# Leveraging Artificial Intelligence for Poverty Reduction: Socio-Economic Resilience and Motivation among Women Entrepreneurs in Georgia

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**Abstract**:

In an increasingly complex economic landscape, women entrepreneurs have become the cornerstone of local development and poverty alleviation. This global phenomenon resonates critically in Georgia, where empowering female-led ventures is not merely a business goal but a vital strategy for fostering social mobility and long-term economic resilience. Meanwhile, the rapid spread of artificial intelligence (AI) and data-driven marketing tools has created a dual situation: on the one hand, it offers unprecedented opportunities for inclusive development, and on the other, it heightens the risk of marginalization for businesses unable to adapt to this technology.

While the existing literature has extensively explored the use of AI in motivating and solving entrepreneurial challenges, there is a significant lack of qualitative research on the contextualization of these technologies by women-led micro and small enterprises (SMEs) in emerging economies such as Georgia. Despite the AI revolution, there is still no clear answer to how the application of AI in business processes affects these women's entrepreneurial motivations and socio-economic resilience. Understanding these dynamics is crucial, as the survival of these businesses is in many cases the only line between household livelihood stability and falling below the poverty line. Finding the relationship between using AI and the effect of AI in women's motivation in managing their enterprises in Georgia can serve as a guide for improving this sector and help the economy in Georgia.

This research uses a qualitative approach and purposive sampling. The study focuses on women who have used AI tools in their business management for at least 6 months and aims to identify the motivation for adopting AI using MAXQDA software. Then it recognizes its implications for economic resilience in resource-constrained environments. Therefore, this article examines AI not only as a technical innovation but as a driver for empowerment and sustainable poverty reduction.

**Keywords:** Artificial Intelligence, Poverty Reduction, Women Entrepreneurs, Motivation, Socio-Economic Resilience

## Introduction

In the modern global economy, women entrepreneurs have started becoming a crucial local development agent and a key force in reducing poverty. This is especially acute in Georgia, where the empowerment of female-led businesses is not only a business goal but also a key strategy to promote social mobility and economic stability in the long term (Ojediran and Anderson, 2020). Although they are significant, women-headed micro and small businesses (SMEs) in the region still operate in an environment of structural inequalities, less access to traditional financial credit, and still face gender based barriers to market entry (OECD, 2025).

Recent statistics indicate the urgency of this problem: although the absolute poverty in Georgia has decreased to 9.4% as of 2024, there is a big gender gap in the participation in labor, 44.9% of women and 66.2% of men, which indicates that women still are severely underutilized in the national economy (National Statistics Office of Georgia, 2024). Moreover, as women only control 10%Q of large companies, there is an evident need for technological enablers that would enable female entrepreneurs to grow their micro-enterprises on their own and lift them out of the spiral of relative poverty. Due to the gender gap in high corporate leadership, AI-based micro-entrepreneurship is the most feasible way for women to take back their economic agency.

The blistering development of artificial intelligence (AI) and data-driven marketing technologies has brought about a game-changing, though conflicting, state of affairs. On the one hand, AI provides unparalleled chances of inclusive development due to the reduction of the technical and operational cost of operating a business (Fowler, 2023; Brynjolfsson & McAfee, 2017). Conversely, it poses a danger of marginalization of the digital divide to others who cannot afford the technology. Although extensive literature has discussed AI as an overall efficiency driver, qualitative research on how these tools are specifically contextualized and adopted by women-led SMEs in emerging economies such as Georgia is deficient. Though quantitative data could prove the idea of AI efficiency, qualitative studies would be needed to comprehend how these women psychologically internalize AI to eliminate the concept of the exclusive, so-called, double burden of household care and professional control.

There is a critical gap in the knowledge of the impact of AI application on the factors such as Entrepreneurial Motivation - psychological determination to continue in business - and Socio-Economic Resilience -ability to survive financial shocks. The survival of their business is the main guarantee between a stable family and economic disaster among many women in Georgia. Thus, this research questions how women entrepreneurs in Georgia may use artificial intelligence to

boost their socio-economic resilience and motivation amidst poverty. The mapping of the association between the use of AI and motivation of a woman is an essential indicator of policy intervention and economic development in a country.

