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LIGHTS - Innovation/Entrepreneurship

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Abstract

This article is part of the work carried out by the *Digital Transformation for Sustainable Impact* Chair in partnership with Schneider Electric. Drawing on academic articles, reports produced by public development-aid institutions, and projects supported by Schneider Electric, it examines the role of female entrepreneurs in the digital transition of emerging economies. The paper highlights the potential of digital technologies as a lever for women's economic empowerment and for economic growth in emerging countries. It also emphasizes that these positive effects depend on the development of a supportive ecosystem involving all stakeholders to sustainably foster the growth of women's entrepreneurship.

Keywords: entrepreneurship, women, digital technologies, stakeholders, emerging economies

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Introduction

Digital transformation is one of the most powerful forces reshaping contemporary economies. In emerging economies, it is profoundly redefining entrepreneurial dynamics by facilitating access to information, resources, and markets.

In this context, women's entrepreneurship appears to be a key lever for promoting inclusive and sustainable growth. Historically marginalized from the most dynamic economic spheres, female entrepreneurs face numerous structural constraints, particularly of a socio-cultural, institutional, and financial nature. Yet the rise of digital technologies (including digital platforms, social media, e-commerce, etc.) seems to offer new opportunities to overcome these obstacles. By enabling women to bypass certain traditional barriers, these technologies are often presented as instruments of empowerment. However, beyond simple access to technology, the real challenge lies in the conditions that allow women to learn to master these digital tools for entrepreneurial purposes. The potential redistribution of power cannot happen without a broader ecosystem that actively supports women's entrepreneurship.

Digital technologies as a lever for women entrepreneurs' empowerment

Investing in women drives economic development. Numerous international studies show that female entrepreneurship is a powerful engine of growth in emerging economies. According to the World Bank and the World Economic Forum, reducing gender gaps in employment and entrepreneurship could increase global GDP by more than 20%. Beyond the creation of new businesses, women entrepreneurs contribute to job creation, human capital development, and more inclusive growth, notably through their greater propensity to reinvest income in education, health, and household well-being.

Digital technologies offer a solution by facilitating access to new economic opportunities. In sectors such as agriculture, where women are a majority, digital tools are already improving women's professional lives through access to new practices via online videos, SMS reminders of agricultural tasks, and weather alerts. Often constrained in their mobility by family responsibilities, women can use online commerce to develop business activities with limited resources and without the need to be physically present. The growing use of tools such as blockchain (digital traceability) and digital certification for organic agriculture opens new markets while strengthening transactions, securing direct payments to producers, and enhancing the value of products in fair-trade and sustainable-production markets.

Limited access to finance also remains a major obstacle to women's entrepreneurship because of discrimination within traditional financial institutions. Digital technologies can provide alternatives such as crowdfunding, which facilitates fundraising directly from the public without relying on banks. This disintermediation reduces bias and expands financing opportunities for women.

By promoting a shift from a model based on substantial upfront capital expenditures (CAPEX) to one relying on progressive usage-based operating expenses (OPEX), digital technologies reduce financial barriers. Through mobile instalment payments, PAYGO (Pay-As-You-Go) models enable populations excluded from the banking system to access equipment such as solar kits that would otherwise be unaffordable as an outright purchase. In Sub-Saharan Africa, companies such as M-KOPA, BBOX, and Azuri Technologies have widely deployed these solutions, which now account for more than 40% of off-grid solar system sales. Thanks to PAYGO, between 25 and 30 million people worldwide have already gained access to electricity while significantly reducing their energy expenses. Mobile-money payments also contribute to shifting economic activity toward more profitable market sectors than those in which women are traditionally active.

Finally, social capital is essential for entrepreneurial success, yet women often have more limited networks. Digital social networks help reduce this disadvantage by facilitating connections, access to information, and visibility. They therefore strengthen women's legitimacy and foster their inclusion within entrepreneurial ecosystems.

Because digital technologies provide opportunities to create and capture greater value within a new economy, they hold considerable promise for the future of women in emerging economies. However, this optimistic view needs to be qualified.

What if the digital transition reinforced inequalities?

Digital technologies are embedded in social and institutional contexts that may limit their effects or even reproduce and exacerbate existing inequalities. The risk is that the digital transition may generate only quick wins that improve women's living and working conditions without giving them the opportunity to occupy the place they deserve. While digital technologies can remove certain historical barriers, they may also create new forms of exclusion for women who lack the skills, infrastructure, or networks needed to access the most value-generating technological uses.

