

WOMEN'S ENTREPRENEURSHIP UNDER SOCIO-ECONOMIC CONSTRAINTS: A SYSTEMATIC LITERATURE REVIEW AND BIBLIOMETRIC ANALYSIS

Sahithiya S¹, Selvarani G^{2*}, Mahandrakumar K³, Subramanian E⁴, Prabakaran K⁵

¹ PG Scholar, Department of Agricultural Extension and Rural Sociology, Agricultural College and Research Institute, Tamil Nadu Agricultural University, Madurai-625 104, Tamil Nadu, Indiasahithiyaselvam@gmail.com, <https://orcid.org/0009-0000-2611-4899>

² Subject Matter Specialist (Agricultural Extension), ICAR-Krishi Vigyan Kendra, Agricultural College and Research Institute, Madurai – 625 104, Tamil Nadu, India, selvarani.g@tnau.ac.in <https://orcid.org/0009-0007-2433-5744>

³ Professor and Head (Agricultural Extension), Department of Agricultural Extension and Rural Sociology, Agricultural College and Research Institute, Tamil Nadu Agricultural University, Madurai – 625 104, Tamil Nadu, India, mahandrakumark898@gmail.com, <https://orcid.org/0000-0002-0758-7671>

⁴ Subject Matter Specialist (Agronomy), ICAR-Krishi Vigyan Kendra, Agricultural College and Research Institute, Madurai – 625 104, Tamil Nadu, India, esubramanian@tnau.ac.in, <https://orcid.org/0000-0003-2850-123X>

⁵ Professor (Agricultural Statistics), Department of Agricultural Economics, Agricultural College and Research Institute, Tamil Nadu Agricultural University, Madurai- 625 104

Tamil Nadu, India, prabastat@tnau.ac.in, <https://orcid.org/0000-0001-8901-0907>

ABSTRACT

Women's entrepreneurship plays a pivotal role in economic growth, employment generation, rural development and socio-economic empowerment, particularly in developing and emerging economies. Beyond self-employment, women's entrepreneurial endeavours help achieve important sustainable development goals (SDGs), particularly SDG 5 (gender equality), SDG 8 (decent and economic growth), and SDG 10 (reduced inequalities), as well as financial independence, social recognition, and higher living standards. Women entrepreneurs continue to encounter enduring socioeconomic, cultural, and institutional challenges that restrict their entry, growth, and sustainability despite their increasing involvement and contributions. This study combines bibliometric analysis with a systematic literature review to provide a thorough analysis of the socioeconomic factors influencing women's entrepreneurship. The goals are to map national and international research contributions, identify emerging and dominant socioeconomic issues, analyze major socioeconomic barriers affecting women entrepreneurs, and look at trends in author output. Using carefully crafted keyword combinations of women's entrepreneurship, empowerment, gender, and institutional variables, peer-reviewed journal papers published between 2015 and 2025 have been extracted from the Scopus database. 102 publications were chosen for final analysis in accordance with strict inclusion and exclusion criteria and PRISMA guidelines. The research on women's entrepreneurship is heavily focused on employment, gender roles, microfinance, and socioeconomic development, while highlighting enduring obstacles like gender stereotypes, limited financial literacy, inadequate managerial skills, work-life balance, and weak institutional support. Bibliometric tools like R Studio, Biblioshiny, and VOSviewer were used to examine co-authorship networks, keyword co-occurrence, thematic evolution, and publication trends. In order to improve women's entrepreneurial engagement, performance, and long-term economic empowerment, the study highlights the socially embedded character of women's entrepreneurship and highlights the necessity of gender-sensitive policies, capacity-building programs, and inclusive institutional frameworks.

