



Breaking Down Barriers for Women Digital Entrepreneurs

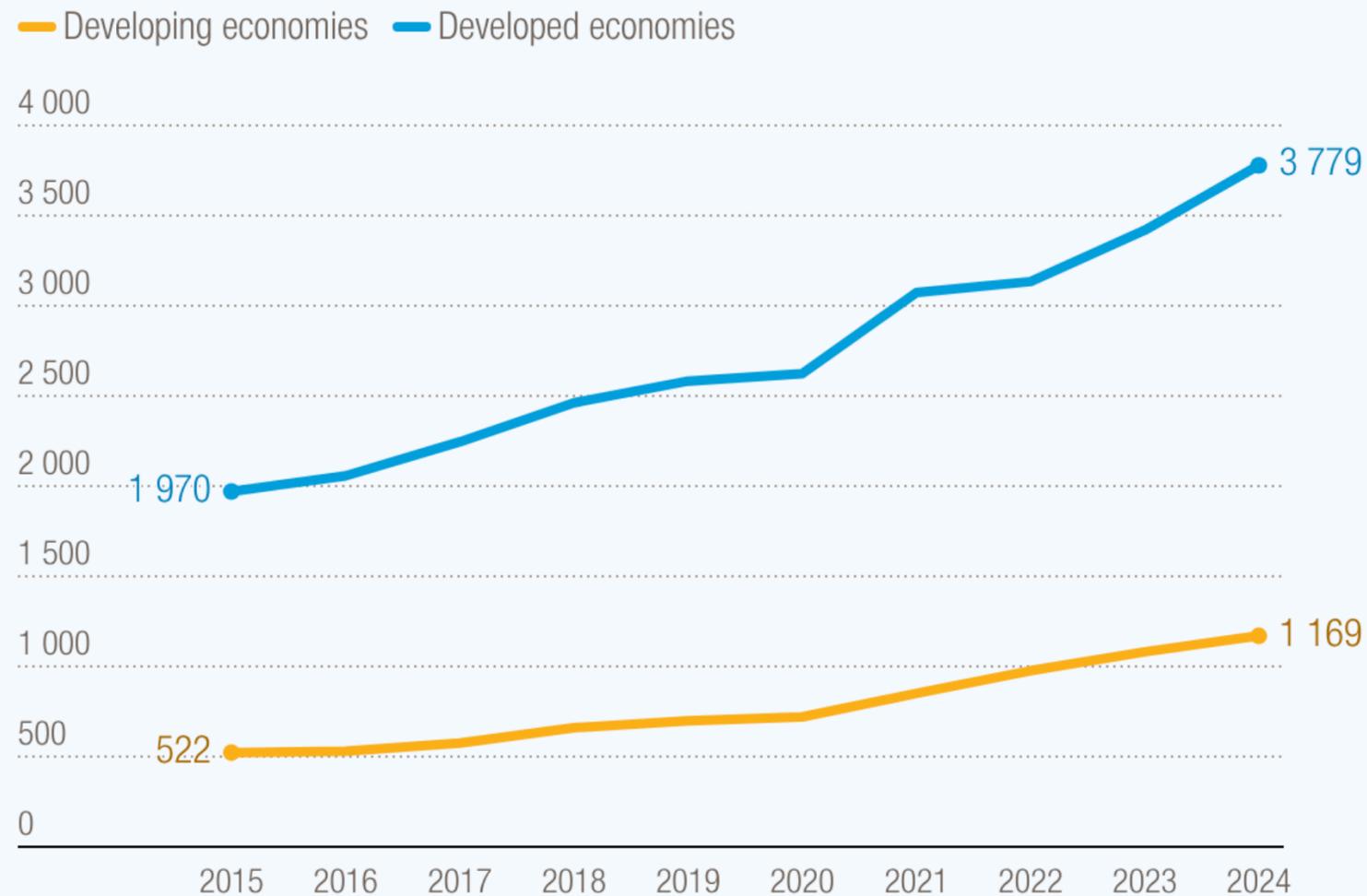
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➤ Still a long way to an inclusive digital economy...

