest a change in which outcomes women entrepreneurs prioritise as indicators of success, rather than a uniform deterioration in underlying business performance.

Second, sectoral patterns suggest that customer-facing and digitally visible businesses report higher rates of profit realisation, even in contexts of constrained growth, reflecting differences in reported outcomes rather than causal effects of sector or business model. Third, although limited access to finance remains the most commonly reported challenge, its incidence has declined sharply (from 78% in 2024 to 47% in 2025), particularly among smaller firms. This pattern may reflect shifts in how women entrepreneurs assess and prioritise financing constraints under tighter economic conditions, rather than a definitive improvement in underlying access to finance. Overall, these trends underscore the importance of examining not only whether digital tools are being adopted, but how and where they are shaping business performance. These patterns provide the context for examining how women entrepreneurs are engaging with AI, beginning with levels of awareness, adoption, and use.

5.2. Awareness and adoption of AI

With AI awareness and adoption now widespread in this sample, differences lie in how it is being used in practice. AI is increasingly understood as a general-purpose technology with the potential to bolster firm-level productivity and alter production systems across sectors.[43,44] For women-led MSMEs in LMICs, this creates both opportunity and risk, particularly in contexts where adoption may track existing social and economic inequalities. AI can ease time constraints, reduce reliance on specialised skills, and extend access to productivity-enhancing tools that have historically been available only to larger firms. At the same time, the ability to realise these benefits is uneven.[45]

43. GPTs are technologies with the potential for pervasive use across sectors, characterised by rapid and continuous technical improvements and strong complementarities with other innovations. Bresnahan, T. F., Trajtenberg, M. 'General Purpose Technologies "Engines of Growth"?' Journal of Econometrics 65, no. 1. 1995. Link

44. Crafts, N. 'Artificial Intelligence as a General-Purpose Technology: An Historical Perspective'. Oxford Review of Economic Policy 37, no. 3. 2021. Link

45. OECD. 'The Impact of Artificial Intelligence on Productivity, Distribution and Growth: Key Mechanisms, Initial Evidence and Policy Challenges'. OECD Economics Department Working Papers No. 1828. 2024. Link

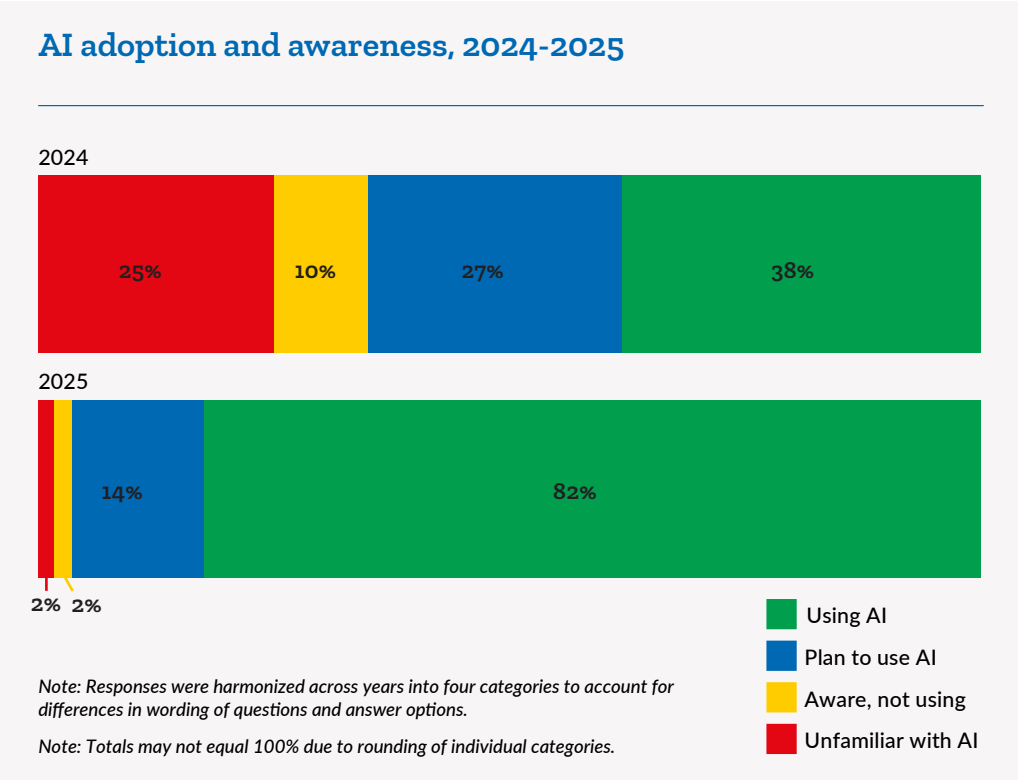


Figure 9: AI adoption and awareness, 2024-2025

When asked about AI use in their businesses, women entrepreneurs in this year's sample report near-universal awareness and widespread adoption. Reported use has risen dramatically, from 38% in 2024 to 82% in 2025, while the share planning to adopt has fallen from 27% to 14% – a clear shift from intention to action.[46] Only 2% now report being unfamiliar with AI, down sharply from 24% in 2024, and just 2% report being aware of AI, but not using it, compared with 10% last year. Although these year-on-year comparisons draw on different samples of women entrepreneurs, the direction of change is clear: this group has moved decisively beyond awareness and intention into widespread use. Evidently, the central challenge is no longer access or familiarity, but how AI is being applied in practice.

The observed trajectory of AI adoption is consistent with the diffusion of innovations theory, which describes how transformative technologies move from early experimentation toward routine use as adoption accelerates and non-use becomes marginal.[47] At this stage, differences in outcomes are increasingly shaped by variation in capabilities, resources, and institutional context. With awareness and initial adoption no longer the binding constraints, the analytical focus shifts toward how AI is being incorporated

46. Cherie Blair Foundation for Women. (2025). 'Empowered or Undermined? Women Entrepreneurs and the Digital Economy'. Link

47. Rogers, E. M. 'Diffusion of Innovations, 5th ed.' 2003. Link

into business workflows. This is a process that, as with past general-purpose technologies, requires time and complementary investment.[48]

We examine AI adoption along two dimensions: the extensive margin, which captures whether women entrepreneurs have moved beyond awareness to active use, and the intensive margin, which reflects how frequently and deeply these tools are used in practice (Section 5.4). This framing moves the analysis beyond headline adoption rates to examine who is using AI more intensively, for what purposes, under what conditions, and where emerging inequities in use and benefit begin to appear.

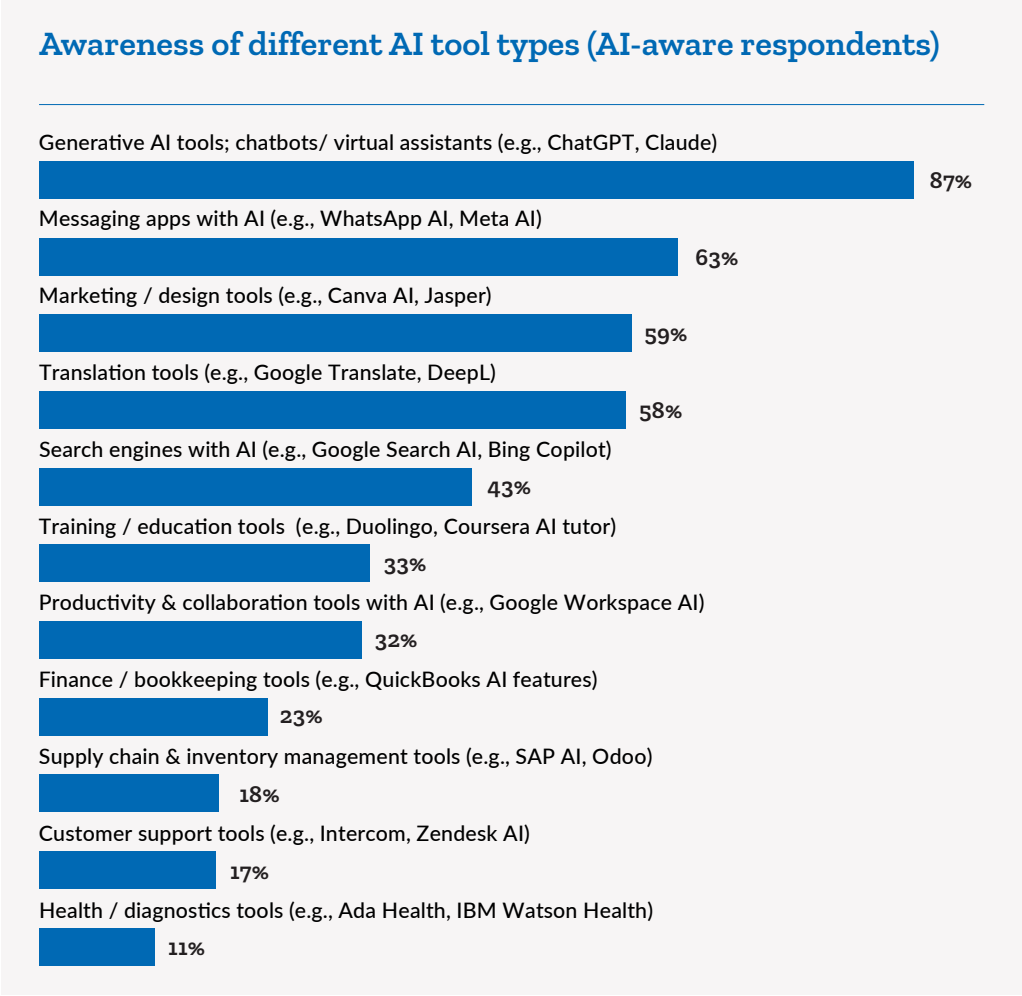


Figure 10: Awareness of different AI tool types (AI-aware respondents)

As shown in Figure 10, awareness of AI tools is highly uneven across functional categories. Awareness of generative AI tools is nearly universal in this sample (87%), whereas awareness drops sharply for applications tied to core business operations, such as finance, logistics, and inventory management (23%). This pattern suggests that women entrepreneurs' mental model of 'AI' is anchored primarily in flexible, conversational, and

48. Baily, M. N., Kane, A. T. 'Harnessing AI for Economic Growth'. Brookings Institution. 2025. Link

content-oriented tools rather than in systems designed to integrate into back-end business processes.

For analytical purposes, we group the growing universe of AI tools used by women entrepreneurs into two broad, overlapping categories: general-purpose tools built on large language models that can reason, write, code, and brainstorm across domains, and purpose-built applications designed for specific business outputs or workflows. In practice, however, the boundary between these categories is often blurred. General-purpose tools such as ChatGPT are frequently used for collaboration, content creation, and other task-specific functions typically associated with specialised applications, making neat classification imperfect.

The awareness pattern is consistent across the top four major business sectors. Women entrepreneurs in beauty and personal care, retail, fashion, and food services report similar levels of awareness of general-purpose generative AI tools (around 85-86%), while awareness of AI applications embedded in core business operations remains substantially lower across all sectors; typically around 19-22% for finance or bookkeeping tools and 13-17% for supply chain, logistics, or inventory management.

> **Not fully understanding the range of AI tools available and how they could benefit my business is challenging.**
>
> A woman entrepreneur from South Africa

Patterns of paid use mirror this concentration. Among the 1,025 respondents who pay for AI tools, the two most commonly reported paid subscriptions, ChatGPT Plus (73%) and Canva Pro (63%), represent, respectively, a general-purpose AI tool and a broader design platform that incorporates AI features, indicating that women entrepreneurs are more likely to pay for tools that deliver immediate and visible value. These tools also typically involve a near-zero learning curve and offer rapid, visible productivity gains by addressing 'last-mile' needs such as drafting, quality control, and basic design tasks. Our survey reveals that smaller businesses are less likely to pay for AI tools, particularly purpose-built applications, as the scale of their operations does not justify the financial investment. Paid use of AI tools increases sharply with business size. Only 24% of solo entrepreneurs report paying for one or more AI tools, compared to 34% of firms with 2-10 employees and over 60% of firms with 11-29 employees. Among businesses with 30 or more employees, roughly 70-80% report paid AI use.

Among firms that do pay for AI tools, usage patterns differ by business size and function. Larger firms are more likely to adopt multiple specialised tools across productivity, marketing, and finance. In comparison, smaller firms tend to concentrate spending on a limited number of general-purpose tools such as Canva and ChatGPT.

Qualitative responses help explain this pattern. Many women entrepreneurs report difficulty navigating the breadth of AI tools available and uncertainty about how to apply more specialised solutions strategically within their businesses. Respondents also emphasise that effective AI use requires time for experimentation, a baseline level of digital literacy, and reliable internet connectivity – conditions that are not consistently available in LMICs. Against this backdrop, lower uptake of paid tools in finance, logistics, and customer support may reflect a combination of factors, including perceived complexity or risk, the cost and availability of specialised tools, and practical constraints on the time and capacity women entrepreneurs have to learn, test, and integrate more advanced AI applications.

> **The biggest challenge for me has been learning how to use AI tools effectively and understanding which ones are truly helpful.**
>
> A woman entrepreneur from Ghana

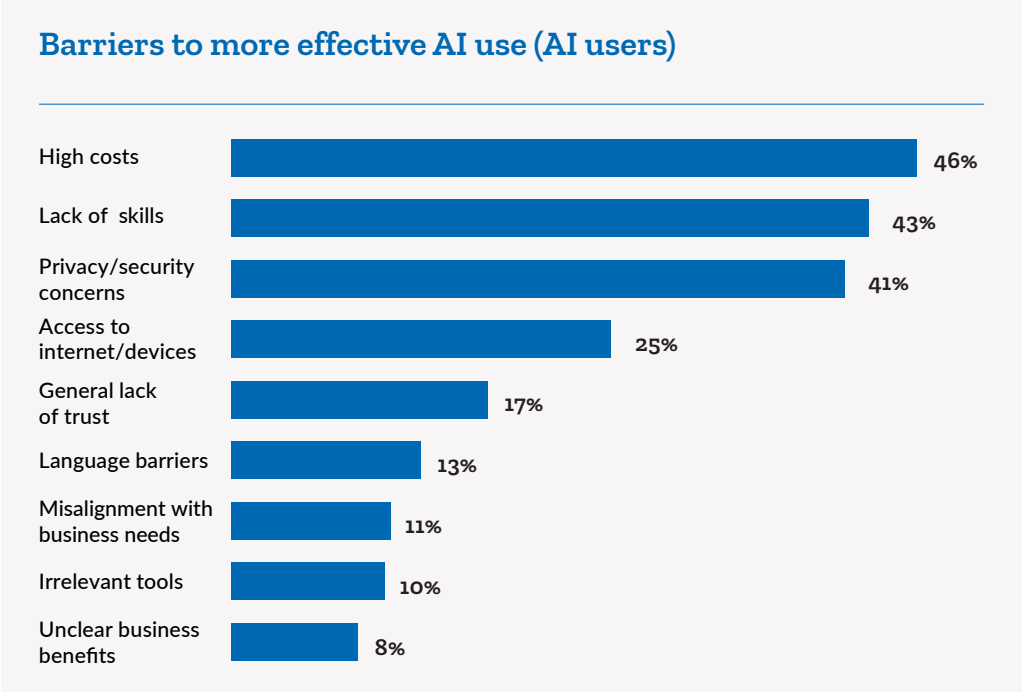


Figure 11: Barriers to more effective AI use (AI users)

Among women entrepreneurs who already use AI, the constraints shaping further uptake differ markedly from those affecting initial adoption. Most users can identify clear business benefits, but report a combination of cost, skills, and risk-related concerns as barriers to more effective use. High costs are the most frequently cited constraint (46%), followed by lack of skills or training (43%) and concerns around privacy or security (41%). Infrastructure constraints remain relevant, with one in four citing limited access to reliable internet or devices. By contrast, uncertainty about AI's business value (8%) and insufficient knowledge of available tools (11%) are now relatively minor barriers, confirming that basic exposure and familiarity are no longer the binding constraints in this sample.

