



## **INVESTIGATING THE ROLE OF WOMEN ENTREPRENEURSHIP THROUGH E-COMMERCE: A PRISMA-DRIVEN SYSTEMATIC LITERATURE REVIEW**

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### **Abstract**

Women entrepreneurship has been recognized increasingly as an accelerator of social promotion, economic strengthening, empowerment, and robustness. The swift progression of technological tools and internet-based commercial work frame has created enhanced potential for women's inclusion to surmount longstanding challenges such as scarcity of financial support, limitations on mobility, and ingrained socio-cultural rigidity. The convergence of female-led enterprises and e-commerce allows women to diversify their business undertakings via technology-enabled platforms, advancing women's empowerment and promoting self-reliance. The present research step by step investigates how e-commerce is fostering women's entrepreneurial activities implemented via a PRISMA-guided systematic literature review (SLR) approach. A comprehensive search of the Scopus database identified 1,035 peer-reviewed publications from 2010 to 2025, which were screened against predefined eligibility criteria. The analysis highlights five key domains through which e-commerce impacts women entrepreneurship: market expansion, financial inclusion, empowerment, challenges, and policy frameworks. Findings indicate that e-commerce enhances market access, strengthens financial independence, reduces gender disparities, and promotes inclusive participation in digital economies, aligned with the United Nations Sustainable Development Goals (SDGs), notably in equality of genders, fostering economic development, and innovative practices. However, challenges such as digital literacy gaps, infrastructural limitations, inadequate institutional support, and persistent gender norms continue to impede progress. The study proposes an integrated framework outlining opportunities and constraints, while identifying research gaps related to Artificial Intelligence adoption, community-based digital enterprises, and cross-national policy comparisons. These insights provide actionable guidance for policymakers, stakeholders, and practitioners to support women



entrepreneurs in leveraging digital platforms, thereby promoting inclusive growth and sustainable economic development.

**Keywords:** Women entrepreneurship, E-commerce, PRISMA, Digital empowerment, Financial inclusion, Sustainable Development Goals

### **Introduction:**

E-commerce has emerged as one of the most transformative forces in the global economy, creating multifaceted opportunities across diverse sectors. Over the past decade, its exponential growth has redefined traditional business operations by enhancing accessibility, efficiency, and international market integration. This digital revolution has not only reshaped global trade patterns but has also become a catalyst for inclusive economic participation. Among the most significant beneficiaries of this transformation are women entrepreneurs, whose increasing involvement in e-commerce has introduced new dimensions of innovation, competitiveness, and leadership within the digital economy. Empowered by technological advancement, women have progressively transcended conventional socio-economic roles to establish themselves as active participants and decision-makers in online enterprises. The widespread adoption of e-commerce platforms has enabled them to operate and scale their ventures from home, offering both economic independence and professional flexibility. Globalisation has further strengthened these opportunities by allowing women-led enterprises to transcend domestic boundaries and engage in cross-border trade, thus integrating into the global value chain.

Women's entrepreneurship possesses the dual capacity to stimulate both inclusive and sustainable economic growth (Agarwal & Lenka, 2018). The emergence of e-commerce has made entrepreneurial ecosystems more accessible, scalable, and adaptable (OECD, 2022). Technological advancements have empowered women entrepreneurs to overcome entrenched institutional and societal constraints, thereby expanding their enterprises beyond traditional norms and geographic limitations. Digital business platforms and online marketplaces have become instrumental in addressing barriers such as restricted mobility, gender-based discrimination, and limited access to formal credit systems that have historically impeded women's entrepreneurial participation (Kaur & Bhatia, 2021). These digital ecosystems not only open access to wider markets and reduce operational costs but also promote innovative business models and enhance managerial efficiency (Chaudhary, 2020). Consequently, the evolution of e-commerce has enabled



women entrepreneurs globally to operate more flexibly, integrate into value networks, and engage in formal economic activities that were previously inaccessible to them (OECD, 2022).

