

EMPOWERING WOMEN IN AI-DRIVEN ENTREPRENEURSHIP: CLOSING GAPS AND UNLOCKING POTENTIALS: A STUDY OF WOMEN OF KAFANCHAN

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Abstract

The increasing importance of Artificial Intelligence (AI) in driving entrepreneurship and economic growth necessitates a deeper understanding of its impact on women in developing regions. The study examined the level of awareness and understanding, types of empowerments and the challenges that women face with AI-driven entrepreneurship with particular references to the women of Kafanchan in Kaduna State. The study was anchored on Technological Acceptance Model which holds that users come to accept and use technology based on their perceptions of its usefulness and ease of use. 20 women who are entrepreneurs in Kafanchan were selected using availability sampling and were interviewed through in-depth interview after which data were analyzed via narration. The study found out that women in Kafanchan have limited awareness and education of AI-driven entrepreneurship. Also, education on AI-driven entrepreneurship, financial empowerment, internet infrastructural improvement, skill acquisitions and access to technological gadgets were revealed as the most needed empowerments among women of Kafanchan. The study unveiled internet infrastructural deficit, lack of access to smartphones and technology, lack of training and mentorship on artificial intelligence and its usage as the challenges. Hence, the study concluded that providing access to digital infrastructure, promoting digital literacy, and offering mentorship and networking opportunities is ultimate. It was recommended that government, policy makers and Leaders of Kafanchan local government council should create awareness and education via workshops on AI-driven entrepreneurship, provide access to technology, promote digital literacy, improve internet infrastructures and provide financial empowerment to encourage women's application of AI-driven entrepreneurship in Kafanchan.

Keywords: AI-driven Entrepreneurship, Women, Unlocking, Potentials, Kafanchan.

Introduction

The need to equip women with ideas, ability and enabling environment that support and facilitate maximum utilization of their potentials is necessary in this 21st century. Although empowering women may require education and awareness, community engagement, policy or legislative reforms as well as economic empowerment.

However, in this era of Artificial Intelligence and entrepreneurship in a globalized society, women need to key into it and take full advantage of the artificial intelligence (AI) in order to utilize their entrepreneurship potentials for their benefits and that of their immediate society. The emergence of artificial intelligence (AI) has transformed the numerous facets of modern life revolutionizing the way we work, live and interact. For the past few decades, AI has advanced from the niche area of research to a ubiquitous technology with indispensable impacts affecting various economics, entrepreneurs, academic disciplines, medical sectors, industries and societies (Anthony, Awoku & Joshua, 2025).

Historically, it has been noted that Artificial Intelligence (AI) has undertaken significant transformations since its inception in the mid-20th century, McCarthy, Minsky, Rochester & Shannon cited in (Radford et al, 2019). The term "Artificial Intelligence" was coined in 1956 by John McCarthy, a computer scientist and cognitive scientist, who organized the Dartmouth Summer Research Project on Artificial Intelligence (LeCun et al, 2015).

Therefore, the increasing importance of artificial intelligence (AI) in driving economic growth and innovation has led to a growing interest in AI-driven entrepreneurship (Bharadwaj et al., 2013). However, despite the potential benefits of AI-driven entrepreneurship, women remain underrepresented in this field (Wajcman, 2010). According to a report by McKinsey, women make up only 15% of AI researchers and 10% of AI engineers (McKinsey, 2018). This underrepresentation of women in AI-driven entrepreneurship is not only a social issue but also an economic one, as it means that women's perspectives and ideas are not being fully utilized to drive innovation and growth.

Artificial Intelligence (AI) is no longer a distant concept or an abstract technology—it is reshaping industries, redefining careers, and opening new opportunities for everyone (women inclusive). AI isn't just about technical expertise, but creativity, problem-solving, and understanding human behavior are just as crucial as any other thing, and women bring immense value in these areas. As AI becomes more accessible and practical, it is lowering barriers and enabling women from all industries to leverage its power in meaningful ways (Chang, 2025). The traditional barriers to entry in technology are shifting. AI is no longer confined to coding—it is a tool for innovation, leadership, and problem-solving. This opens doors for women in AI ethics, user experience, data analysis, AI-driven marketing, content creation, and much more. AI is empowering women to lead, create, and drive innovation in ways that were once unimaginable (Chang, 2025). This calls for our women in Nigerian communities to embrace the fortunes that comes with AI and get empowered to be of most benefit to their immediate communities and beyond.