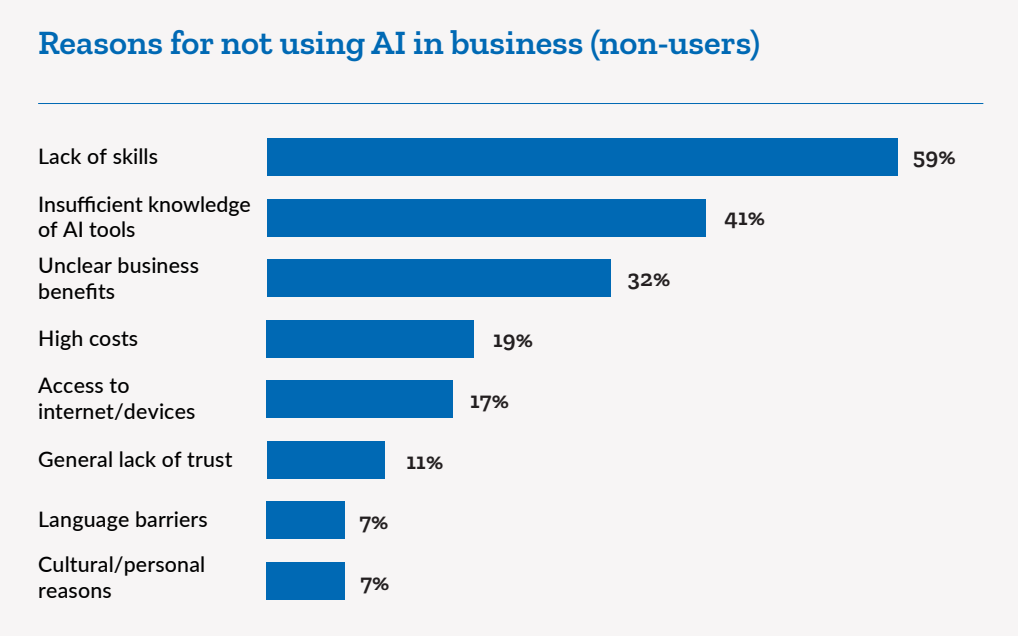


Figure 12: Reasons for not using AI in business (non-users)

A different set of constraints comes into focus when considering women entrepreneurs who are not using AI. Among non-users, skills and knowledge gaps dominate: 59% cite a lack of AI skills or training, 41% report insufficient knowledge of AI tools, and 32% remain uncertain about AI's business value. This pattern indicates a staging effect in the adoption process, rather than a fundamentally different barrier profile. Skills gaps and uncertainty about AI's value function act as first-order constraints that limit initial experimentation, while affordability, infrastructure, risk, and integration challenges tend to become more salient once use begins, even where interest is high. These dynamics suggest that enabling deeper AI use will require interventions that are sensitive to where women entrepreneurs are in the adoption process.

5.3. Frequency of AI use

AI adoption among women entrepreneurs in this sample has progressed from experimentation to routine use at remarkable speed. While most respondents have already crossed the threshold of initial AI adoption, the central divide is no longer whether AI is being used, but how intensively and for what purposes it is integrated into everyday business workflows. In this report, we distinguish between the frequency and the intensity of AI use. Frequency refers to how often women entrepreneurs use AI tools in their businesses (for example, daily, weekly, or less often), while intensity captures how deeply AI is embedded into business activities, including how routinely it is used within specific functions, how much work it performs, and how strongly its outputs are relied upon in day-to-day decision-making.

This distinction is critical: differences in intensity of use, rather than interest or intent, increasingly shape who is able to translate AI adoption into productivity gains.[49] This pattern reflects a broader dynamic observed with earlier general-use technologies, in which uneven outcomes reflect differences in capacity, resources, and constraints that shape sustained use.[50,51] For businesses, value addition depends on sustained, task-level integration rather than experimentation alone.[52] Given the speed and scale of diffusion – an estimated 800 million people globally now use generative AI – these differences in depth of use are likely to translate into visible gaps in business performance within a relatively short time horizon.

For MSMEs across LMICs, the key question is therefore the extent to which AI is becoming part of their operational business infrastructure, and how differences in skills, confidence, exposure, and perceived risks shape depth of use among women entrepreneurs.[53]

> **Especially with daily use, the biggest benefit is that AI makes tasks easier and saves time, especially in research, organizing 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

49. OpenAI. 'The State of Enterprise AI: 2025 Report'. 2025. Link

50. The Economist. 'AI's True Impact Will Become Apparent in the Coming Year'. The Economist. 2025. Link

51. Comin, D., Mestieri, M. 'If Technology Has Arrived Everywhere, Why Has Income Diverged?' Working Paper, Dartmouth College. 2017. Link

52. OpenAI. 'The State of Enterprise AI: 2025 Report'. 2025. Link

53. Daijobu AI. 'SME AI Adoption in 2025: Key Insights from OECD Research That Could Transform Your Business'. 2025. Link

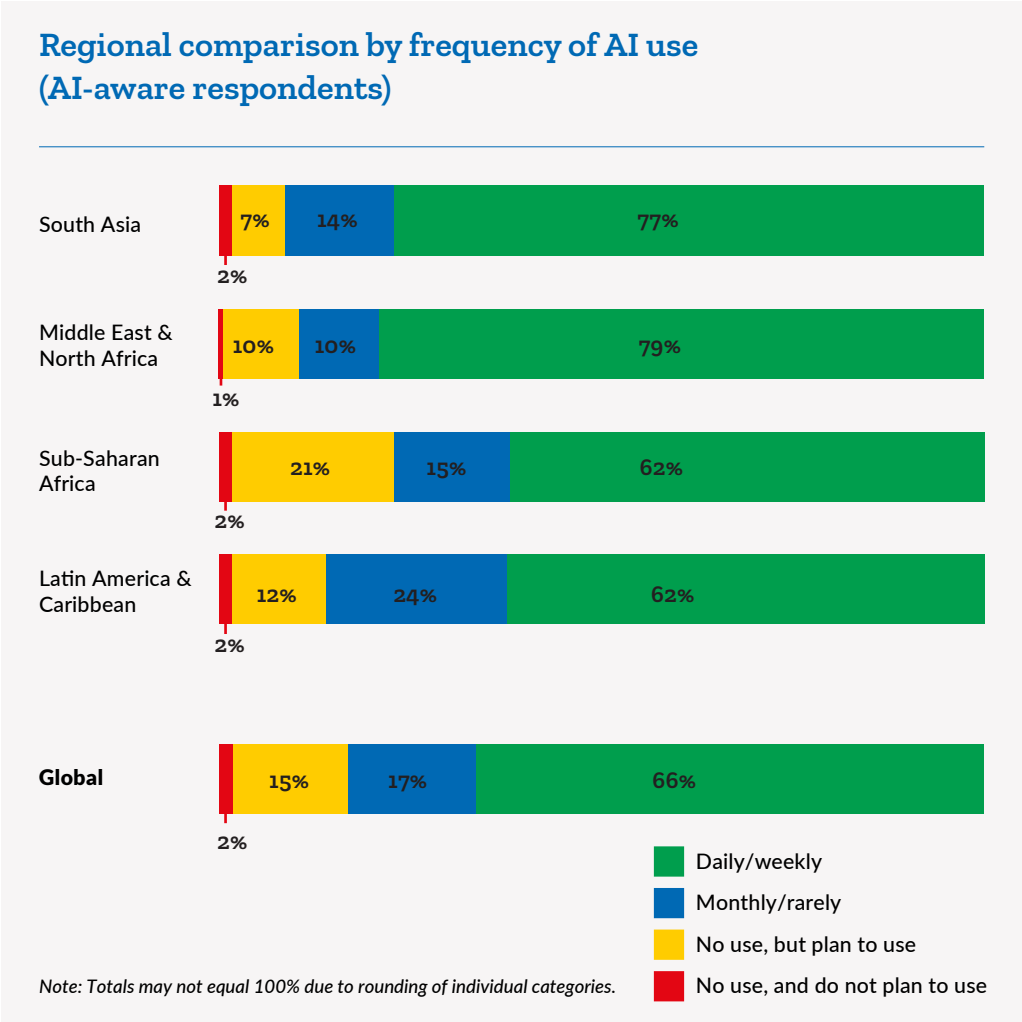


Figure 13: Regional comparison by frequency of AI use (AI-aware respondents)

AI use is widespread across regions, and frequent business use is no longer exceptional. Globally, 45% of all AI-aware respondents report daily business use, with another 21% reporting using AI at least weekly. For a relatively new technology, this pace of routinisation suggests AI has already become embedded in day-to-day business workflows.

Within this context of widespread and frequent use, intensity varies across regions.[54] In Latin America and the Caribbean, 36% of women entrepreneurs report using AI daily, compared with 56% in South Asia, 55% in the Middle East and North Africa, and 43% in Sub-Saharan Africa. These differences are unlikely to reflect lower interest or intent, as planned adoption is high across all regions. Instead, they point to business conditions and binding constraints that shape the feasibility of intensive use. In Latin America and the Caribbean, women entrepreneurs were more likely to report increased sales and revenue (24% compared to 18% across all LMICs), but less likely to report higher profits (16% compared to 21%). This may reflect cost and margin pressures that limit the ability

54. Tchuisser Seuyong, F. et al., 'Digital Connectivity Gaps in Sub-Saharan Africa'. World Bank Group. 2023. Link

to absorb subscription fees, data costs, or learning investments required for intensive AI use.

By contrast, women entrepreneurs in Sub-Saharan Africa most frequently cited increased use of digital services for business (21%, compared to 17% across all LMICs), the highest in any region. This could reflect a combination of low-base effects and recent improvements in connectivity and digital capabilities, which in turn support more experimentation. These patterns suggest that regional variation in AI use intensity is shaped less by perceived relevance alone and more by whether AI clears a practical value threshold under prevailing cost, connectivity, and capability constraints.

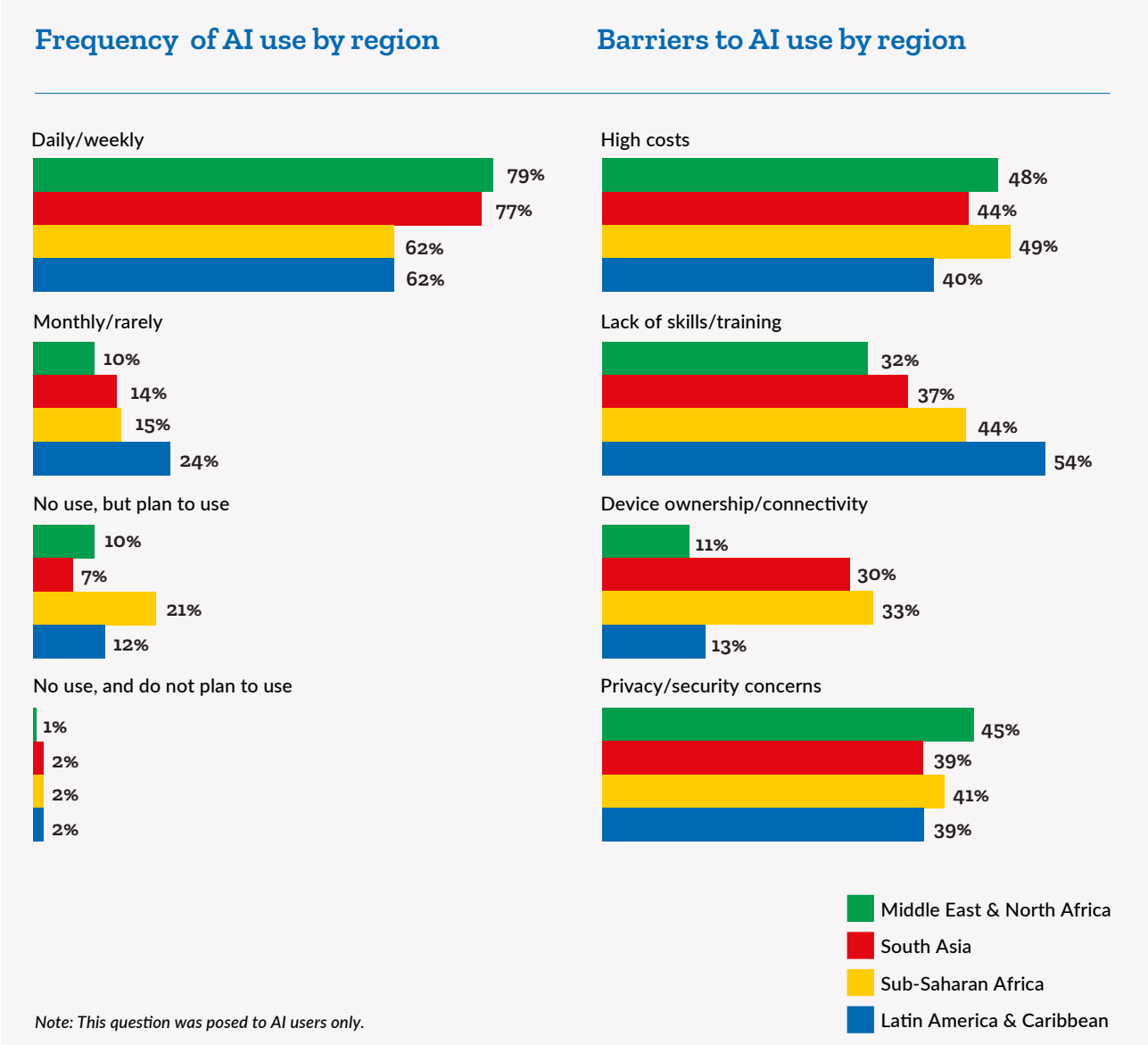


Figure 14: Frequency of AI use by region and Figure 15: Barriers to AI use by region

Figures 14 and 15 show that high-frequency AI use coexists with persistent structural barriers across multiple regions. The patterns of these barriers shape how costly, knowledge-intensive, and fragile sustained AI use becomes once women entrepreneurs move beyond the experimental stage. In regions with the highest levels of daily AI use, barriers do not disappear, but take a different form. In the Middle East and North Africa, where daily/weekly use in our sample reaches 79%, device ownership and connectivity are reported far less often as binding barriers, while high costs, privacy concerns, and skills gaps emerge as the main bottlenecks to more effective use. This suggests that once AI becomes part of routine business activity, the limiting factors shift toward learning, integration, and affordability. By contrast, although daily/weekly usage rates in South Asia are nearly as high (77%), device access and connectivity remains a relatively substantial constraint to more effective use. Latin America and the Caribbean exhibit a different profile. Despite relatively low reported connectivity constraints, the region shows a lower share of daily/weekly AI users (62%), along with the highest reported regional skills gaps (54%).

Across regions, cost emerges primarily as a second-order constraint when AI use is already frequent, suggesting that affordability becomes binding at the point of deeper, sustained use rather than at initial adoption. In practice, structural barriers shape how far AI can be integrated, not whether it is used at all.