KEYWORDS: women entrepreneurship, socio-economic challenges, women empowerment, financial literacy, gender stereotypes

INTRODUCTION

Women's entrepreneurship is a significant driving force behind economic growth, job creation, and socioeconomic empowerment in developing nations like India. (1). In India, women's entrepreneurship is a key driver of rural transformation, economic growth, and women's empowerment. Women's entrepreneurship is seen as a route to financial independence, social recognition, and higher living standards rather than just self-employment (2). Women who start, plan, and run businesses while taking deliberate risks and managing administrative duties are known as female entrepreneurs (3). Women's increasing participation in tackling economic, social, and environmental issues that closely correspond with the country's Sustainable Development Goals (SDGs) can be observed in the substantial rise in women's entrepreneurial activities in recent decades. Research on women entrepreneurs is most closely associated with SDGs 8 (decent job and economic growth), 10 (reduced inequality), and 5 (gender equality) (4). In Qatar, women entrepreneurs play a critical role in inclusive growth and sustainable economic diversification, especially in resource-dependent economies (5). Lack of schooling and professional training, gender stereotypes, work-life balance, limited mobility, poor institutional support systems, and limited

access to financing are some of the enduring obstacles that hinder women entrepreneurs in Tamil Nadu (6). Microbusinesses and self-employment, frequently coupled with family and agricultural duties, are the main drivers of rural women's entrepreneurship in India. SHGs are characterized as successful grassroots organizations that enable training, savings, credit, and group decision-making (7). Women's entrepreneurial success is complex, encompassing not only monetary gain but also self-sufficiency, business sustainability, and household economic contribution. (8). Women's entrepreneurship in Nigeria is significantly influenced by cultural attitudes, religious beliefs, and economic issues. These factors have a good effect on generating income, creating jobs, and encouraging women to participate in the economy (9).

Despite their significant contributions to family welfare and economic development, women entrepreneurs in Tamil Nadu continue to face institutional, societal, and financial challenges despite several government support initiatives (10). The entry, growth and sustainability of women in entrepreneurship in developing nations are continuously restricted by persistent financial, socio-cultural, educational, networking and institutional barriers (11). Women's entrepreneurship is a socially rooted process influenced by family dynamics, cultural norms, financial exclusion, and institutional constraints rather than just a means of making money (12). Women's entrepreneurship is not a stand-alone economic activity but rather a socially and culturally ingrained process that is heavily influenced by structural injustices, community expectations, family standards, and resource access (13). Unemployment issues, financial necessity and other socioeconomic constraints force women into necessity driven self-employment rather than opportunity-driven entrepreneurship, which limits business growth and long-term economic empowerment (14). Women-owned businesses remain fragile and small-scale in the absence of specific policy and capacity-building support. Women's entrepreneurship is formed by overlapping socio-economic, institutional, and infrastructure problems (15). Due to enduring socioeconomic obstacles, such as restricted access to cash, education, and institutional support, women's engagement in entrepreneurship is still relatively low globally, particularly in emerging economies (16). Since women with lesser educational attainment struggle with pricing, market analysis, business management, and innovation, education becomes a crucial socioeconomic factor (17). Women's business opportunities are further limited by cultural conventions, gender stereotypes, and inadequate social networks. Women are less exposed to innovation, cooperation, and growth-oriented entrepreneurship due to a lack of social capital and mentorship (18). The current article, "Socio-economic challenges shaping Women Entrepreneurship: Insights from a systematic literature review and bibliometric mapping," uses bibliometric analysis together with a systematic literature review to offer an in-depth analysis of women entrepreneurs with the following objectives.

1. To synthesize dominant and emerging socio-economic themes in women entrepreneurship research.
2. To examine how author productivity has shifted over time.
3. To map the distribution of research worldwide as well as national contributions to women's entrepreneurship.
4. To find out the socio-economic impediments influencing women entrepreneurs.

METHODOLOGY

This study adopted a rigorous methodological framework that integrates a systematic literature review with bibliometric analysis to investigate the socio-economic dimensions of women's entrepreneurship. A set of meticulously developed keywords, including "empowerment," "entrepreneur," "entrepreneurship," "gender," and "women entrepreneurs," was used to extract relevant academic papers from the Scopus database. The search results were expanded and refined as necessary using the Boolean operators "AND" and "OR." Numerous inclusion and exclusion criteria have been applied to guarantee the dataset's relevance and quality. Only English-language peer-reviewed journal papers from 2015 to 2025 were considered. Furthermore, only documents classified under the social science subject category were included in the search. 722 articles were identified in the initial search; these were then evaluated for relevance based on full-text availability, abstracts, and titles. A total of 102 papers were chosen for the final analysis after all criteria were applied. R Studio, Biblioshiny, and VOSviewer were used for bibliometric mapping and visualization of the chosen literature. The PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) standards were followed in the meticulous documentation of the study selection process. Every step of the identification, screening, eligibility evaluation, and inclusion process is clearly depicted in the PRISMA flow diagram. It guarantees scientific clarity and reproducibility by offering a clear summary of the quantity of research found, screened, rejected, and finally included. Table 1 represents the combination of keywords used and the total number of publications. Table 2 represents the inclusion and exclusion criteria.