➤ Digitally deliverable exports are growing faster in developed economies

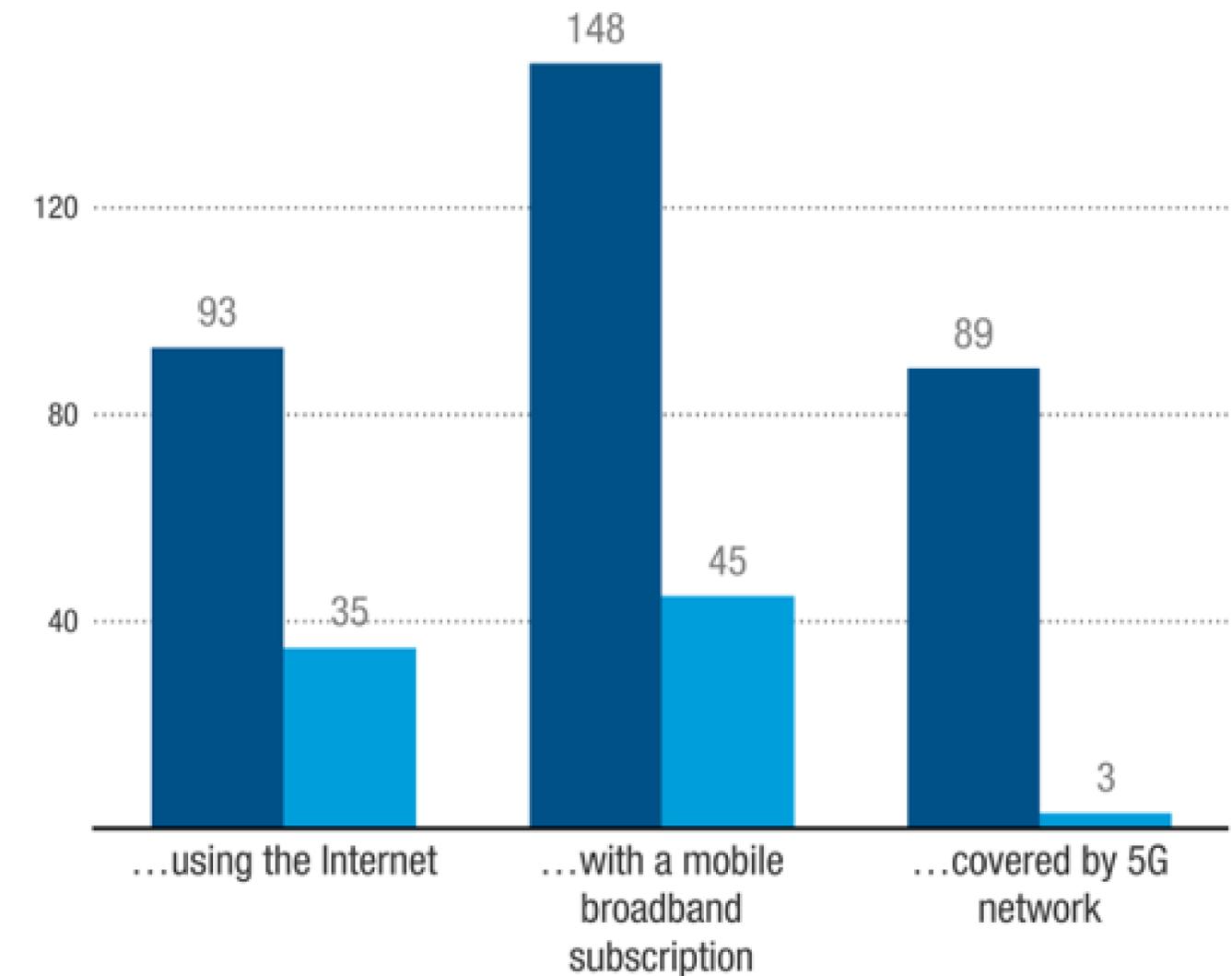
Exports of digitally deliverable products, by country group, billions of dollars, 2015–2024



Source: UN Trade and Development (UNCTAD) based on UNCTADstat.
 Note: International trade measurement standards classify all digitally delivered products as services.