This research paper takes the qualitative approach where it will employ purposive sampling and thematic analysis to discuss the experiences of 14 women who have incorporated AI into their businesses. With the emphasis on the interaction between the adoption of technology and human motivation, this article contends that AI is not only a technical innovation, but the main source of empowerment and sustainable poverty reduction in resource-constrained settings (Rožman and Tominc, 2024; Almheiri et al., 2025).

**Literature Review:**

The convergence of artificial intelligence (AI), female entrepreneurship, and poverty alleviation is a strategic area of sustainable development. With the emerging economies such as Georgia in the midst of the Intelligence Age, it is important to learn the theoretical and empirical interconnection between technology uptake and socio-economic performance in order to develop inclusive growth. Recent research makes AI a revolutionary general-purpose technology that reduces barriers to entry by marginalized entrepreneurs to lower levels (Algur and Mulla, 2025). In the case of women-led micro and small enterprises (SMEs), AI technologies, including predictive analytics and automated marketing, serve as virtual employees, enabling their owners to streamline operations with little human input (Medina-Vidal et al., 2025; Raisch & Krakowski, 2021; Moayery Fard et al., 2026).

It has been shown that the use of AI leads to a better understanding of the market and increased efficiency of operations, releasing precious time that women, who are often burdened with a twofold task of business and caring for the home, can use (Global Entrepreneurship Monitor, 2025). AI helps women focus on strategic growth, rather than merely survival-oriented work, by automating common routine activities like inventory management, communication with customers, and content creation. This shift is crucial in resource-intensive contexts where the resource efficiency of an individual can frequently dictate the feasibility of the whole business (Soomro et al., 2025; Brynjolfsson, Rock, & Syverson, 2017).

The motivation of the entrepreneurs in this regard is not based just on the financial but on the level of belief in their ability to achieve success, which is their Self-Efficacy. Research indicates that the

ability to use AI tools can be a great way to enhance the confidence and professional identity of a woman (Newman et al., 2019). Once women entrepreneurs learn to make decisions based on data, they note an increased feeling of agency and increased readiness to grow their business despite economic uncertainty (Rožman and Tominc, 2024). Nonetheless, there is still a so-called Digital Divide; most women acknowledge the advantages of AI, although less frequently than males tend to consider that these benefits transfer to their specific business settings because of the decreased rates of targeted digital literacy and unequal access to the tech-intensive networks (GEM, 2025). This implies that AI may be motivating, but the effectiveness of the empowerment tool is strongly affected by the availability of training and enabling environments to the user.

The connection between entrepreneurship and poverty reduction in emerging economies is mediated by resilience, the capacity to face financial shocks. The solutions based on AI FinTech are especially critical in this regard, offering alternative scoring models of credit that avoid the bias of conventional banking institutions towards patriarchal considerations (Medina-Vidal et al., 2025). This has enhanced accessibility to micro-loans and digital payments which enable women to grow their businesses and create a buffer of capital against poverty. At the macro level, AI is already being used in banking and e-commerce in Georgia, in particular, but its use by individual SMEs is still relatively low in relation to averages in the European Union (Investor.ge, 2025). This adoption gap is a sign that the infrastructure for resilience is in place, but the Georgian woman entrepreneur, on an individual scale, is still in the developing phase of using these instruments to ensure the economic future of her household.

The Georgian landscape poses some exceptional structural issues, which delineate the need of this research. Though absolute poverty in Georgia has gone down to 9.4, women are still underrepresented in the labor force with a 44.9% rate of participation and are usually found in low-growth services (Geostat, 2024). Moreover, Georgia is going through the digital growing pains, which are impaired by the lack of local AI experts and a centralized technology environment (Investor.ge, 2025). In the case of women entrepreneurs in rural Georgia, the absence of digital infrastructure and old-fashioned social norms on gender roles exacerbate these obstacles (World Bank, 2015).

The literature available proves that AI can become a potent so-called empowerment tool as it will improve business functions and increase the socio-economic resilience. Nevertheless, the majority of studies are focused in high-income environments or large-scale technology companies. A research gap exists with regard to the specific experience of Georgian female entrepreneurs in the SME sector in relation to these technologies. This paper aims to close that divide by exploring the

lived experience of these women through the qualitative prism and how AI shapes their drive to never give up and their ability to withstand economic difficulty in a developing market setting.

