

► Harnessing the power of technology and digitalization

This overview presents the ILO Women's Entrepreneurship Development Programme's priority area on digitalization and technology in line with its 2025–2030 strategic plan.

Unlocking digital opportunities for women entrepreneurs

Digital technologies, including generative AI, are transforming the entrepreneurial landscape, offering powerful tools for innovation, efficiency and market expansion. For women entrepreneurs, digitalization and new technologies presents enormous potential if access is inclusive and support is tailored to their needs.

Digitalization lowers market entry barriers and offers greater flexibility for women entrepreneurs who may balance unpaid care work. E-commerce and social media platforms expand market access, with closing gender gaps in e-commerce projected to unlock nearly \$300 billion in additional value across Africa¹ and Southeast Asia² by 2030. Digital financial services, such as mobile money, enhance efficiency and security while strengthening women's financial agency by reducing gender-based barriers³. Digital technology also supports women entrepreneurs in developing relevant skills and competencies. For instance, smartphone-based financial literacy training has been shown to increase loan repayment rates⁴. More recently, generative AI enables women to optimize business operations and improve decision-making, with 38 per cent of surveyed women entrepreneurs already using AI and another 26 per cent planning to adopt it in the future⁵.

However, women entrepreneurs face structural gendered barriers that prevent them from fully benefiting from digitalization and digital technologies. Without targeted support, digital transformation risks reinforcing existing inequalities, especially as high-income countries and male-dominated sectors are currently best positioned to benefit⁶. Women often have lower levels of digital literacy and skills, limited access to

infrastructure, and unequal access to resources and financing⁷. These challenges are even more pronounced for women facing intersecting forms of discrimination. In addition, women are disproportionately impacted by online gender-based violence and harassment causing some to self-censor or avoid public digital engagement.



© ILO

¹ IFC. 2021. [Women and e-Commerce in Africa](#). International Finance Corporation.

² IFC. 2021. [Women and e-commerce in Southeast Asia](#).

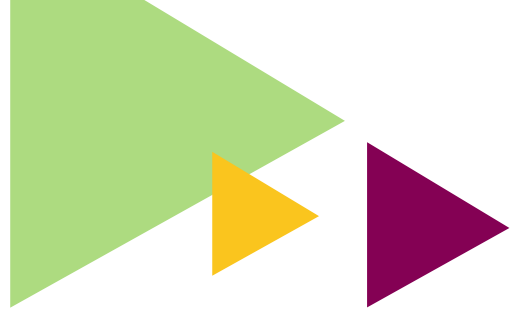
³ Suri & Jack. 2016. [The long-run poverty and gender impacts of mobile money](#).

⁴ Brailovskaya, Dupas & Robinson. [Is Digital Credit Filling a Hole or Digging a Hole? Evidence from Malawi](#).

⁵ Cherie Blair Foundation for Women. 2023. [Bridging the Divide: Women, Technology and Business Success](#)

⁶ ILO and UN. 2024. [Mind the AI Divide: Shaping a Global Perspective on the Future of Work](#).

⁷ UN Women. 2023. [Innovation and Technological Change, and Education In The Digital Age For Achieving Gender Equality And The Empowerment Of All Women And Girls](#).



ILO-WED's approach for women entrepreneurs to harness the power of technology and digitalization

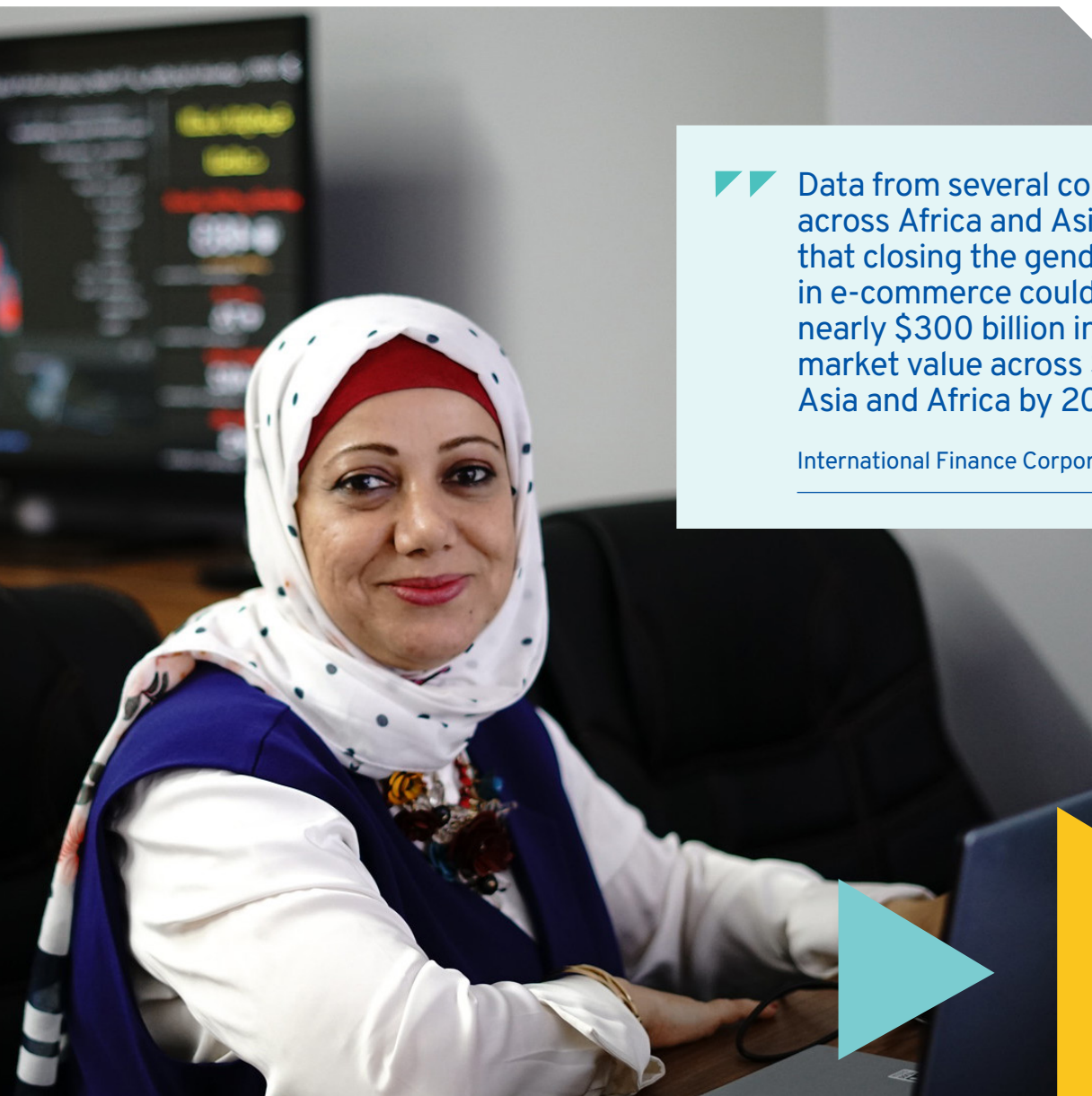
The ILO's Women's Entrepreneurship Development Programme (ILO-WED) supports women entrepreneurs to harness digital technology for business establishment and growth. This includes fostering supportive environments that encourage women's participation in digital entrepreneurship, expanding access to online markets and digital finance, and enhancing the availability of gender-responsive support services, while supporting initiatives for women to operate safely in the digital economy.