For example, the transition toward green agriculture promotes the inclusion of small-scale women farmers because some agroecological practices remain relatively accessible and require limited investments in capital and training. However, as the sector evolves, this inclusive dynamic may weaken due to the growing integration of digital technologies and the increasing skills requirements associated with them. The spread of tools such as blockchain and digital certification is generating higher value-added jobs, and the access to these depends on education levels, digital skills, and proximity to infrastructure, advantages from which women are still too often excluded. The greatest economic benefits may therefore be captured primarily by more educated and mobile populations.

Yet the digital transition depends on a fundamental prerequisite: access to energy. Without reliable electricity, it is impossible to deploy digital technologies and develop a digital economy. Nevertheless, access to energy remains a distant dream for approximately 685 million people worldwide. This is precisely the focus of several Schneider Electric-supported programs. In several Sahel countries, projects combining solar energy, access to finance, and training have led to the creation of more than 6,000 women-led businesses since 2019.

When energy is clean and renewable, the benefits are even greater for both communities and the planet. Digital transformation can therefore become a catalyst for accelerating a just and inclusive energy transition. These two dynamics should be considered together.

A systemic approach to women's entrepreneurship

National strategies, inclusive legal frameworks, mobilization of funding and expertise, and investment in education and training will enable women to become full participants in the digital transition. More broadly, a systemic approach to understanding and supporting women's entrepreneurship is essential to move from pilot projects to large-scale implementation involving all stakeholders, including governments, local authorities, private partners, NGOs, and communities.

Many emerging economies have adopted ambitious strategies to develop digital infrastructure and support digital entrepreneurship. In Türkiye, the KOBİ Dijital Dönüşüm Destek Programı, implemented by KOSGEB since 2022, supports SMEs' digital transformation through financial and technological assistance. India continues its Digital India strategy, launched in 2015, to accelerate digital inclusion and the large-scale provision of digital services. In Rwanda, the Smart Rwanda Master Plan, launched in 2015, aims to make digital technologies a central driver of economic development, while in Kenya the digitalization agenda and the expansion of mobile financial services have accelerated significantly since the 2010s around platforms such as M-Pesa.

These initiatives provide an essential foundation for promoting the adoption of digital technologies and accelerating the digital transformation of businesses, particularly SMEs and small entrepreneurial ventures, by strengthening infrastructure, skills, and access to digital tools. Combined with public and private partnerships, these government policies create a more favourable environment for inclusive and innovative entrepreneurship, even though they are rarely designed specifically for women.

According to the World Bank's 2025 report, many emerging economies now have legal frameworks that support women's entrepreneurship, including provisions related to economic autonomy, property rights, access to financial services, and workplace equality. However, the existence of formal rights does not guarantee their effective implementation, which depends on appropriate institutional mechanisms. This gap remains particularly pronounced in several Sub-Saharan African countries such as Togo, Côte d'Ivoire, and Gabon. Rwanda, by contrast, illustrates the importance of combining inclusive legal reforms with adapted public institutions. India represents an intermediate case, with significant reforms that have not yet been fully translated into practice.

The financing required to deploy infrastructure and facilitate the appropriation of digital tools will only be partially covered by official development assistance, given the tendency of many developed countries to reduce or even withdraw their aid commitments, as illustrated by the United States. It is therefore essential that major international digital companies make their technical and managerial expertise, human resources, and financial capabilities available as part of their CSR strategies, going beyond purely philanthropic initiatives.

Future generations of female entrepreneurs will not emerge without stronger digital literacy and a massive expansion of girls' participation in science, technology, engineering, and mathematics (STEM), where training remains largely insufficient today. Investment in education is also a priority whose benefits will be realized over the long term. India is leading the way, having achieved near parity in STEM education with more than 123 million girls currently enrolled in these fields.

The more immediate success of locally implemented projects, from financing to deployment and maintenance, depends largely on one essential condition: social

engineering. Supported by local NGOs that possess deep knowledge of local realities, this approach transforms technological innovation into social innovation by intelligently involving stakeholders, particularly women beneficiaries, from the design phase onward. One of the most difficult challenges remains combating gender stereotypes and biases. Pilot initiatives demonstrate the effectiveness of such approaches. For example, Schneider Electric and its local partners prioritize women's participation in their programs while also involving family members, male relatives, and influential community leaders to secure their support and normalize women's engagement in leadership roles.

Promoting women's entrepreneurship in the digital age requires a comprehensive approach that combines public policies, skills development, and the transformation of social norms. Reducing gender inequalities depends not only on women's access to digital technologies but also on the collective capacity to create the institutional, social, and educational environment necessary for their full empowerment. Only under these conditions can digital technologies become a genuine driver of inclusive and sustainable development in emerging economies. This represents an opportunity for women, for emerging economies, and for the planet.

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