**Methodology:**

The current research follows a qualitative research design to understand the role of artificial intelligence (AI) in helping women entrepreneurs in Georgia reduce poverty, achieve socio-economic resilience, and be motivated to start a business. Semi-structured interviews will be used to find deep information and to give the respondents a chance to tell their experience and to make the researcher investigate the particular issues connected with the usage of AI and its influence on the business performance. The participants will be purposively chosen and will include women entrepreneurs that actively use AI tools in their companies, including ChatGPT, AI marketing tools, or business analytics tools, and the number of 14 participants will be viewed as adequate to obtain high-quality and valuable data. The women entrepreneurs in Georgia who have been using AI tools in their business operations more than six months were selected through a purposive sampling. The interviews will take about 15-30 minutes and will be audio-recorded with the consent of the participants so as to capture the accurate data. After data collection, interviews will be transcribed word-to-word to set the data to be analyzed thematically to identify the repeating patterns and insights. The research views the adoption of AI as the key concept, which indicates the level of its introduction by entrepreneurs who seek to improve their operating efficiency, decision-making and access to the market using AI technologies. Business capability development (marketing, digital, and decision-making capabilities and operational efficiency and market access) also serves as a key theme, socio-economic resilience (financial stability, crisis survival ability, and confidence in business operations) also is a theme, and entrepreneurial motivation can also be a categories, making people more confident in their actions and in the further development of the business. Lastly, poverty reduction is the outcome theme in the study, which can be assessed using the following indicators: income improvement, business sustainability, and economic independence, which underscores the effectiveness of AI adoption in empowering women entrepreneurs and the socio-economic resilience of women entrepreneurs.

All audio records will be transcribed word-for-word after the interviews to prepare the information to be analyzed. The tapes will be transcribed into written form, and a more specific and methodical analysis of the responses of participants will be possible. After the transcription, the data will be analyzed with the help of thematic analysis that is popular in qualitative research to detect patterns and valuable themes in qualitative data. In its analysis, some steps will be used such as becoming

familiar with the data by repeatedly reading through the transcripts, developing initial codes out of the meaningful statements, and coding these codes into broad themes. The themes that are identified will then be reviewed, tightened and defined to make them relevant to the research objectives. In the process, a number of possible themes can be identified, including the role of AI in earning income, saving money, gaining access to the market, gaining confidence and empowerment, and decision-making among female entrepreneurs. These themes will be used to describe how the adoption of AI will assist in enhancing business strength, boosting socio-economic resilience, and eventually contribute to poverty reduction. The following table presents the semi-structured interview questions used to guide the qualitative data collection process. **(See Table 1)**

The sample (N=14) includes entrepreneurs who are mainly located in Tbilisi (64 percent), with the rest being representative of regional centres such as Kutaisi, Batumi, and Guri. The group is very educated and 50% of them have advanced degrees (Master, MBA, or Doctorate), and the rest of them have specialized diplomas or undergraduate degrees. Socially, 57% of the respondents are single, and 43 are married. The businesses represented are varied, but there is a significant focus on the food and agriculture sector (21) and digital/online services (21), and there are specialized businesses in education, tourism, and consulting. The following table summarizes the demographic and business characteristics of the study participants. **(See Table 2)**

Having conducted the interviews, the resulting data were coded systematically in order to discover the patterns and themes that made sense according to the experiences of the participants. The coding procedure entailed placing the statements of the interviews into wider themes and sub-themes, which indicate the role of artificial intelligence in assisting women entrepreneurs. All the transcripts were thoroughly checked, and key statements were given initial codes, which were subsequently categorized into themes. One example is the AI as a virtual employee theme, which had sub-categories concerning the use of AI tools, where participants reported that they used AI to develop marketing content and engage with customers, and also evidenced time-saving advantages of using AI, and Psychological Empowerment that depicted increased customer reach through digital channels. Equally, emerged as a theme in discussing how AI provides market intelligence and aids strategic decisions. The research focused on Socio-Economic Resilience, which showed how AI assists businesses to endure economic downturns and survive in a crisis. Table 3, showing the connections among themes, categories, subcategories, and interview statements, can be seen as an example of the coding structure in this study. **(See Table 3)**

In Figure 1, frequently repeated cods in word cloud analysis are given in large fonts. As the point increases, the frequency of repetition of the word increases. Accordingly, it has been found that words such as AI as Virtual Employee, Psychological Empowerment, and Socio-Economic Resilience have an intense repetition rate. **(See Figure 1)**

**Hierarchical Code Structure and Themes:**

The categorization process had led to four main thematic clusters, which delineated the path of AI adoption through to the final socio-economic impact. The thematic framework was developed using Systematic Categorization within MAXQDA, resulting in a Hierarchical Code-Subcode Model that visualizes the conceptual relationship between the variables.