In emerging economies such as India, Bangladesh, and Nigeria, women's entrepreneurial engagement through e-commerce contributes significantly to household income, employment generation, and overall financial empowerment (UNCTAD, 2021). The integration of digital technologies with entrepreneurship represents a transformative development, particularly in developing nations where digital inclusion remains at a nascent but rapidly expanding stage (UNCTAD, 2023). By reducing capital entry barriers, online platforms provide women with affordable access to global consumers and new market opportunities. Furthermore, e-commerce-driven women entrepreneurship supports several United Nations Sustainable Development Goals (SDGs), **especially** SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), and SDG 9 (Industry, Innovation, and Infrastructure). Through enhanced participation in digital business ecosystems, women not only contribute to inclusive economic growth but also foster innovation, strengthen community resilience, and advance broader sustainability objectives (UNDP, 2022).

The future of the e-commerce sector appears promising, particularly with the growing investments in small and medium enterprises (SMEs) and the rapid proliferation of digital technologies. The expansion of social media and mobile connectivity has further revolutionized online retailing by providing cost-effective marketing and promotional avenues. In India, the e-commerce industry has emerged as a crucial driver of economic development, positioning the nation as a potential global digital powerhouse. Increasing internet penetration and consumer digital literacy have opened vast opportunities for entrepreneurs to establish, expand, and diversify their ventures. Women entrepreneurs, in particular, are leveraging these digital spaces to showcase their capabilities, adapt to evolving market trends, and contribute meaningfully to social and economic progress. As India continues its trajectory of economic growth and digital transformation, a growing number of women are entering the entrepreneurial landscape with creativity, resilience, and innovation, thereby transforming their lives and communities.

Despite these advancements, women entrepreneurs continue to face structural and technological barriers such as limited digital literacy, inadequate infrastructure, cybersecurity vulnerabilities, and insufficient institutional support mechanisms. Addressing these challenges requires a nuanced



understanding of both the opportunities and constraints that e-commerce presents for women-led enterprises. In response to this need, the present study undertakes a Systematic Literature Review (SLR) guided by the PRISMA framework to critically examine international trends, opportunities, challenges, and emerging directions in the field. By synthesising research published between 2010 and 2025, this paper aims to elucidate the evolving impact of e-commerce on women's entrepreneurship, with particular emphasis on empowerment, inclusivity, and sustainable development.

### **Research Questions:**

- How does e-commerce facilitate the growth, empowerment, and socio-economic advancement of women entrepreneurs?
- What are the principal drivers and challenges influencing women's entrepreneurship within the e-commerce landscape?
- What are the contemporary research trends, existing gaps, and prospective directions in the domain of e-commerce-driven women entrepreneurship?

### **Methodology:**

This study utilizes a PRISMA-aligned Systematic Literature Review (SLR) approach to ensure methodological transparency, consistency, and replicability. The reason for implementing this methodological framework is to systematically identifying, evaluating, and synthesising the present research that explores the influence of online commerce on women entrepreneurship.

### **Research Design, Data Sources, and Search Strategy**

The research design emphasises achieving comprehensive coverage of scholarly contributions addressing the intersection of e-commerce and women entrepreneurship. To achieve it, a systematic search was executed utilizing the Scopus database, known for its comprehensive database of scholarly-reviewed published articles. The search targets studies published between 2010 and 2025, applying pre-specified inclusion and exclusion guidelines, ensuring the chosen work's relevance and quality. A combination of keywords and Boolean operators was applied to maximise search precision and thematic relevance. The final search string used was: "women entrepreneurship" OR "women business" OR "women business owners" OR "women-based businesses" AND "e-commerce" OR "online business" OR "online commerce".



### **Inclusion Criteria**

Studies were selected in this review if they complied with the following criteria:

- Publications that explicitly investigate the effects of e-commerce on women's entrepreneurship, empowerment, or inclusive broader economic development.
- Research published as peer-reviewed journal articles, systematic or narrative review papers, or conference proceedings, provided that the full text was accessible.
- Studies published within the 2010-2025 timeframe to capture contemporary developments in digital entrepreneurship and gender inclusivity.
- Articles available in the English language to ensure consistency and comparability of analysis.

