

# Beyond Borders: Exporting and Digital Growth

Charting the Future for Africa's  
Women Entrepreneurs



Based on works by:

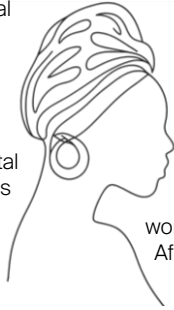
**Alisa Sydow**  
ESCP Business School  
**Marianne Matthee**  
Gordon Institute of Business Science,  
University of Pretoria

In partnership with:

ESCP Business School  
Gordon Institute of Business Science,  
University of Pretoria

Designed by  
Sirapop Muller

Across Africa, women are launching businesses, embracing digital tools, and reaching across borders like never before. Yet many continue to face obstacles that make growth harder than it should be—from financing gaps and digital barriers to social expectations and uneven support.



This guide brings together the experiences of more than 90 women digital entrepreneurs across Africa and the deep-dive interviews of 33 founders from 13 countries.

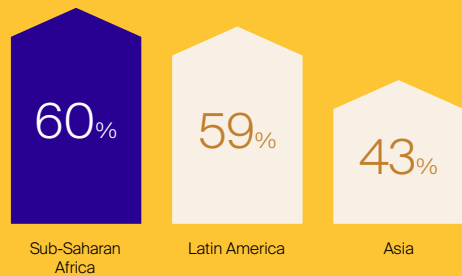
Their insights, combined with collaborative research between ESCP Business School, GIBS (University of Pretoria), and the UNCTAD eTrade for Women initiative, form the backbone of this practical tool.

# What the Numbers Say: The Reality of Female Founders Today

Across Sub-Saharan Africa, women entrepreneurs are doing more with less. They're launching digital businesses, employing others, and reaching across borders – yet still face persistent gaps in funding, support, and recognition. Here's what the research tells us, based on surveys of 94 digital entrepreneurs across 34 countries, including 45 from Sub-Saharan Africa.

## The Dilemma of Time

Share of founders who report family responsibilities as having a "significant" impact on their business, % of respondents



44%

of women in Sub-Saharan Africa have **three or more dependents**. Entrepreneurship offers flexibility, but family roles still shape women's business capacity. Many founders work late nights or fragmented hours to keep both worlds afloat.

## Realities of Funding

Access to external capital remains the biggest barrier to female founders in Africa. Many women hesitate to pursue formal capital – not for lack of ideas, but due to structural finance barriers and lack of training. Building confidence in fundraising is just as critical as building the product.

Female founders' access to capital, % of respondents

Received grants, crowdfunding, or investor funding.