**Psychological Empowerment and Motivation:**

This group includes sub-codes, including self-development, growth of professional identity, and confidence building. Participants reported that the learning of AI tools decreased the fear of technology and increased their entrepreneurial motivation, which directly tackles the gaps in motivation found in the abstract **(see Figure 2)**.

**Operational Efficiency (AI as a Virtual Employee):**

Another important group is the mechanical advantages of AI, such as automation of tasks, content generation and market research. As a virtual employee, AI can address resource limitations (financial and human resources) prevalent in Georgian micro-SMEs and enable their owners to work on strategic growth instead of repetitive work **(see Figure 3)**.

**Socio-Economic Resilience:**

This theme links the use of AI to real-world impacts including economic stability, adapting to the crisis, and poverty. The information indicates that AI-based efficiency is playing a buffer against market volatility, as it helps businesses to be sustainable and serve household livelihoods in adverse economic conditions **(see Figure 4)**.

**Digital Divide and Obstacles:**

In spite of the advantages, the analysis revealed the essential challenges, such as lack of skills, technological obstacles, and learning complexity of fast-changing tools. This underscores the dual scenario described in the research framework, in which AI promises non-discriminatory opportunities but must have particular competencies to prevent further marginalization **(see Figure 5)**.

Note: This Hierarchical Code-Subcode Model was generated using the MAXMaps feature, illustrating the density and distribution of qualitative segments.

**Results**

The thematic analysis of semi-structured interviews with 14 Georgian women entrepreneurs shows that Artificial Intelligence (AI) becomes a sort of technological equalizer in resource-limited settings. With the implementation of AI-based applications that can be as basic as generative models, such as ChatGPT, or more advanced like data-driven marketing data analytics, it becomes possible to shift subsistence-like micro-trading to sustainable entrepreneurship.

1. **AI as a "Virtual Employee": Operational Efficiency and the Mitigation of the Double Burden**

P7 (Online Translation Agency) and P14 (Travel Agency) had one thing in common: they always mentioned AI as a relatively cheap substitute for human capital. The application of AI as a virtual employee is seen in the context of Georgia, where SMEs led by women are prone to navigating structural inequalities and a lack of access to credit.

- **Operational Efficiency:** The participants pointed out that AI brings operational efficiency by automating routine tasks like creating content, interacting with customers, and analyzing the market. This helped them to save time, lessen work pressure, and business operations became more effective. The results are in line with the existing literature that states that AI improves the efficiency of operations because it minimizes the time-consuming operations and allows entrepreneurs to concentrate on strategic development (Algur & Mulla, 2025; Soomro et al., 2025).

- **Labor Substitution:** Some of the respondents stated that AI reduces the need to hire additional staff as AI does the repetitive and administrative tasks. Therefore, AI can be deployed as a substitute for human resources, which can help entrepreneurs expand their businesses even when they are short of finances. (Medina-Vidal et al., 2025; Soomro et al., 2025).
- **Digital Operations:** AI applications were extensively applied in digital marketing, engagement with clients, content creation, and communication with clients. The participants reported that the tools enhanced their capacity to work in online settings and increase their market reach. This is in line with the current literature that AI expands digital capacities and facilitates access to larger markets (GEM, 2025; Algur and Mulla, 2025).

**2. Psychological Empowerment: Self-Efficacy and Professional Identity**

In addition to technical utilization, the skill of AI tools is a major contributor to encouraging entrepreneurs.

