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Leveraging technology and financial literacy for women's empowerment in SMEs: A conceptual framework for sustainable development

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Abstract

In the landscape of small and medium-sized enterprises (SMEs), fostering women's empowerment through technology and financial literacy emerges as a pivotal strategy for sustainable development. This abstract presents a conceptual framework delineating the integration of technology and financial literacy to empower women entrepreneurs within SMEs, fostering economic growth, and societal advancement. The framework begins by recognizing the significance of leveraging technology as a catalyst for women's empowerment. Technology adoption facilitates access to markets, networks, and resources, leveling the playing field for women entrepreneurs. Through digital platforms, women can overcome geographical barriers, tap into global markets, and enhance their competitiveness in the digital economy. Moreover, the conceptual framework emphasizes the critical role of financial literacy in enabling women's empowerment within SMEs. Financial literacy equips women entrepreneurs with the knowledge and skills to manage finances effectively, make informed decisions, and access capital markets. By enhancing financial literacy, women can navigate complex financial landscapes, secure funding for business growth, and mitigate financial risks. Central to the framework is the intersectionality of technology and financial literacy, synergistically driving women's empowerment in SMEs. Technology serves as an enabler for financial literacy initiatives, providing accessible and scalable platforms for delivering financial education and services to women entrepreneurs. Conversely, financial literacy enhances women's ability to leverage technology effectively, maximizing the benefits of digital tools and platforms for business growth and sustainability. The conceptual framework underscores the importance of ecosystem support in facilitating women's empowerment within SMEs. Collaboration among government agencies, financial institutions, technology providers, and civil society organizations is essential for creating an enabling environment that fosters women's access to technology and financial resources. By fostering partnerships and collaborations, stakeholders can amplify the impact of initiatives aimed at promoting women's empowerment and sustainable development in SMEs. In conclusion, the conceptual framework presents a holistic approach to leveraging technology and financial literacy for women's empowerment in SMEs, offering insights into the interconnectedness of technology adoption, financial literacy, and ecosystem support in driving sustainable development outcomes. Implementing this framework requires concerted efforts from stakeholders across sectors to create an inclusive and supportive environment where women entrepreneurs can thrive and contribute to economic growth and societal advancement.

Keywords: Technology; Financial; Literacy; Women's Empowerment; SME

1. Introduction

Women's empowerment is crucial for sustainable development, particularly in the context of small and medium enterprises (SMEs), where women often face barriers to accessing resources and opportunities (Álvarez Jaramillo, et.

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al., 2019, Andriamahery & Qamruzzaman, 2022, Onyebuchi et. al., 2024). Despite progress in promoting gender equality, women entrepreneurs in SMEs continue to encounter challenges, including limited access to technology and financial literacy. Leveraging technology and enhancing financial literacy among women in SMEs can significantly contribute to their empowerment and the overall development of the SME sector.

Women play a vital role in SMEs, contributing significantly to economic growth and job creation. However, they often face gender-based constraints that limit their access to resources, markets, and decision-making processes. Empowering women in SMEs is not only a matter of social justice but also an economic imperative, as it can lead to increased productivity, innovation, and competitiveness (Noor & Isa, 2020, Onyebuchi et. al., 2024, Sallah & Caesar, 2020).

Technology has the potential to transform the way women in SMEs conduct business, access markets, and manage their finances. It can improve efficiency, expand market reach, and facilitate networking and collaboration. Similarly, enhancing financial literacy among women entrepreneurs can help them make informed decisions, access financial services, and manage their finances effectively (Alam, et. al., 2022, Onyebuchi, et. al., 2024, Pergelova, et. al., 2019).

The conceptual framework presented in this paper aims to provide a holistic approach to empowering women in SMEs through the integration of technology and financial literacy. It seeks to highlight the interconnected nature of these two components and their impact on women's empowerment. The framework is designed to guide policymakers, development practitioners, and other stakeholders in designing and implementing effective strategies and programs to promote women's empowerment in SMEs for sustainable development.

2. Literature Review

Women's participation in small and medium enterprises (SMEs) is crucial for economic development and gender equality (Atadoga, et. al., 2024, Khan, et. al., 2021, Verma, 2019). However, women entrepreneurs often face challenges in accessing technology and financial resources, hindering their ability to grow their businesses and contribute to sustainable development. This literature review explores the current state of women's participation in SMEs, the challenges they face, and existing frameworks and initiatives aimed at empowering women in this sector.