### **Exclusion Criteria**

Studies were screened out from the review if they fulfilled any of the following conditions:

- Publications written in languages other than English.
- Works lacking full-text availability (e.g., abstracts only) or classified as non-scholarly materials, such as blogs, book chapters, news articles, promotional content, editorials, or unpublished reports.
- Duplicate studies or research republished across multiple venues.
- Studies published outside the 2010-2025 timeframe, as they fall beyond the defined scope of the present review.

### **Selection Process:**

The initial search across the selected academic databases identified a total of 1,035 records. Following the removal of duplicate and non-relevant entries, 962 studies were retained for the preliminary screening phase. Titles and abstracts were carefully examined to determine thematic alignment with the research objectives, resulting in 277 full-text articles being chosen for extensive examination according to the established inclusion and exclusion criteria. At this stage, 12 publications were excluded due to either insufficient alignment with the scope of the study. Consequently, 265 studies were finalised for inclusion in the synthesis, reflecting a comprehensive range of academic views and worldwide contributions. The entire process of literature identification, screening, eligibility evaluation, and final inclusion is systematically depicted in the PRISMA 2020 flow diagram (Figure 1).

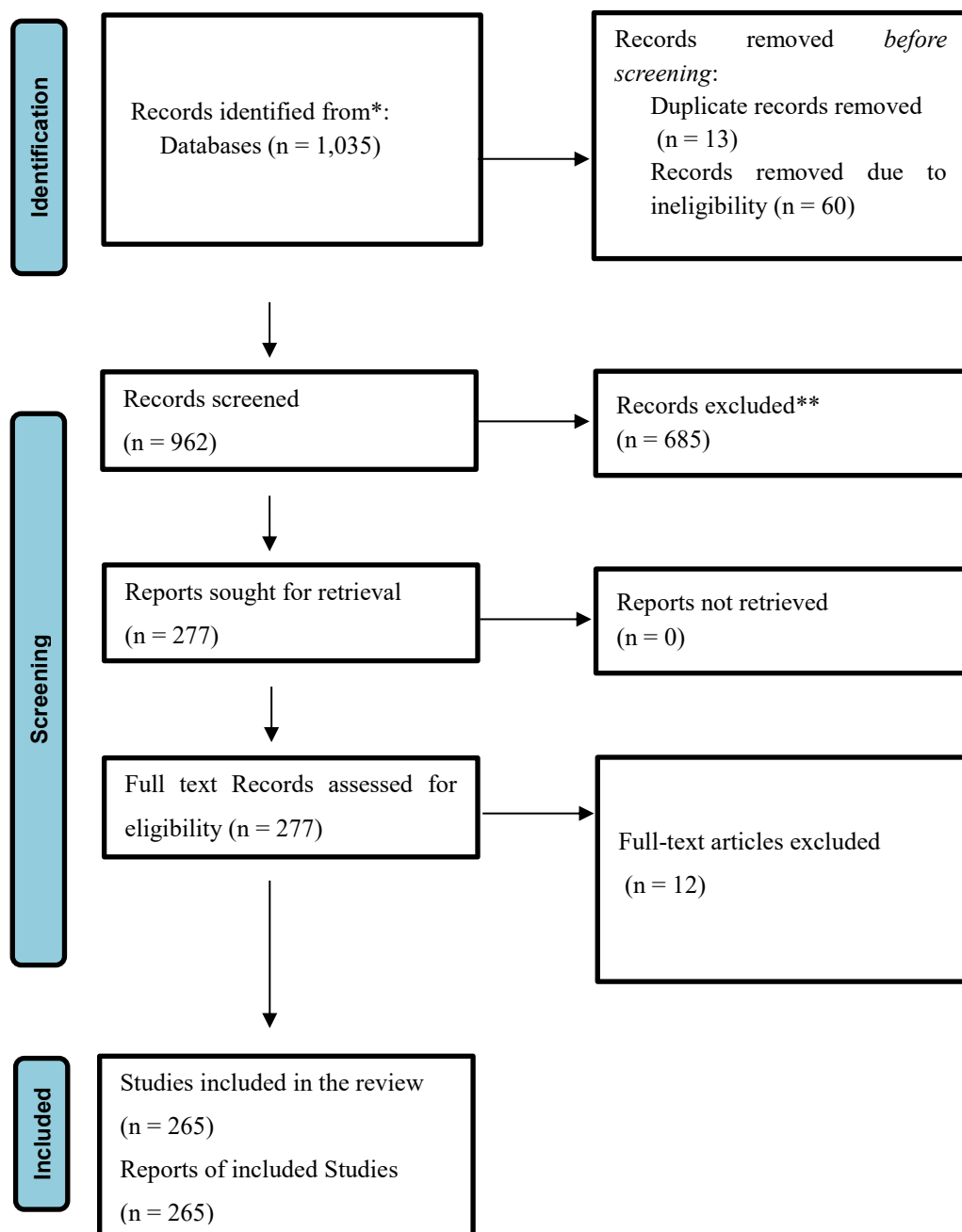


Fig. 1. PRISMA Flow Diagram represents the process of Article Selection

### Thematic Synthesis of Literature:

Five interrelated thematic domains have been identified from the selected studies, pointing out the transformative capacity of e-commerce in enabling and advancing women entrepreneurship on a global scale.



### 1. **Market Expansion through E-Commerce:**

E-commerce has emerged as a transformative enabler for women entrepreneurs, facilitating seamless access to diverse markets by dismantling traditional geographical, social, and institutional barriers that historically restricted their entrepreneurial outreach. Digital platforms such as Etsy, Shopify, Amazon, and Alibaba have democratized market participation by enabling even women-led micro and small enterprises to engage directly with global consumers, thereby minimising entry barriers and transaction costs (Kamberidou, 2020; OECD, 2022).

In the Indian context, indigenous platforms such as Meesho, Flipkart, and Amazon Saheli has shown a key role and impact in enhancing the market presence of female-owned small businesses (NITI Aayog, 2021). These digital avenues have not only reduced women's dependency on intermediaries but have also provided the flexibility to balance professional and domestic responsibilities by allowing entrepreneurship within adaptable working hours (Agarwal & Lenka, 2018). Nevertheless, structural challenges persist, including minimal digital literacy, inadequate marketing capabilities, and insufficient logistical and distributional infrastructure in rural and semi-urban regions, which continue to constrain equitable market participation and scalability (Gupta & Mirchandani, 2020).

