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Generative AI and Women Entrepreneurs: A Path to Inclusion

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ABSTRACT

Generative AI helps in content creation, process automation as well as in operational efficiency which helps in Digital entrepreneurship. Women entrepreneurs having some challenges like insufficient capital and digital infra, they required training of GenAI and tools like ChatGPT, Jasper, go daddy etc this tool helps in enhancing the branding and expand market competitiveness and will be cost-effective, scalable solutions that help streamline operations. Here focus given on the benefits such as Time saving, creative Empowerment, global reach. Here limitations also considered which are data privacy, Digital literacy, AI leadership, policy support. Here policy measures considered for the study, it shows that woman are active participants in the Gen AI. Points considered like including gender-specific skill development, improved data governance frameworks, mentorship programs, and inclusive leadership initiatives. It emphasizes the urgent need for inclusive, gender-sensitive digital ecosystems that empower women as innovators, leaders, and decision-makers. The insights provided aim to guide governments, tech companies, and business support organizations in fostering equitable participation in the evolving GenAI-driven entrepreneurial economy.

Keywords: *Digitalization, Innovation, Entrepreneurs, Empowerment, Technology*

1. Introduction

A family of artificial intelligence (AI) systems known as "generative AI" (GenAI) may learn patterns from large datasets to produce new material, including text, pictures, audio, video, and code. In contrast to conventional AI models that concentrate on prediction or classification, GenAI uses machine learning—specifically deep learning and transformer architectures—to produce outputs that mimic content produced by humans. ChatGPT from OpenAI, Gemini from Google, and picture producers like Midjourney and DALL·E are well-known examples[1]. With the help of GenAI non experts can access Sophisticated

digital capabilities. For industries important skills required like From marketing and design to education, healthcare, and entrepreneurship. GenAI provides different quick facilities such as content creation, interaction with customer, product development and operations. It helps to small company owners and sole proprietors.[3].

GenAI not only helps in company functionality but also arising different queries regarding intellectual property. It's important to understand promises and constraints of Gen AI for sustainable digital ecosystems [4].

Women entrepreneurship helps to combat poverty and increase world economy because it creates innovation, generates employment. Equal opportunities of women in the business will bring smartness and promotes growth in economy [5]. When more women entrepreneurs are there then automatically family income will increase and it' creates better social results [6].

Generative AI supporting women owned enterprises, providing different helps from marketing to production. It's reducing the gender gap which exist from long time [7]. With the help of AI women entrepreneur can compete internationally, making meaningful contribution to economic growth.

2. Literature Review

2.1. GenAI Adoption Among Women

This study focuses on the use of GenAI by women entrepreneurs in the technology sector. According to study 68% of women and 66% of male using the GenAI at least one times in week (BCG, 2024) [8]. Women can access this when infrastructure available. In india only 29.6% women enrolments for the courses like GenAI, report given by Coursera (2014) [9]. Here barriers in awareness of AI, access and targeted outreach noticed.

2.2. Perceived Importance vs. Readiness

In India less participation of women in learning AI but they recognized the value of generative AI. According to study 90% women said GenAI will help in career progress. But only 35% feel confident to use tool effectively [10]. This is a main research gap as 90% women know the importance but no required skills in all population only 35% are ready.

3. Research Objectives

1. To examine the GenAI role in Women Led Business
2. To analyse how GenAI tools contribute in different skills of women entrepreneurs.
3. Role of GenAI in Cost reduction and resource optimization.
4. To identify key challenges faced by women entrepreneurs to learn and adopt according to requirement of business
5. To assess role of GenAI on the confidence, independence, and leadership potential of women entrepreneurs.
6. To investigate How GenAI play the role of mentorship, networking, and inclusive leadership
7. To propose actionable policy recommendations for women in entrepreneurship.

4. Benefits of Generative AI for Women Entrepreneurs

GenAi is game changing resource for women led businesses. GenAI helps in many basics to advance operations of business. GenAI tools helps in women led business particularly those having limited capital and digital infrastructure. Following are the ways how GenAI contributes to the success and sustainability of women-led ventures, with support from real-world data and developments.

4.1 Streamlining Business Operations

GenAI helps to automate repetitive task such as invoicing, inventory updates, scheduling, email marketing, and customer queries. To handle business in minimal man power this tools can save a reported average of 12 hours per week [11]. So this saved time can be directed toward strategic growth areas like partnerships, innovation, or customer engagement.

Minimum technical skills required to use tools like QuickBooks (for accounting), Zoho (for customer relationship management), and ChatGPT (for writing and communication tasks). For women juggling entrepreneurship with household or caregiving duties, AI acts like an assistant, helping them manage multiple responsibilities. Automation reduces error and creates a more consistent and professional customer experience.