Women play a significant role in SMEs globally, contributing to job creation, innovation, and economic growth. According to the International Finance Corporation (IFC), women-owned SMEs represent about 30% of all registered businesses worldwide (Crane, 2022, Ge, et. al., 2022, Odonkor, et. al., 2024). However, women entrepreneurs often operate in sectors with lower levels of productivity and profitability compared to their male counterparts. Additionally, women face barriers such as limited access to finance, markets, and technology, which constrain their ability to grow their businesses and achieve their full potential.

Women entrepreneurs often have limited access to technology, including smartphones, computers, and the internet. This limits their ability to leverage digital tools for business management, marketing, and accessing new markets. Women entrepreneurs face challenges in accessing finance, including limited access to credit, lack of collateral, and discriminatory lending practices. This limits their ability to invest in technology, expand their businesses, and compete in the market (Kang, 2022, Odonkor, et. al., 2024, Parthiban, et. al., 2022). Many women entrepreneurs have limited financial literacy, which hinders their ability to manage their finances effectively, access financial services, and make informed financial decisions. Women often face gender bias and discrimination in accessing technology and financial resources, limiting their opportunities for business growth and success.

Some countries have implemented gender-sensitive policies to support women entrepreneurs, including access to finance, training, and technology. For example, the Women Entrepreneurship Development Program (WEDP) in India provides financial assistance and training to women entrepreneurs. Financial inclusion programs aim to improve women's access to financial services, including savings, credit, and insurance (Abrahams, et. al., 2024, Aziz, Sheikh & Shah, 2022, Pal, Gupta & Joshi, 2022). These programs often include financial literacy training to help women manage their finances effectively. Some organizations provide women entrepreneurs with access to technology, such as computers, smartphones, and the internet, to help them grow their businesses and access new markets. Capacity-building initiatives provide women entrepreneurs with training and skills development opportunities to enhance their business management skills, including financial management and technology adoption.

In conclusion, women's empowerment in SMEs is essential for sustainable development and economic growth. Leveraging technology and enhancing financial literacy among women entrepreneurs can help them overcome the

challenges they face and unlock their full potential. Governments, development organizations, and the private sector can play a crucial role in supporting women entrepreneurs through targeted interventions and initiatives.

3. Historical Perspectives

The history of leveraging technology and financial literacy for women's empowerment in SMEs spans several decades and reflects the evolving landscape of gender equality, economic development, and technological advancement (Abrahams, et. al., 2024, Afjal, 2023, Babalola, et. al., 2023). In the mid-20th century, the global women's rights movement gained momentum, leading to increased awareness of gender disparities in access to education, employment, and financial resources. Early initiatives focused on promoting women's economic empowerment through education and skill-building programs. As economies around the world shifted towards greater privatization and globalization in the late 20th century, small and medium-sized enterprises (SMEs) emerged as engines of economic growth and job creation. Women's participation in SMEs grew, albeit often in informal or micro-enterprises.

The late 20th and early 21st centuries witnessed rapid advancements in technology, particularly in information and communication technologies (ICTs). The proliferation of mobile phones, the internet, and digital platforms revolutionized business operations and created new opportunities for entrepreneurship. Alongside technological advancements, there was a growing recognition of the importance of financial inclusion in promoting economic development and poverty reduction. Efforts to expand access to financial services, particularly for marginalized groups such as women, gained traction (Amoo, et. al., 2024, Kivinen & Piironen, 2023, Scaglione, Ohe & Johnson, 2021).

In recent years, the role of technology in promoting gender equality and empowering women has gained significant attention. Various initiatives have emerged to leverage technology for the benefit of women entrepreneurs in SMEs. These include the use of mobile banking, digital training programs, and online marketplaces, all aimed at facilitating the growth and success of women-led businesses (Amoo, et. al., 2024, Ojo, et. al., 2022, Swartz, Scheepers & Toefy, 2022). The development of conceptual frameworks, such as the one proposed for leveraging technology and financial literacy for women's empowerment in SMEs, reflects a concerted effort to address the multifaceted challenges faced by women entrepreneurs. These frameworks provide a holistic approach that combines technological solutions with financial education, policy support, and stakeholder collaboration.