Challenge: Lack of fundraising skills

5%

12%

Formal loans

Challenge: High interest rates, insufficient collateral

44%

Family and friends financial support

89%

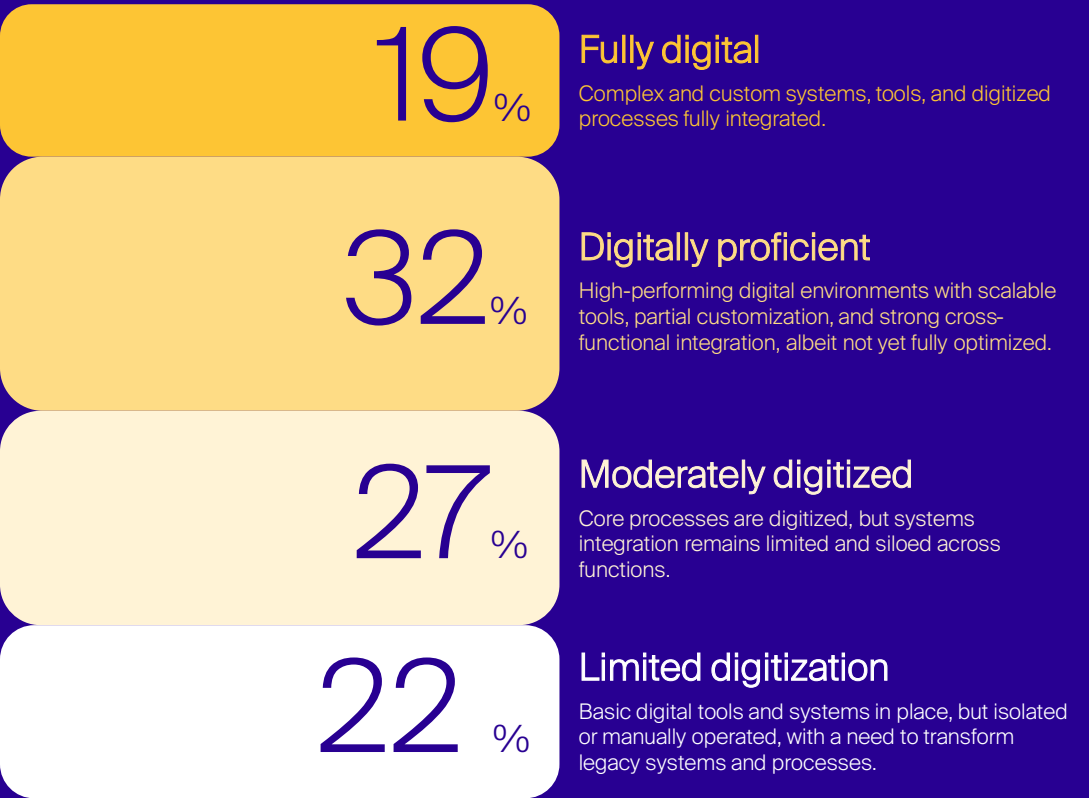
Personal savings

Challenge: Difficulty preparing financial projections, insufficient profit margins

# Rising digital maturity requires supporting infrastructure and costs

The use of digital tools in businesses is maturing among female founders in Sub-Saharan Africa, with top technologies used including cloud tools, digital payments, CRM platforms, and social media. Universal optimization, however, remains challenged due to connectivity, costs, and recruiting talent.

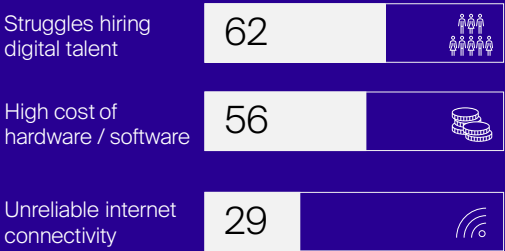
Digital maturity levels in female founders' businesses, % of respondents



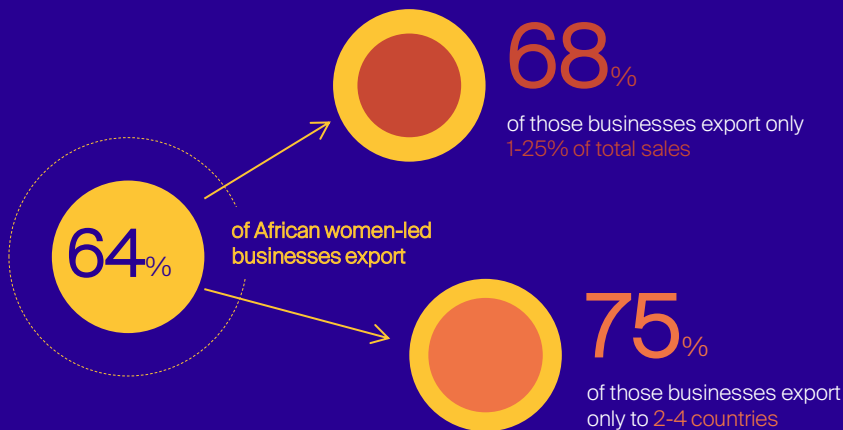
## Our conclusion?

Tech-savviness is not the problem – infrastructure is. Many women are building powerful businesses using only phones, WhatsApp, and mobile payments.

Top barriers to digital adoption, % of respondents



Meanwhile female founders highlight the cost of digital hardware and software, unreliability of connectivity, and lack of tech-savvy talent as primary barriers to full digitalization of their businesses.

