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# Women and Youth Entrepreneurship in Digital Spaces: A Systematic Review

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**ABSTRACT**
This systematic review investigates the evolving landscape of women and youth entrepreneurship in digital spaces between 2015 and 2026. With rapid digital transformation, marginalized groups increasingly leverage e-commerce, social media, fintech, gig platforms, and mobile technologies to launch and scale innovative ventures. The review synthesizes 57 studies, of which 22 high-quality papers were analyzed in depth, highlighting opportunities such as increased market access, financial inclusion, flexible business models, and enhanced visibility through digital communities. However, significant barriers persist, including digital literacy gaps, limited access to digital finance, socio-cultural restrictions, infrastructural challenges, and cybersecurity risks. Findings reveal that the pandemic accelerated digital adoption, strengthening entrepreneurial resilience but widening digital inequalities. The review concludes by identifying research gaps related to emerging technologies, rural participation, and sustainability of digital microbusinesses, and proposes future research directions to strengthen inclusive digital ecosystems.
**Keywords**: Digital Entrepreneurship, Women Entrepreneurs, Youth Entrepreneurship, Social Commerce, Fintech, Gig Economy, Digital Inclusion.

## 1. INTRODUCTION

Digital transformation has created unprecedented opportunities for entrepreneurial activity, especially for women and youth who traditionally face economic and structural disadvantages. The proliferation of smartphones, e-commerce platforms, mobile money, AI-driven tools, and online learning platforms empowers new entrepreneurs to engage in low-cost and flexible business models. Women and youth in developing nations increasingly participate in digital marketplaces, social commerce, and freelance ecosystems, enabling greater financial independence and job creation. Despite these advancements, barriers such as limited digital literacy, gender biases, lack of funding, and inadequate regulatory frameworks continue to hinder inclusion. This review paper synthesizes current evidence to understand the evolving landscape, challenges, and future research avenues.

Digital transformation has dramatically reshaped entrepreneurial ecosystems over the past decade, enabling new opportunities for women and youth to participate in business activities beyond traditional boundaries. The increasing affordability of smartphones, widespread internet penetration, and the adoption of e-commerce platforms have contributed to the rise of digital entrepreneurship across both developed and developing economies. Women and young entrepreneurs, in particular, have leveraged social media, mobile applications, digital marketplaces, and online payment infrastructures to establish and scale their enterprises with relatively fewer entry barriers. Scholars argue that digital environments democratize access to markets and resources, creating a more inclusive platform for marginalized groups (Krigsman, 2017; Rahman & Sultana, 2021). Consequently, digital entrepreneurship has emerged as a powerful mechanism for achieving economic empowerment, employment generation, and socio-cultural transformation among women and youth. Despite these advancements, disparities in digital access, digital literacy, and socio-economic conditions continue to shape participation rates, highlighting the need for more comprehensive research on how digital spaces influence entrepreneurial intentions and outcomes for these groups (Baumgartner, 2020; Sharma & Arora, 2023).

Women's entrepreneurship in digital spaces has gained significant scholarly attention due to its potential to challenge traditional gender norms and promote financial independence. Digital platforms allow women to operate flexibly from home, mitigate mobility restrictions, and enter new markets without requiring significant capital investment. Studies show that social commerce platforms—such as Facebook Marketplace, Instagram Shops, and WhatsApp Business—have become crucial for women entrepreneurs to engage customers, promote products, and build online communities (Nambisan et al., 2019; Shankar, 2022). Moreover, digitalization has provided women with innovative opportunities to access global audiences and diversify product offerings, thereby enhancing their competitiveness. Despite these opportunities, research indicates that female digital entrepreneurs continue to face systemic challenges including limited digital literacy, gender-based

stereotypes, and unequal access to financial tools and technological resources (Sorgner et al., 2017). Cultural norms in many regions further restrict women's exposure to entrepreneurial education and participation in technology-driven sectors. As a result, women's engagement in digital entrepreneurship varies widely across regions, influenced by infrastructure quality, societal values, and institutional support mechanisms (Akhter & Shalhoub, 2020; Banerjee, 2024). These complexities necessitate deeper inquiry into the enabling and inhibiting factors that shape women's digital entrepreneurial journeys.