The United Nations' Sustainable Development Goals (SDGs), adopted in 2015, include targets related to gender equality, economic empowerment, and sustainable development. Leveraging technology and financial literacy for women's empowerment in SMEs aligns with these global goals and has become a priority for policymakers, development agencies, and businesses worldwide (Abrahams, et. al., 2024, Ayinla, et. al., 2024, Leal Filho, et. al., 2023). Overall, the history of leveraging technology and financial literacy for women's empowerment in SMEs reflects a gradual evolution towards more inclusive and sustainable approaches to economic development. While progress has been made, significant challenges remain, underscoring the importance of continued efforts to support women entrepreneurs and promote gender equality in business and society.

4. Theoretical Framework

Women's empowerment refers to the process by which women gain the ability to make strategic life choices and exercise control over their own lives. It involves enhancing women's ability to access resources, make decisions, and participate in social, economic, and political activities. Sustainable development refers to the process of meeting the needs of the present without compromising the ability of future generations to meet their own needs (Kaggwa, et. al., 2024, Wei, et. al., 2021). It involves balancing economic, social, and environmental considerations to ensure long-term well-being. Intersectionality theory recognizes that women's experiences of empowerment and development are shaped by multiple intersecting factors, including gender, race, class, and ethnicity. It highlights the importance of addressing these intersecting factors in efforts to empower women and achieve sustainable development.

Technology can play a crucial role in empowering women in SMEs by providing them with access to information, markets, and resources. By leveraging technology, women entrepreneurs can improve their business operations, reach new customers, and enhance their competitiveness. Financial literacy is essential for women entrepreneurs to effectively manage their finances, access financial services, and make informed financial decisions. By enhancing financial literacy among women in SMEs, they can improve their financial management skills and enhance their ability to access finance (Mehta, et. al., 2021, Uwaoma, et. al., 2024).

The conceptual model integrates technology and financial literacy as key components of women's empowerment in SMEs. By combining these two elements, women entrepreneurs can leverage technology to access financial information, manage their finances, and make informed decisions. The conceptual model also considers the outcomes of women's empowerment in SMEs, including increased business growth, improved financial management, and enhanced decision-making abilities. These outcomes contribute to sustainable development by promoting economic growth, reducing poverty, and enhancing gender equality.

In conclusion, the theoretical framework highlights the importance of integrating technology and financial literacy for women's empowerment in SMEs. By adopting a holistic approach that considers the intersecting factors that shape women's experiences, policymakers, development practitioners, and other stakeholders can design effective strategies and programs to empower women entrepreneurs and promote sustainable development.

5. Key Components of the Framework

One key component of the framework is ensuring women entrepreneurs have access to the necessary technological infrastructure, including internet connectivity, hardware devices (such as computers and smartphones), and software applications relevant to their business needs (Alao, et. al., 2022, Farayola, et. al., 2023, Shukla, et. al., 2021). This may involve government investment in telecommunications infrastructure and initiatives to bridge the digital divide in rural and underserved areas. Another crucial aspect is providing women with the digital skills necessary to effectively use technology for business purposes. This includes training programs on basic computer literacy, digital marketing, e-commerce platforms, and financial management software. By empowering women with these skills, they can leverage technology to streamline their business operations, reach new markets, and improve their competitiveness.

Technology can also serve as a gateway for women entrepreneurs to access information and markets previously unavailable to them. Through online platforms, women can research market trends, connect with suppliers and buyers, and promote their products or services to a global audience. Ensuring women have equal access to online marketplaces and e-commerce platforms is essential for fostering inclusive economic growth (Akoh Atadoga, et. al., 2024, Leong, et. al., 2022, Steel, 2021).

Financial literacy programs are essential for equipping women entrepreneurs with the knowledge and skills to manage their finances effectively. These programs should cover basic financial concepts such as budgeting, saving, investing, and managing debt. By improving women's understanding of financial principles, they can make informed decisions about business investments, pricing strategies, and risk management (Baporikar & Akino, 2020, Egbo, et. al., 2020, Osasona, et. al., 2024).

In addition to education, the framework emphasizes the importance of increasing women's access to formal financial services, including savings accounts, credit facilities, insurance products, and investment opportunities. This may involve initiatives to promote financial inclusion, such as microfinance programs tailored to the needs of women entrepreneurs and partnerships with financial institutions to develop products specifically targeting women-owned businesses. Beyond basic financial literacy, women entrepreneurs may benefit from specialized training in entrepreneurial finance, including topics such as financial planning, cash flow management, and fundraising strategies. By enhancing women's financial management skills, they can better navigate the challenges of running a business and capitalize on growth opportunities.