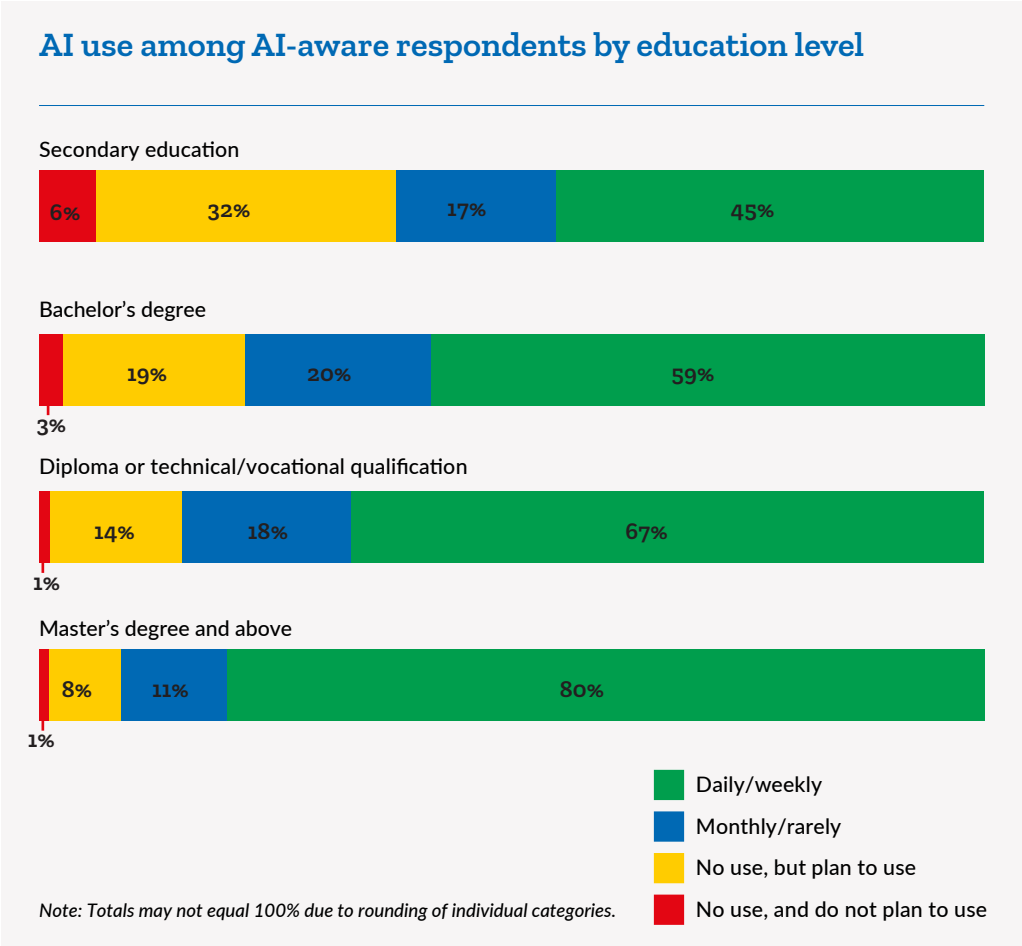
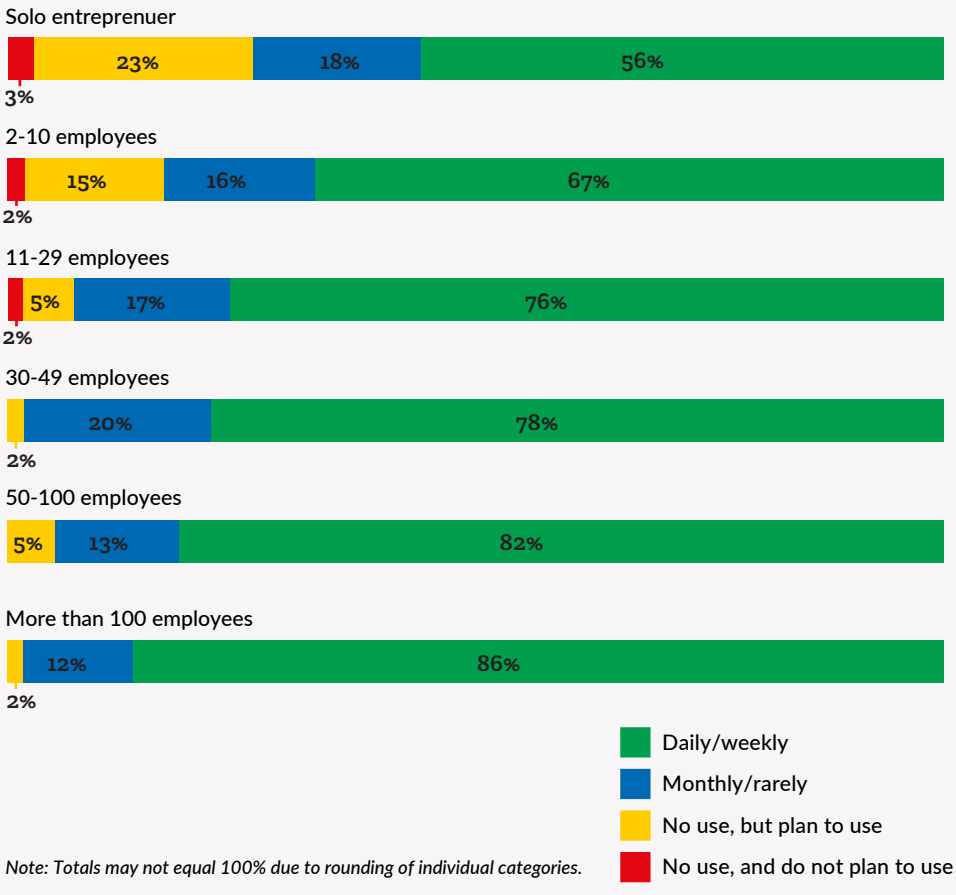


Figure 16: AI use among AI-aware respondents by education level

AI adoption and use rise systematically with education levels. Among respondents with a bachelor's degree or higher, 99% report using AI in their businesses; nearly all of the remainder indicate plans to adopt it. By contrast, only 62% of women whose highest level of formal educational attainment is secondary school report current AI use. These differences extend beyond initial adoption to depth of use. Women entrepreneurs with higher educational attainment are substantially more likely to pay for AI tools: 54% of those with a master's degree and 60% of PhD holders report paid use, compared with 29-41% among those with lower levels of education. Without targeted skills development and more accessible tool design, this pattern risks concentrating AI-driven productivity gains among more highly educated entrepreneurs, reinforcing existing inequalities rather than narrowing them.

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



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

Figure 17: Frequency of AI use among AI-Aware respondents by business size

Firm size further accentuates differences in AI adoption and use. Solo entrepreneurs are particularly likely to be non-users: one in four report not using AI at all, compared with 17% of firms with 2-10 employees, 5% of firms with 50-100 employees, and just 2% of firms with more than 100 employees.

Differences are even more pronounced at the intensive-use margin. Smaller businesses, particularly those with fewer than 10 employees, report less frequent use than larger businesses. At the other end of the spectrum, large women-led businesses are twice as likely as solo operators to report daily AI use (70% versus 35%). Together, these patterns suggest that scale is associated not only with adoption but with more frequent and routine use.

Business size likely acts as a proxy for complementary skills and organisational support. Larger firms benefit from having more staff, peer learning, and internal division of tasks, which can lower the cognitive and operational costs of experimenting with, validating, and embedding AI into workflows.[55] These factors increase the likelihood that AI use translates into productivity and growth gains rather than remaining ad hoc or experimental. Notably, the lack of awareness of AI is negligible across all firm sizes, reinforcing that AI is no longer an unfamiliar concept, but effective use is shaped by capacity constraints rather than exposure.

There is also evidence of qualitative differences in how AI is applied. Larger firms are roughly twice as likely to deploy AI in more advanced functions that require integration with, or replacement of, existing business workflows in functions such as supply chain management and diagnostics, than smaller firms (around 10% among firms with more than 50 employees compared with roughly 5% among firms with fewer than 10 employees). These findings indicate that business scale is associated with greater capacity to move beyond initial experimentation toward more regular and high-stakes applications of AI.

As evidence from the Kenya field experiment discussed earlier illustrates, AI adoption and productivity are linked through a two-way relationship: firms with stronger baseline managerial and decision-making capabilities may be better able to evaluate, integrate, and benefit from AI use, while weaker capabilities can limit or even reverse gains, underscoring that observed differences by business size likely reflect underlying firm capabilities rather than scale alone.[56]

55. McKinsey & Company. 'The State of AI in 2025: Agents, Innovation, and Transformation'. McKinsey Global Survey on AI. November 2025. Link

56. Brynjolfsson, E., Li, D., Raymond, L. 'Generative AI at Work'. 2024. Link

Agriculture and the depth gap

The experience of women entrepreneurs in agriculture illustrates a clear gap between perceived importance and practical ability to use AI. **Women entrepreneurs widely recognise AI as critical for business success in agriculture:** 66% of respondents owning a business in the agricultural sector rate AI as extremely important for business success, only marginally below ICT, the sector most likely to rank AI as extremely important (67%). In addition, 74% of women entrepreneurs in agriculture believe that AI significantly supports their businesses' competitiveness, matching the highest share reported across any sector.

Yet, women entrepreneurs in agriculture report the lowest levels of AI usage and understanding: 41% of women entrepreneurs in agriculture report either not having heard of AI (2%) or not understanding it well (39%). This gap in understanding also translates into lower uptake, with 23% of women entrepreneurs in agriculture not using AI at all. Agriculture is also the sector with the lowest rate of paid AI subscriptions, with only 27% of women-led agricultural businesses in our sample reporting paying for AI tools.

Skills and infrastructure constraints are particularly acute in agricultural contexts: Nearly one in five agricultural respondents cite lack of reliable internet or devices as a barrier, and one in four report lack of skills or training – the highest share reported across sectors.

High overall adoption rates conceal sharp inequalities in how deeply AI is used and, in turn, who benefits from it. Across regions, differences in use intensity reflect distinct constraint profiles, while higher levels of education and firm size are consistently associated with more frequent use and broader integration. At this stage, AI is therefore not functioning as a universal leveller for women entrepreneurs. Instead, productivity gains appear to accrue more quickly to those with stronger skills, greater resources, and the capacity to embed new tools into routine business workflows. Differences in use intensity may also help explain why AI adoption remains concentrated in certain business functions, a pattern explored further in Section 5.4.

5.4. Business functions and reported outcomes of AI use

Depth of use is most evident in whether it stays concentrated in low-stakes front-end tasks or becomes embedded in core operating functions. Which business functions women-led firms carry out shape how AI is first encountered and used. In practice, early AI adoption among women entrepreneurs tends to concentrate in customer-facing, creative, and capability-building activities, where generative AI tools are relatively easy to experiment with, and returns are immediate and visible. These functions include marketing, content creation, design, and learning, where AI can quickly reduce effort or expand capabilities without requiring integration into existing financial or operational systems.

Conversely, deeper integration of AI into operational functions such as finance, bookkeeping, inventory management, or logistics typically involves higher stakes, greater complexity, and stronger requirements for skills, trust, and systems integration. Errors in these functions can carry direct financial, compliance, or reputational risks, raising the threshold for experimentation. As a result, adoption in these areas is slower and more uneven, particularly among smaller and resource-constrained firms.[57]

The data suggest that AI is more often being used to improve how businesses operate within their existing capacity, rather than to support capacity-expanding growth. Time savings dominate reported benefits, while outcomes such as revenue growth, cost reduction, and market expansion are reported by a smaller and more uneven subset of users. This pattern is consistent with AI being applied to front-end and task-level functions, such as marketing, communication, and routine administration, where gains are immediate but limited. By contrast, back-end uses (e.g., planning, pricing, demand forecasting, and operational decision-making) shape how resources are allocated, costs are controlled, and risks are managed. Where AI is used in these functions, gains are more likely to build over time, creating the conditions for growth without proportionate increases in operational complexity.

> **I learned digital marketing and placing my products on platforms like Flipkart, Amazon, Instagram, and WhatsApp. AI helped me create advertising images, which benefited my business greatly.**
>
> A woman entrepreneur from India

57. World Economic Forum. 'Gender Parity in the Intelligent Age'. White Paper, in collaboration with LinkedIn. 2025. Link

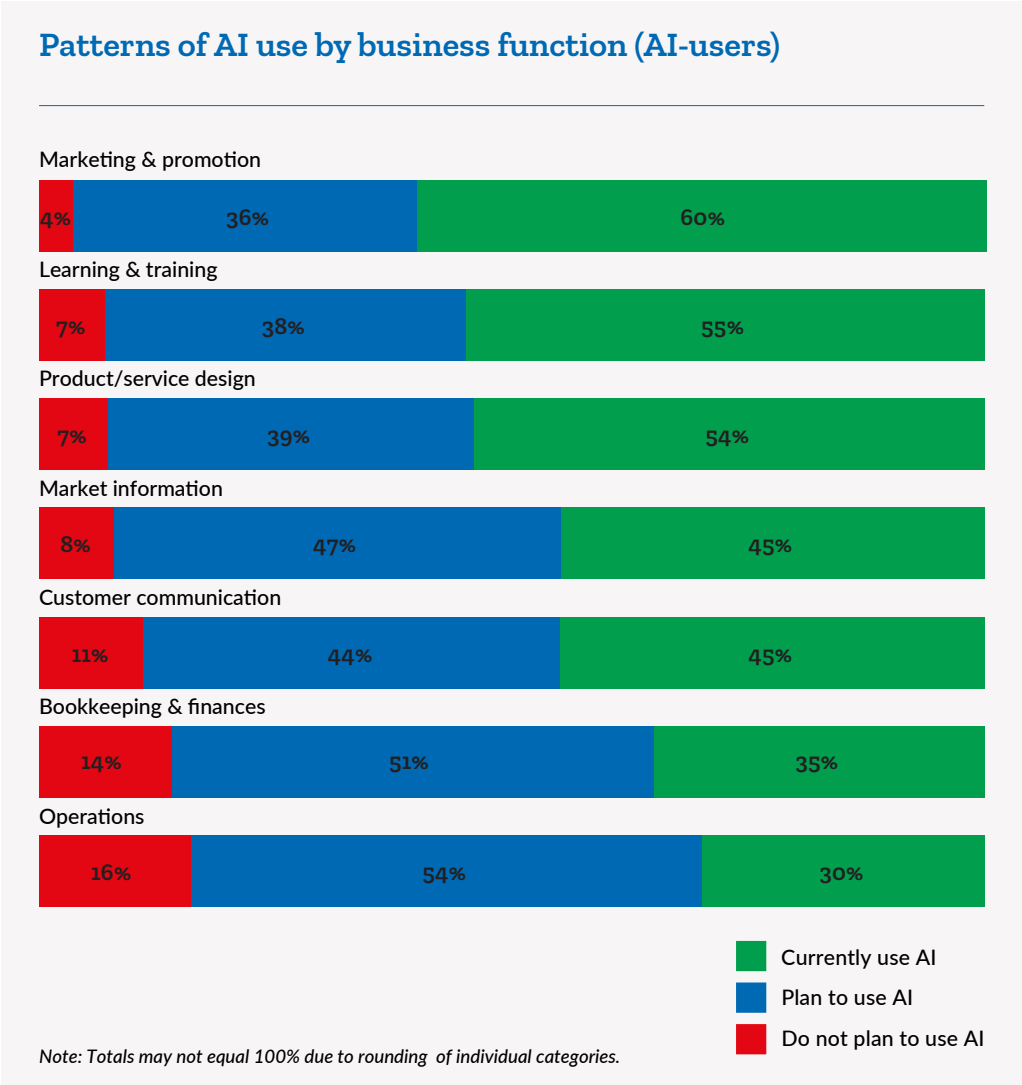


Figure 18: Patterns of AI use by business function (AI-users)

Across all sectors, AI adoption patterns are strikingly similar, suggesting that use is driven less by sector-specific needs and more by the types of business functions women entrepreneurs perform. AI use among women entrepreneurs is concentrated in activities that deliver immediate, visible returns, particularly those linked to marketing (60%), learning (55%), and design (54%). These functions are outward-facing or capability-building, and they offer rapid payoffs with relatively low risk. By contrast, uptake remains substantially lower in functions that underpin operational efficiency, such as integration into back-end functions like bookkeeping (35%) and operations (30%). Qualitative responses indicate that at this stage, many women entrepreneurs view the automation of routine, low-value tasks, such as scheduling, follow-ups, reminders, and document organisation – where benefits are immediate, and errors are absorbable – as a priority use case, reflecting strong demand for AI tools that reduce daily administrative burdens rather than transform core systems.

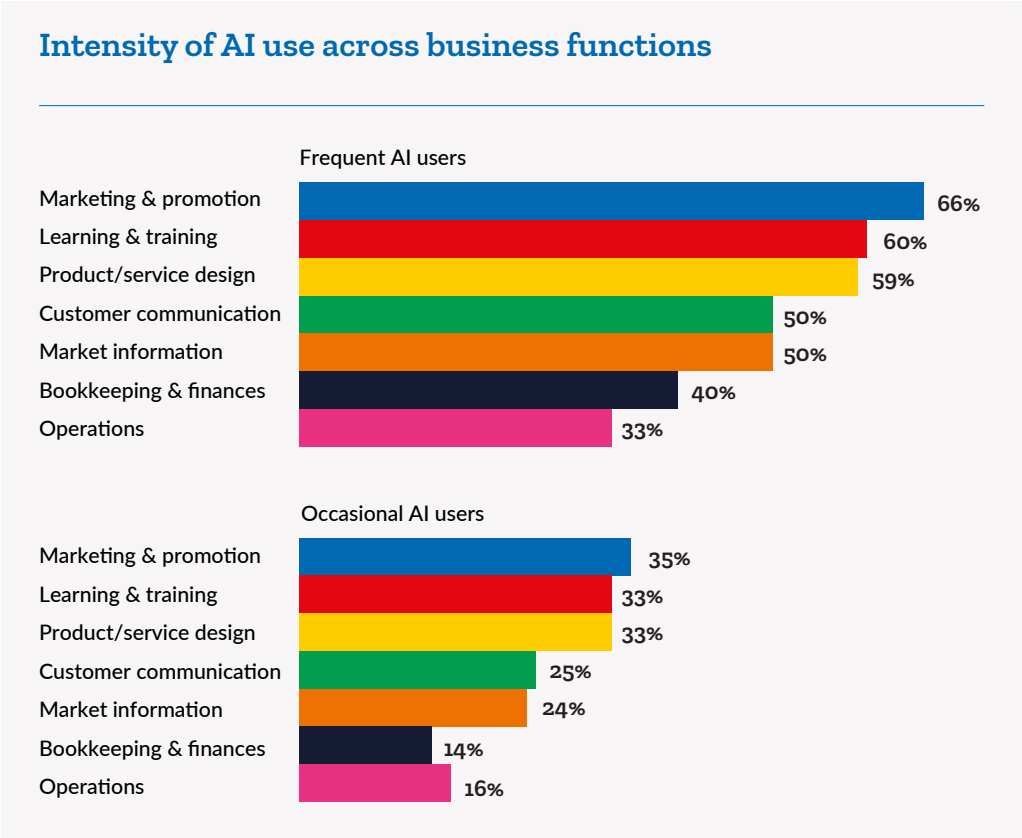


Figure 19: Intensity of AI use across business functions

This skew in functional application is also visible in the intensity of use. Among women entrepreneurs who use AI frequently, defined as daily or weekly use, adoption is highest in marketing (66%), learning (60%), and design (59%). In effect, roughly two-thirds of frequent AI users already use these tools for marketing, making it the most common sustained use. These are also the functions where AI can be integrated into daily routines with minimal disruption to existing systems, making sustained use more feasible.