ILO-WED's work in this space is anchored in the [Women In Digital Business](#) initiative, delivered in partnership with the

International Training Centre of the International Labour Organization (ITC-IL) and Microsoft Philanthropies amongst other partners. Through this initiative, ILO-WED works to empower women entrepreneurs through equitable access to digital skills, markets, finance and AI-enabled solutions.

By addressing gendered barriers that limit women's ability to benefit from digital technologies, ILO-WED seeks to ensure that women can boost business performance and unlock new opportunities for innovation, growth and decent work.

© ILO



Data from several countries across Africa and Asia shows that closing the gender gap in e-commerce could unlock nearly \$300 billion in additional market value across Southeast Asia and Africa by 2030.

International Finance Corporation, 2021





Fatuma, a recent high school graduate who participated in the local WIDB training.

CASE STUDY

Expanding Women In Digital Business (WIDB) to bridge the gender digital and AI divide

The Women in Digital Business (WIDB) initiative is a global partnership between the ILO, ITCILO and Microsoft Philanthropies launched in 2022. To date, it has reached over 38,000 women in 100+ countries, particularly micro and small enterprise owners in emerging and developing economies.

In Kenya's Rusinga Island, women who once used mobile phones only for calls are now marketing their products on social media and reaching customers nationwide. In Shimoni, a coastal town near the Tanzanian border, Fatuma, a recent high school graduate, used her new digital skills to transform her mobile hairdressing service into a physical

salon. In Nairobi's informal settlements, trainers like Fidelis Wangithi are sparking peer-to-peer learning, as women share knowledge and support each other's growth.

WIDB continues to evolve, aiming to bridge gender gaps in digital access, digital and AI readiness, and financial inclusion. Adopting a multi-stakeholder platform approach, it presents an opportunity for interested organizations to scale up inclusive digital transformation for women entrepreneurs worldwide.

Find out more about WIDB [here](#).

▶ **38,000+**
women provided with
digital training

▶ **3 tracks**
for a customized
learning journey



Joan Wafula, WIDB lead trainer and high-school teacher (to the right), with the young girls she mentors through the WIDB programme.



CASE STUDY

Bridging the digital divide for women entrepreneurs in Bolivia

In response to the COVID-19 pandemic's impact on small businesses, the ILO launched the Despega tu Negocio (Help Your Business Take Off) initiative in Bolivia, with support from the Government of Spain, to assist women entrepreneurs in Bolivia's informal economy to harness digital technologies to expedite economic recovery.

The project developed a virtual platform and mobile app to provide tools, resources and practical advice. It also delivered workshops on digital literacy, online marketing and e-commerce, helping women entrepreneurs manage operations and tap into new markets. Working with municipal governments

in La Paz, El Alto, Cochabamba and Santa Cruz, the initiative also created learning spaces to address care responsibilities in the context of entrepreneurship.

By the end of the project, more than 300 self-employed women from the informal sector had acquired digital skills, leading to greater business visibility and sales. Despega tu Negocio demonstrated the power of practical, targeted digital training in promoting inclusive growth and women's economic empowerment.

Find out more about the Despega tu Negocio initiative [here](#).

▶ 1

digital app launched to connect women entrepreneurs with resources

▶ 300+

self-employed women improved their online presence



Looking ahead

ILO-WED is committed to dismantling systemic barriers, unlocking the full potential of women entrepreneurs and advancing decent work for all. In the years ahead, the programme will deepen partnerships, scale what works and drive transformative change to ensure women have the tools, opportunities and rights they need to succeed and lead.

We invite governments, social partners, development actors and other stakeholders to join us in bridging the digital divide for women entrepreneurs around the world.

Get in touch to find out more:

- o Website: <http://www.ilo.org/wed>
- o Email: wed@ilo.org