- **Psychological Change:** According to some of the participants, their views on technology have changed significantly since they started using AI tools. One such instance is that P2 (Consulting) mentioned that her hesitation to use advanced digital tools and her insecurity in making mistakes were gradually eradicated with time as she got more professional, which meant that the level of confidence in utilizing AI in decision-making increased. Similarly, P8 (Online Language School) also found that exposure to AI all the time reduced the sense of fear of technology and preconditioned a more active attitude towards digital innovation. This change is indicative of a more general psychological shift towards technological resistance to digital readiness that is crucial to entrepreneurs who work in highly moving markets.
- **Entrepreneurial Driving:** It was also associated with AI adoption when the ambition to expand and develop business activities was higher. When questioned about AI-generated insights and automation tools, participants said that they were motivated to seek new opportunities and to be more strategic in thinking about business development. Specifically, P12 (Agriculture) mentioned that the use of AI analytics has prompted her to think about expanding her business and venturing into new markets, which she previously saw as a risky decision. This observation is consistent with other works that hypothesize that the AI-enable

capabilities may enhance the entrepreneurial motivation by reducing uncertainty and enhancing informed choice (Rožman and Tominc, 2024).

- **Self-Development:** Self-development was one of the frequent themes shared by the participants, as they were using AI to assist them in lifelong learning and self-development. Some respondents noted that the skills gained in using AI tools assisted in obtaining new skills in digital and analytical areas, which improved their competence as business owners. One such instance is P7 (Online Translation Agency) who claimed that learning how to utilize AI to make content and communicate helped her become more effective and confident when working with international clients. The process of self-development is reflective of the applicability of skill acquisition to the building of long term entrepreneurial capacity.
- **Emotional Impact:** The participants often gave positive emotional responses related to using AI, such as a sense of confidence, less stress, and a greater sense of independence. P2 (Consulting) wrote that the use of AI in the process of data analysis, and in communicating with clients, helped her feel more competent and empowered to make business decisions. Similarly, P12 (Agriculture) mentioned that AI devices made her feel that she had the ability to compete in the modern and technologically driven market. These results are aligned with the literature that highlights that the use of AI can considerably improve self-efficacy and professional identity in the case of entrepreneurs (Dwivedi et al., 2021; Rožman and Tominc, 2024).

In general, the results indicate that the Psychological Empowerment is one of the most significant outcomes of the AI adoption since it has a beneficial impact on the degree of confidence that women entrepreneurs feel, their motivation, and their agency. This is especially essential in the region of Georgia where in most cases women are restricted in their economic life due to structural and cultural restrictions. The AI does not only enhance the performance of the business by ensuring an excellent attitude towards entrepreneurship, but also a long-term empowerment and sustainability driver.

**3. Socio-Economic Resilience: AI as a Safeguard Against Poverty**

The most important of the findings concerns "Resilience- ability to withstand financial shocks.

- **Economic Stability:** A considerable portion of respondents mentioned that AI helped to manage finances better and make them cost-effective. As an example, P5 (Retail), emphasized that unnecessary expenditures and minimization of losses were decreased with the application of AI-based inventory and demand forecasting systems, and as a result, the cash flow was stabilized. Likewise, P9 (E-commerce) stated that AI-assisted marketing enabled her to reach more customers better, which led to better conversion rates by spending less on advertising. These results align with the existing studies indicating that AI can improve financial decision-making and optimization of resources in small businesses (Rožman and Tominc, 2024; Davenport et al., 2020; Wedel and Kannan, 2016).
- **Crisis Management:** AI tools were particularly useful in supporting entrepreneurs with crisis and outside shock responses. Some of the respondents talked about how AI helped them to rapidly process market trends and modify their strategies at times when the economy was uncertain. In order to explain, P3 (Tourism) realized that during high and low demand periods, AI-based analytics can help her to redesign service products and discover other client groups. Such flexibility highlights the significance of AI in crisis management as a strategic tool, allowing businesspeople to be flexible and reactive in uncertain situations.

Overall, the findings show that the Socio-Economic Resilience is enhanced remarkably with the adoption of AI as it helps women entrepreneurs to remain financially stable, respond to crises more effectively, and adapt to changing market circumstances. This is more so the case with the Georgian context, where the sustainability of business is usually threatened by a lack of access to resources and economic uncertainty. Improving the short-term flexibility and long-term sustainability, AI becomes a key facilitator of resilient and sustainable entrepreneurial activity.