> **With AI, tasks like writing, designing, and data entry take much less time, allowing me to focus on strategy and customer relationships.**
>
> A woman entrepreneur from Kenya

Frequent use drops sharply for bookkeeping and finance (40%), and operations (33%), indicating that AI remains harder to integrate into core back-end workflows. Occasional users exhibit a flatter, yet still front-loaded pattern, using AI episodically for learning, design, and marketing, with limited engagement in back-end tasks. Overall, intensity of use remains concentrated in productivity-enhancing functions that are low-risk, ideation-driven, and highly repetitive, such as brainstorming and

drafting, where experimentation is easier. By contrast, back-end functions are those where gains are most likely to accumulate over time through repeated use and process integration. Qualitative feedback from survey respondents reinforces this pattern.

> **The biggest benefit of using AI in my business has been time optimisation and the ability to automate tasks that previously required a lot of manual effort, such as content writing, initial client support, and data analysis.**
>
> A woman entrepreneur from Colombia

This gap does not reflect a lack of interest. More than half of current non-users report plans to adopt AI for finance and operations, suggesting that lower intensity reflects constraints related to skills, trust, tool availability, and systems integration rather than limited ambition. At the same time, frequent use of AI for learning highlights its role as a learning companion, supporting skill accumulation and experimentation even where deeper operational integration remains out of reach.

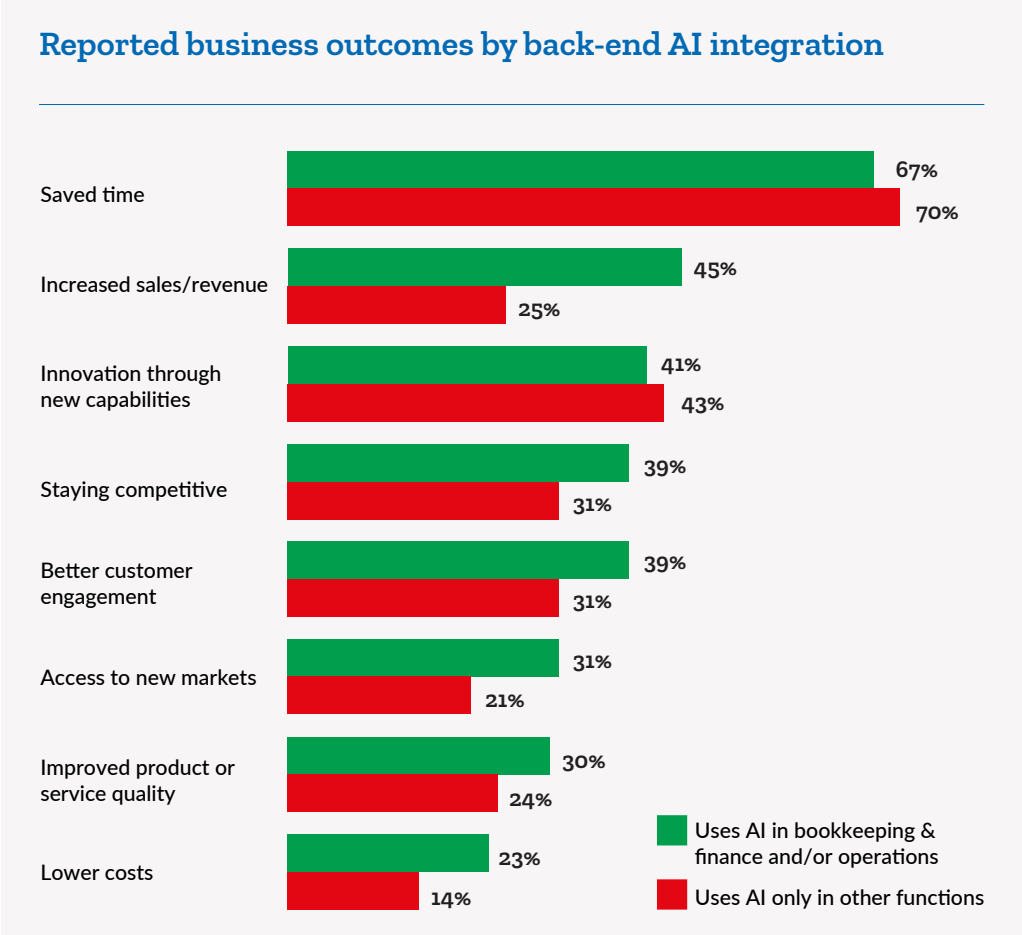


Figure 20: Reported business outcomes by back-end AI integration

Where AI is used within the business is closely linked to reported commercial outcomes. Among women entrepreneurs who apply AI in bookkeeping and finance and/or operational functions, 45% report increased sales or revenue. By contrast, only 25% of AI users who do not use AI in these back-end functions report revenue growth. The pattern is consistent across bookkeeping, finance, and business operations: women who integrate AI into these core workflows are roughly 1.8 times more likely to report sales or revenue gains than AI users whose adoption remains confined to other business functions.

This divergence is visible not only in revenue outcomes but across several other performance indicators linked to sustainable business growth and profitability. Women integrating AI into back-end functions report higher rates of cost reduction, improved product or service quality, access to new markets, and stronger customer engagement than those using AI only in front-end tasks. Time savings remain high across both groups, but gains linked to business growth are more concentrated among those embedding AI in finance and operations.

The link does not establish causality. However, the strength of the association reinforces a central conclusion of this report: depth of integration matters. AI appears more likely to translate into financial gains and business growth when it is embedded in the systems that shape costs, capacity, and decision-making, rather than confined to task-level or learning functions. In other words, frequency of use may unlock greater efficiency, but integration into core workflows is more closely associated with business outcomes that support sustainable business growth.

This distinction helps explain why efficiency gains are widespread while revenue growth remains uneven, and it has implications for both investment and access. Where AI use remains concentrated in low-risk, front-end applications, deeper integration into operations and finance becomes an investment decision rather than a learning one. Businesses with greater resources, skills, and tolerance for risk are better positioned to make that transition – paying for more powerful AI tools, embedding them into core workflows, and capturing more durable, compounding productivity gains over time. Patterns of paid AI adoption (discussed in Section 5.5) help clarify how cost and perceived value influence this shift.

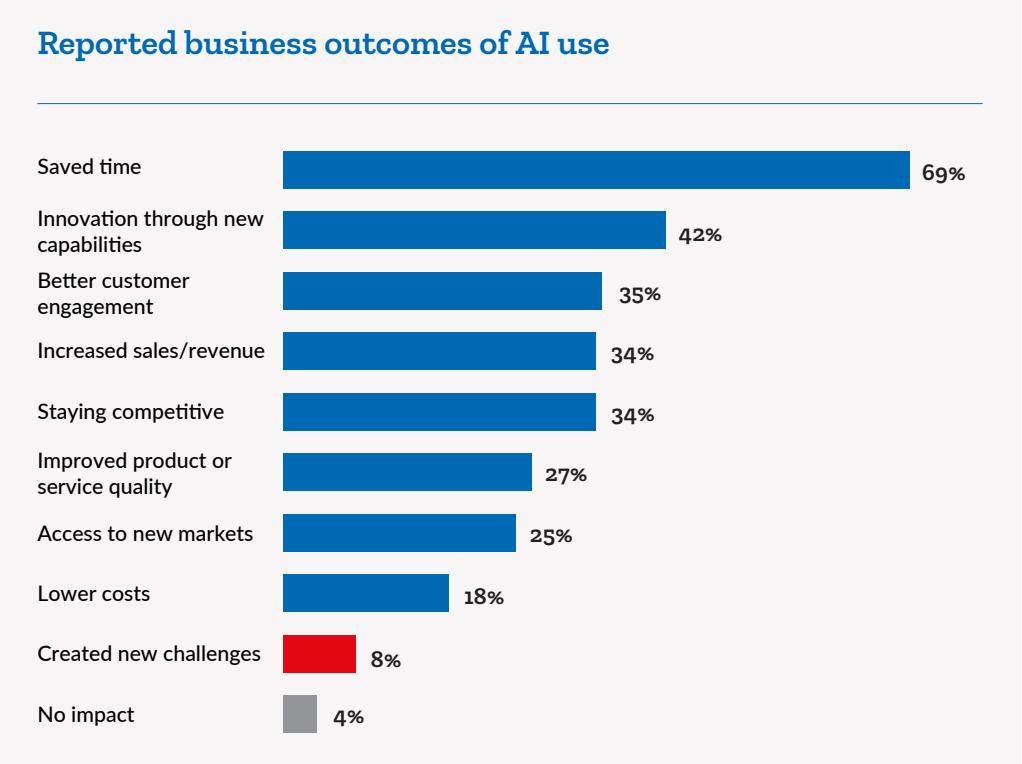


Figure 21: Reported business outcomes of AI use

For survey respondents, AI's primary contribution is reported as efficiency gains through time savings (69%), rather than growth-related outcomes. A second tier of benefits reflects more tangible improvements in how businesses operate: 42% report innovation through new capabilities, while a third cite improved customer engagement, competitiveness, and higher sales. By contrast, benefits more closely associated with sustained business expansion, such as market access (25%) or cost reductions (18%), are reported much less frequently. For most women entrepreneurs in this sample, AI appears to be currently easing pressure rather than changing trajectory. However, it is worth noting that nearly one in ten women reports that AI has introduced new challenges, indicating that gains from AI use are not always unqualified and may be accompanied by added complexity or new demands.

While time savings are the most widely reported benefit of AI use, they do not automatically translate into business growth. For many women entrepreneurs in this sample, time freed through AI is absorbed into managing existing demands rather than invested in expansion. Ongoing care responsibilities, limited staff support, and low organisational slack make it difficult to redirect freed-up time toward growth-oriented activities such as market expansion, system upgrades, or learning new tools. These activities require sustained attention and often involve short-term risk or up-front effort. As a result, AI is currently helping many women entrepreneurs cope with pressure but has not yet shifted growth outcomes at scale.

> **With AI, I am able to do tasks myself that, without AI, I would have had to hire someone else to do.**
>
> A woman entrepreneur from Colombia

Qualitative responses add texture to this picture. Women entrepreneurs report productivity gains across everyday activities such as writing, design, budgeting, marketing, customer engagement, and planning, alongside improvements in accuracy and output quality. Many also note that AI enables more professional communication with clients and supports basic digital marketing and online sales, allowing them to handle tasks independently that would otherwise require external support or additional staff. For many, this translates into leaner day-to-day operations, even in the absence of business expansion.

5.5. Paid AI use and business value

Paying for AI tools signals that women entrepreneurs perceive clear business value and want to use AI tools beyond the limits of free applications or features. It reflects a willingness to invest in AI as part of their business operations, while also highlighting where cost, confidence and expected returns intersect with deeper use.

As leading AI firms compete for scale, many are prioritising reach over short-term revenue in large LMIC markets, offering steeply discounted or free access to build user bases and collect data at scale. In India, for example, access to leading AI tools is priced at a fraction of U.S. rates, and partnerships between AI providers and telecom operators have driven rapid uptake by offering AI services free to hundreds of millions of users. For AI firms, the immediate payoff lies less in subscription income than in locking in users and the data they generate over time.[58]

For women-led enterprises, this strategy lowers entry barriers but does not remove the deeper, longstanding constraints that have historically shaped uptake of digital technologies. Internet affordability, device ownership, access, and reliable connectivity remain critical.[59] Given that most AI applications are cloud-based and data-intensive, these prerequisites continue to shape who can move from nominal access to sustained and effective use. Decisions about whether AI tools are worth the cost of a paid subscription are not only a reflection of perceived value, but are also mediated by the user's underlying digital infrastructure, as well as her confidence that she has the skills to deploy them effectively. In practice, the decision to pay reflects not only the subscription price but

58. The Economist. 'AI Is Erupting in India'. 2025. Link

59. Cherie Blair Foundation for Women. 'Empowered or Undermined? Women Entrepreneurs and the Digital Economy'. 2025. Link

also the total cost of use, including data consumption, learning time, and the ongoing effort of integrating new tools into existing workflows.

Against this backdrop, our survey reveals that 41% of women entrepreneurs in our sample who use AI already pay for at least one AI tool, suggesting a high willingness to pay among business users. While not perfectly comparable, this proportion is significantly higher than the 5% of ChatGPT's nearly 800 million global users who are currently subscribed to its paid subscription services.[60] This difference reflects the characteristics of the sample: these are not general-purpose AI users, but rather women actively running businesses under significant time constraints. For these entrepreneurs, AI offers immediate and visible returns, particularly in the form of time savings, which strengthens confidence that paid tools will deliver value in practice and increases tolerance for relying on AI outputs in day-to-day business tasks. Consistent with this, 32% of open-ended responses cite productivity and efficiency gains as the most immediate benefits of AI adoption. Many describe how AI reduces administrative workload, speeds up routine tasks, and eases day-to-day time pressure.

Business size correlates with a shift from free to paid AI use. Nearly four in five large women-led businesses with over one hundred employees report paying for AI tools, compared with one in four small or solo enterprises. This gap aligns with differences in perceived importance: 79% of women entrepreneurs leading large businesses rate AI as extremely important for business success, compared with 54% among small-business leaders. These patterns suggest that willingness to pay is higher where AI is understood and valued, and where there is the capacity to easily embed AI into complex business operations. Larger firms are also better positioned to absorb the total cost of use associated with paid tools, including data requirements, staff time, and experimentation costs. They are also more likely to have already digitised core business processes that can be more readily augmented with AI, lowering the barriers to integration and higher-stakes use. This is consistent with women entrepreneurs making selective, value-driven investment decisions rather than adopting paid tools indiscriminately.