Youth entrepreneurship in digital spaces has also expanded rapidly due to increasing digital fluency, creativity, and early exposure to technological innovations among younger generations. Digital technologies allow young entrepreneurs to experiment with innovative business models such as digital freelancing, content creation, gig platforms, mobile app development, and online consulting services. Research highlights that the entrepreneurial intentions of youth are strongly influenced by digital self-efficacy, perceived technological opportunity, and peer-driven online communities (Kane, 2016; Mason & Brown, 2020). The gig economy—largely enabled by platforms like Upwork, Fiverr, and YouTube—has emerged as a major avenue for youth employment and self-employment, especially in urban and semi-urban regions. Furthermore, youth entrepreneurs exhibit a high degree of adaptability, making them more responsive to technological disruptions and market fluctuations (Dwivedi et al., 2021). However, challenges such as inconsistent income, lack of mentoring, weak financial planning, and limited institutional support often hinder sustained entrepreneurial engagement (Bianchini & Michalkova, 2019; Nair, 2024). Youth in developing nations especially face infrastructural barriers, including unreliable internet connectivity and limited access to digital financial tools. These constraints highlight the importance of supportive ecosystems that foster digital skill development, innovation incubation, and access to modern technological resources.

The rapid evolution of digital platforms has significantly transformed entrepreneurial practices, with social media emerging as one of the most influential tools for branding, customer engagement, and market expansion. Women and youth increasingly rely on platforms such as Instagram, TikTok, Snapchat, and YouTube for digital marketing, influencer-based selling, and community-building initiatives. Research demonstrates that social media facilitates low-cost customer acquisition, personalized product positioning, and real-time communication—making it highly suitable for new and resource-constrained entrepreneurs (Kaplan & Haenlein, 2020; Gupta & Singh, 2023). For women, especially those operating home-based businesses, social media eliminates physical mobility constraints and enables participation in global digital commerce. For youth, social media is an entrepreneurial playground where innovative content, creativity, and viral marketing can rapidly translate into monetized ventures (Haenlein et al., 2022). Despite these advantages, concerns such as algorithmic bias, inconsistent platform policies, and cybersecurity risks pose significant challenges (Lopez et al., 2021; Peixoto, 2025). Moreover, dependence on social media algorithms creates instability in revenue streams, particularly for micro-entrepreneurs. These complexities underline the need for research exploring sustainable digital marketing strategies and the long-term viability of social-platform-based enterprises.

Fintech innovations—including mobile wallets, digital banking, blockchain-based payment systems, crowdfunding, and peer-to-peer lending—have emerged as critical enablers of digital entrepreneurship. Studies show that digital finance reduces dependency on formal banking channels and improves access to capital for women and youth who traditionally face exclusion from credit markets (Demirgüç-Kunt et al., 2018; Gupta & Mehrotra, 2022). Mobile payment systems, such as UPI in India, M-Pesa in Kenya, and PayPal globally, facilitate seamless transactions and empower small-scale entrepreneurs to operate efficiently in digital markets. Crowdfunding platforms have also democratized fundraising by enabling entrepreneurs to access global investors without collateral requirements (Belleflamme et al., 2021). Despite these advancements, women often encounter gender biases in digital lending algorithms, while youth face challenges related to credit history and financial literacy (Riggins & Wamba, 2015; Ashraf & Naqvi, 2023). Cybersecurity risks, fraud, and data privacy concerns further dissuade risk-averse entrepreneurs from adopting fintech solutions. These dynamics highlight the need for stronger policy frameworks, financial education, and safe digital infrastructures to expand participation in digital entrepreneurial finance.

## 2. OBJECTIVES

To examine the current trends, patterns, and participation dynamics of women and youth in digital entrepreneurship across global and emerging markets.

To analyze the barriers and opportunities influencing women's and youth's engagement with digital entrepreneurship, including financial, technological, socio-cultural, and ecosystem-related factors.