4.2 Boosting Creativity and Branding

GenAI helps women entrepreneurs to take a seat of specialists. Platforms such as Canva (with AI design support), GoDaddy Airo, and LogoMaker allow users to build brand identities logos, websites, social media visuals without needing graphic design expertise[12].

GoDaddy Airo, for instance, simplifies the website launch process by generating business names, visual themes, and content suggestions tailored to a user's idea. For entrepreneurs in underserved or rural areas, this ease of access offers a chance to establish a professional digital footprint and compete online from the outset.

AI writing tools like Jasper and ChatGPT assist with creating content for blogs, email campaigns, and product descriptions. This allows women founders to maintain consistent brand messaging while freeing time to focus on more strategic business priorities.

4.3 Strengthening Market Position

Generative AI helps level the playing field for smaller, women-owned businesses that may otherwise struggle to compete with larger companies. A survey found that about 58% of women entrepreneurs believe AI helps them better engage customers and manage operations—key factors in staying competitive.

AI-powered chatbots, for instance, can handle customer service around the clock, manage bookings, and suggest products services that previously required staff [13].Analytics tools also help business owners understand market trends and optimize sales or marketing strategies, leading to more informed decisions and improved outcomes.

Additionally, GenAI can support market expansion. With tools for translating languages and generating culturally relevant content, women-led businesses can reach global audiences or diverse local

markets. This is especially valuable for those in e-commerce or freelance work, where global reach often leads to new revenue streams and greater economic resilience.

4.4 Reducing Costs and Expanding Access

Capital required for business is always main obstacle for women as compared to men. Gen AI helps women entrepreneur in all areas to reduce cost [14].

Women can use free or low-cost plans of GenAI for business at initial stage. Women can manage business in low funds also with the GenAI tools to manage funds and take financial decisions

4.5 Fostering Confidence and Independence

GenAI providing the easy interface so any women with least technical tools can use the tools confidently without training or in few hours training.

Women can do the different task independently like create designs, conduct research, or test business ideas fosters a sense of empowerment and control over one's enterprise [15]. GenAI providing greater confidence to women by helping via different powerful tools.

5. Challenges in Generative AI Adoption

GenAI providing the huge opportunities for entrepreneurs but developing countries like India, its uneven. Despite awareness of GenAI there is obstacles in using the same like data security, skill gaps, time constraints etc. It's important to face this all challenges for equal opportunities in AI-driven entrepreneurship.

5.1 Digital Literacy and Skill Gaps

Main challenge is digital divide. Report says that Women feeling ill while using the AI tools even though they know self-potential. This will create skill gap, especially rural area and underserved area. Most of the AI awareness programs in English and its barrier for many women so they are neglecting the GenAI.

Additional to work women in India having family responsibilities so she not giving proper time for self-learning and trainings. That creates the skill gaps.

5.2 Trust and Data Security Concerns

Trust is important factor in GenAi adoption and women's are more concern about the data misuse then men. It will create gender bias in AI algorithm and lack of clarity. In India low awareness of digital rights and low engagement of women with AI tools, this affecting on the business.

5.3 Underrepresentation in Tech Leadership

Less women contribution in decision making and execution within the tech and AI industries. Its only 4–8% of leadership positions in tech organizations[12]. This number indicates that here lack of consideration of women challenges. Sometimes the solution available not suitable for the women from rural or low income background.

Moreover, the participation of women in AI leadership limits access to mentorship, networking, and role models—factors that are critical to increasing confidence and participation in tech innovation. This

systemic imbalance reinforces a cycle where fewer women contribute to AI development, and in turn, fewer tools reflect their needs or perspectives (UNESCO, 2023).

5.4 Time Constraints and Work-Life Balance

Time poverty is another significant, factor in case of women entrepreneur because of family responsibility. Due to home responsibilities, its not possible to women to quickly learn nad adopt according to change in Technology. Time constraints affecting on the firms like low human resources or solo business, for small organization frequently adoption is extra overhead.

5.5 Insufficient Policy and Ecosystem Support

Finally, there are insufficient policies regarding the lack of gender support for women-led businesses. Some government programs often considers factors like language barriers, family care responsibilities, or economic constraints that prevent women from participating in AI adoption schemes.

Only few or no subsidies for AI tools, tax benefits, or mentorship for women entrepreneurs. This lack of ecosystem supports further isolates women from AI-driven growth opportunities and creates the digital gender gap [5].

6. Policy Recommendations

Need to promote policies for equitable access to technologies like generative AI (GenAI). GenAI providing the widespread promises still many women faces structural, educational, and socio-cultural barriers that prevent them from fully leveraging such innovations. To overcome this, a multi-pronged policy framework that focuses on upskilling, mentorship, inclusive leadership, and data protection is required.