60. Reuters. 'OpenAI Projected at Least 220 Million People Will Pay for ChatGPT by 2030, The Information Reports'. 2025. Link

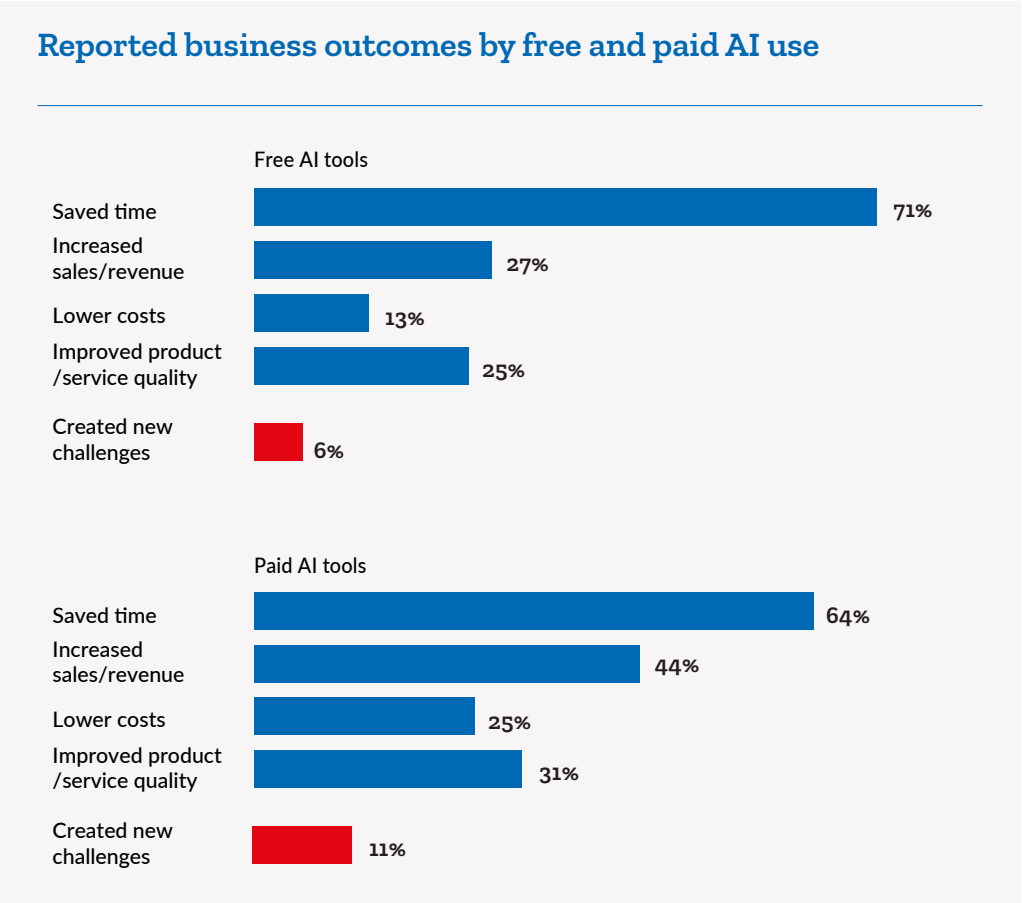


Figure 22: Reported business outcomes by free and paid AI use

Figure 22 shows clear differences in the types of business improvements reported by women entrepreneurs who use free AI tools compared with those who pay. As women move from free, task-level use to paid tools, reported benefits shift toward outcomes more closely linked to revenue, cost control, and product quality.

Women entrepreneurs who pay for AI tools are more likely to report outcomes associated with improved commercial performance, including lower costs (25% versus 13% among non-payers) and increased sales or revenue (44% versus 27%), as well as improved quality (31% versus 25%), pointing to deeper or more targeted use in revenue- and cost-related workflows. By contrast, women entrepreneurs relying exclusively on free tools are significantly more likely to cite time savings as a benefit (71% versus 64%), underscoring the role of free AI tools in supporting efficiency and front-end tasks. Importantly, very few AI users report no benefits at all, but the small share that does is overwhelmingly concentrated among non-payers. These patterns point to a differentiated value ladder in reported benefits that will be explored in the next section: free tools are most commonly associated with efficiency and time savings, while paid tools are more often associated with cost reduction and revenue-related outcomes.

Barriers to using AI more effectively by free and paid AI use

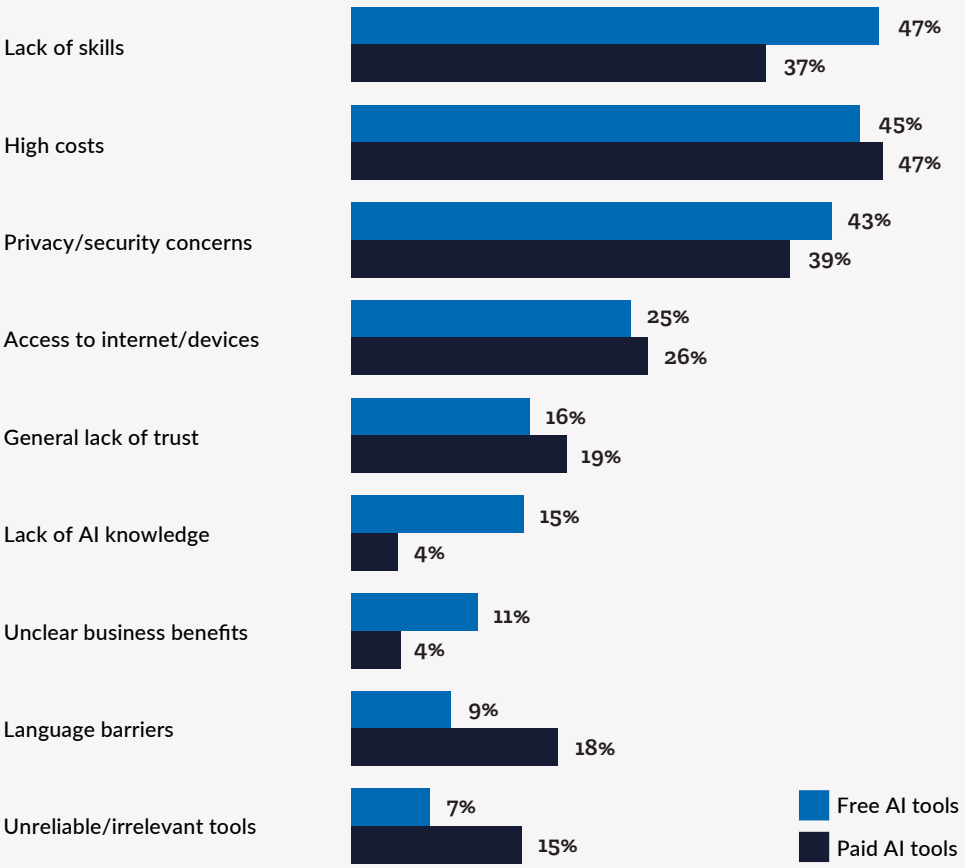


Figure 23: Barriers to using AI more effectively by free and paid AI use

Among AI users, differences by paying status (Figure 23) help situate women entrepreneurs along an adoption ladder. Barriers linked to early-stage capability and confidence (e.g., skills, privacy concerns and uncertainty about business value) are more common among those relying on free tools. By contrast, barriers related to tool fit (e.g., language, reliability and trust) appear more frequently among paying users. Some constraints cut across both groups, particularly skills and privacy, reinforcing the broader finding that women entrepreneurs are adopting AI despite friction, even as these constraints shape the extent to which AI is embedded in core business processes.

Other barriers look more like early-stage frictions and are much more concentrated among women who rely on free tools. Women using free AI tools are nearly three times as likely to report uncertainty about whether AI adds business value (11%, compared with 4% among paying users), and almost four times as likely to say they do not know enough about AI tools to decide (15%, compared with 4%). These gaps suggest that many free users are still building the confidence and practical know-how needed to move from experimentation toward consistent, higher-stakes uses.

For these respondents, the barrier is not a lack of interest, but the time and costs associated with learning, and the confidence that the value proposition supersedes concerns about privacy and security.

By contrast, barriers linked to product fit and local relevance become more pronounced among women who pay for AI. Paying users are twice as likely to cite language issues (18%, compared with 9% among free users) and more than twice as likely to report unreliable or irrelevant tools (15%, compared with 7%). These are barriers associated with more intensive use and higher expectations. As women invest financially in AI and attempt to rely on it more consistently, limitations in language performance, output quality, and tool reliability become more consequential. The largest gap between free and paid users remains knowledge, skills, and training, a 10 percentage point difference, and a clear signal to providers and ecosystem actors that deeper integration is limited as much by know-how as by cost.

This analysis reveals a disconnect between willingness to pay for AI and the conditions required to use it effectively. Women entrepreneurs pay for AI when clarity about value and capability thresholds is met, and payment is less constrained by affordability than by whether AI tools can reliably deliver contextually relevant, trustworthy, and business-ready outputs. For AI providers and policymakers, this points to a broader challenge: lowering subscription prices alone is unlikely to unlock inclusive productivity gains unless accompanied by support that addresses capability, infrastructure and integration gaps.

This means that willingness to pay is a necessary but insufficient condition for AI to translate into productivity gains. Even when women entrepreneurs invest in AI tools, the value they realise depends on enhanced skills and tool relevance: how those tools can be used, which business functions they support, and how benefits are realised across different dimensions of business performance.

5.6. AI integration and efficiency gains

Differences in reported business improvements are not limited to whether women entrepreneurs pay for AI tools. Outcomes also vary according to how consistently AI is used in day-to-day business activities. Among AI users, more frequent engagement is associated with a wider range of perceived benefits across different areas of business performance. This pattern suggests that repeated use broadens the scope of value realised, even if it does not automatically imply deeper integration into higher-stakes functions.

For women entrepreneurs, many of whom carry caregiving and domestic responsibilities, even modest efficiency gains can have outsized value, not only by freeing up scarce hours but by reducing the cognitive load and opportunity costs associated with juggling multiple roles.

These costs affect business growth and performance, constraining women's ability to invest in planning, learning, customer engagement, and growth-oriented activities.[61]

At the same time, prior research indicates that more transformative business impacts, such as revenue and profit growth, and employment creation, depend on sustained AI use, integration into workflows, and investment in complementary capabilities.[62] This analysis explores how the benefits women entrepreneurs report as a result of AI use in their business vary by frequency of use, and whether current gains reflect short-term efficiency and coping or early signals of longer-term changes in how their businesses are managed and grown.[63]

Reported benefits by frequency of AI use

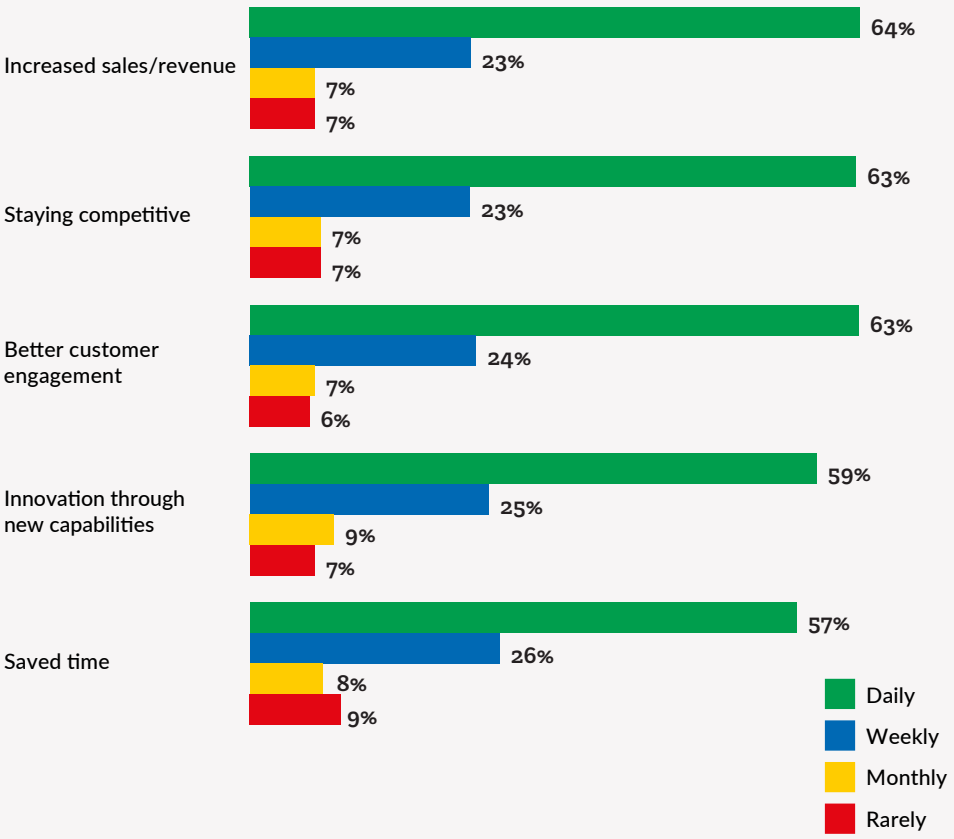


Figure 24: Reported benefits by frequency of AI use

61. Carrigan, M., Duberley, J. 'Time Triage: Exploring the Temporal Strategies That Support Entrepreneurship and Motherhood'. Time & Society 22. 2013. Link

62. OpenAI. 'The State of Enterprise AI: 2025 Report'. 2025. Link

63. While AI may also generate other consequential effects that are harder to measure, including improvements in decision-making, confidence, professionalisation, and resilience, those effects are beyond the scope of this study.

The gradient is pronounced. Daily users of AI are nine times more likely to report at least one benefit compared to those who use it less than once a month. This daily use premium is highest (10.5 times larger) for women entrepreneurs reporting better customer engagement, closely followed by increased sales and revenue (9.1 times larger), help staying competitive (9 times larger), and innovation (8.4 times larger). Notably, lack of perceived benefit is closely associated with low usage intensity: among respondents who report no benefits, 53% use AI rarely, compared with substantially higher rates of daily or weekly use among those reporting positive outcomes. In this sample, more frequent use is associated with a wider range of reported benefits, while sporadic use is more often accompanied by limited or unclear value.

However, frequency alone does not guarantee deeper integration into higher-stakes functions such as finance and operations. Moving from frequent use in low-risk tasks to embedding AI in core workflows requires greater confidence in tool reliability, data protection and decision accuracy. As use expands into areas that shape costs, compliance, and financial outcomes, perceived and actual risks become more consequential. Deeper integration cannot be assumed to be a natural extension of frequent use by women entrepreneurs – it is a calculated judgement about trust, exposure and potential downside.

5.7. Trust, risk, and trade-offs

As AI tools move from experimentation toward routine use, questions of trust increasingly shape how far women entrepreneurs are willing to rely on them. While uptake is widespread, global confidence in AI technology suggests persistent hesitation about relying on AI for high-stakes tasks. In a 2025 survey by KPMG and the University of Melbourne, 61% of the 48,000 respondents across 47 countries expressed either wariness or unwillingness to trust AI systems.[64,65] Udacity's 2025 survey of 2,000 workers finds that nine in ten use AI tools at work, yet three in four regularly abandon them mid-task, most often due to concerns about accuracy, quality, and poor workflow fit.[66]

In this report, trust refers not only to confidence in the technical accuracy of AI outputs but also to concerns about data security, accountability, and the consequences of relying on AI for business-critical decisions. In last year's research on digital financial tools and mobile money, trust functioned primarily as an adoption constraint: low confidence in providers and systems often prevented women entrepreneurs from using these systems at all. By contrast, AI use in this sample is being sustained

64. Otis, N. G., Delecourt, S., Cranney, K., Koning, R. 'Global Evidence on Gender Gaps and Generative AI'. Harvard Business School. 2024. Link

65. Gillespie, N., Lockey, S., Ward, T., Macdade, A., Hassed, G. 'Trust, Attitudes and Use of Artificial Intelligence: A Global Study 2025'. University of Melbourne and KPMG. 2025. Link

66. Udacity. 'The AI at Work Adoption Gap: 90% of Workers Use It, Most Still Don't Trust It'. 2025. Link

despite partial and qualified trust. This suggests a shift in how trust operates: rather than determining whether adoption occurs, trust affects how far use extends. Immediate and visible productivity gains appear sufficient to motivate continued use, even when concerns about accuracy, data protection and governance exist.[67]

A similar tension appears in the qualitatively-reported experiences of women entrepreneurs in this sample, who are already actively using AI in their businesses. Many respondents note that AI outputs are not always reliable and require careful human verification, particularly when used for business-critical information such as financial figures, contracts, or customer-facing decisions. As a result, AI is typically treated as a support tool rather than a source of authority, even among frequent users.

> **"One of the biggest challenges of using AI in my business is making sure the information it provides is accurate and reliable. Sometimes it still needs human checking or adjustments, so I can't rely on it completely. Learning how to use AI tools effectively also takes time and patience."**
>
> A woman entrepreneur from the Philippines

Concerns about AI reliability are compounded by questions of governance, accountability, and exposure to the companies that develop AI products. Evidence suggests that women are markedly less confident than men that AI providers will keep their data secure.[68] Women are also less comfortable disclosing their own use of AI, indicating that concerns about legitimacy, scrutiny, and exposure shape how deeply they engage.[69] At the same time, research indicates that women and men have similar levels of confidence that AI can meet task objectives.[70,71,72] This hesitancy does not appear to stem from doubts about AI's technical usefulness. Trust, in this sense, reflects assessments of institutional risk as much as technical performance. These dynamics shape how women entrepreneurs in our sample navigate trust and risk in practice, particularly when deciding which business activities can be entrusted to AI, and which remain off-limits.