## 3. METHODOLOGY OF THE REVIEW

This systematic review relies on research published from 2015–2026 in databases such as Scopus, Web of Science, Google Scholar, and Elsevier. Keywords included women entrepreneurship, youth entrepreneurship, digital platforms, e-commerce, social media, digital finance, and gig economy. A total of 57 articles were shortlisted, and 22 high-quality papers were analyzed based on relevance, methodological rigor, and theoretical significance.

## 4. REVIEW OF LITERATURE

### 4.1. Digital Transformation and the Rise of Platform-Based Entrepreneurship

The period from 2015 onward saw rapid growth in digitalization, supported by increased smartphone penetration, affordable internet access, and widespread adoption of digital platforms. Digital transformation has lowered entry barriers for new entrepreneurs by reducing the need for physical infrastructure and enabling flexible,

scalable business models (Nambisan, 2017). Several studies emphasize that digital platforms—such as e-commerce marketplaces, mobile applications, and social media—serve as critical enablers for both women and youth entrepreneurs (Kraus et al., 2019; Rahman & Sultana, 2021).

Digital ecosystems provide entrepreneurs with unprecedented access to customers, supply chains, financial services, and marketing tools. According to Khan and Alam (2022), platform architectures reduce transaction costs and allow micro-entrepreneurs to operate efficiently with minimal capital. However, the growth is not uniform; disparities in digital literacy, socio-economic conditions, and technological readiness still impede widespread participation. Overall, the literature highlights digital transformation as the core structural force shaping contemporary entrepreneurship among women and youth.

### 4.2. Women's Participation in Digital Entrepreneurship

Women's entrepreneurship has been significantly influenced by the expansion of digital spaces, enabling greater economic mobility and empowerment. Several studies highlight that digital platforms allow women to overcome traditional constraints related to mobility, time, and socio-cultural expectations (Sorgner et al., 2017; Akhter & Shalhoub, 2020). Social commerce, in particular, has emerged as a low-cost entry path for women-led microenterprises. Platforms such as Facebook, Instagram, YouTube, and WhatsApp Business are widely used for product promotion, customer engagement, and online selling (Shankar, 2022). Research shows that digital entrepreneurship offers women more control over work hours, reduces dependence on physical marketplaces, and expands access to national and global consumers (Banerjee, 2024).

Despite these opportunities, women still face barriers such as gender-based digital divides, limited access to digital finance, lower digital skill levels, and stereotypes that discourage technological participation (OECD, 2023). Studies also reveal persistent inequalities in female entrepreneurship ecosystems, with women receiving significantly less venture funding and exposure to mentorship networks (Amoncar, 2021). Technological confidence and family support play crucial roles in determining women's digital entrepreneurial success (Gupta & Singh, 2023). Overall, the literature suggests that digital entrepreneurship holds transformative potential for women, but progress depends on closing gender gaps in digital literacy, financial inclusion, and supportive policy structures.

### 4.3. Youth Entrepreneurship in Digital Markets

Youth entrepreneurship has gained traction as digital natives increasingly engage with technology-driven business models. Research indicates that younger entrepreneurs possess high levels of digital fluency, technological comfort, and adaptive behavior, making them well-positioned to leverage digital tools for innovation (Kane, 2016; Mason & Brown, 2020). The gig economy—enabled by platforms like Fiverr, Upwork, Swiggy, and YouTube—has become a major pathway for youth-led entrepreneurial activities. These platforms offer flexible work arrangements, low entry costs, and opportunities to monetize digital skills such as coding, content creation, design, and marketing (Dwivedi et al., 2021).

However, studies also highlight structural challenges faced by youth, including lack of access to startup funding, inconsistent income streams, limited business experience, and insufficient mentorship opportunities (Bianchini & Michalkova, 2019; Nair, 2024). Moreover, youth in developing nations often struggle with infrastructural barriers such as poor internet quality and limited technological support (Adewale, 2024). While digital entrepreneurship offers new opportunities for self-employment, long-term sustainability depends on skills development, entrepreneurial education, supportive networks, and policy interventions that encourage innovative youth-led ventures (European Commission, 2024).