### 2. **Financial Inclusion and Digital Payment Systems:**

The proliferation of digital payment systems, fintech innovations, microcredit, and crowdfunding platforms has significantly enhanced financial inclusion for women entrepreneurs by expanding access to formal credit mechanisms that are more transparent and accessible than traditional informal sources (Rahman et al., 2020). E-commerce ecosystems further strengthen this inclusion by facilitating efficient cash flow management and enhancing transaction transparency (UNCTAD, 2021).

In India, policy initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Unified Payments Interface (UPI), and the Digital India Mission have been instrumental in fostering digital economic literacy and participation among women business owners (Reserve Bank of India, 2022). Despite these advancements, enduring constraints, such as gender-based financial biases, limited awareness of digital financial tools, and persistent financial literacy gaps, continue to impede



women's equitable reach to credit and involvement in the formal digital economy (Sharma & Ghose, 2021).

### 3. **Empowerment, Social Capital, and Gender Equality:**

E-commerce platforms have become instrumental in fostering women's empowerment by enhancing their confidence, decision-making capacity, and social visibility within entrepreneurial ecosystems (Brush et al., 2019). Through active participation in digital marketplaces, women entrepreneurs gain greater control over their income, financial resources, and business operations, thereby strengthening their autonomy and socio-economic position (Kamberidou, 2020). Empirical studies further suggest that engagement in online business environments enables women to cultivate social capital by forming digital networks, participating in peer-learning communities, and establishing collaborative partnerships that promote mutual growth and knowledge exchange (Babenko et al., 2022). Such empowerment directly contributes to the realisation of SDG 5 (Gender Equality) by advancing women's participation in economic activities and enhancing their socio-economic status (Farooque, 2013). Nevertheless, despite the transformative potential of e-commerce, women entrepreneurs in developing economies continue to encounter deep-rooted gender biases, limited institutional support, and persistent male dominance in decision-making processes, which collectively constrain the full realisation of gender equality and digital inclusivity (Chaudhary, 2020).