67. Cherie Blair Foundation for Women. 'Empowered or Undermined? Women Entrepreneurs and the Digital Economy'. 2025. Link

68. Deloitte Insights. 'Women and Generative AI: The Adoption Gap Is Closing Fast, but a Trust Gap Persists'. Technology, Media, and Telecom Predictions. 2024. Link

69. Udacity. 'The AI at Work Adoption Gap: 90% of Workers Use It, Most Still Don't Trust It'. 2025. Link

70. Dell'Acqua, F. et al. 'Navigating the Jagged Technological Frontier: Field Experimental Evidence of the Effects of AI on Knowledge Worker Productivity and Quality'. Working Paper. Harvard Business School. 2023. Link

71. Otis, N., Clarke, R., Delecourt, S., Holtz, D., Koning, R. 'The Uneven Impact of Generative AI on Entrepreneurial Performance'. Social Science Research Network. 2024. Link

72. Carvajal, D., Franco, C., Isaksson, S. 'Will Artificial Intelligence Get in the Way of Achieving Gender Equality?' SSRN Scholarly Paper No. 4759218. Social Science Research Network, 2025. Link

> **The biggest challenge is the intellectual property and copyright ambiguity surrounding the commercial use of AI-generated content in my graphic design, multimedia, and printing business.**
>
> A woman entrepreneur from Nigeria

These trust concerns sit within a broader and well-documented discourse on AI bias. Evidence shows that AI systems can reproduce or amplify gender biases present in training data and real-world decision-making, generating stereotyped language, conservative business advice, or recommendations that reflect historical discrimination. Awareness of these limitations, alongside women entrepreneurs' own experiences with AI outputs, is likely to inform how far these tools are trusted for higher-stakes business functions, even when adoption is already in place.[73]

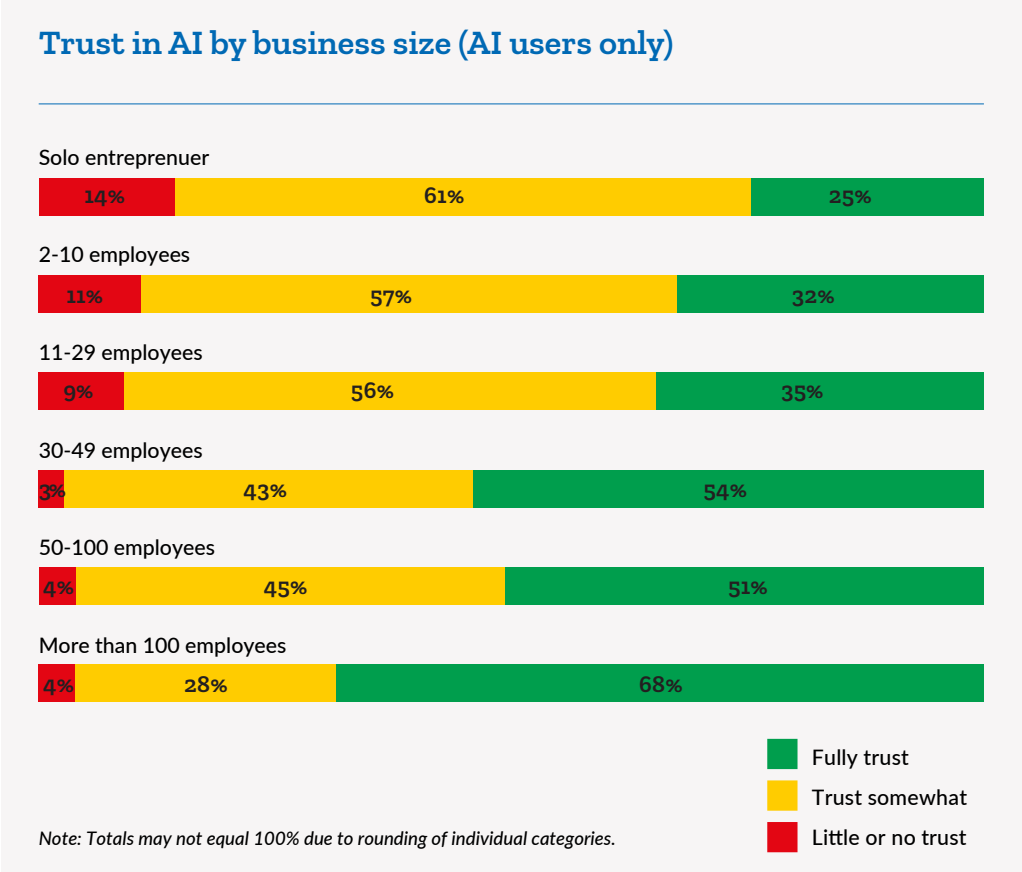


Figure 25: Trust in AI by business size (AI users only)

73. UC Berkeley School of Information. 'How Artificial Intelligence Bias Affects Women and People of Color'. Cybersecurity & Data Science. 2021. Link

In this sample, 35% of AI users report fully trusting AI tools with their business data, 55% report trusting them somewhat, 9% report trusting them very little, and 1% report not trusting them at all. Trust also varies systematically by business size. Among women-led businesses with over 100 employees, 68% of respondents report full trust in AI tools, compared with just 25% among solo women entrepreneurs. This relationship suggests that organisational capacity for integration, clarity about business value, and the availability of technical support, internal checks, and governance systems materially shape trust. Qualitative responses add nuance to this finding: women entrepreneurs operating in creative and design-focused businesses, in particular, express uncertainty around ownership and commercial rights associated with AI-generated content, which appears to temper trust even among users who otherwise recognise AI's practical benefits.

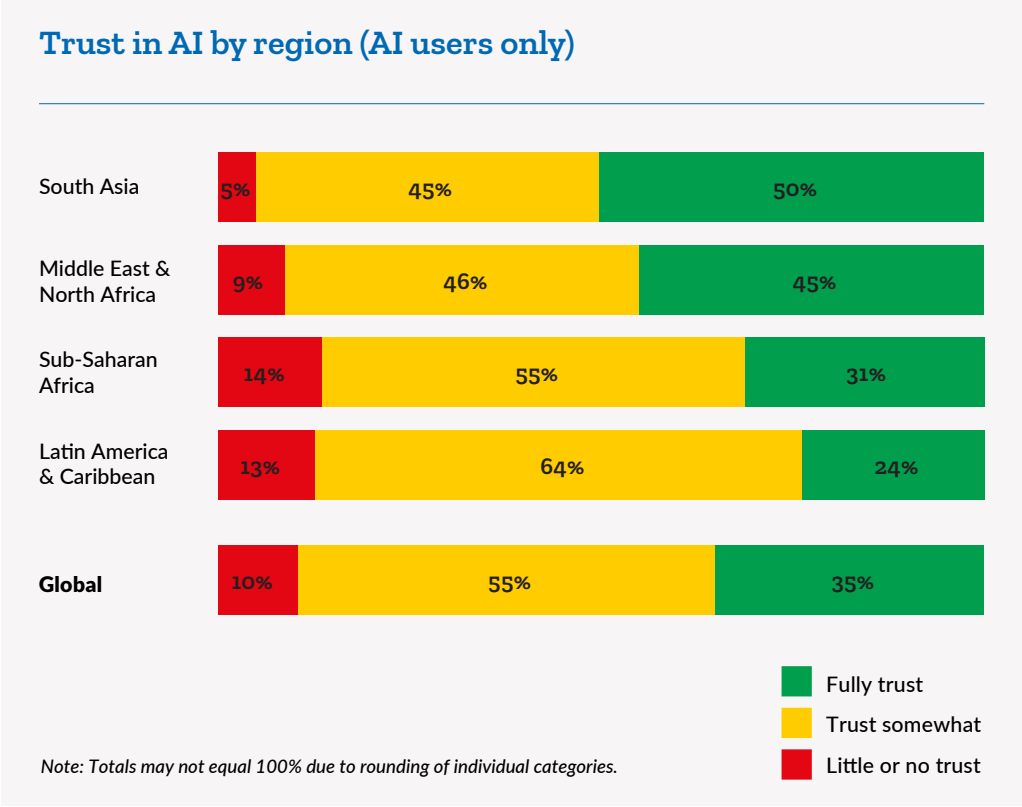


Figure 26: Trust in AI by region (AI users only)

This aggregate picture masks substantial variation by region. Trust is highest in South Asia, the Middle East, and North Africa, where close to half of women entrepreneurs report full trust, but drops significantly in Sub-Saharan Africa and Latin America and the Caribbean, where fewer than one in three do so. The distribution suggests that trust is partial and situational, not a prerequisite for use. Trust, in this sense, appears to operate as a mediator that determines depth of use rather than a gatekeeper to adoption.

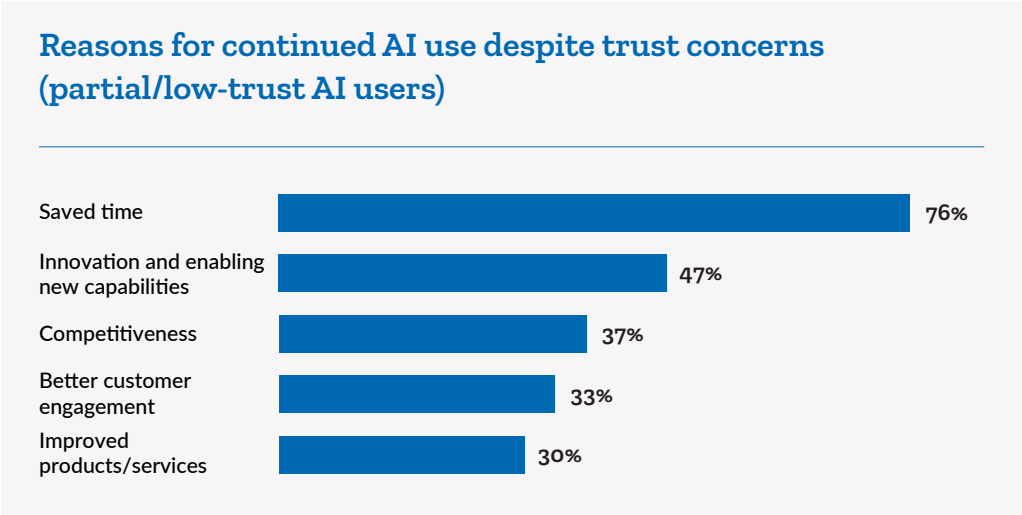


Figure 27: Reasons for continued AI use despite trust concerns (partial/low-trust AI users)

Why do women entrepreneurs continue to use AI when they don't fully trust it? For most women entrepreneurs, continued use reflects a pragmatic calculation, with immediate gains taking precedence over unresolved concerns about risk and governance. Among women entrepreneurs who expressed concerns about AI, by far the most frequently cited reason for continued use is time savings (76%), followed by the potential for innovation through new capabilities (47%) and the need to remain competitive (37%). This pattern aligns with global evidence that small firms often adopt AI pragmatically, even when trust remains conditional. These findings reinforce the interpretation that uptake is driven by immediate necessity and perceived short-term value. Women entrepreneurs appear to make a calculated trade-off, balancing concerns about institutional safeguards and governance frameworks against the need to upskill and leverage AI as a tool to drive business growth.

Confidence in one's own ability to use AI effectively is closely associated with where it is deployed within the business. Among women entrepreneurs who report being very confident in their ability to use AI, use extends well beyond front-end tasks: 42% use AI for operations and 49% for bookkeeping and finance, compared with just 10% and 20%, respectively, among those who are not at all confident. High-confidence women entrepreneurs also report broader and deeper AI use across learning and training (66%), product or service design (65%), and market information (55%). Those with lower confidence tend to concentrate AI use in lower-risk activities such as marketing and customer communication, with minimal engagement in higher-stakes operational functions. Trust, by contrast, reflects judgments about AI tools and their surrounding ecosystems, including governance, data protection and institutional accountability, rather than self-assessed capability alone.

> **Before AI, handling business processes like budgeting, marketing, and customer engagement was time-consuming and error-prone. Canva, for example, is able to assist me with graphic design and content creation for marketing. ChatGPT also assists in improving communication with customers. Notion AI allows me to plan and maintain a calendar of all my activities. Life has become easier, processes are efficient, and definitely my customers are happier.**
>
> A woman entrepreneur from Kenya

For women entrepreneurs in this sample, continued AI use reflects a calculated risk trade-off. Tools are sufficiently reliable to deliver tangible benefits, but insufficiently trusted to warrant deep integration into finance, operations or decision-critical business functions. Institutional uncertainty, particularly around data protection, accountability, and exposure, continues to place practical limits on how far AI can be integrated into core workflows. As with social media and other digital tools, the benefits of participation come with exposure to digital risk – costs that fall more heavily on women, who often face higher penalties for error, misuse or unwanted visibility.[74,75]

Against this backdrop, time savings stand out as the most consistently reported benefit of AI use, across both paying and non-paying users. This helps explain why engagement persists despite unresolved concerns. Outsourcing tasks to AI eases immediate time pressures created by constrained schedules and overlapping responsibilities, making AI valuable even when trust in outputs and providers is precarious. The next section examines whether these gains translate into meaningful relief from women entrepreneurs' time poverty, or whether AI use introduces new cognitive and upskilling demands that offset some of these benefits.

5.8. AI, time poverty and caregiving

Across LMICs, women-led enterprises operate under persistent time poverty driven by unpaid care responsibilities. This survey shows how deeply these constraints shape both business activity and the pattern and depth of AI use.[76] Caregiving is nearly universal among respondents

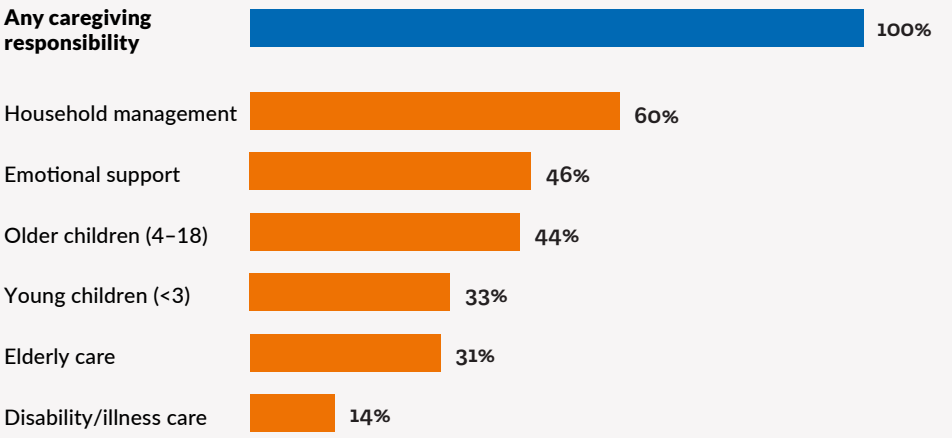
74. Klaus, I. et al. 'The Gender Trust Gap in AI: Implications for Democracy'. Carnegie Endowment for International Peace. 2025. Link

75. Cherie Blair Foundation for Women. 'Empowered or Undermined? Women Entrepreneurs and the Digital Economy'. 2025. Link

76. Nadiger, A., Venkatesh, S. 'Leveraging Artificial Intelligence for Women Entrepreneurs in Karnataka: Opportunities and Challenges'. JNNCE Journal of Engineering & Management, special ed. 2025. Link

in this survey: only three women (from a sample of 3,072) report having no caregiving responsibilities at all. Time constraints are therefore the baseline condition under which most women entrepreneurs make decisions about adopting and using AI.[77]

Types of daily caregiving responsibilities by women entrepreneurs



Note: Percentages are rounded to whole numbers; 99.9% (3,069 of 3,072) report at least one caregiving responsibility.

Figure 28: Types of daily caregiving responsibilities by women entrepreneurs

For women entrepreneurs, care responsibilities are extensive and overlapping. A majority of women entrepreneurs in our sample (65%) care for children under 18, including 33% who care for young children under the age of three. In addition, 46% provide emotional support to family members, 31% provide care for elderly parents or relatives, and 14% support someone with a disability or long-term illness. Many respondents report fulfilling multiple caregiving roles simultaneously, which increases daily time pressures and reduces flexibility in when and how business tasks are completed.

> **An AI tool that manages customer interactions while I am caregiving would ensure I don't miss customers.**
>
> A woman entrepreneur from Kenya

77. Nadiger, A., Venkatesh, S. 'Leveraging Artificial Intelligence for Women Entrepreneurs in Karnataka: Opportunities and Challenges'. JNNCE Journal of Engineering & Management, special ed. 2025. Link.