## 3. The Digital Divide and Institutional Barriers

Despite the apparent difference in personal gains, the interviews indicated the problem of digital growing pains in Georgia (Investor.ge, 2025). Even though AI has high potential, the shift is usually impeded by barriers to technology, limitations to learning and access. It means that despite AI being a motivational tool, its success as an empowerment one depends on the availability of enabling ecosystems and certain training.

**Discussion and Implications:**

The findings of the current study emphasize the idea that Artificial Intelligence (AI) is not only a technical luxury, but rather a much-needed socio-economic intervention of female entrepreneurs in Georgia. The thematic analysis shows that AI is seen as an equalizer of technology, which allows women to maneuver structural inequalities in a resource-limited space. It is one of the main factors that makes women in the Caucasus region remain out of the economic activity by reducing the so-called double burden of professional management and household chores by playing the role of a virtual employee, facilitated by AI. Major cuts in operational costs and bridging the gap in human capital make this subsistence-based micro-trading to resilient entrepreneurship transition possible (Soomro et al., 2025; Nambisan et al., 2019). In this sense, AI will be an entrepreneurial continuity facilitator in the context where the access to labor and capital is traditional. Besides its application in the operations, the psychological impact of AI use is also very important. The results affirm that entrepreneurial self-efficacy and cognitive empowerment were promoted through the use of AI-driven tools. It follows the findings of previous studies that digital technologies help promote confidence, independence, and decision-making ability in new economies entrepreneurs (Dwivedi et al., 2021; Huang and Rust, 2021). Since they are shifting their position in the digital economy as consumers to creators, their professional identity is being recreated to reflect global digital economy. This political identity increases their agency and strength in the face of economic uncertainty in the country (Nambisan, 2017, World Bank 2023). It is noteworthy that the psychological change serves as one of the main predictors of entrepreneurial persistence and risk-taking behavior that is essential in the framework of business continuity in turbulent markets (Rožman and Tominc, 2024; Bullough et al., 2014; Rauch & Frese, 2007). The other significant contribution of the study is the realisation of the Socio-Economic Resilience as one of the most essential mechanisms of the correlation between AI adoption and Poverty Reduction. The findings reveal that AI is a catalyst of stability since it fosters financial stability, efficiency of operations, and crisis response. This is more applicable in the Georgian context where majority of the female headed SMEs are the primary economic safety net to the households that are vulnerable to income shocks. The AI allows decreasing the chances of a household going below the poverty line when the economy is unstable, by stabilizing income streams and allowing markets to react better (Goldfarb & Tucker, 2019). Moreover, the results indicate that AI allows a paradigm shift in structure of the entrepreneurship founded on survival to growth-oriented business models. The primary reasons as to why this has changed are the reduction in the cost of operation, automation of administrative activities and the accessibility of market intelligence. According to the literature of development economics, such efficiency gains assist in attaining sustainable poverty alleviation via enabling

stability of income and economic mobility (Duflo, 2012; UN Women, 2022). To this extent, AI not only enhances the performance of firms, but also produces the wider socio-economic spillovers, such as the enhancement of financial resilience of households and the promotion of local economic growth. Interestingly, this paper has identified that resilience is not a sole business performance measurement but also a socio-economic process that guides at reducing poverty. Women entrepreneurs in some locations, such as Georgia, are more apt to live in informal labor market and survival strategies of families and therefore, AI-based resilience is the way to a sustainable financial future. Therefore, the application of AI should be viewed as a multidimensional process that could enhance the efficiency of activities, psychological empowerment, and socio-economic mobility. However, along with these favorable outcomes, there are also the results that show that there are structural constraints that may restrain the complete transformative power of AI. The lack of digital skills, disproportionate access to training and ongoing gender-based obstacles to technological empowerment all suggest that the distribution of technological empowerment is still skewed. This corresponds to previous studies that point out that the advantages of digital transformation greatly depend on institutional support and ecosystem preparedness (UNCTAD, 2023; Investor.ge, 2025). In the absence of specific policy interventions, it is possible that the adoption of AI can support, as opposed to mitigate, the existing inequalities.