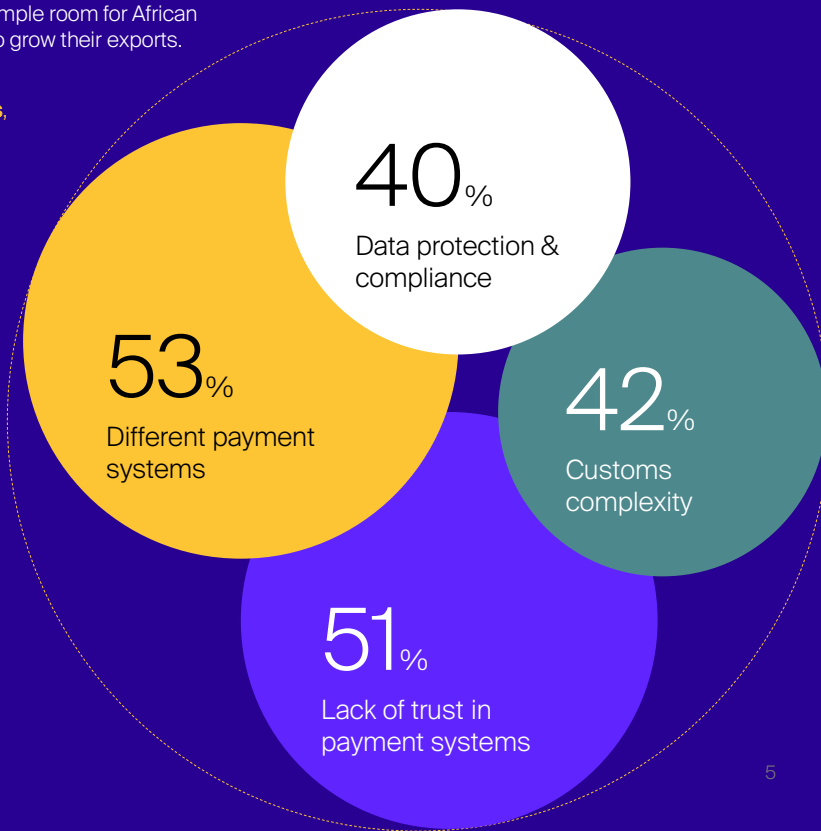


## Exporting is common – but still limited in scale and scope

Many founders begin exporting reactively – responding to personal or diaspora demand in another country, rather than according to a clearly-defined strategic expansion plan. For many, the barriers to exporting make it more burdensome than beneficial – yet, there is ample room for African women-led businesses to grow their exports.

To convert exporting from an ad-hoc effort to a growth strategy, founders need **clear market data, digital payment solutions, and simplified cross-border procedures.**

### Top pain points in exports, % of respondents



# Getting Started with Exports

01

## EXPORT READINESS

Exporting too early can stretch a small business thin. Ensure home operations are solid, and answer fundamental questions:

- Can I fulfill repeat orders without delays?
- Have I tested my product / service across different customer types?
- Do I know my unit economics (costs, margins, logistics)?

02

## EXPORT MARKET FIT

Conduct research on competitors, pricing after export costs, and legal and tax obligations. Explore regional marketplaces like **Jumia**, **Takealot**, or **Konga**.

04

## BUILD TRUST

Customers abroad are often more nervous about payments, quality, and delivery. Set clear timelines and refund policies, use platforms with escrow or digital wallets, and showcase verified testimonials and success stories to boost confidence.

05

## PLAN IT LIKE A PROJECT

- ✓ Pilot with 1-3 customers for market validation
- ✓ Track all costs end-to-end
- ✓ Document what worked and what didn't
- ✓ Update your offer based on real feedback

03

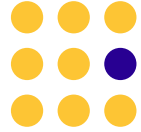
## SIMPLIFY YOUR EXPORT PATH

Common export barriers include high shipping and customs costs, unclear documentation requirements, and digital payment / currency issues. To mitigate lack of clarity, start with one specific country, and use regional platforms with built-in compliance support. Offer digital services first where applicable – they're easier to scale cross-border.

# SCALING SMART

## What Works

*"Scaling doesn't mean doing everything. It means doing the right things – consistently, strategically, and sustainably."*



### Revenue Is Irreplaceable

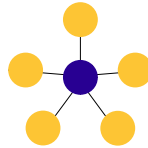
*"I turned down a \$10 million deal because it would dilute our focus on women. I still wonder if I should have said yes."*

— Founder #15, Nigeria

### Understand Your Numbers

*"I had passion – but no pitch. Once I learned how to present my numbers, investors listened."*

— Founder #11, Nigeria

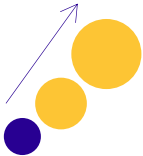


### Build the Right Networks

*"Mentorship opened doors I didn't know existed."*

— Founder #3, Uganda

- Joining **founder networks** or **accelerators**
- Seeking **peer accountability** (not just advisors)
- **Mentoring others** – it builds your leadership muscle
- Learning to **read and communicate** your financials
- Creating a **basic dashboard** (revenue, costs, churn, pipeline)
- Preparing an **investor pitch deck** – even if not yet fundraising



### Start With What You Have

*"I scaled my first digital platform using a WhatsApp group."*

— Founder #19, Kenya

- Launching fast with **available tools**
- **Testing** before scaling
- Iterating your offer based on **real feedback**

Many women founders in Africa are building resilient businesses despite systemic challenges. Based on the experiences of women founders, scaling smart ranges from launching with what you have, to building the right networks, understanding key financials, and ultimately securing revenue that helps drive your business.