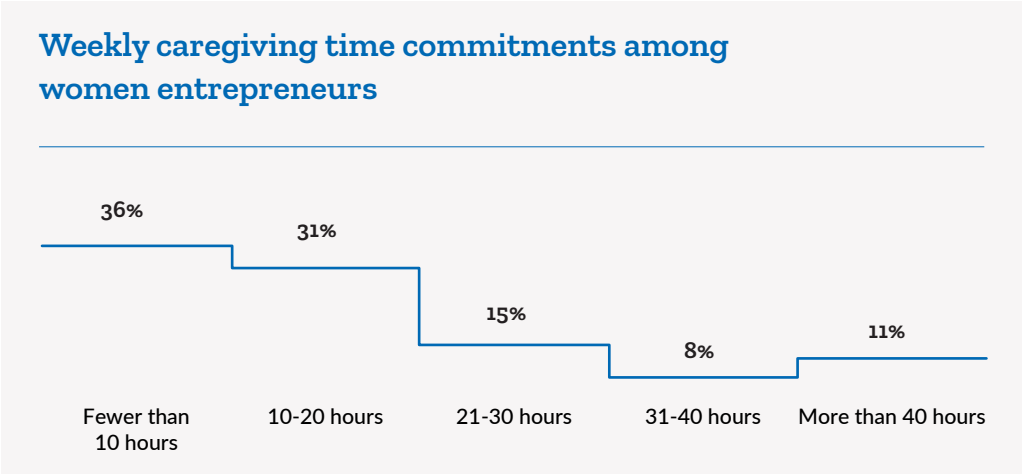


Figure 29: Weekly caregiving time commitments among women entrepreneurs

Not surprisingly, caregiving responsibilities impose substantial weekly time commitments. As shown in Figure 29, while 36% of respondents spend less than 10 hours per week on caregiving, nearly one in five devote over 30 hours, including 11% who spend more than 40 hours. This amounts to an average caregiving burden of 18 hours per week – time that could otherwise be directed toward business development, learning, customer acquisition, or improving technical skills. Crucially, this time burden is largely inelastic: caregiving responsibilities are not discretionary and cannot easily be deferred, compressed, or outsourced in response to business demands.

> **Having a virtual assistant or AI tool that can help manage and prioritize tasks, schedule appointments, and even provide emotional support would be a game-changer for caregivers who are also running a business.**
>
> A woman entrepreneur from the Philippines

Qualitative responses add important texture to these figures. Many women entrepreneurs describe running businesses from home while caregiving as mentally and physically taxing, citing frequent interruptions, fatigue, and reduced concentration, alongside a desire for clearer separation between work and care spaces. These accounts reinforce that time scarcity is not simply a scheduling challenge but a cognitive and emotional one, shaped by constant context-switching and overlapping responsibilities. As a result, while tools such as AI could be associated with reduced routine workload, their capacity to raise productivity is bound by the persistence of unpaid care. For women entrepreneurs, these constraints are likely to remain without broader shifts in social norms,

supportive care policies, and workplace arrangements that recognise and redistribute unpaid care responsibilities.

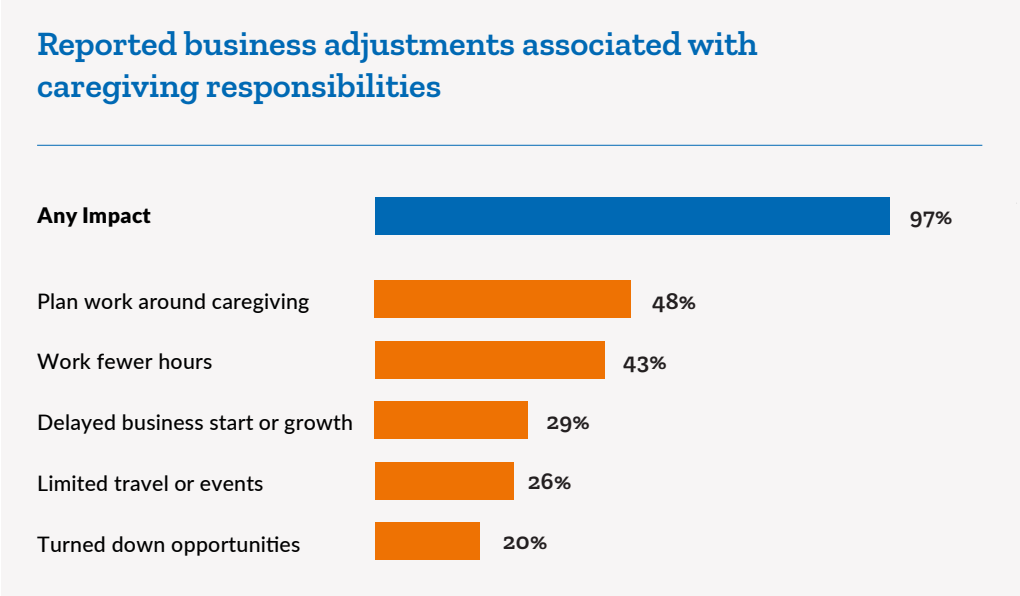


Figure 30: Reported business adjustments associated with caregiving responsibilities

> **Ultimately, the biggest challenge is the mental load of constantly context-switching and the guilt of feeling like neither role is getting 100% of me. The solution isn't just "more hours in the day," but systems and tools that reduce friction and make the transitions between my two most important jobs less jarring and more manageable." - when asked what would make it easier to balance caregiving and their business.**
>
> A woman entrepreneur from Nigeria

The vast majority of women entrepreneurs in our sample (97%) report that they must adapt or constrain their business activities to accommodate caregiving responsibilities. Nearly half (48%) report needing to plan work around caregiving, while 43% adjust by working fewer hours. These responses reflect adaptive strategies. At the same time, caregiving responsibilities also generate direct constraints on growth and opportunity: 29% have delayed business start or expansion, 26% face limitations on travel or participation in events, and 20% have turned down business opportunities. Only a small fraction reports no impact (3%). This distinction matters: while some caregiving trade-offs

reflect accommodation and resilience, others represent foregone growth, missed markets, and constrained scale.

Care responsibilities are largely non-discretionary and shaped by household roles, social and cultural norms, and the availability of external support. When asked to describe what they would need to balance caregiving and business responsibilities in open responses, women entrepreneurs pointed to a mix of structural and social support, including flexible work arrangements, affordable childcare and eldercare, public care subsidies, shifts in social norms around caregiving, and supportive laws and policies. These are not gaps that technology alone can close.

Within the scope of what AI can support, women describe it as a practical coping mechanism that helps manage competing demands by reducing routine business workload, speeding up administrative tasks, and lowering the mental load of planning, communication and coordination. AI's value, therefore, lies not in substituting for caregiving time but in freeing marginal business time and mental bandwidth under conditions of chronic competing time pressures.

At the same time, this survey highlights a core tension: AI adoption is highest among women who face the greatest pressure on their time, yet deeper and more productive use requires learning, experimentation and sustained attention, which are the very resources in shortest supply. This creates a tension in which the women entrepreneurs who stand to benefit most from AI's time-saving potential are also the least equipped to absorb the up-front learning costs and cognitive demands associated with deeper use and integration.

> **Since my business is in my home, I think having a workplace in another location would help separate work and personal life.**
>
> A woman entrepreneur from Mexico

Addressing time poverty is therefore central to whether productivity gains from AI can be inclusive. Interventions that reduce the time, effort and cognitive load required to learn and use AI – through intuitive design, low-friction onboarding, and embedded support – are not ancillary concerns. They are central to whether AI functions as a genuine force-multiplier for women-led enterprises, rather than a further demand layered onto tightly constrained schedules.

6. Conclusion

AI has shifted from a marginal or experimental new tool to the mainstream of women-led enterprises functioning across LMICs. Among digitally connected women entrepreneurs, adoption has reached scale: awareness is nearly universal, more than four in five are actively using AI, and a majority now engage with it weekly or daily. This pattern reflects a shift in where constraints arise, with skills, cost, trust, and integration challenges becoming more salient once women entrepreneurs move beyond initial experimentation. The challenge is no longer whether women entrepreneurs will adopt AI, but whether they can use it to deliver durable productivity gains and support business growth.

A central finding of this report is that while AI is already delivering value for women-led enterprises, that value is concentrated in efficiency gains, rather than sustained business growth. Time savings dominate reported benefits, far outweighing gains linked to expansion, such as access to new markets or sustained cost reductions. These time savings are not marginal conveniences but economically meaningful gains in contexts of chronic time poverty. For women entrepreneurs balancing business ownership with largely inelastic domestic and caregiving responsibilities, time is a binding constraint rather than a flexible input. By reducing the hours and cognitive effort required for routine tasks, AI may help relieve daily pressures, but it does not automatically free up time for growth-oriented investments in business operations.

Critically, the women who stand to benefit most from AI's time-saving potential are often those with the least capacity to absorb the up-front learning, integration effort, and short-term risk required to use AI more deeply. Growth-related activities typically require sustained attention, up-front effort, and a tolerance for short-term risk that many women entrepreneurs – especially those running micro and small businesses – cannot absorb. This creates a central tension in AI adoption: AI is most valuable where time constraints are tightest, yet deeper and more productive use demands time, confidence, and capacity that are in shortest supply. For many women entrepreneurs, AI is helping them manage multiple responsibilities and maintain competitiveness in challenging operating environments.

Uptake is strongest in market-facing and learning functions where returns are immediate, and risks are relatively low. Use remains more limited in back-end functions such as finance and operations, where integration costs, confidence thresholds, and trust concerns are higher, and where suitable, affordable, and locally relevant AI tools are less readily available. Limited uptake also reflects gaps in skills and training related to applying AI to more technical, system-dependent business

processes, which often require a higher level of digital literacy and workflow integration than front-end uses. The concentration of AI use outside back-end functions limits its contribution to growth, given the role these functions play in managing capacity, costs, and risk. This functional imbalance appears to constrain AI's current contribution to scaling women-led businesses.

At the same time, women entrepreneurs show a clear willingness to invest in AI when value is visible. More than four in ten already pay for AI tools, signalling real demand for deeper engagement. The barriers to uptake differ by stage of use. Among non-users, lack of skills and training is the primary constraint to initial adoption, indicating that capability and clarity of value are the first hurdles to adoption. This is reinforced by the fact that even among non-users, interest in using AI in the future remains very high. Cost becomes a more binding constraint as women entrepreneurs consider paying for AI and integrating it more deeply into their businesses, determining who can sustain adoption and compound productivity gains over time.

Finally, this report underscores that high AI adoption can mask unequal depth of use and uneven benefits. Confidence, training, trust, and exposure to risk all shape where and how AI is deployed. A large share of women entrepreneurs in our sample cite skills gaps and ongoing upskilling needs. Concerns around cybersecurity, data misuse, and privacy persist, influencing whether AI is allowed into higher-stakes business functions. Care responsibilities and structural constraints further mediate who can translate AI use into lasting gains by limiting the time, attention, and risk tolerance required for deeper integration. The result is that AI is more often used to ease day-to-day pressures than to support capacity-expanding change.

As AI-enabled tools become more embedded, customised, and central to business operations, the distributional consequences will only become more pronounced. This study shows that AI does not create a level playing field on its own. Without deliberate action from policymakers, technology providers, and ecosystem actors, it risks reinforcing existing divides among women entrepreneurs based on age, business sector, business size, and confidence in AI tools.

The opportunity now is to move beyond expanding access alone and focus on enabling deeper, safer, and more integrated use of AI in core business functions. Doing so requires targeted action to reduce learning and experimentation costs, strengthen trust and safety, and support integration into finance, operations, and planning so that productivity gains can compound into growth. The recommendations that follow set out how these shifts can be achieved in practice.

7. Recommendations

Achieving inclusive productivity gains from AI will require a strategic shift in emphasis by governments, private companies, and development agencies from access to deepening AI use. Among digitally connected women entrepreneurs in LMICs, AI use is already widespread. The real divide is now the depth of use. Our evidence suggests that women entrepreneurs are using AI most often in low-risk, customer-facing functions, such as marketing and communication. However, uptake remains more limited in finance and operations, which shape capacity, costs and risk. Increasingly, the binding constraints are not just affordability, but rather skills, confidence, trust and time.

Without deliberate action from policymakers, technology providers and ecosystem actors, the AI revolution risks accentuating existing inequalities by business size, sector, and access to support. The recommendations below set out practical steps to reduce the costs of learning and experimentation, improve tool fit for small-firm realities, and strengthen trust and safety.

Sequencing matters. Reducing learning and experimentation costs, strengthening trust and safety, and addressing time constraints are prerequisites for deeper integration into core business processes. Without these foundations, efforts to promote AI adoption or affordability alone are unlikely to translate into growth. Well-intentioned investments that prioritise awareness, access, or generic training risk increasing use without enabling women entrepreneurs to move beyond incremental efficiency gains, leaving deeper benefits concentrated among firms with greater time, skills, and organisational capacity. The recommendations below, therefore, focus on enabling integration, not uptake, and on shifting measurement from adoption to outcomes. If success continues to be measured primarily by awareness or adoption, uneven returns and emerging inequalities will remain hidden, even as overall AI use increases.

Stakeholder grouping

The recommendations below are organised across five stakeholder groups. These groupings reflect the distinct functions different actors perform in shaping whether AI translates into inclusive productivity gains. While responsibilities overlap, each group influences a different part of the system that determines how deeply AI is integrated into women-led enterprises.

For clarity, stakeholder groups include:

- **Governments and Regulators:** actors responsible for setting policy frameworks, legal protections, and oversight mechanisms. This group includes national and subnational governments, regulatory authorities, data protection agencies and public standards bodies.
- **Multilaterals and Donors:** actors that allocate capital and shape programme priorities for MSME and digital development, including development banks, bilateral donors, UN agencies and publicly-financed innovation funds.
- **AI Providers and Technology Companies:** actors that design, price, and deploy AI-enabled tools and infrastructure. This includes AI developers, digital platforms, telecom operators, device manufacturers and cloud infrastructure providers.
- **Ecosystem Intermediaries:** actors that translate policy and technology into practical business support. This group includes entrepreneurship support organisations, business membership bodies, chambers of commerce, incubators, accelerators, NGOs and training providers.
- **Investors, Funders and Accountability Actors:** actors that shape incentives, performance standards, and outcome measurement. This includes impact investors, private investors, certification bodies, research organisations and monitoring and evaluation actors.

Recommendation 1

Depth of use: shift AI policy and programming from access to integration

Governments and Regulators

- Move beyond awareness and basic adoption metrics by supporting and measuring AI integration within routine business systems.
- Embed integration-oriented support within national AI strategies and MSME policies.
- Fund hands-on, capability-led support that helps women entrepreneurs strengthen financial management, inventory tracking and procurement practices, and apply AI alongside the tools they already use (including WhatsApp, mobile money and spreadsheets).
- Prioritise improvements in back-office financial and operational infrastructure where changes in cost control, risk management and capacity allocation are most likely to reinforce growth and resilience rather than incremental performance improvements.

Multilaterals and Donors

- Shift funding and technical assistance from awareness-building toward applied workflow-level integration by testing and piloting AI within core management processes in MSMEs.
- Embed integration benchmarks within MSME programmes, digital development strategies, and entrepreneurship support initiatives.
- Finance capability-led support at scale that enables women entrepreneurs to map core processes (e.g., cash flow, invoicing, stock, procurement), strengthen simple data practices, and integrate AI alongside the tools they already use (including WhatsApp, mobile money and spreadsheets).
- Emphasise functions that influence margins and operational stability, where gains are commercially consequential rather than concentrated in marginal efficiency.

Ecosystem Intermediaries

- Deliver integration-focused support that goes beyond awareness or basic tool introduction.
- Provide hands-on, capability-led programmes that help women entrepreneurs to improve revenue tracking, stock management and supplier coordination systems, layering AI into existing workflows and tools (including WhatsApp, mobile money and spreadsheets).
- Concentrate delivery efforts on finance, operations, and planning functions, where better management of capacity, costs, and risk is more likely to translate into sustained business growth.
- Track and report evidence of workflow integration rather than participation or tool sign-ups alone.