Overall, the findings contribute to the literature as they demonstrate that AI is an economic tool, psychological facilitator, and socio-economic stabilizer. The most valuable contribution of it is the possibility to make individual entrepreneurial empowerment connected to the broader process of poverty reduction. The synthesis of the perspectives provides a more international perspective of the role of digital technology in entrepreneurship within emerging economies particularly in gendered and resource constrained areas.

The insights from this research have important effects on academia, business, and national policy:

**Theoretical Implications:** This research contributes to the existing knowledge on digital entrepreneurship by combining AI adoption and feminist economics and poverty reduction theories. It goes further with the discussion than getting companies to operate more efficiently and demonstrates a linkage between being a good AI and feeling empowered and being a powerful nation economically in nations that are yet to develop.

Practical Implications: In the case of organizations supporting business, such as incubators and Non-Governmental Organizations in Georgia, this study demonstrates that instead of teaching business skills, they must begin to educate people on AI. Provided that we educate business owners

about AI and data analysis that they can solve problems through the use of labor and resources and be more competitive.

**Policy Implications:** The government must ensure that all people are able to access the internet and digital tools since this can aid in cutting down on poverty. They also need to assist women in businesses to access AI and digital platforms. This may assist in increasing the number of women who are working and ensuring people have money to look after their families.

**Limitations and Future Research**

Although this research offers some useful qualitative data on the impact of artificial intelligence in improving social-economic resilience and motivation among female entrepreneurs in Georgia, it is important to admit that a number of limitations were encountered.

The sample is purposely selected and rather small, which is suitable to explore the topic in-depth, qualitatively, but it might not help generalize the results to other contexts and demographic groups. Thus, a future study could be improved by using larger and more diverse samples to confirm and expand the relevance of the results to other regions and population groups.

The study targets only women entrepreneurs who have used AI tools at least six months and, therefore, will target quite experienced users, which may miss the perspectives of early adopters and non-users, which could present a more holistic view of adoption dynamics, early learning experiences, and inclusivity issues; in the future, comparative groups, such as non-users and early adopters, can be included in the study design.

These results are based on self-reported perceptions and experiences which are crucial in capturing lived realities and which could be subject to perceptual bias or difference between perceived and actual performance of the business; hence future studies can incorporate objective performance measures to triangulate results and increase empirical strength (such as revenue growth, customer acquisition measures, and business sustainability measures).

The contextual variables (e.g. industry type, level of digital literacy, or access to financial and technological resources) which could moderate the influence of AI adoption and its results are not systematically controlled in the study; therefore, it is recommended that future research should take more analytically rigorous methods, such as comparative frameworks or multivariate analyses, to understand the moderating role of such contextual factors.

The cross-sectional study design allows capturing experiences at one point in time, and this might not be exactly representative of the dynamic and changing effects of AI adoption on entrepreneurial

development and poverty reduction, in this respect, longitudinal research designs would be especially beneficial in understanding the way the effects of AI manifest themselves over the course of time, particularly on business sustainability, income stability, and long-term socio-economic mobility.

Lastly, the research context is placed in the particular socio-economic conditions of Georgia that offers insight and contextual significance but might restrict the extrapolation of the results to other contexts; hence, the next steps may involve cross-country comparative studies to understand how different institutional settings, cultural practices, and policy frameworks influence the role of AI in promoting inclusive entrepreneurship and reducing poverty.

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**Table 1: Interview questions**

| |
|---|
| 1-Can you introduce yourself and explain how using artificial intelligence has influenced your business activities and overall entrepreneurial experience? |
| 2-Have you noticed any changes in your revenue or customer engagement after adopting AI? |
| 3-In what ways does AI help you analyze your market or customers? |
| 4-Does mastering AI tools make you feel more confident in your identity as a business owner? |
| 5-What motivated you to start using AI in your business? |
| 6-Has AI helped you overcome financial or business challenges? |
| 7-Do you feel more confident or secure in your business after adopting AI? |
| 8-In your opinion, how can AI help more women entrepreneurs reduce economic difficulties or poverty? |

