



Towards Gender-Inclusive Digital Economies: Insights from UNCTAD research

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Digital divides are widening

- The **speed of change** in the digital economy keeps **accelerating**
- The international community and the UN need to remain **committed to addressing the digital divide**
- While connectivity and access to ICTs are improving, the divides in terms of the **productive use** and **economic benefits from digitalization**, such as e-commerce and digital trade, are widening
- More needs to be done **to reverse this trend, including for women**





ECDE Programme: Addressing two main challenges to harness digitalization



Limited readiness
of developing countries to
engage in and benefit from e-
commerce and the digital
economy, including at the private
sector level



Limited effectiveness
and scale of international
support to address issues
of the digital economy





eTrade for Women: elevating women digital entrepreneurs

- **Private sector arm** of the ECDE programme, launched in 2019 to help **women digital entrepreneurs thrive**
- **Targets leading founders** in e-commerce, fintech, agri-tech, health-tech, in **developing countries**
- Focus: the **“missing middle”**- from start-up to scale-up (average profile: \$140,000 turnover; 10 employees)
- Long-term support for **“ripple effect”** & ecosystem impact
- Works with local partners & ecosystem enablers



Enhance capacity



Build communities of digital entrepreneurs



Expand access to business and trade opportunities



Amplify the voices women business leaders in digital

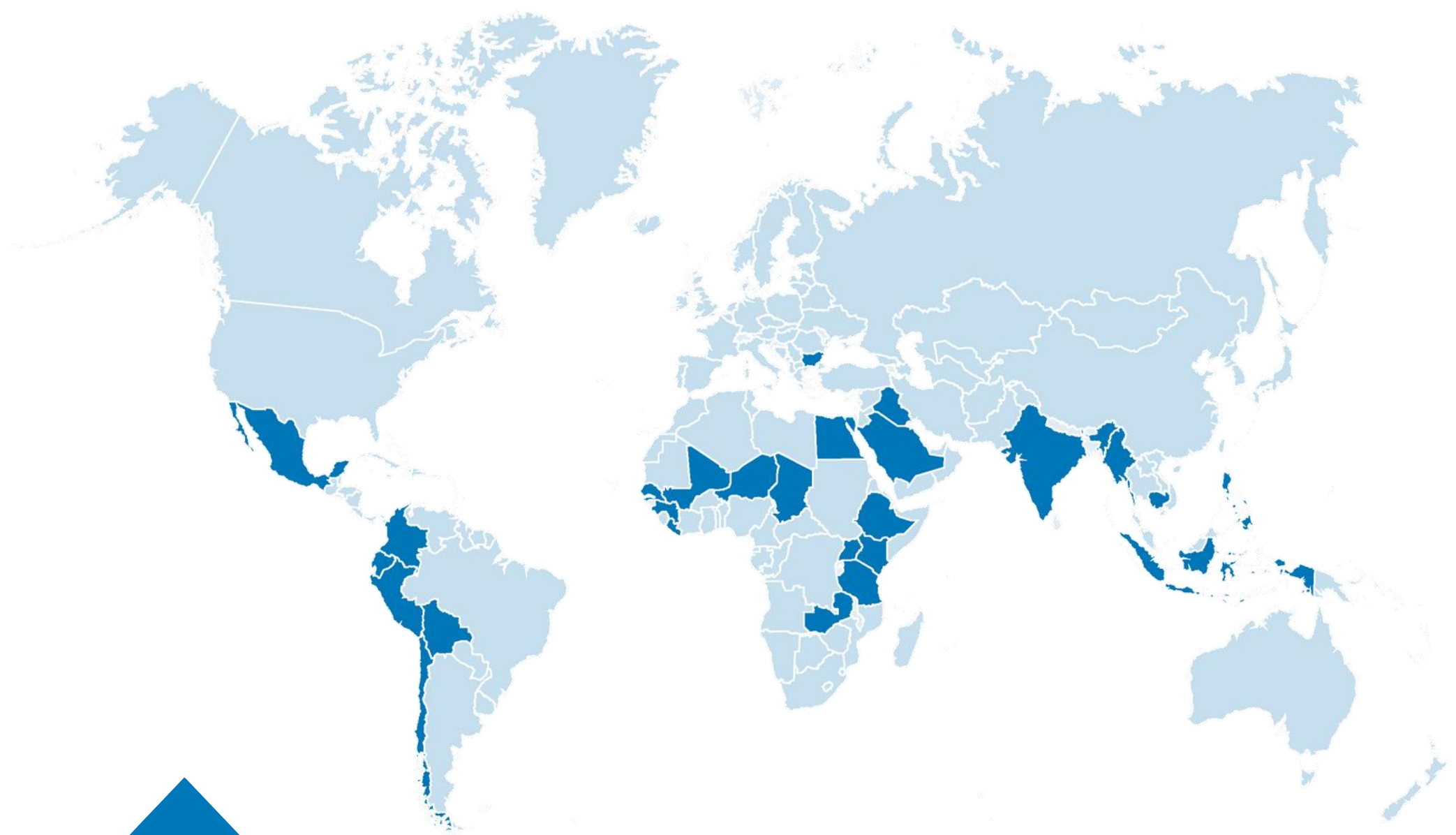


Boost high-potential businesses





eTrade for Women impact 2019-25