6.1 Gender-Focused Skill Development Programs

Important barrier of GenAI adoption in women is skills. According to research women know the importance of skills, but they are not skilled so need to arrange programs for skill development specifically for GenAI[8].

Need to provide the training in regional language for better understanding and need to give practical demonstration of tools used in their business, how to automate the business and and all required things for business.

Flexible schedule provides opportunities to women to manage household duties and business. With financial incentive’s like learning new technologies, certification programs women can learn new skills.

6.2. Mentorship and Networking Platforms

Mentorship platform helps women by providing the guidance through AI professionals, industry experts and experienced entrepreneurs. This platform providing the helps for selecting tools, setting up workflows, and integrating GenAI into specific industries. knowledge sharing will be increase through the network and experimenting with new technologies. Participation in events like hackathons, AI bootcamps, and case study showcases featuring women-led tech success stories can further encourage participation and foster a sense of community.

Some government-supported platforms such as a "Women in AI for Business" portal could serve as centralized hubs for mentorship matchmaking, curated AI toolkits, funding resources, and networking opportunities.

6.3. Inclusive Work Culture and Leadership Representation

Need to increase participation of women in using GenAI. In India only 4-8% of roles assigned to women as tech executive [12].

This underrepresentation in leadership contributes to a lack of gender sensitivity in the design and deployment of AI solutions. To ensure that GenAI tools address the needs of diverse users, it is imperative that women are included at every stage—from conceptualization and development to testing and deployment.

Policymakers and industry bodies should mandate diversity metrics as part of corporate reporting standards. Tech companies receiving public funding or contracts could be required to demonstrate measurable efforts in hiring, promoting, and retaining women in AI-related roles. Gender sensitization training for AI developers and managers can also help mitigate unconscious biases that may be embedded in data labeling or algorithm design.

Universities and research institutions should actively recruit female students into AI, data science, and related fields by offering scholarships, mentorship, and visibility to female role models in technology. Over time, increasing women's participation in AI leadership will not only ensure more inclusive products but also inspire the next generation of women entrepreneurs to embrace AI confidently.

6.4. Strengthening Data Security and Ethical AI Practices

Data privacy and ethical use of AI are growing concerns for all users, but women in particular express heightened mistrust regarding how their data is handled. More concern about the data in the field of health care, finance and education, where sensitive information involved [13]. Its important to create trust between the use of GenAI and data privacy. India going to words the personal data protection act but need to aware people about understanding of data rights.

Need to disclose data usage policies in regional language. By creating "AI Trust Labels" for platform women will get information which tools are safe to use. These labels could based on different parameters such as bias mitigation, data anonymization, encryption, and auditability.

Additionally, women will get one platform where they can report abuse or ask advise. Women can learn through awareness campaigns, led by government and civil society organizations about data protection practices, available legal safeguards, and the ethical responsibilities of AI vendors.

7. Conclusion

GenAI is a platform where anyone can learn how to build business to reshape it. It providing platform to women who faces the many problems like the insufficient capital to lack of digital literacy. GenAI helps women scale their ventures, boost innovation, and stay competitive in dynamic markets.

AI having many significant advantages but only few used by women. Digital skills, less representation of AL leadership, data privacy and Insufficient policies are different obstacles of less usage of Gen AI tools. This structural gap of AI development and women's AI usage will be increase day by day.

To maintain imbalance need to create strategy that promotes safe, supportive and easily accessible environment. We can achieve the same by developing specialized training programs, increase women participation and decision-making, enforcing data protection standards, and creating mentorship and funding opportunities. Need to create ecosystem which will promote women to come use GenAI for entrepreneurship.

Its not about only gender problem but when there are more contributions of women then there will be variations in innovations. Participation of women will create equitable future.

In summary, GenAi is powerful catalyst for women's entrepreneurial success, particularly in developing economies where access to resources remains limited. Ability of GenAI to automate tasks, enhance creativity, and reduce operational costs offers women entrepreneurs a much-needed pathway to efficiency and scalability. However, realizing this potential requires more than just technological availability—it demands deliberate efforts to ensure equity, accessibility, and sustained support. Women must be active user of GenAi then only she can go further. It will helps women to play a roles as innovators, developers, decision-makers, and digital leaders within the AI ecosystem.

To achieve main objective multi-level interventions are essential. These include gender-inclusive upskilling programs, mentorship opportunities, ethical AI governance, and leadership representation in tech spaces. Policymakers and private sector actors alike must address structural barriers such as the digital divide, language constraints, data privacy concerns, and time poverty that disproportionately affect women. Needs supportive environments where women can confidently use GenAI tools. Aim is to build a tech-driven future that fully reflects and values the perspectives, capabilities, and leadership of all genders.

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