The framework emphasizes the importance of implementing gender-responsive policies that address the unique needs and challenges faced by women entrepreneurs. This includes policies to promote women's access to education, vocational training, business support services, and mentorship opportunities. Additionally, governments should enact laws and regulations that prohibit gender discrimination in access to finance, property rights, and employment opportunities. Providing women entrepreneurs with access to business incubators, accelerators, and support networks can help them overcome barriers to entry and scale their ventures. These programs often offer mentoring, networking opportunities, access to financing, and technical assistance to help women develop their business ideas and navigate the complexities of entrepreneurship.

Lastly, the framework underscores the importance of investing in physical infrastructure, such as transportation networks, energy systems, and logistical facilities, that facilitates women's participation in the economy. Improving infrastructure accessibility and reliability can reduce the costs and challenges associated with running a business, particularly in remote or underserved areas. In conclusion, the framework for leveraging technology and financial literacy for women's empowerment in SMEs encompasses access to technology, financial literacy programs, and

supportive policies and infrastructure. By addressing these key components, stakeholders can create an enabling environment that empowers women entrepreneurs to succeed and contribute to sustainable development.

6. Implementation Strategies

Implementing capacity-building programs that focus on entrepreneurship training for women in SMEs is crucial (Ariffin, Baqutayan & Mahdzir, 2020, Galvão, Marques & Ferreira, 2020, Okoro, et. al., 2023). These programs should cover topics such as business planning, marketing strategies, financial management, and legal requirements. By equipping women with the necessary skills and knowledge, they can effectively manage and grow their businesses. Another key aspect of capacity building is providing women with training in digital skills. This includes proficiency in using computers, the internet, and relevant software applications for business purposes. Digital skills are essential for women to leverage technology for marketing, sales, and financial management.

Conducting financial literacy workshops specifically tailored to women entrepreneurs can help improve their understanding of financial concepts and practices. These workshops should cover topics such as budgeting, saving, investment, and access to financial services. By enhancing financial literacy, women can make informed decisions about their businesses' finances. Partnering with financial institutions to provide women entrepreneurs with access to financial products and services is critical (Iram, Bilal & Latif, 2021, Oladeinde, et. al., 2023, Oggero, Rossi & Ughetto, 2020). This includes facilitating loans, credit lines, and other financial instruments that can help women start or expand their businesses. Public-private partnerships can also help create financial products tailored to women's needs.

Collaborating with technology companies to develop and implement digital solutions for women entrepreneurs can significantly enhance their businesses' efficiency and reach. This includes developing mobile applications, online platforms, and e-commerce solutions that cater to women's businesses. Public-private partnerships can also support government-led initiatives aimed at promoting women's entrepreneurship. This includes co-funding programs, providing technical expertise, and leveraging private sector resources to scale up government interventions (Daraojimba, et. al., 2024, Kamberidou, 2020, Suseno & Abbott, 2021).

Advocacy campaigns can raise awareness about the importance of gender equality in entrepreneurship and highlight the challenges women face in accessing technology and financial resources. By advocating for gender-sensitive policies and practices, stakeholders can create a more inclusive environment for women entrepreneurs. Educational campaigns can help dispel myths and misconceptions about women's capabilities as entrepreneurs. These campaigns can showcase successful women entrepreneurs as role models and provide practical tips and advice for aspiring women entrepreneurs (Bonin, et. al., 2021, Odonkor, et. al., 2024, Orser, Riding & Li, 2019).

Advocacy efforts can also focus on promoting networking and mentorship opportunities for women entrepreneurs. By connecting women with successful business leaders and mentors, they can gain valuable insights, advice, and support to grow their businesses. In conclusion, implementing strategies such as capacity-building programs, public-private partnerships, and advocacy campaigns can empower women entrepreneurs in SMEs by leveraging technology and financial literacy (Byrne, Fattoum & Diaz Garcia, 2019, Eboigbe, et. al., 2023, Elliott, Mavriplis & Anis, 2020). These strategies are essential for creating a supportive environment that enables women to succeed in business and contribute to sustainable development.