+450 WOMEN-LED
BUSINESSES impacted

+60 COUNTRIES
across the
globe

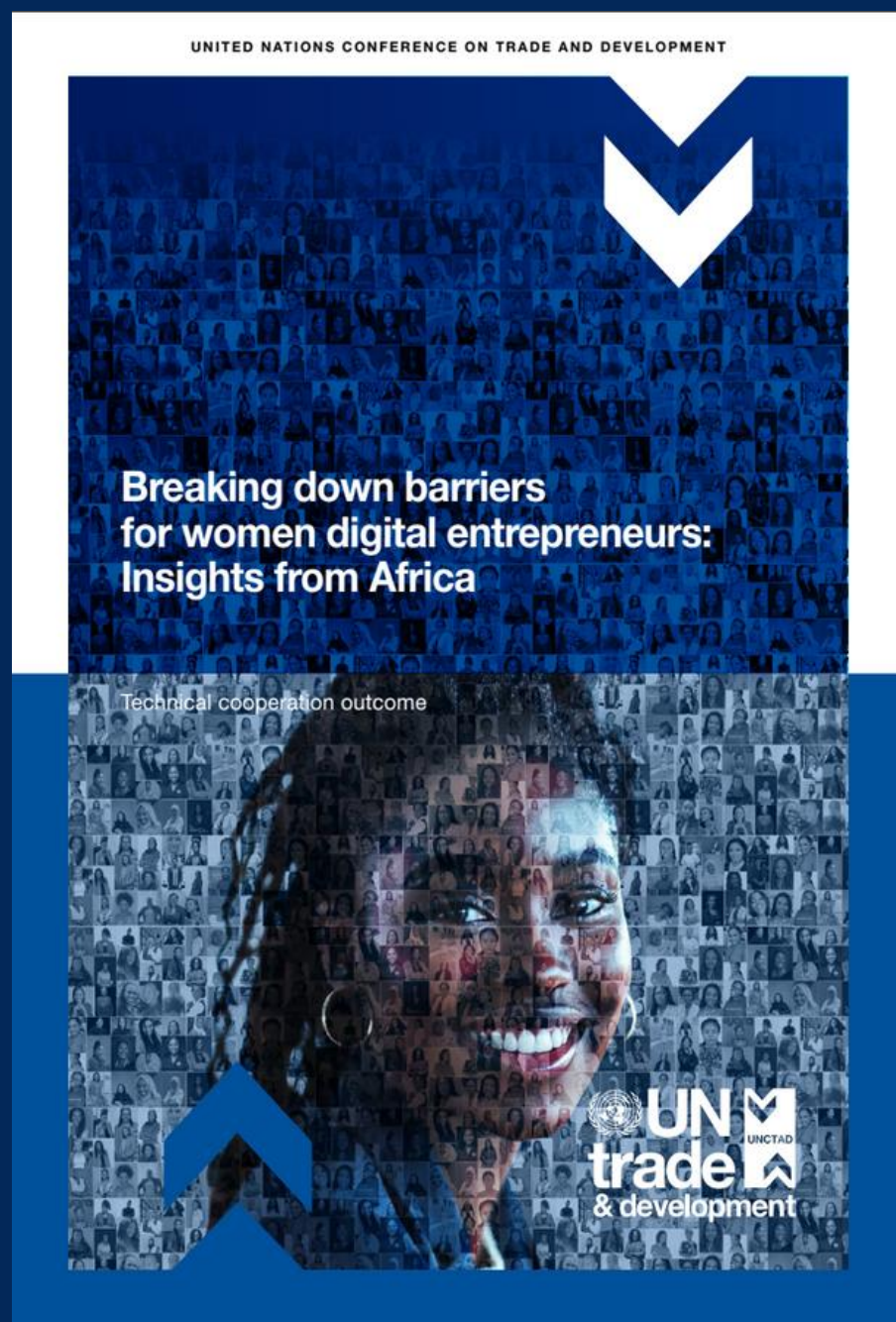
15 MASTERCLASSES
organized

6 REGIONAL COMMUNITIES
of women entrepreneurs





New Research: Breaking Down Barriers...



Objective:

To offer insights into the challenges and opportunities faced by women digital entrepreneurs in the Global South, with focus on Sub-Saharan Africa



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OUR DATA SAMPLE

→ **Sample:**

- Survey: 94 women digital entrepreneurs in 33 developing countries (Balkans, Latin America, sub-Saharan Africa, South-East Asia, Pacific)
- Interviews: 33 women in 13 African countries

→ **Businesses:**

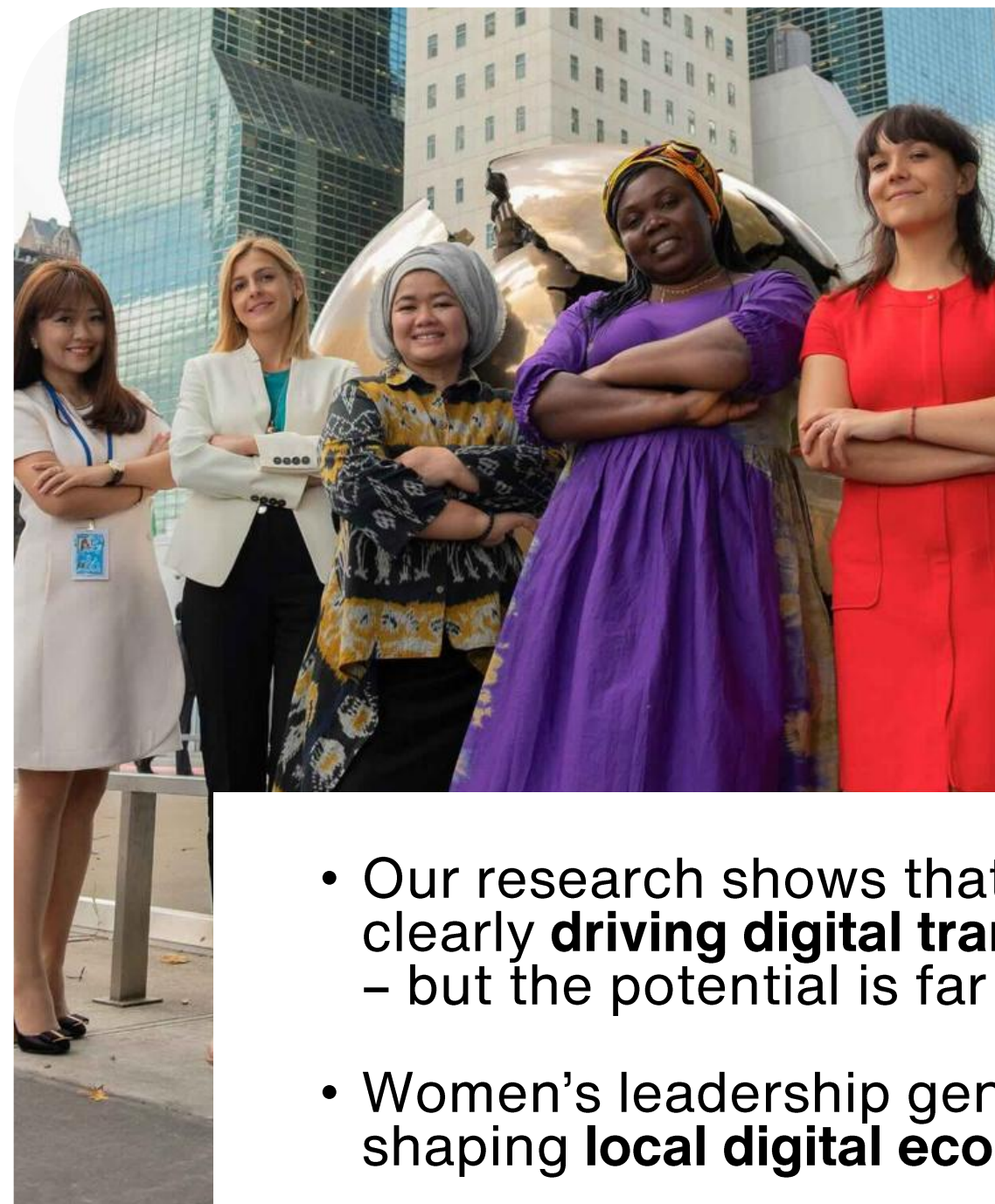
- Registered MSMEs
- Mostly young businesses (2-3 years in operation)
- Mostly small in size (1-9 employees)
- Often sole-founded