Several factors contribute to the underrepresentation of women in AI-driven entrepreneurship, including lack of access to education and training in AI, limited access to funding and resources, and societal stereotypes and biases that discourage women from pursuing careers in technology (Ashcraft et al., 2016). Additionally, the lack of role models and mentors for women in AI-driven entrepreneurship can make it difficult for them to navigate this field and achieve success. Despite these challenges, there are many examples of successful women-led AI startups and initiatives that demonstrate the potential for women to drive innovation and growth in this field (Büchi et al., 2016). However, more research is needed to understand the specific challenges and opportunities facing women in AI-driven entrepreneurship and to identify strategies for empowering women to succeed in this field.

This study aims to contribute to this research gap by exploring the experiences and perspectives of women in AI-driven entrepreneurship, identifying the key challenges and opportunities they face, and developing strategies for empowering women to succeed in this field. Furthermore, despite the importance of empowering women in AI-driven entrepreneurship, there is a lack of research on the specific challenges and opportunities facing women in this field. This study aims to address the knowledge gap by exploring the experiences and perspectives of women in AI-driven entrepreneurship, identifying the key challenges and opportunities they face, and developing strategies to empower women to succeed in this field.

Objectives of the Study

The study is guided by the following objectives:

1. To find out the level of awareness and understanding of AI-driven entrepreneurship among women in Kafanchan.
2. To identify the types of empowerment that would aid the women of Kafanchan to unlock full potentials of AI-driven entrepreneurship.
3. To examine the challenges affecting women in Kafanchan from unlocking full potentials of AI-driven entrepreneurship.

Research Questions

The study is built on the research questions thus:

1. What is the level of awareness and understanding of AI-driven entrepreneurship among women in Kafanchan?
2. What are the types of empowerment that would aid the women of Kafanchan to unlock full potentials of AI-driven entrepreneurship?
3. What are the challenges affecting women in Kafanchan from unlocking full potentials of AI-driven entrepreneurship?

Methodology.

The study employed a qualitative method using in-depth interview to collected data

from 20 women in Kafanchan town of Kaduna State, using availability sampling. The researcher focused on Kafanchan because it is the local government Headquarters; as such it would be apt to examine the empowerment and the likely challenges from there, since the research has to do with technology. Choji et al (2024) posit that availability sampling is a non-probability sampling that involves selecting units or individuals who are readily available and accessible. The interview guide was the instrument used for data collection. Data was collected via both face-to-face interviews and voice notes on WhatsApp, after which the data collected were analyzed and presented in form of narration. Narration is a qualitative data analysis method that involves the process of telling a story, recounting events, experiences or phenomena through the use of narrative techniques (Riessman, 2017).

Literature Review

Concept of Women Empowerment

Women empowerment refers to the process of creating an environment that supports and enables women to take control of their lives, make informed decisions, and participate fully in society (Kabeer, 2005). It involves promoting women's rights, challenging patriarchal norms and stereotypes, and providing women with the skills, knowledge, and resources they need to succeed (Mosedale, 2005). Women could be empowered in several areas like economic empowerment, social empowerment and political empowerment among other empowerments. Women empowerment is essential for promoting gender equality and achieving sustainable development (Sen, 1999). Research has shown that empowering women can have a range of positive outcomes, including improved health and well-being, increased economic growth and enhanced social cohesion which will lead to more cohesive and inclusive communities, as women are able to participate fully in social and community activities.

Concept of Artificial Intelligence.

