



# South-South Series: Empowering and Growing Women-led Business



## UN Women – COLEAD South-South Series: Empowering and Growing Women-led Business

### Session n°4: Leveraging Technology and Digital Transformation

Wednesday 3 September 2025 – 14:00-16:00 UTC

[Online \(Zoom\)](#)

*Live interpretation in English, French and Spanish*

*The collaboration between UN Women and COLEAD targets entrepreneurs in the African, Caribbean, and Pacific (ACP) countries and beyond. The South-South online series are tailored for women entrepreneurs and business leaders, aiming to foster collaboration and knowledge sharing, enhance business skills and market access, and promote networking.*

## 1. Context

The **digitalization of enterprises** is rapidly transforming how businesses operate, with **connectivity** expected to represent **21% of global digital transformation spending between 2024 and 2030**. Companies that adopt technologies like **AI, IoT, robotics, AR/VR, big data, and cloud computing** can boost efficiency, improve customer experience, and create new revenue streams. Global challenges such as **COVID-19, climate change, economic uncertainty, and geopolitical tensions** have further highlighted the **critical role of digital infrastructure** in ensuring business resilience and continuity.<sup>1</sup>

Increasing access to the internet is one of the most pressing challenges in the Caribbean, given the significant social and economic benefits that the digital revolution can bring. Universal broadband connectivity<sup>2</sup> is a top priority for governments across the region, as it is key to facilitating access to essential services such as jobs, education, healthcare, and financial services.

The worldwide **digital transformation of the business sector** is also expected to drive a **new wave of productivity and economic growth**, fueled by the adoption of technologies such as **5G, IoT, Big Data, Artificial Intelligence (AI), and immersive tools like Augmented and Virtual Reality (AR/VR) and the metaverse**. These innovations can enable automation, new business models, and greater competitiveness for **women owned small and medium enterprises**.

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<sup>1</sup> Economic growth and the digital transformation of enterprises: [GSMA Intelligence](#)

<sup>2</sup> [The UMC Project - UMC](#)

In recent years, the Caribbean has seen **significant progress in mobile internet connectivity**. The number of unique mobile internet connections nearly **doubled from 9 million in 2015 to over 17 million in 2023**. However, **49% of the population remains unconnected**, highlighting a persistent digital divide.<sup>3</sup> These gaps represent also a gap on Digital Transformation.

## 2. Connectivity and digital transformation shape the economy

Mobile technology is a proven driver of economic growth. Research shows that a **10% increase in mobile broadband penetration** can boost GDP by 1–2.5%, as connectivity enhances productivity, facilitates efficient resource allocation, and stimulates trade and competition.

Developing countries have **benefited the most in relative terms**, as limited fixed infrastructure has allowed mobile networks to generate larger impacts. Between 2000 and 2019, mobile technology contributed **4.3% of GDP (\$1.4 trillion)** in developing markets, compared to **2.8% (\$1.5 trillion)** in developed economies.

While the **economic impacts of connectivity are well established**, the **broader effects of digital transformation**—through technologies like AI, Internet of Things (IoT), and cloud computing—are **less understood**. Ongoing studies aim to fill this gap by analyzing how the latest wave of digital innovations is reshaping productivity and economic growth across entire sectors.

## 3. Women barriers to digital transformation

Women entrepreneurs continue to face **significant barriers to digital transformation**, despite the growing availability of online tools and platforms. One of the most pressing challenges is **limited digital access and connectivity**. Worldwide, while 92% of women report owning a smartphone, **45% do not have regular internet access due to high costs and unreliable networks**. Women without smartphones are **5.5 times less likely to use social media for business** and **3.75 times less likely to hold a digital or mobile bank account**, underscoring the link between device ownership, connectivity, and financial inclusion.<sup>4</sup>

**Financial exclusion** remains another major obstacle. In 2024, 78% of women identified access to finance as one of their greatest challenges. High borrowing costs, strict collateral requirements, and low financial literacy prevent many from accessing the capital they need to invest in technology and scale their businesses. Limited resources restrict women entrepreneurs from fully adopting digital tools or upgrading to the technologies required for competitive growth.

**Online safety and gender-based violence** are also critical concerns in the digital space. **More than half of women entrepreneurs (57%)** report experiencing some form of online harassment or abuse, including verbal attacks and unsolicited intimate content. Safety concerns drive 16% of women to limit their internet usage and prompt many to reduce their visibility online—**41% avoid**

<sup>3</sup> Mobile Investment Gaps Caribbean islands: [GSMA Intelligence](#)

<sup>4</sup> [Empowered or Undermined? Women Entrepreneurs & the Digital Economy - Cherie Blair Foundation for Women](#)

posting photos and 59% avoid videos on their business profiles. This invisibility diminishes the reach and growth potential of their digital businesses.

Finally, e-commerce adoption and digital skills gaps continue to hold women back. Only 31% use e-commerce platforms such as Amazon, Alibaba, or Jumia, with many citing high transaction costs, lack of trust in online payments, and complicated onboarding processes. While 38% of women are already using AI tools, over 20% feel unprepared for the wave of emerging digital technologies. Without targeted training and support, many women entrepreneurs' risks being left behind in the digital economy.

These interconnected challenges—connectivity, financial access, online safety, and digital readiness—illustrate the urgent need for **inclusive digital ecosystems** that empower women to fully leverage technology for business growth and economic participation.

#### 4. Way forward: leveraging opportunities through the latest wave of digital transformation

Women face significant challenges in keeping up with the AI-driven transformation of work. Studies by the ILO and UN show that women are **25% less likely than men to have basic digital skills**, while being more likely to hold jobs at risk of automation. A 2024 Danish study found a **20-percentage-point gender gap in ChatGPT use**, even among workers in the same roles.

Despite these gaps, there is reason for optimism. Deloitte predicts that **by 2025, U.S. women experimenting with or using generative AI will match or surpass men**<sup>5</sup>, signaling a potential closing of the digital divide. However, small businesses often lack resources for AI training, and women with part-time or flexible schedules may struggle to dedicate time for upskilling.

Experts recommend **active experimentation, curiosity, and setting aside time for AI learning** to stay competitive. The future of work will depend not only on task-level automation but also on systemic shifts in how organizations operate. Although few companies are “AI-mature” today (just 1% per McKinsey)<sup>6</sup>, women who embrace AI now can help shape its inclusive use and gain a competitive advantage.

<sup>5</sup> [Women and generative AI | Deloitte Insights](#)

<sup>6</sup> [The state of AI in early 2024 | McKinsey](#)

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#### Agenda

**Moderator:** *Gayle Gollop, Programme Specialist, Private Sector, UN Women MCO Caribbean*

**14:00-14:10** Introduction to the session

**14:10-14:15** Welcoming remarks: *Jeremy Knops, General Delegate, COLEAD*

**14:15-15:30** Panel on experiences from women entrepreneurs in leveraging technology and digital transformation

- *Gladys Yao, Founder, Piment Mako, Côte d'Ivoire*
- *Sheba Augustine, Founder, OMI Natural Skincare, Grenada*
- *Josephine Okot, Founder, Victoria Seeds, Uganda*
- *Kemoy Shureen Edwards, CEO, Grenada National Training Agency*
- *Nyasha Denhere, Co-founder, Bono Salus, Zimbabwe*

**15:30-15:50** Q&A: Open discussion with panelists

**15:50-16:00** Way forward: *Nina Desanlis-Perrin, Project Officer, COLEAD*



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