**Table 2.** Characteristics of study participants

| Code | Age | City | Education | Married status | Business |
|---|---|---|---|---|---|
| P1 | 55 | Kutaisi | Technology | Married | supermarkets with bread made from Georgian bio-raw materials |
| P2 | 26 | Tbilisi | Business | single | business consulting |
| P3 | 50 | | pediatrician | married | Food (apple cider vinegar) |
| P4 | 35 | Guri | Mathematics | married | Tour |
| P5 | 29 | | Economy master | single | project management |
| P6 | 29 | Tbilisi | Technology | single | gift card platform |
| P7 | 37 | Tbilisi | Marketing | single | Online translation Agency |
| P8 | 32 | Tbilisi | Business administration | single | ONLINE language SCHOOL |
| P9 | 40 | Tbilisi | Art Academy | Married | decorative and applied ceramics with their own hands |
| P10 | 44 | Ozurgeti | Diploma | married | Driving School |
| P11 | 26 | | Agriculture | single | Apple chips Food |
| P12 | 34 | Tbilisi | Biophysicist doctorate | married | Agriculture |
| P13 | 32 | Batumi | Diploma | single | Maritime |
| P14 | 30 | Tbilisi | Master MBA | married | Travel Agancy(B2B) |

**Table 3. Theme, categories, and codes**

| Theme | Categories | Sub-Categories | Codes |
|---|---|---|---|
| **AI as Virtual Employee** | Operational Efficiency, labor substitution, Digital Operations | Time saving<br>Task automation<br>Reduced workload<br>No need to hire staff<br>Faster marketing<br>Content creation with AI<br>Workflow organization | "Using AI tools allows me to finish tasks much faster and organize my workflow efficiently."<br>“AI automates customer responses and trip planning. It allows my business to grow without extra employees.”<br>“AI tools help market analysis and communication with other companies and customers.”<br>“ AI helps packaging design and online promotion. It reduced marketing expenses.”<br>“AI creates learning materials and marketing content automatically. It saves significant time.” |
| **Psychological Empowerment** | Psychological Change, Entrepreneurial Drive, Self Development, Emotional Impact | Reduced stress, Professional identity growth, Innovation mindset, Business self-belief, Motivation to grow, Feeling capable, Feeling confident | "I no longer need to hire extra staff because AI handles content creation and routine tasks."<br>"I feel more confident and capable managing my business now."<br>“ Using AI analytics increased my confidence in business decisions.” |

| | | | |
|---|---|---|---|
| **Socio-Economic Resilience** | Economic Stability, Crisis Adaptation, | Financial security, Adaptation to market change, Risk reduction, Business survival, Cost reduction, Stable income | AI helps me save costs and maintain stable income, even in market uncertainty."<br>"I can adapt faster to market changes with AI assistance."<br>" AI advertising increased student registrations. My income became more stable."<br>" AI helps promote my handmade products online and reach customers outside Georgia." |
| **Digital Divide & Barriers** | Skill Gap, | Technology Barries, Learning difficulty, Access limitations, | "I struggle to use AI because of limited training and fear of technology."<br>"Access to digital tools is still limited for me, and learning new skills is difficult." |

**Figure 1: Code Cloud**




Figure 2: Hierarchical model of Socio-Economic Resilience

Figure 3: Hierarchical model of AI as a Virtual Employee

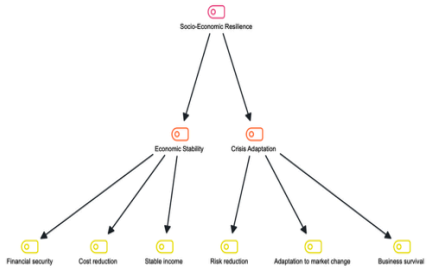


Figure 4: Hierarchical model of Psychological Empowerment

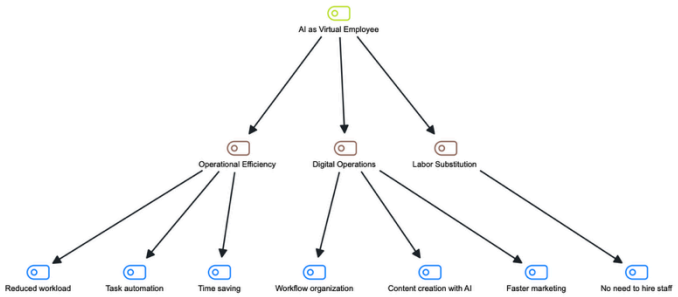


Figure 5: Hierarchical model of Digital Divide and Obstacles