One of the most popular terms in modern literature is artificial intelligence. Scholars from a variety of disciplines are actively attempting to take advantage of artificial intelligence in their own fields of study Chiakaan et al, cited in (Anthony et al, 2025). Artificial intelligence (AI) refers to the ability of machines and robots to mimic human cognitive processes, such as visual and verbal recognition, dialect interpretation, and virtual decision-making. AI has a remarkable place in all industries because of its ability to think and behave like people. Artificial intelligence is present in many aspects of our lives, from smart sensors to personal assistants and boasting productivity (Bostrom, 2014). T

There are several types of AI, including Narrow or Weak AI, General or Strong AI, and Superintelligence. Narrow or Weak AI is designed to perform a specific task, such as facial recognition, language translation, or playing chess (Broy et al., 2017). General or

Strong AI, on the other hand, is designed to perform any intellectual task that a human can, such as reasoning, problem-solving, and learning (Bostrom, 2014). While superintelligence AI is one that is significantly more intelligent than the best human minds, and is capable of solving complex problems that are unsolvable by humans.

Concept of Entrepreneurship

Entrepreneurship is the process of creating and managing a new business or organization, often with the goal of earning a profit (Hisrich et al., 2017). It involves identifying opportunities, mobilizing resources, and taking calculated risks to bring a new product, service, or idea to market (Shane & Venkataraman, 2000). Entrepreneurship requires a unique combination of skills, traits, and mindset, including creativity, resilience, adaptability, and strategic thinking (Baumol, 1996). Women can imbibe entrepreneurship by developing these skills and traits, and by leveraging their unique perspectives and strengths. Research has shown that women entrepreneurs often bring a more collaborative and inclusive approach to business, and are more likely to prioritize social and environmental impact alongside financial returns (Brush et al., 2018). Women can also draw on their experiences and networks to identify opportunities and mobilize resources, and can use their emotional intelligence and empathy to build strong relationships with customers, partners, and team members (Gupta et al., 2014).

However, women often face unique challenges and barriers to entrepreneurship, including lack of access to funding, networks, and mentorship, as well as societal expectations and biases (Brush et al., 2018). To overcome these challenges, women can seek out support and resources from organizations and networks that specialize in women's entrepreneurship, such as the National Association for Women Business Owners (NAWBO) or the Global Entrepreneurship Network (GEN) (Hughes et al., 2012).

Women Artificial Intelligence-driven Entrepreneurship.

The intersection of women's participation in entrepreneurship and the use of artificial intelligence (AI) in business has risen concern for women to leverage its potentials. One key aspect of women and AI-driven entrepreneurship is access to AI technologies. Women entrepreneurs can utilize AI tools and platforms to streamline operations, enhance decision-making, and improve customer experiences (Duflo, 2012). For example, AI-powered chatbots can help women entrepreneurs automate customer service tasks, freeing up time for more strategic decision-making (Gupta et al., 2014).

Hence, AI-driven entrepreneurship can create new opportunities for women to start and grow businesses, particularly in areas like data science, machine learning, and natural language processing (Paxton & Hughes, 2015). However, women may face unique challenges in AI-driven entrepreneurship, such as limited access to funding, networks,

and mentorship, as well as biases in AI systems (Mosedale, 2005). Despite these challenges, AI-driven entrepreneurship can create new business opportunities for women, driving economic growth and innovation. Encouraging diversity and inclusion in AI-driven entrepreneurship can also help drive innovation.

Review of Empirical Studies.

Alateeg & Alayed (2024) conducted a study on “Exploring the Role of Artificial Intelligence Technology in Empowering Women-led Startups”. The study aimed at investigating how artificial intelligence influences women-led startups in Saudi Arabia, aiming to understand their unique experiences, challenges and opportunities within the AI technology landscape. The study used a qualitative approach conducting 16 in-depth interviews with women entrepreneurship operating businesses in Saudi Arabia. The analysis was performed using thematic analysis with NVivo 12, uncovering key themes and insights. The findings reveal that cultural norms, societal expectations, limited awareness, and financial constraints are directly associated with women's involvement in AI-driven businesses. This study is similar to the study at hand in the sense that they all focused on AI and women entrepreneurship. However, geographical location remains the major gap. The study under review was carried out in Saudi Arabia, while the study at hand focuses in Nigeria.