Investors and Accountability Actors

- Shift performance frameworks from adoption metrics toward indicators of depth and integration.
- Require evidence that AI is embedded within core business processes (e.g., cash flow management, invoicing, stock control, procurement) rather than limited to customer-facing tasks.
- Assess whether AI use is strengthening management of capacity, costs, and risk, especially in finance and operations, as part of investment, certification, or programme evaluation decisions.
- Align capital allocation, evaluation criteria and reporting requirements with demonstrated integration into everyday business workflows.

Recommendation 2

Learning costs: lower the cost of learning and experimentation before focusing on price

Governments and Regulators

- Reduce the time, cognitive, and financial costs of trying and testing AI by pairing affordability with supported onboarding.
- Offer learning vouchers, challenge funds, or co-financed pilots that cover trial periods, local coaching, and data costs, recognising that willingness to pay typically rises only after value is demonstrated in practice.
- Ensure that funded interventions are explicitly linked to applying AI in core business functions, rather than generic experimentation.
- Invest in physical and virtual AI learning hubs embedded within national incubation centres, MSME support programmes (including tax incentives and grants), and women-focused entrepreneurship initiatives.
- Pilot zero-rated access to approved AI learning content and lightweight in-app guidance, enabling women entrepreneurs to test tools safely without risking scarce time, data, or business continuity before making longer-term commitments.

Multilaterals and Donors

- Co-finance learning vouchers, challenge funds, and pilot programmes that reduce the financial and experimentation costs of testing AI tools.
- Fund trial periods, coaching support, and connectivity costs linked to applying AI in core business functions rather than generic exposure.
- Support the establishment and scaling of physical and virtual AI learning hubs within MSME support systems and women-focused entrepreneurship initiatives.
- Back structured experimentation programmes that allow women entrepreneurs to test tools in finance, operations and planning before committing scarce resources.
- Support zero-rated access or subsidised connectivity arrangements that lower the cost of safe experimentation.

AI Providers and Technology Companies

- Expand free tiers and time-bound trials to reduce the upfront cost of experimentation.

- Bundle trial access with training, templates, and responsive customer support to help women entrepreneurs assess relevance and returns before committing scarce resources.
- Design onboarding flows that guide users in applying AI to core business functions, rather than limiting early use to marketing or content generation tasks.
- Partner in initiatives that reduce data costs or enable lightweight in-app guidance for safe testing and experimentation.
- Structure pricing models so that progression from trial to paid use reflects demonstrated business value rather than immediate financial commitment.

Ecosystem Intermediaries

- Deliver structured onboarding programmes that pair tool access with coaching and applied experimentation.
- Provide hands-on support that helps women entrepreneurs test AI across finance, operations, and planning functions before making financial commitments.
- Embed experimentation within existing incubation centres, MSME support programmes and women-focused entrepreneurship initiatives.
- Facilitate peer learning and mentoring environments that reduce cognitive and confidence barriers to experimentation.
- Support women entrepreneurs in evaluating relevance and returns prior to paid adoption.

Investors and Accountability Actors

- Align funding criteria with evidence that women entrepreneurs have been able to test and apply AI in core business functions before scaling.
- Require reporting on applied experimentation and integration, not just tool access, downloads or sign-ups.
- Support financing structures that allow staged adoption following demonstrated value rather than upfront payment.
- Evaluate programmes based on whether they reduce learning and experimentation costs in practice.
- Incentivise models that combine affordability with supported onboarding and applied use.

Recommendation 3

Skills: invest in applied, function-specific AI skills for small business operations

Governments and Regulators

- Prioritise practical, task-based training linked to real business needs, rather than generic digital or AI literacy.
- Embed applied, function-specific AI modules into Technical and Vocational Education and Training (TVET) and entrepreneurship curricula.
- Support training that focuses on operational functions where women entrepreneurs report the greatest potential returns, including marketing automation, customer analytics, product descriptions, booking and scheduling, bookkeeping, invoicing, expense tracking and cash-flow forecasting.
- Place greater emphasis on finance, operations, and planning, where skills gaps most directly constrain growth.
- Train local trainers and establish partnerships with higher education institutions to offer micro-credentials recognised by buyers, lenders and investors.

Multilaterals and Donors

- Fund practical, task-based skills programmes linked to real business needs rather than generic digital or AI literacy.
- Support integration of applied AI modules into MSME support initiatives, TVET systems and entrepreneurship programmes.
- Prioritise training in finance, operations, and planning functions, where improved management of capacity, costs, and risk is most likely to support business growth.
- Invest in training-of-trainers models that build local capacity to deliver function-specific AI skills.
- Support development and recognition of micro-credentials aligned with buyer, lender, and investor expectations.

AI Providers and Technology Companies

- Design tools and onboarding flows that support applied, task-based learning linked to real business functions.
- Provide templates, guided workflows, and in-product support aligned with bookkeeping, invoicing, expense tracking, cash-flow forecasting, customer analytics and scheduling.
- Ensure documentation and support materials emphasise workflow integration rather than isolated prompt use.
- Make practical guidance available in local languages and formats suited to low-bandwidth environments.
- Partner with training providers to align product design with real, small-firm operational needs.

Ecosystem Intermediaries

- Deliver practical, task-based training linked to real business needs, rather than generic digital or AI literacy.
- Focus delivery on marketing automation, customer analytics, product descriptions, booking and scheduling, bookkeeping, invoicing, expense tracking and cash-flow forecasting.
- Place stronger emphasis on finance, operations, and planning functions where skills gaps most directly constrain growth.
- Structure programmes around three capabilities: prompting and context setting; verification and judgement; and workflow integration.
- Support women entrepreneurs to translate AI outputs into concrete business actions within existing workflows.

Investors and Accountability Actors

- Recognise applied micro-credentials and operational performance data arising from integrated AI use as credible signals in lending, investment, procurement and certification decisions.
- Incorporate evidence of function-specific AI skills into due diligence and performance assessment frameworks.
- Evaluate programmes based on demonstrated improvements in operational capability rather than participation in generic AI training.
- Incentivise training models that strengthen finance, operations, and planning capacity within women-led enterprises.

Recommendation 4

Design: build AI tools for informality, language diversity and small-firm realities

Governments and Regulators

- Incorporate small-enterprise usability standards into national digital and AI policy frameworks.
- Use procurement criteria to favour AI tools that function reliably on basic smartphones, under low-bandwidth conditions and intermittent power.
- Encourage interoperability with commonly used platforms such as WhatsApp, mobile money systems and simple accounting spreadsheets.
- Promote inclusive design standards that reflect informal record-keeping practices and unstructured data environments.
- Advance language inclusion policies to expand local-language support in AI-enabled business tools.

Multilaterals and Donors

- Fund public-private partnerships and innovation funds that support the development of AI tools designed for solo and micro-enterprises operating under connectivity and device constraints.
- Prioritise investments in tools that reduce setup time and ongoing maintenance burdens for time-poor women entrepreneurs.
- Support the development of modular, voice- and image-based features that operate effectively with unstructured data and informal record-keeping practices.
- Back pilots that demonstrate how AI tools can convert photos of receipts, voice notes, and chat histories into practical outputs such as invoices, basic accounts, stock lists and customer follow-ups.
- Integrate inclusive design criteria, including language diversity and support for informal business practices and unstructured data environments, into funding and grant requirements.

AI Providers and Technology Companies

- Design AI tools for the operating realities of solo and micro-enterprises, particularly those relying on low-cost smartphones, low bandwidth connections, and intermittent power.

- Ensure reliability on entry-level devices, minimise data and battery use, and offer simple defaults suited to informal and very small businesses.
- Simplify configuration and ongoing management to enable deeper use by time-poor women entrepreneurs.
- Develop modular, voice- and image-based features that operate with unstructured data, local languages, and informal business practices, enabling back-end use without requiring full digitisation upfront.
- Build functionality that converts photos of receipts, voice notes, and chat histories into practical outputs such as invoices, basic accounts, stock lists and customer follow-ups.
- Co-design with women entrepreneurs to improve contextual relevance, reduce bias, and ensure that support is available in local languages.

Ecosystem Intermediaries

- Convene women entrepreneurs to inform co-design processes and provide structured user feedback to AI providers and policymakers.
- Test AI tools within informal and small-firm contexts to identify barriers related to connectivity, language, device limitations and workflow integration.
- Support the adoption of tools that are interoperable with commonly used platforms such as WhatsApp, mobile money systems and basic spreadsheets.
- Provide structured feedback loops to ensure that design improvements reflect real operational constraints faced by women-led enterprises.
- Advocate for inclusive design features that enable back-end integration without requiring full digitisation.

Investors and Accountability Actors

- Prioritise investment in AI tools that are demonstrably usable on low-cost devices and under limited connectivity conditions.
- Require evidence that products minimise setup time and ongoing maintenance burdens for micro- and small enterprises.
- Incorporate inclusive design and local language support into investment and certification criteria.
- Assess whether tools enable practical back-end integration, such as invoicing, bookkeeping, stock management, and procurement, rather than focusing solely on customer-facing features.
- Incentivise product development models that reflect informal business practices and unstructured data environments.

Recommendation 5

Trust, safety and verifiable governance: make trust visible and treat governance, privacy, accountability and transparency as prerequisites for deeper AI use

Governments and Regulators

- Extend data protection frameworks to explicitly cover sole proprietors and informal women-led enterprises.
- Mandate transparent disclosure of data storage, sharing and AI training practices.
- Strengthen cybercrime and online safety laws to address AI-enabled harms such as fraud, impersonation, and deepfakes, through accessible reporting, redress and remedy mechanisms that women can use safely.
- Require proportionate gender bias and harm assessments before deploying AI systems in high-impact financial and marketplace decisions, such as credit scoring, insurance pricing, advertising delivery and hiring.
- Introduce voluntary or mandatory trust labels anchored in clear security and inclusion standards.
- Design regulatory sandboxes that include women-led firms as co-designers.
- Publish clear guidance to help women entrepreneurs identify AI tools that meet recognised safety, privacy and inclusion standards.

Multilaterals and Donors

- Support the strengthening and implementation of data protection, transparency and cybercrime frameworks that address AI-enabled harms affecting women-led enterprises, including digital gender-based violence such as fraud, impersonation, deepfakes, harassment and image-based abuse.
- Fund regulatory capacity-building for proportionate gender bias and harm assessments in high-impact AI systems.
- Back development of accessible reporting, redress and remedy mechanisms for AI-related harms, particularly in finance and digital marketplaces.
- Integrate governance and accountability safeguards into digital development and MSME programming.
- Require partners to demonstrate compliance with relevant data protection and transparency standards.

- Support the development and adoption of trust labels or certification frameworks tailored to MSMEs in LMICs.
- Fund pilots and sandboxes that include women-led enterprises in product testing and regulatory experimentation.

AI Providers and Technology Companies

- Offer simple, default controls for opting out of data sharing and managing retention.
- Publish plain-language explanations of model limitations, intended uses and data practices.
- Conduct and disclose proportionate gender bias and risk assessments for high-impact systems.
- Implement gender-disaggregated testing and maintain human oversight for contested or consequential decisions.
- Establish transparent reporting and remediation channels for harms arising from AI-enabled fraud, impersonation, deepfakes, harassment, image-based abuse and other forms of digital gender-based violence.
- Participate in certification or trust-label schemes and disclose compliance status.
- Include women-led enterprises in product testing and user research.

Ecosystem Intermediaries

- Provide trusted channels through which women entrepreneurs can report AI-related harms and seek redress.
- Translate governance and safe-use guidance into practical advice for women-led enterprises adopting AI across finance, operations, and other higher-stakes functions.
- Support awareness among women entrepreneurs of their data protection rights, legal protections against online and technology-facilitated gender-based violence and available reporting and remedy mechanisms.
- Document and escalate systemic bias or recurring harms affecting women-led enterprises.
- Advocate for proportionate safeguards in tools commonly used by their members.
- Help women entrepreneurs interpret trust labels, certification schemes and safety disclosures when selecting AI tools.
- Convene women-led enterprises to participate in regulatory sandboxes and co-design initiatives.

Investors and Accountability Actors

- Require evidence of baseline data protection, transparency, user control safeguards and protections against technology-facilitated gender-based violence as conditions for investment, procurement, certification or programme inclusion.
- Assess whether AI tools used in finance, credit, insurance, advertising, hiring or digital marketplaces have undergone proportionate gender bias and harm assessments, including risks of discriminatory outcomes and gender-based abuse.
- Incorporate governance, transparency, redress and online safety standards, including safeguards against digital gender-based violence, into due diligence and evaluation frameworks.
- Monitor whether AI-enabled systems that affect financial transactions provide meaningful rights to explanation, correction and accessible remedies.
- Align capital allocation and certification decisions with demonstrable compliance with privacy, accountability, bias mitigation and protections against technology-facilitated harms affecting women-led enterprises.
- Recognise trust labels and certification schemes as signals in investment and procurement decisions.

Recommendation 6

Time: reduce the time constraints that limit women's ability to go deeper with AI

Governments and Regulators

- Recognise time poverty as a binding constraint on deeper AI use and integration.
- Invest in care infrastructure that expands access to affordable childcare and eldercare through subsidies, community provision and employer-supported care.
- Integrate care policy and time-use considerations into national AI and MSME strategies.
- Ensure publicly funded AI and entrepreneurship programmes are designed to minimise learning and integration time.

Multilaterals and Donors

- Fund investment in care infrastructure as part of economic empowerment and digital inclusion programming.

- Support programme models that explicitly account for time poverty as a constraint on experimentation and integration.
- Require funded initiatives to incorporate flexible delivery formats and reduce non-essential time burdens.
- Align digital and MSME programming with policies that increase women entrepreneurs' capacity to learn, experiment and integrate new tools.

AI Providers and Technology Companies

- Design AI onboarding processes that reduce cognitive load and integration time.
- Simplify defaults and automate setup steps to reduce unnecessary complexity.
- Provide lightweight guidance and just-in-time prompts that support applied use without prolonged experimentation.
- Optimise for mobile-first and low-bandwidth use to reduce time lost to connectivity friction.

Ecosystem Intermediaries

- Offer flexible delivery formats including micro-learning, asynchronous options, WhatsApp-based coaching and just-in-time troubleshooting.
- Remove practical frictions such as travel and rigid scheduling that increase time burdens.
- Structure programmes to support sustained attention to finance, operations and planning functions, recognising that deeper integration requires continuity.
- Provide structured support that helps women entrepreneurs translate experimentation into embedded workflow changes within limited time windows.

Investors and Accountability Actors

- Recognise time constraints in programme design, evaluation timelines and performance expectations.
- Avoid funding structures that assume sustained unpaid learning time.
- Incorporate realistic integration timelines into investment and grant conditions.
- Evaluate whether supported programmes materially reduce time costs associated with experimentation and integration.

Recommendation 7

Accountability: measure success by outcomes, not uptake

Governments and Regulators

- Track depth of use, back-end integration and business performance outcomes rather than adoption alone.
- Ensure monitoring frameworks capture who is benefiting by business size, sector, education, location and caregiving load.
- Align national AI and MSME indicators with measures of business performance rather than awareness or access metrics.
- Use outcome data to adjust policy frameworks where returns are uneven across firm types.

Multilaterals and Donors

- Require reporting on the depth of use and back-end integration within funded programmes.
- Measure outcomes that matter for women-led enterprises, including time saved, error reduction, cash-flow predictability, sales growth, customer retention and business survival.
- Disaggregate results to identify which groups benefit and which are left behind.
- Adapt funding priorities based on evidence of uneven returns or emerging inequalities.

AI providers and te chnology companies

- Monitor whether AI use extends beyond customer-facing functions into core financial and operational systems.
- Analyse operational impacts, including margin control, cost reduction and workflow stability.
- Combine quantitative usage metrics with qualitative feedback on trust, safety and unintended harms.
- Refine product design based on real-world business performance evidence.

Ecosystem intermediaries

- Track depth of use and integration within supported enterprises rather than counting participation or tool sign-ups.

- Capture both quantitative performance indicators and qualitative feedback on trust, safety and unintended harms.
- Use evidence to adapt training, coaching and delivery models over time.
- Document differential outcomes across firm size, sector and caregiving responsibilities.

Investors and accountability actors

- Condition funding, certification and procurement decisions on demonstrated business outcomes rather than on adoption metrics alone.
- Require evidence of operational performance improvements linked to integrated AI use.
- Incorporate both quantitative performance indicators and qualitative risk signals into evaluation frameworks.
- Align capital allocation decisions with sustained business growth rather than short-term uptake metrics.

Cherie Blair
FOUNDATION FOR WOMEN

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.

www.cherieblairfoundation.org

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