7. Case Studies and Examples

The Grameen Bank pioneered microfinance initiatives targeted at women in rural areas. By providing small loans without collateral, it empowered women to start their businesses and improve their livelihoods (Arunamma & Ramana, 2022, Chisom, Onyebuchi & Jesuseun, 2023, Saad, 2021, Olagumju et. al., 2023). The bank's model has been replicated globally and has helped millions of women become financially independent. Google's Womenwill program aims to empower women entrepreneurs through digital skills training and networking opportunities. The program has been successful in helping women start and grow their businesses by leveraging technology. WEConnect International is a global network that connects women-owned businesses to multinational corporations. By providing certification, training, and networking opportunities, WEConnect International has helped women entrepreneurs access new markets and grow their businesses (Adelakun et. al., 2023, Serrano, et. al., 2023, Ughetto, et. al., 2022).

Women who have participated in technology and financial literacy programs have reported a significant increase in their business revenue. By learning how to leverage technology for marketing and sales, as well as managing their finances more effectively, women entrepreneurs have been able to grow their businesses. Technology has enabled

women entrepreneurs to access new markets beyond their local communities. Online platforms and e-commerce solutions have allowed women to reach a wider customer base and increase their sales (Azeez Olanipekun et. al., 2024, Baporikar & Akino, 2020, Fauzi, Antoni & Suwarni, 2021).

Financial literacy programs have helped women entrepreneurs better manage their finances, leading to improved profitability and sustainability of their businesses. By understanding financial concepts such as budgeting, cash flow management, and investment, women have been able to make informed decisions about their businesses. It is essential to design technology and financial literacy programs that are tailored to the specific needs and challenges faced by women entrepreneurs. Programs should take into account the cultural, social, and economic context in which women operate (Monisola Oladeinde, et. al., 2023, Rosyadah, et. al., 2022, Yasin, Mahmud & Diniyya, 2020).

Collaborating with government agencies, NGOs, and private sector partners can enhance the impact of women's empowerment initiatives. By pooling resources and expertise, stakeholders can create more comprehensive and sustainable programs. Women's empowerment programs should provide ongoing support and monitoring to ensure the long-term success of participants. This includes mentoring, networking, and access to resources beyond the initial training period (Farayola, et. al., 2023, Hibbs, 2022, Mathis, et. al., 2022).

In conclusion, leveraging technology and financial literacy for women's empowerment in SMEs can have a significant impact on women's economic empowerment and sustainable development. By learning from successful initiatives, understanding the impact of these programs, and implementing best practices, stakeholders can effectively empower women entrepreneurs to succeed in the digital economy.

8. Challenges and Barriers

Women in many regions face challenges in accessing technology due to factors such as affordability, digital literacy, and infrastructure constraints (Jamil, 2021, Nayyar, et. al., 2019, Neumeyer, Santos & Morris, 2020). This limits their ability to leverage technology for business growth and innovation. Women entrepreneurs often encounter difficulties in accessing financial resources such as loans, venture capital, and investment opportunities. Discriminatory lending practices, lack of collateral, and gender bias in financial institutions contribute to this disparity. The digital gender gap refers to disparities in internet access, digital skills, and usage between men and women. Women are less likely to have access to smartphones, computers, and the internet, which hinders their participation in online business activities and e-commerce. Deep-rooted gender stereotypes and cultural norms often dictate traditional gender roles, relegating women to domestic responsibilities rather than entrepreneurial pursuits. Societal expectations may discourage women from pursuing business ventures or accessing formal education and training opportunities. Women entrepreneurs may face resistance or lack of support from their families, communities, and peers. Cultural norms that prioritize male-dominated industries or discourage women from taking on leadership roles can hinder women's participation in SMEs (Abimbola, et. al., 2024, Alteneiji, 2023, Carrasco-Santos, et. al., 2024).

For women entrepreneurs, juggling the demands of both work and home life is particularly strenuous, especially within societies that traditionally expect women to take on the majority of caregiving duties. Unfortunately, limited access to affordable childcare and support services further exacerbates these challenges. Women entrepreneurs may face legal barriers such as discriminatory laws, lack of property rights, and limited access to legal recourse in cases of gender-based discrimination (Banu, Baral & Kuschel, 2023, Blessing Osawaru, et. al., 2024, Dewitt, et. al., 2023). Legal frameworks that fail to address gender inequality perpetuate systemic barriers to women's economic empowerment.