A study by Anthony, Awoku & Joshua (2025) on “Appraisal of the Benefits and Dysfunctions of AI Among Young Communication Researchers of the University of Jos”, adopted a qualitative approach using in-depth interviews to collect data from the Master's Class of Mass Communication (Class of 2022) of the University of Jos. Using Availability Sampling, the researcher interviewed 20 out of the 48 young scholars in the class. The study found out that young communication researchers of the University of Jos use AI in research and that AI is faster, easy to use, gives access to helpful material and simplifies the researchers' tasks. It was also revealed that AI exposes researcher to the academic crime of plagiarism and critical thinking skills. This study is relevant to the study at hand because they both focus on AI. Nevertheless, it focused on how young communication scholars use AI in research, while the study at hand focuses on empowering women to explore and use the potentials of AI in AI-driven entrepreneurship for their benefits.

Mishra (2024) conducted a study on “Empowering Women through AI - An Anticipation”. This article explores how AI can be harnessed to address gender disparities and promote women's empowerment across various domains. It also addresses the importance of women's participation in the development and governance of AI technologies to ensure that their perspectives and needs are adequately represented. Through a forward-looking perspective, the article anticipates the future impact of AI on gender equality, proposing strategies for policymakers, educators, and technology developers to create an environment where AI serves as a catalyst for women's empowerment. The findings underscore the urgency of collaborative efforts to

leverage AI for a more equitable and inclusive future, where women can fully participate and thrive in the digital age. The above article covered how women could be empowered through AI, but it was more of anticipation. Another gap is that the article was not tight/targeted to a particular population and there was no clear methodology identified. Whereas the study at hand addresses the same subject – empowering women in AI-driven entrepreneurship but with specific methodology targeting women in Kafanshan of Kaduna State.

A study by Kaur (2017) on “Empowering Women Through AI: A Natural Language Processing-Based”, reviewed the idea of the potential transformative power that NLP can have for women's matters through AI-based learning aids. It is quite imperative to highlight that the review brings into focus the requirement of responsible and scalable AI solutions in bridging gender gaps in education and skill acquisition, as a foundation for further research and its implementation into this field. It could be noted that the above study relied on existing data which provided information on the potential transforming power of AI in bridging gender gaps. The study at hand would be purely empirical target data that would be generated from the field. The above study also neglects the likely challenges associated with empowering women in AI-driven entrepreneurship which is one of the objectives of this study.

Theoretical Framework.

The study adopted the Technological Acceptance Model (TAM), developed by Fred D. Davis in 1989, which has become a cornerstone in the study of technology adoption. It aims to explain and predict how users come to accept and use technology based on their perceptions of its usefulness and ease of use. This model is particularly relevant for examining how modern technologies are adopted by users, in this case how AI is accepted by women. TAM is built upon two primary factors that influence technology adoption:

Perceived Usefulness (PU) – This refers to the degree to which an individual or group believe that using a specific technology will enhance their job performance. In the context of AI and its acceptance by women. PU pertains to how women perceive the usefulness of AI in entrepreneurship. If these women believe that adopting AI technology will help them in entrepreneurship, they are more likely to embrace the innovation.

Perceived Ease of Use (PEU) – This refers to the degree to which individuals believe that using a particular technology will be free from effort. In researcher's point of view, this relates to the usability of AI tool in aiding entrepreneurship. If the technology is intuitive, simple to use, and does not require extensive training or experience, it is more likely to be adopted by the women.

According to TAM, both Perceived Usefulness and Perceived Ease of Use influence an individual's attitude toward using the technology, which directly impacts their behavioural intention to use it. The stronger the positive attitudes toward the usefulness and ease of use of a technology, the greater the intention to use it, and consequently, the higher the likelihood of its actual use in daily activities (Anaeto, Onabanjo and Osifeso, 2008).

Results and Discussions

What is the level of awareness and understanding of AI-driven entrepreneurship among women in Kafanchan?