# Decisions matter.

What We Wish Policy-makers Knew

Throughout the interviews, women entrepreneurs across Africa shared common frustrations - not just about finance and infrastructure, but about narratives, bureaucracy, and being excluded from conversations that shape their futures.

*"We don't want favors. We want fair systems that let us build, grow, and lead."*

## Affordable Internet is Not a Luxury – it's a Lifeline

*"You can't build a digital business without digital infrastructure. The internet is too slow, too expensive, or just not there."*

— Founder #13, Kenya

Invest in stable, affordable internet access

Support access to cloud services and digital tools for micro and small businesses

## Financing Must Work for Women

*"We're not asking for charity. We're asking for fair access to capital that sees our potential."*

— Founder #15, Nigeria

## Training Needs to be Accessible

*"I can't leave my family for a 3-day workshop in the capital. Why isn't this training online?"*

— Founder #29, Senegal

Build mentorship platforms to connect women to real business leaders

Offer modular, digital, mobile-friendly training in local languages

Promote peer-to-peer learning and regional masterclasses

Expand public grant schemes for women-led digital businesses

Reduce collateral requirements for small loans

Support credit guarantee and low-interest loan programs targeted at early-stage women founders



## Make Business Registration Simple and Fair

*"I almost gave up registering my business. The process is too complex and takes too long."*

— Founder #5, Benin

Digitize business registration with clear timelines and reduced fees.

Offer tax holidays or simplified tax structures for early-stage women-led businesses.

Improve access to legal services and IP protections.

## Export Support Needs to Be Practical

*"We want to export — but we need one place to find the right info, not ten government offices."*

— Founder #8, Ghana

Create centralized digital portals with export guidance, market data, and logistics partners.

Streamline customs documentation and reduce non-tariff barriers.

Support cross-border payment solutions that work for SMEs.

## Change the Narrative about African Women in Business

*"We're tired of being seen as poor victims or charity cases. We're innovators, job creators, and leaders."*

— Founder #20, Tanzania

Promote diverse stories of women entrepreneurs — not just survival, but scale and success.

Include women in policy consultations, trade negotiations, and digital strategy design.

Recognize and fund women-led innovations in high-growth sectors (AI, fintech, health tech, etc.)

# Our Partners

---



**Gordon Institute  
of Business Science**  
University of Pretoria

This brochure was prepared  
based on findings from a  
forthcoming publication by  
UN Trade and Development  
(UNCTAD) entitled “*Breaking  
Down Barriers for Women  
Digital Entrepreneurs:  
Insights from Africa*”.

# About the Authors

## Alisa Sydow

Dr. Alisa Sydow is an Associate Professor of Entrepreneurship at ESCP Business School (London), Research Associate at GIBS (South Africa), and founder of Nampelka, a platform supporting African entrepreneurs. Her research explores entrepreneurship in Africa, with a focus on tech-driven development and female empowerment, and has been published in top journals such as *Entrepreneurship Theory and Practice*.

She collaborates with organizations like UNCTAD's eTrade for Women to bridge research and practice, and serves as Academic Director of ESCP's MSc in Digital Transformation. Recognized for her impact, she received ESCP's Young Research Talent Award (2022) and was named to the Thinkers50 Radar list in 2025.



## Marianne Matthee

Prof. Marianne Matthee is a Professor of Economics at the Gordon Institute of Business Science (GIBS), University of Pretoria, with nearly two decades of expertise in economic development, international trade policy, and gender dynamics. Holding a Ph.D. in International Trade from North-West University, she specialises in Macroeconomics, teaching across postgraduate programmes and co-teaching the MBA elective Trade in Africa. Her research explores the intersection of trade, economic opportunity, and gender, with a focus on female entrepreneurial exporters and trade-related gender inequality. Recognised by the South African National Research Foundation and recipient of multiple awards for research, teaching, and case writing, she has collaborated with institutions such as the WTO, UNCTAD, and UNU-WIDER, contributing to high-level policy reports and fostering inclusive economic growth through global platforms like the WTO's Trade and Gender Research Hub.





## Let's Break Barriers – and Build Futures

Charting the Future for Africa's Women Entrepreneurs

Based on works by:

**Alisa Sydow**

ESCP Business School

**Marianne Matthee**

Gordon Institute of Business Science, University of Pretoria

In partnership with:

ESCP Business School

Gordon Institute of Business Science, University of Pretoria

Designed by **Sirapop Muller**