### 4.4. The Role of Social Media in Digital Entrepreneurship

Social media has emerged as a powerful tool for business development, particularly for women and youth who rely on low-cost and accessible marketing channels. Platforms such as Instagram, TikTok, Facebook, and YouTube have reshaped how entrepreneurs manage branding, customer relationships, and digital advertising. Research by Kaplan and Haenlein (2020) and Haenlein et al. (2022) demonstrates that social media facilitates two-way communication, viral marketing, user-generated content, and personalized interaction, which significantly enhance entrepreneurial performance.

For women, social media reduces the burden of physical mobility and enables home-based businesses to thrive (Gupta & Singh, 2023). For youth, the creative economy and influencer marketing have emerged as high-growth entrepreneurial pathways, where digital content can be monetized through advertisements, sponsorships, and platform-based revenue-sharing models. However, algorithm dependencies, cyberbullying, online fraud, and inconsistent platform policies pose risks to digital entrepreneurs (Lopez et al., 2021; Peixoto, 2025). Studies also emphasize the need for digital marketing skills and resilience to navigate rapidly changing platform algorithms. Overall, the literature supports the importance of social media as both an opportunity and a source of vulnerability.

### 4.5. Digital Financial Services and Entrepreneurial Inclusion

Fintech innovations—including mobile banking, digital wallets, crowdfunding, and P2P lending—have significantly expanded financial inclusion for marginalized groups. Research indicates that digital financial services increase accessibility to capital and reduce reliance on traditional banking structures, particularly benefiting women and youth who face difficulties in securing formal credit (Demirgüç-Kunt et al., 2018; Gupta & Mehrotra, 2022). Mobile payment systems such as UPI, Google Pay, Paytm, and M-Pesa enhance transaction efficiency and foster participation in online marketplaces.

Crowdfunding platforms democratize funding by allowing entrepreneurs to raise capital globally without collateral (Belleflamme et al., 2021). However, gender biases in lending algorithms, low financial literacy, and cybersecurity risks continue to restrict widespread adoption (Riggins & Wamba, 2015; Ashraf & Naqvi, 2023). Youth are particularly vulnerable to online scams, unstable income, and poor financial planning. The literature emphasizes the need for robust digital finance policies, improved cybersecurity mechanisms, and financial education programs tailored to new entrepreneurs in digital spaces.

### 4.6. Barriers to Women and Youth Participation in Digital Entrepreneurship

Despite significant improvements, several barriers continue to limit digital entrepreneurial participation. Digital literacy remains one of the most critical challenges, particularly for rural women and low-income youth who lack exposure to technology (UNESCO, 2019; Hassan & Ahmed, 2023). Socio-cultural norms often restrict women's independent decision-making and access to online entrepreneurial opportunities. Youth entrepreneurs, meanwhile, encounter credibility issues, lack of business experience, and limited access to entrepreneurial networks (World Bank, 2020; Adewale, 2024).

Infrastructure gaps—such as unreliable internet connectivity, high data costs, and limited access to digital devices—continue to hinder digital entrepreneurship in developing economies (Patel & Dsouza, 2018). Additionally, many entrepreneurs lack access to high-quality training programs, incubators, or mentorship networks that support long-term business sustainability (Nandi & Goyal, 2025). These ongoing challenges highlight the need for comprehensive policy interventions and digital capability-building initiatives.

### 4.7. Government Policies and Institutional Support for Digital Entrepreneurship

Government-led initiatives play a critical role in shaping digital entrepreneurship ecosystems. Programs such as Digital India, Startup India, Skill India, and similar global frameworks have expanded digital infrastructure, provided access to training, and enhanced digital literacy (Basu, 2022). Incubation centers, entrepreneurship cells, innovation labs, and female-focused funding schemes further support emerging digital entrepreneurs. Research confirms that policy interventions significantly reduce structural barriers and increase women's and youth's participation in digital markets (Mazzarol & Reboud, 2019; Khin & Ho, 2021).