➤ Access and use of the Internet varies significantly between country groupings: Share of people... (in %)

■ High-income countries ■ LDCs



Source: UN Trade and Development (UNCTAD), based on ITU (2023).



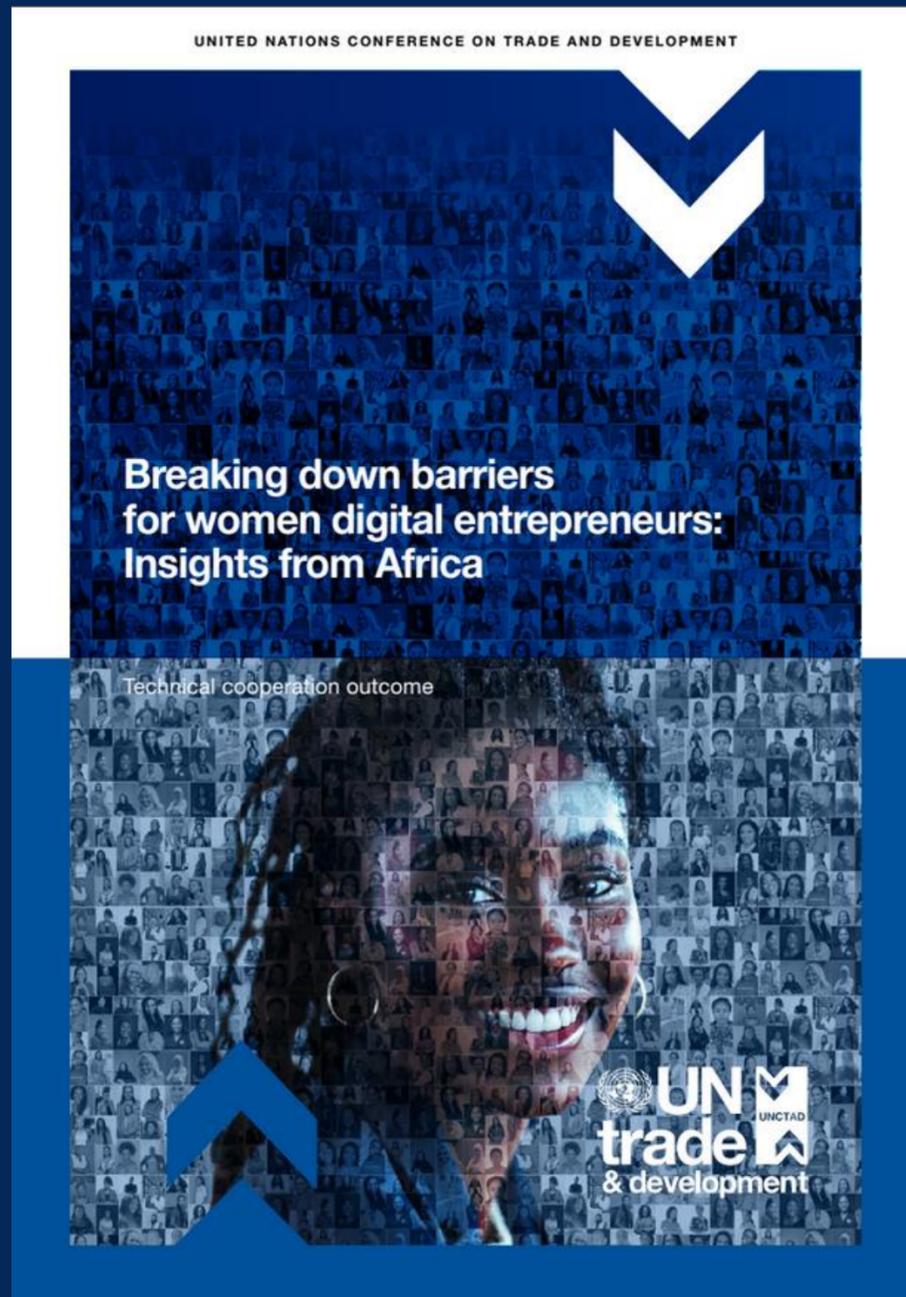
Unequal access, unequal opportunities for women in the digital economy