This question aims to assess the state of awareness and understanding of AI-driven entrepreneurship among women in Kafanchan identifying potential gaps that needs to be addressed. From the responses, the level of awareness and understanding AI-driven entrepreneurship among women in Kafanchan is limited, although the responses were divergent. According to the respondents, women are becoming more aware and conversant with AI as women who are into hair making, fashion designers and even farmers are using the medium to showcase their products to attract patronage. They maintained that AI is still growing in many parts of Nigeria as a country, so, the understanding is still limited. However, most respondents said the level of awareness and understanding of AI-driven entrepreneurship among women in Kafanchan is very low and limited. Using AI for business purposes is very-very low. You hardly find women who are fully aware that they can use AI for entrepreneurship purposes, they said. [The level of awareness of AI-driven entrepreneurship among women in Kafanchan is very low. Personally, I am an entrepreneur but I don't use AI either for my advert and other things. The question is, how many women are aware that there is an AI to start with? Then how many women in Kafanchan are aware that they can use AI for their businesses? Very-very few! I think very few! Respondent 4]. Other respondents revealed that Kafanchan is still coming up, it is not a developed city as a result, the knowledge and awareness of AI is basically limited because this level of awareness is affected by so many factors that affect women who are into entrepreneurship. Women need to come up and shake off these challenges in order to compete with their counterparts across the globe.

This finding indicated that the state of awareness and understanding among women in Kafanchan is almost not there, for them to be able to take full advantage of AI-driven entrepreneurship. The findings affirmed that of Kshetri (2018) which stressed that the level of awareness and understanding of AI-driven entrepreneurship among women in developing regions of Nigeria is very limited leading to inability to discover and utilize the technology effectively. Additionally, research on women entrepreneurs in developing countries revealed challenges in accessing digital technologies, training, and resources, inability to acquire technological gadgets, financial limitations and societal norms among others (Huyer & Westholm, 2007). It is therefore clear from the findings that women in Kafanchan are lacking behind in terms of full comprehension of

the potential benefits of AI-driven entrepreneurship which limit their business growth and competitiveness.

What are the types of empowerment that would aid the women of Kafanchan to unlock full potentials of AI-driven entrepreneurship?

This question seeks to identify the types of empowerment that would enable women in Kafanchan to fully leverage AI-driven entrepreneurship such as training, mentorship, access to resources among others. From the findings, the respondents noted that having education of what AI is all about is paramount and then providing them with right kind of gadgets, having data to do the business online are all among the empowerments that could aid them unlock full potentials of AI-driven entrepreneurship. Other respondents mentioned skills acquisitions like poultry, fish farming, hairdressing, make-up, content creation, tailoring among others. Some said that community workshops and trainings, digital programmes for women especially in terms of AI could be carried out in Kafanchan as part of the empowerment. Another respondent said the types of empowerment that would aid the women of Kafanchan requires a multi-facet approach because empowerments can make significant progress among the women of Kafanchan. For instance, we have financial empowerment, digital literacy, business development and support. They are all types of empowerment we need most, they said.

The findings highlight the need for a comprehensive approach to empowering women in Kafanchan to take full advantage of the potentials of AI-driven entrepreneurship. By addressing the empowerment needs revealed in the findings, women could be equipped with the knowledge, skills and resources needed to succeed in AI-driven entrepreneurship and contribute to the economic growth and development of the nation. The findings agree with the prediction of the Technological Acceptance Model, which explains and predicts how users come to accept and use technology based on their perceptions of its usefulness and ease of use. It therefore means that women in Kafanchan believed that when the above-mentioned empowerments are provided, their entrepreneurship would be made easy.

Hence, the findings corroborate those of Manyika et al. (2017) which posit that appropriate gadgets can facilitate digital entrepreneurship, allowing women to develop and market AI-driven products and services, and connect with customers and partners. Additionally, providing women with access to gadgets such as smartphones, laptops, or tablets can enable them to participate in AI-driven entrepreneurship. Bostrom and Yudkowsky (2014) revealed that the education of women about AI is essential for them to understand the opportunities and challenges presented by AI-driven entrepreneurship. This knowledge will enable them to make informed decisions and navigate the AI-driven business landscape in order to achieve their career.