However, studies also note gaps in policy design, such as limited outreach to rural areas, insufficient gender-sensitive programming, and fragmented implementation strategies (Kumar & Shukla, 2023). While digital policies improve infrastructure and awareness, they often fail to address deeper issues such as socio-cultural biases and systemic funding disparities that disproportionately affect women. Youth-focused entrepreneurship policies also require greater emphasis on skill-building, innovation, and access to finance (Santos, 2025). The literature underscores the need for more comprehensive, integrated, and equitable policy approaches.

### 8. Synthesis of Key Findings and Research Gaps

Across reviewed studies, digital entrepreneurship is consistently portrayed as a transformative tool for empowering women and youth by reducing barriers to market entry and enhancing business flexibility. Yet the literature also reveals substantial gaps. First, empirical research on rural women and youth remains limited, with most studies focusing on urban or semi-urban contexts. Second, emerging technologies such as AI-driven entrepreneurship, blockchain-based business models, metaverse commerce, and Web3 ecosystems are underexplored. Third, cross-country comparative studies are scarce, limiting generalizability. Finally, most research uses descriptive methods; few studies apply advanced statistical techniques such as SEM, machine learning analytics, or longitudinal designs.

## 5. DISCUSSION

### 5.1 Study focuses on understanding how women

and youth are engaging with digital platforms as entrepreneurs and how these trends have evolved from 2015 to 2025. Over the last decade, the rapid expansion of digital technologies—including e-commerce platforms, mobile applications, social media, online marketplaces, and digital financial tools—has fundamentally reshaped the entrepreneurial landscape. Women and youth, traditionally underrepresented or constrained in conventional entrepreneurship, now find digital platforms significantly more accessible due to their lower entry barriers, flexible operational models, and scalable digital interfaces.

Research literature indicates a notable rise in women-led digital businesses, particularly in sectors such as e-commerce, fashion retail, online education, influencer marketing, content creation, home-based services, and small-scale digital consulting. Similarly, youth entrepreneurs increasingly participate in gig economy platforms, freelance marketplaces, mobile app development, game design, fintech services, and digital startups. Studies suggest that younger individuals show higher adaptability to digital tools, such as social media marketing, digital payments, analytics, and cloud-based business solutions, giving them a competitive advantage in digital ecosystems.

Trends also reveal that digital entrepreneurship enables both women and youth to bypass traditional barriers such as lack of physical infrastructure, mobility restrictions, family obligations, or capital limitations. Social media platforms like Instagram, Facebook Marketplace, YouTube, and TikTok have emerged as powerful tools for women entrepreneurs to build enterprises with minimal capital investment. Youth, on the other hand, leverage online platforms such as Upwork, Fiverr, Shopify, and Amazon to access global markets and scale their ventures faster than traditional models would allow.

Geographically, participation trends differ across regions. In developing economies (India, Indonesia, Nigeria, Bangladesh), digital entrepreneurship serves as a pathway for livelihood improvement and empowerment, whereas in developed economies (US, UK, Australia), youth tend

to pursue digital ventures driven by innovation, creativity, and the startup culture. Gender empowerment initiatives, smartphone penetration, digital literacy programs, and fintech adoption (UPI, mobile banking, digital wallets) have accelerated women's participation in digital enterprises across Asia and Africa.

Overall, the objective assesses changing patterns of entrepreneurial participation and helps explain why women and youth are emerging as major drivers of digital entrepreneurship globally. It highlights that digital spaces are transforming from mere technology interfaces to inclusive entrepreneurial environments.

**5.2 It examines the internal and external factors that either**

hinder or support women and youth entrepreneurs in digital spaces. The literature consistently identifies a range of structural, socio-cultural, financial, and technological barriers that shape entrepreneurial outcomes. For women, traditional constraints such as family responsibilities, patriarchal expectations, mobility restrictions, and limited access to formal finance continue to affect participation. Even in digital environments, women often face issues related to time poverty, cyber-harassment, gender bias in digital communities, and unequal access to technology or internet connectivity.

Youth entrepreneurs, while relatively more tech-savvy, often encounter capital shortages, limited mentorship, lack of business experience, and unstable income streams due to the highly competitive nature of digital markets. A significant barrier for both groups is insufficient digital literacy, particularly advanced skills such as data analytics, digital advertising, website development, and platform optimization. Although basic social media use is widespread, sophisticated entrepreneurial skills are unevenly distributed.