The gender digital divide

- Globally 70% of men use the Internet compared with 65% of women
- Gap nearly closed in high income countries: 94% of men vs 93% of women online
- Large gender gaps in LDCs: 41% of men vs. 29% of women used the Internet in 2024.

Source: ITU, 2025

- Less connected + broader socio-economic gender gaps → fewer opportunities to engage in the fast-evolving digital economy
- Closing gender gaps in e-commerce → nearly \$300 billion could be added to the total value of the sector in SE Asia and Africa combined by 2030 (IFC)



Objective:

Offering evidence-based insights into the challenges and opportunities faced by women digital entrepreneurs across developing countries, with a focus on Sub-Saharan Africa, to inform policy action.



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 being 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





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





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Section 1: 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 coming from 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
 - ✓ 60% rely on bootstrapping or pre-seed stage funding, 29% seed stage

REGULATIONS & PAYMENT CHALLENGES

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



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

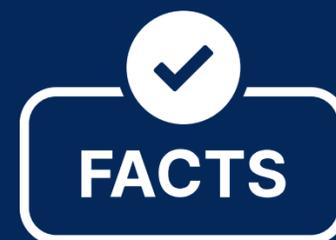




Section 2:

Capturing the lived experiences of African women digital entrepreneurs





INDIVIDUAL INTERVIEWS



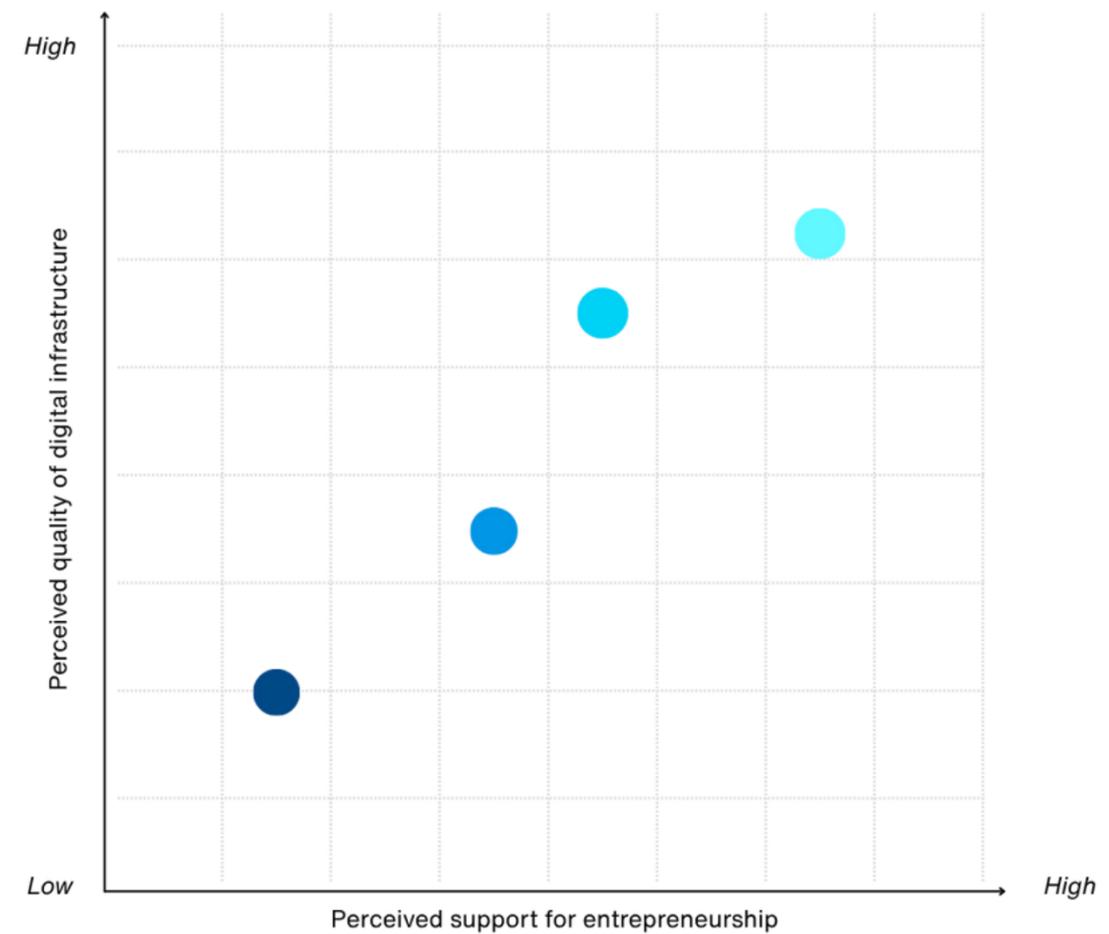
Qualitative analysis:

- 33 women digital entrepreneurs interviewed
- In 13 countries across sub-Saharan Africa
- Asked about how the context in which they operate, how they perceive their role as entrepreneurs and how social expectations impact their entrepreneurial journey.

PERCEPTIONS OF THE BUSINESS ENVIRONMENT

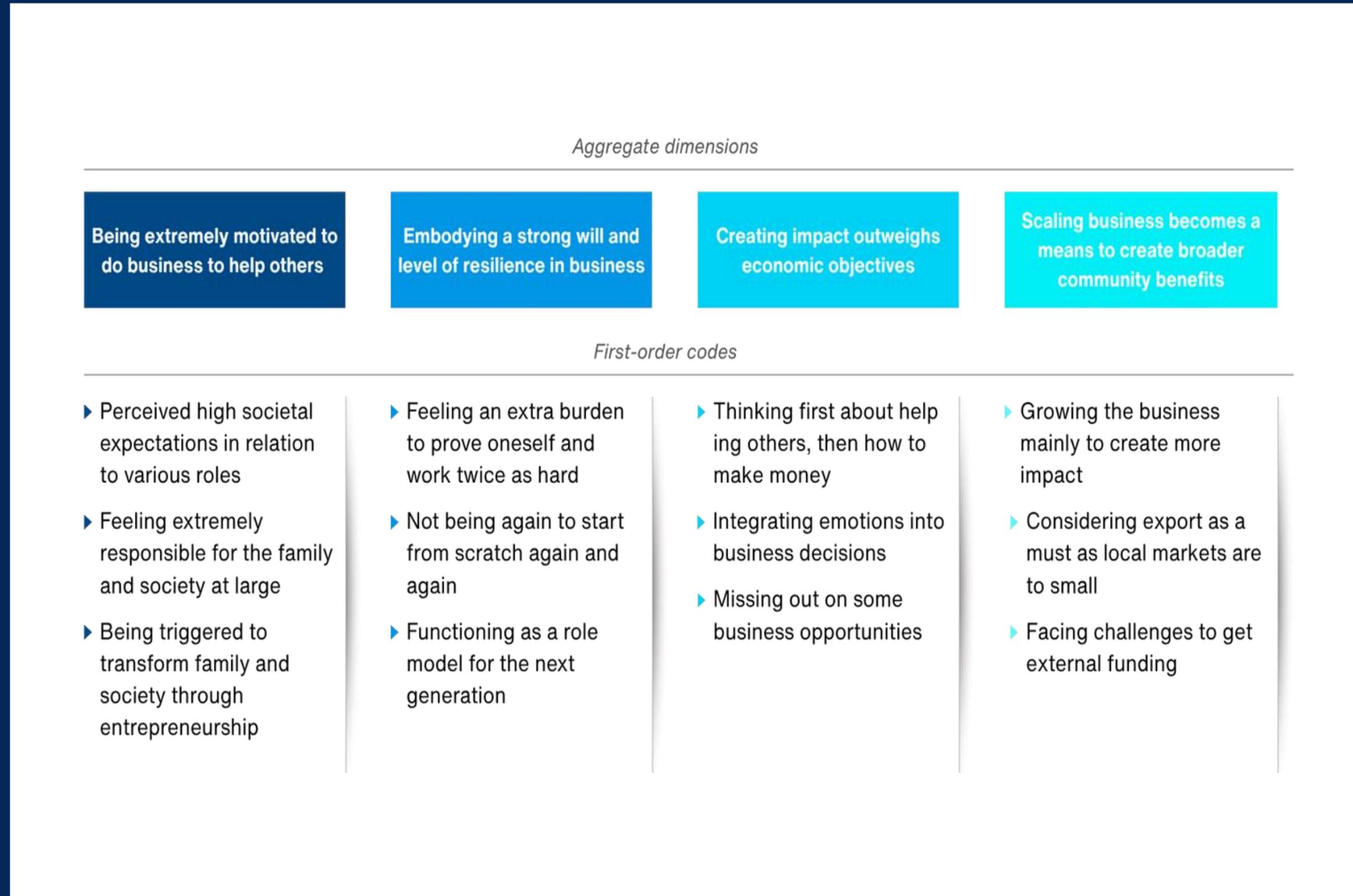
Figure 8: Perceived quality of connectivity and support for entrepreneurship

