

Ai TRAINING *plus*+

The State of AI Adoption + Women Business Owners

Vol 1: Policy Brief



The State of AI Adoption for Women-Owned Businesses (2026 Policy Brief)

What Women Business Owners

Told Us They Need Most

1. Education and Ai Training
2. Security and Privacy
Protections
3. Intellectual Property
Protection
4. Governance and Guardrails
5. Trusted Resources and
Support

Executive Summary

Women-owned businesses are a **critical driver of the U.S. economy**. Today, women own 15.7 million businesses, representing 40.6% of all businesses nationwide. These businesses employ 12.6 million people and generate approximately \$2.8 trillion in annual revenue. As artificial intelligence rapidly transforms how businesses operate, compete, hire, market, and grow, ensuring women-owned businesses are prepared to adopt and leverage AI is both an economic and workforce imperative.

To better understand the opportunities and challenges facing women entrepreneurs, **I conducted a series of informal interviews with women business owners and leaders during meetings and events on Capitol Hill. I asked a simple question:**

"What is the one thing people need most to successfully adopt AI?"

While respondents represented different industries, geographies, and stages of business growth, several themes emerged consistently.

Notably, women business owners did not ask for more AI tools. They asked for the knowledge, protections, and support necessary to adopt AI responsibly and successfully.

Instead, they expressed a need for:

- Education and practical training
- Intellectual property and copyright protections
- Security and privacy safeguards
- Clear governance and guardrails
- Trusted guidance and resources
- Greater transparency around AI-generated content

These findings reinforce what research increasingly shows: the primary barriers to AI adoption are not access to technology, but trust, readiness, confidence, and responsible implementation.

As policymakers consider the future of AI, workforce development, and small business competitiveness, women-owned businesses must remain part of the conversation. Without intentional support, training, and safeguards, many risk falling behind in the next wave of economic transformation. With the right investments, however, women entrepreneurs can leverage AI to increase productivity, strengthen competitiveness, create jobs, and expand economic opportunity.

The findings and recommendations that follow are intended to support a more inclusive, people-centered approach to AI adoption that ensures women-owned businesses are equipped to participate fully in the future economy

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Women-owned businesses risk falling behind in AI adoption creating measurable gaps in productivity, competitiveness, and access to opportunity without targeted policy support.

#	Issue	Insights	Source	Policy
1	IP theft, data misuse, loss of proprietary advantage	Small business guidance warns that entering sensitive data into general-purpose AI tools can expose confidential information and intellectual property. Clear rules on data use and vendor risk are essential for safe.	U.S. Small Business Administration — AI for Small Business	Protect small-business data and IP by setting clear rules on AI data inputs, requiring strong vendor security standards, and expanding access to secure, privacy-preserving AI tools.
2	Risk of AI-driven displacement for women-owned firms	Women-dominated sectors face higher exposure to automation. Without targeted policy action, AI adoption may widen existing disparities and increase competitive pressure on small firms.	National Partnership for Women & Families — AI and Emerging Risks for Women	Ensure AI drives growth—not displacement—by linking incentives to small-business adoption, supporting AI-enabled service expansion, and guarding against AI-driven unfair competition.
3	AI adoption and usage gap	Women are ~20% less likely than men to use generative AI tools and report higher hesitation, contributing to productivity and income gaps. Small-business data indicate female owners lag across age groups.	LeanIn.org — Women and AI: The Gender Gap in AI Adoption and Use	Close the AI adoption gap through targeted outreach, funding, and measurement. Prioritize women-owned businesses in AI grants, pilots, and technical assistance.
4	Lack of tailored AI training and trusted guidance	Lack of skills, practical training, and trusted guidance remains a primary barrier. Roughly two-thirds of women entrepreneurs cite training as their top need and lack clarity on where to start.	Cherie Blair Foundation — AI, Productivity and Uneven Gains	Fund and scale practical, women-focused AI training through trusted networks (SBDCs, chambers, business centers) with use-case-driven content for small businesses.
5	Bias in AI systems (lending, hiring, markets)	AI systems can encode bias in financial services, hiring, and digital platforms, limiting access to capital and opportunity by replicating historical disparities.	Capitol Technology University — Artificial Intelligence and Its Unique Threat to Women	Require transparency, bias testing, and appeal mechanisms in AI systems used in credit, hiring, advertising, and procurement—and include women-owned businesses in oversight and design.

Sources available upon request | Prepared by Dee C. Marshall, The People Side of AI