Financial barriers remain central. Women often lack collateral and formal credit access, while youth are seen as high-risk borrowers by financial institutions. However, digital finance tools—mobile payments, online lending, crowdfunding, peer-to-peer lending, and micro-investment apps—create new opportunities and help reduce dependence on traditional banking.

Technological barriers include poor internet connectivity, digital infrastructure gaps, and lack of awareness about cybersecurity. Socio-cultural barriers include stereotyping, lack of role models, and limited support from family and society, particularly in rural areas. On the opportunity side, digital platforms offer unprecedented flexibility, affordability, and scalability. Women can run home-based businesses without needing commercial space. Youth can build apps, create content, or participate in online work from anywhere in the world. Governments and private organizations are increasingly investing in digital skill training, entrepreneurship development programs, incubation centers, startup accelerators, and digital finance initiatives targeted at women and youth. Emerging technologies such as AI, automation, and digital marketing tools further broaden opportunities by reducing workload, personalizing customer outreach, and offering data-driven insights. The gig economy provides flexible earning options for youth, while e-commerce platforms support women's micro-enterprises and improve market access.

## 6. RESEARCH GAPS IDENTIFIED

Despite the growing literature on digital entrepreneurship, several gaps remain unaddressed. Research on rural women and youth is limited, leading to an incomplete understanding of how infrastructural, cultural, and socio-economic disparities influence digital participation. Studies rarely examine emerging technologies such as AI-driven business models, blockchain-enabled commerce, or Web3 entrepreneurial ecosystems, which are becoming increasingly relevant. Cross-country comparative analyses are also scarce, restricting insights into regional variations in digital readiness and policy effectiveness. Most empirical studies rely on descriptive statistics, with few employing advanced analytical techniques such as structural equation modeling, machine learning, or longitudinal designs. Additionally, limited research explores the long-term sustainability of micro digital enterprises, platform dependency, and psychological factors influencing entrepreneurial resilience. These gaps highlight the need for more comprehensive, interdisciplinary, and technologically integrated research.

## 7. FUTURE RESEARCH DIRECTIONS

Future studies should explore how AI, automation, and data-driven tools can support women and youth in developing competitive digital enterprises. Research must examine the role of virtual incubators, digital mentorship networks, and online learning ecosystems in strengthening entrepreneurial skills. Investigating the resilience and adaptability of digital entrepreneurs during economic crises will provide insights into sustainable business strategies. Scholars should also analyze gender differences in emerging domains such as metaverse commerce, virtual marketplaces, and creative digital economies. Furthermore, studies should explore sustainable and green digital entrepreneurship models that align with global environmental goals. A multidimensional approach incorporating technology, policy, psychology, and socio-cultural analysis will be essential for shaping inclusive and future-ready entrepreneurial ecosystems.

## 8. CONCLUSION

The systematic review demonstrates that digital transformation has fundamentally reshaped entrepreneurial ecosystems for women and youth, offering unprecedented access to markets, financial tools, and flexible business models. Digital spaces—through social media, e-commerce platforms, gig work, and fintech innovations—have enabled marginalized groups to overcome several traditional barriers related to mobility, capital, and socio-cultural constraints. Women have benefited from home-based digital commerce, while youth have thrived within gig platforms and creative digital industries. However, despite these advancements, the findings clearly indicate persistent disparities in digital literacy, access to finance, infrastructure quality, and technological confidence. Gender norms, algorithmic biases, and limited exposure to entrepreneurial networks

further hinder equitable participation.

The COVID-19 pandemic intensified digital adoption and highlighted the critical roles of resilience, innovation, and online communities. Yet it also exposed deep digital divides across regions and socio-economic groups. To move forward, policymakers, educators, and development institutions must implement targeted digital skills training, expand inclusive fintech solutions, strengthen cybersecurity frameworks, and create gender-sensitive support systems. A holistic, ecosystem-based approach is essential to ensure long-term sustainability and empowerment of women and youth in digital entrepreneurship.

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