- Benin, Burundi, Ethiopia and Mali
- Cameroon, Senegal and Uganda
- Ghana, Namibia, Rwanda and United Republic of Tanzania
- Kenya and Nigeria



SOCIAL EXPECTATIONS SHAPING WOMEN'S ENTREPRENEURIAL JOURNEYS IN AFRICA

Figure 9: First-order codes and aggregate dimensions



Challenge to address	Policy actions
Limited technology-related skills, cultural norms about women in business	<ul style="list-style-type: none"> • Promote digital upskilling and incentivize women to enter emerging tech fields and STEM. • Provide mentorship, networks and resources to women-led enterprises. • Implement gender-responsive procurement policies. • Improve data collection on women digital entrepreneurs.
Limited reach of regional and international markets	<ul style="list-style-type: none"> • Support with use and compliance on e-commerce platforms and trade portals. • Provide tailored export-readiness training on standards, IP, customs and international payments. • Leverage AfCFTA Protocols on Digital Trade and on Women and Youth in Trade.
Limited access to capital hindering business growth	<ul style="list-style-type: none"> • Develop financial products tailored to early-stage women-led digital firms (microfinance, crowdfunding, P2P lending). • Provide training and mentorship on investment readiness and investor engagement.
Underrepresentation in leadership roles in the tech sector	<ul style="list-style-type: none"> • Promote gender-sensitive policies to reduce biases and stereotypes. • Explore measures to support better work–life balance. • Strengthen networks for women entrepreneurs to share knowledge and build social capital.



eTrade for Women Masterclasses



The eT4W Masterclasses are empowerment events to equip the next generation of women entrepreneurs from developing countries with the right skills to thrive in a fast-changing digital landscape.

Upcoming masterclasses:

- Benin, 10-13 March 2026
- Kenya, 21-24 July 2026
- LAC, Q3 of 2026





eTrade for Women Advocates



- Highly successful women founders of a digital business
- Appointed by the UNCTAD Secretary-General
- Serve as high-level role models for communities of digital entrepreneurs
- Engage in policy discussions and help shape the future of digital trade
- Selected from Africa, Latin America and the Caribbean, South Asia, and South-East Asia and the Pacific

Upcoming: Launch of the call for applications for the 2026/2027 cohort.





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Download the report!