What are the challenges affecting women in Kafanchan from unlocking the full potentials of AI-driven entrepreneurship?

This question aims to identify the barriers that prevent women in Kafanchan from fully

leveraging AI-driven entrepreneurship such as lack of access to resources, poor network, societal norms, limited opportunities among other barriers. The respondents revealed that among the challenges, there is limited or no access to technology like the internet, limited access to smartphones, and there is a gap in terms of digital literacy. Most of the women in Kafanchan have little or no knowledge of the use of technology especially on the use of AI-driven technology, there is lack of training and mentorship in terms of artificial intelligence and its usage and also that of entrepreneurship. Language barrier is also a factor, low participation of women in technology-driven hobs is another, the respondents said. Women in Kaf. face several challenges that hinder them from unlocking the potentials of AI-driven entrepreneurship, lack of access to education, basic internet infrastructural deficit, lack of digital skills, high charges of data, lack of electricity, safety and security concern; example, the cyber security concern. Another respondent said since AI basically operate with the internet, in Kaf., there would be a problem because no strong network. The findings highlight the significant challenges that hinder women in Kafanchan from leveraging the technology of AI-driven entrepreneurship opportunities. Improving network infrastructure can provide women with reliable internet connectivity, enabling them to access AI tools, collaborate with others, and participate in online markets. A stable network can facilitate digital communication, allowing women to connect with customers, partners, and mentors, and stay updated on industry trends and developments.

This finding is consistent with the research on the digital divide and its impact on developing countries. The digital divide according to Kumar et al (2018), perpetuates social and economic inequalities, limited access to education, employment and economic opportunities. It also corroborates the findings of Brush et al (2018) which hold that women entrepreneurs often lack access to mentorship, networking opportunities, and role models, making it harder for them to navigate the AI startup ecosystem. Societal expectations and cultural norms can discourage women from pursuing entrepreneurship, particularly in male-dominated fields like AI. A study equally revealed that women-led AI startups often struggle to access markets, resources, and partnerships, limiting their growth potential. Women may lack access to tailored training programs, leaving them at a disadvantage when starting or managing AI-driven businesses (Faggella, 2018).

By addressing these challenges and providing support, we can unlock the full potential of women entrepreneurs in AI-driven entrepreneurship and promote a more inclusive and diverse tech ecosystem.

Conclusion

This study on empowering women in AI-driven entrepreneurship in Kafanchan has provided valuable insights into the level of awareness, the empowerment needed and the challenges faced by women in Kafanchan. The research has shown that despite the potential benefits of AI-driven entrepreneurship, women in Kafanchan encounter

significant barriers, including limited awareness, education, and access to resources. The study's findings highlight the need for targeted interventions to address these gaps and unlock the potential s of women in AI-driven entrepreneurship. By empowering women with the necessary skills, knowledge, and resources, we can promote their participation in AI-driven entrepreneurship, drive innovation, and contribute to the region's economic growth and social development.

The study's results also underscore the importance of creating a supportive ecosystem that fosters women's empowerment in AI-driven entrepreneurship. This includes providing access to digital infrastructure, promoting digital literacy, and offering mentorship and networking opportunities. Ultimately, this study contributed to the growing body of research on women's empowerment in entrepreneurship and highlighted the need for further investigation into the intersection of AI, entrepreneurship, and women's empowerment.

Recommendations

Based on the findings, the research recommends the following:

1. Leaders of Kafanchan Local Government Council should create awareness and education programmes on AI-driven entrepreneurship for women in Kafanchan and educate them about the technology and its potential s.
2. Policy makers and government should empower women in Kafanchan by providing them with digital gadgets, funds, and skill acquisition that would encourage women's application of AI-driven entrepreneurship.
3. Policy makers should ensure increased access to internet, digital literacy and mentorship on AI-driven entrepreneurship among women in Kafanchan.

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