### 4. **Challenges and Structural Barriers:**

Despite the growing opportunities in digital entrepreneurship, women continue to face multiple structural and systemic challenges that hinder their sustainable entrepreneurial growth (Akhlaq, 2020). These challenges are multidimensional, encompassing technological, financial, infrastructural, and socio-cultural dimensions.

1. **Digital Illiteracy and Skill Gaps:** In many developing economies, particularly in rural areas, a significant proportion of women lack adequate digital literacy and formal training in the use of technology, limiting their ability to effectively participate in and benefit from digital business ecosystems (Ali & Ahmad, 2021; Parveen & Maqbool, 2024). The absence of structured digital education and capacity-building initiatives further exacerbates this gap.



2. **Cybersecurity Risks and Lack of Trust in Online Transactions:** Limited awareness regarding cybersecurity threats, data privacy, and safe digital practices discourages women entrepreneurs from fully engaging in online transactions. Concerns about fraud, identity theft, and digital exploitation create a lack of trust in e-commerce environments, thereby restricting participation and business scalability.
3. **Infrastructure and Connectivity Issues:** Inadequate digital infrastructure and unreliable internet connectivity, particularly in remote and rural regions, create substantial barriers to women's digital inclusion. The digital divide persists as a major constraint to e-commerce participation, further widening existing socio-economic inequalities (World Bank, 2022).
4. **Financial Barriers and Limited Access to Capital:** Financial access is still a key challenge and barrier for women entrepreneurs. Findings show that women typically rely on their own personal savings over than external funding due to limited access to credit facilities and institutional finance. Complex loan application procedures, documentation requirements such as GST registration and income tax returns, and limited financial literacy further deter women, especially those with informal business operations, from seeking external funding support.
5. **Socio-Cultural Constraints:** Deeply entrenched gender norms and biases persist to inhibit women's active participation and involvement in entrepreneurial activities in many emerging societies. Cultural expectations around household responsibilities and mobility restrictions often prevent women from pursuing or expanding business ventures (Agarwal & Lenka, 2018).
6. **Technology Adoption Barriers:** Technological unfamiliarity and resistance to adopting new tools remain major obstacles for many women entrepreneurs. Limited exposure to emerging technologies, coupled with inadequate training and mentoring mechanisms, reduces their capacity to integrate digital innovations into their business operations, thus constraining competitiveness and growth potential.

#### 5. **Institutional Support and Policy Frameworks:**

E-commerce platforms possess immense potential to accelerate the growth of women's entrepreneurship, particularly when supported by robust institutional mechanisms and conducive policy frameworks. Government agencies and international development organisations have implemented several targeted initiatives aimed at fostering engagement of women in digital business activities. Notable examples are UNCTAD's e-Trade for Women, the Women



Entrepreneurs Finance Initiative (WE-Fi), and the World Bank's She-Trades program, all of which promote inclusive digital entrepreneurship on a global scale.

In the Indian context, policy measures such as Startup India, Stand-Up India, and Digital India have established enabling environments that enhance women's ability to reach technology, funds, and mentorship opportunities (Ministry of MSME, 2023). Despite these efforts, the overall impact remains constrained due to limited awareness and outreach among micro-entrepreneurs, which hampers the full realisation of these initiatives' objectives (Bisaria, 2014; Hussain et al., 2024).