→ **Sectors:** e-commerce, ICT services, digital marketing, fintech, health-tech and edtech

→ **Impact:** Creating jobs, including for other women

SUPPORTING WOMEN DRIVING CHANGE

Unlocking women's leadership in the digital economy is essential for building inclusive and sustainable digital economies across Africa and other parts of the Global South



- Our research shows that some women entrepreneurs are clearly **driving digital transformation, including** across Africa – but the potential is far from fully realized
- Women's leadership generates **jobs**, and contributes to shaping **local digital ecosystems**
- While navigating similar challenges as their male counterparts, they face **an added layer of constraints** shaped by persistent **gender norms & societal expectations**
- **Targeted measures needed** to level the playing field for women entrepreneurs in the digital economy and in digital trade



eTrade for
Women

Barriers to business growth for digital entrepreneurs across the Global South

SURVEY HIGHLIGHTS



Common challenges, different impacts

EXPORTS & MARKETS

- 60% export, but at low levels: most only to 2–4 countries
- <25% of sales to foreign markets
- LAC entrepreneurs stress export hurdles the most
- **Common challenges:** lack of market information, intense competition and complex cross-border payments
- **Impacts:** limited cross-border opportunities, less trade

SURVEY HIGHLIGHTS



ACCESS TO FINANCE

- Liquidity constraints
- Reliance on personal savings
 - ✓ 50% rely on bootstrapping or pre-seed stage funding

REGULATIONS & PAYMENT CHALLENGES

- Payment systems & FX fluctuations (40–43%) → key barriers to scaling across borders
- IP (40%)
- Data protection compliance (38%)

SURVEY HIGHLIGHTS



NETWORKS & SUPPORT

- Limited mentorship, role models, professional networks
- Particularly in Asia & SSA

GENDER NORMS & WORK-LIFE BALANCE

- 73% have dependants; in SSA, 44% have 3+ dependants
- Work-life balance for 50%+ (LAC 59%, SSA 52%, Asia 43%)
- Social norms: in SSA, 29% report pressure to conform to traditional roles



eTrade for
Women

Deep-dive into experiences of women entrepreneurs in sub-Saharan Africa

**VOICES OF WOMEN
ENTREPRENEURS
FROM SUB-
SAHARAN AFRICA**



“

We're not doing this for ourselves – we're doing it for Africa, and for future generations.

- Women entrepreneurs in Africa showcase **remarkable resilience**
- Many see entrepreneurship as **a way to help others and** create opportunities in their communities
- Balance social impacts with **economic objectives**
- **Societal expectations** impact their entrepreneurial journey
- Consider **export as a must** as local markets are too small
- Top challenges linked to **accessing external funding**

Conclusions & Policy Recommendations

MAIN POLICY RECOMMENDATI ONS

Changes essential for supporting
women digital entrepreneurs
effectively

1 Enhance women's participation in high-value digital industries (AI, fintech, etc)

2 Expand women's participation in e-commerce and digital trade

3 Improve access to capital for missing-middle companies

4 Expanding women's leadership in the digital economy

5 Leverage partnerships

THE CONVERSATION CONTINUES

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