Many countries lack comprehensive policies and programs specifically designed to support women entrepreneurs. Inadequate access to government funding, business development services, and training programs further restricts women's opportunities for business growth and success (Alene, 2020, Chisom, et. al., 2023, Meyer & Hamilton, 2020). Complex regulatory environments and bureaucratic hurdles disproportionately affect women-owned businesses, particularly in sectors such as finance, manufacturing, and technology. Burdensome regulations, licensing requirements, and taxation policies create barriers to entry and hinder business expansion.

In conclusion, addressing the challenges and barriers to leveraging technology and financial literacy for women's empowerment in SMEs requires a multi-faceted approach that addresses systemic inequalities, promotes gender-responsive policies, and fosters a supportive ecosystem for women entrepreneurs. By addressing gender disparities in access to technology and financial resources, challenging cultural and societal norms, and advocating for policy reform, stakeholders can create an enabling environment for women's economic empowerment and sustainable development.

Governments should develop and implement gender-responsive policies that address the specific needs and challenges faced by women entrepreneurs (Khalid, Dixon & Vijayasingham, 2022, Orser, et. al., 2021, Ufodike & Ally, 2023). This includes initiatives to promote women's access to finance, technology, and business support services. Policymakers should enact legal reforms to eliminate discriminatory laws and regulations that hinder women's economic participation. This includes ensuring equal rights to property ownership, inheritance, and access to justice for women entrepreneurs. Governments and financial institutions should implement inclusive financing policies that facilitate women's access to credit, loans, and financial services. This may involve establishing dedicated loan programs, providing subsidies or guarantees, and promoting financial literacy among women entrepreneurs.

Governments, NGOs, and private sector stakeholders should collaborate to provide digital skills training programs tailored to the needs of women entrepreneurs (Abdeen, 2021, Burga, et. al., 2021, Nancy, et. al., 2024). These programs should cover basic computer literacy, internet usage, and training on specific software and applications relevant to business management. Leveraging mobile technology can bridge the digital divide and provide women entrepreneurs with access to financial services, market information, and networking opportunities. Governments and telecom operators should promote mobile-based platforms for banking, payments, and business communication.

Financial literacy workshops and training sessions should be organized to enhance women's understanding of financial concepts, budgeting, savings, and investment strategies. These workshops can be delivered through partnerships with financial institutions, business associations, and community organizations. Governments, businesses, and civil society organizations should form partnerships to implement joint initiatives aimed at promoting women's empowerment in SMEs (Nancy, et. al., 2024, Odeyemi, et. al., 2024, Park, et. al., 2021). These partnerships can leverage the resources, expertise, and networks of diverse stakeholders to support women entrepreneurs.

Collaboration among industry players, including SME associations, chambers of commerce, and multinational corporations, can facilitate knowledge sharing, mentorship, and access to markets for women-owned businesses (Hoque & Islam, 2022, Murdiati, et. al., 2023, Onyebuchi et. al., 2024). Industry-led initiatives can promote supplier diversity and support the growth of women-led enterprises. Engaging local communities and grassroots organizations is essential for ensuring the sustainability and relevance of women's empowerment initiatives. Community-based programs, support networks, and mentorship schemes can provide women entrepreneurs with valuable resources, networks, and emotional support.

Lastly, implementing these recommendations requires a concerted effort from governments, businesses, civil society organizations, and other stakeholders to create an enabling environment for women's empowerment in SMEs. By adopting gender-responsive policies, enhancing access to technology and financial literacy, and fostering collaboration among stakeholders, we can unlock the full potential of women entrepreneurs and promote sustainable development.

9. Conclusion

The conceptual framework for leveraging technology and financial literacy for women's empowerment in SMEs is critical for advancing sustainable development and inclusive growth. This framework highlights the importance of addressing gender disparities in access to technology and financial resources, promoting policy reforms, and fostering collaboration among stakeholders. The key findings of this framework underscore the significant impact that technology and financial literacy can have on enhancing women's economic participation and empowerment in SMEs. By providing women entrepreneurs with the necessary skills, resources, and support, we can unlock their full potential and contribute to sustainable development goals.

The conceptual framework also emphasizes the importance of integrating gender considerations into policies and programs aimed at promoting SME development. This includes ensuring equal access to finance, technology, and business support services for women entrepreneurs. Overall, the implementation of this conceptual framework has far-reaching implications for sustainable development and inclusive growth. By empowering women in SMEs, we can drive economic growth, reduce poverty, and promote gender equality. This framework provides a roadmap for policymakers, businesses, and other stakeholders to support women's empowerment and create a more inclusive and sustainable future.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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