## **Discussion**

The findings indicate that e-commerce platforms present significant opportunities for women entrepreneurs to access global markets and engage with customers more efficiently. These digital platforms enable flexible business operations and allow women to expand their market reach beyond geographical constraints. In developing economies such as India, entrepreneurial growth has accelerated considerably since 2015, driven by the expansion of financial technologies (fintech) and proactive government initiatives. However, women's participation, particularly from rural and marginalised communities, remains limited due to persistent digital divides and structural inequalities. Women's entrepreneurship contributes to multiple dimensions of sustainability. Economically, it promotes income diversification and financial independence; socially, it enhances empowerment, inclusion, and community development; and environmentally, it encourages the emergence of small-scale, low-carbon, and digitally enabled enterprises. Nevertheless, long-term sustainability can be achieved only when women entrepreneurs possess sufficient digital literacy, technical competence, and awareness regarding the integration of environmentally sustainable or green technologies (OECD, 2022).

This study further highlights that digitalisation serves as a potential catalyst for women's empowerment; however, its transformative capacity is constrained by gender stereotypes, limited educational opportunities, and socio-cultural barriers. To ensure inclusive digital transformation, it is imperative to strengthen policy frameworks that integrate women-focused digital education, skill enhancement, and entrepreneurship training (Khan & Hussain, 2024). Strategic policy interventions and institutional collaborations are crucial to reducing the gender gap and enhancing



women's access to digital technologies, and fostering a favourable ecosystem to foster sustainable women entrepreneurship in developing economies.

## **Conclusion**

This study demonstrates that e-commerce platforms offer significant opportunities supporting women entrepreneurs to transcend traditional, longstanding constraints and barriers, including controlled relocation, restricted availability to economic resources, and socio-cultural constraints. By leveraging these digital platforms, women can diversify their income sources, expand their market reach, and enhance social and economic inclusion. Nevertheless, persistent financial, infrastructural, and structural challenges continue to limit the full potential of women's participation in digital entrepreneurship, particularly in developing economies such as India. The findings underscore the critical need for gender-responsive policies and supportive frameworks that promote inclusive and sustainable entrepreneurial development.

In conclusion, achieving meaningful progress requires collaborative action among governments, financial institutions, academic organisations, and international agencies (Khan & Mazhar, 2023). Coordinated efforts are essential to strengthen digital literacy, facilitate access to technology and finance, and develop a conducive ecosystem that promotes women entrepreneurs to participate and excel in the digital economic activities.

## **Policy Implications and Future Directions**

To promote inclusive and sustainable digital entrepreneurship, governments and developmental organisations must implement gender-responsive digital and financial policies. Such initiatives should ensure that women entrepreneurs, particularly those in rural and semi-urban areas, have improved access to finance, technological resources, and structured mentorship opportunities. Strengthening and expanding national programs such as Digital India, Startup India, and the Women Entrepreneurship Platform (WEP) can play a crucial role in enabling women to acquire with the essential knowledge, skills and capabilities to effectively utilise digital and e-commerce platforms. These initiatives can enhance their market reach, facilitate business scalability, and foster entrepreneurial capacity building on a global scale. Furthermore, integrating green technology education and promoting the adoption of environmentally sustainable business



practices are essential for aligning women's entrepreneurship with broader sustainable development goals (SDGs). Awareness programs, training modules, and institutional collaborations should emphasise the potential of eco-friendly technologies to enhance competitiveness while minimising environmental footprints. The collaborative efforts of government bodies, developmental agencies, financial institutions, and academic organisations are crucial in building an inclusive and innovative entrepreneurial ecosystem that supports women-led enterprises and drives sustainable digital transformation.

Despite the growing focus on women's participation in digital entrepreneurship, there is a noticeable lack of empirical research evaluating the effects of digital policies on women's entrepreneurial growth and performance. The studies have scarcely addressed the lasting consequences of the adoption of digital technologies, emerging fintech technologies, and sustainability frameworks on women entrepreneurs' trajectories and transitions. Additionally, there is a lack of cross-country comparative analyses that explore variations in policy implementation, institutional support, and socio-cultural contexts influencing women's digital entrepreneurship. Future researchers should focus on empirical and comparative studies that examine the effectiveness of policy interventions across different national and regional contexts. Longitudinal and mixed-method approaches could further reveal how evolving digital ecosystems, gender-specific financial mechanisms, and sustainability-oriented policies collectively shape women's entrepreneurial outcomes and contribute to inclusive economic development.

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