RESULTS AND DISCUSSION

Thematic map

The thematic map of fig.2 illustrates the intellectual structure of research on women's entrepreneurship by organizing themes according to their relevance (centrality) and the level of development (density). The motor themes quadrant indicates that the field is dominated by highly developed and closely related subjects, including gender roles, microfinance, and women's status. Their great importance indicates that they are essential in explaining socioeconomic outcomes for female entrepreneurs, especially through changes in women's social standing, gender norms, and microfinance access. Widely discussed yet underdeveloped subjects, including empowerment, entrepreneurship, gender, women entrepreneurs, and business, are found in the basic themes

quadrant. A significant amount of research on women's entrepreneurship is based on these topics, which serve as the conceptual pillar of the discipline and represent fundamental socioeconomic characteristics. Despite being central, their lower density indicates that these issues are still developing and provide room for additional theoretical and empirical development. More specialised fields, including social media, tourism development, and the developing world, are included in the niche themes quadrant. These fields have undergone extensive development but have fewer ties to the larger study environment. These themes show new paths where women's entrepreneurship interacts with contextual or industry-specific problems. On the other hand, the developing or falling topics quadrant, which includes gender equality, women's entrepreneurship, and economic empowerment, indicates areas where study effort is either in early growth or temporarily declining but still important for comprehending women's economic advancement. Overall, the map illustrates a field rooted in gender dynamics, empowerment, and entrepreneurship, while branching out into various socioeconomic contexts and industry sectors.

Co-occurrence map

The co-occurrence network map shown in Fig.3 depicts a highly interconnected research environment with "empowerment," "entrepreneur," and "women entrepreneurs" as the main theme core. These prevalent terms are strongly associated with ideas like microfinance, economic empowerment, and poverty reduction, demonstrating that this field's research encompasses both social and economic aspects. Major subject directions such as women's entrepreneurship and sustainability, gender concerns and social transformation, rural development, social capital, and socioeconomic development are highlighted by cluster patterns. There is a growing global interest in understanding how women's entrepreneurial activities contribute to empowerment and socio-economic progress, as evidenced by the dense linkages among keywords, which show that studies on women's entrepreneurship are multidisciplinary and strongly interwoven with broader developmental and gender-related concerns.

Most frequently used keywords.

The conceptual structure and frequency emphasis of keywords in the studied literature are shown in Fig.4, which illustrates the key concepts shaping the study on women's entrepreneurship and socioeconomic growth. The prevalence of phrases like "entrepreneur" (30 occurrences) and "empowerment" (38 occurrences) highlights the importance of capacity building, agency building, and entrepreneurial participation in the discourse. Closely associated terms, such as "entrepreneurship" (23 occurrences), "women's status" (17 occurrences), "women entrepreneurship" (14 occurrences), "sustainability" (13 occurrences), "microfinance" (8 occurrences), and "economic empowerment" (8 occurrences), reflect a broader analytical landscape where financial inclusion, sustainable development, and women's active economic participation intersect as important areas of inquiry. Taken as a whole, the tree map shows a research environment where the main intellectual pillars are microfinance, gender relations, entrepreneurship, sustainability, and empowerment. These are surrounded by growing fields of study that examine rural development, digital tools, sociocultural norms, and issues unique to each nation.

Author's production over time

The author's production over time is portrayed in Fig. 5, which highlights the changing study interest in the socioeconomic aspects of women entrepreneurs. According to the graphic, the majority of writers have only contributed one paper, suggesting that the area is not sustained by a core group of productive authors but rather by a wide-ranging, distributed collection of scholars. Between 2021 and 2022, writers like Al-Qahtani Muneera, Fekri Zguri Mariem, and Koc Muammer exhibited greater activity, indicating a rise in scholarly interest during this time. The low impact of citations for many of these works, however, raises the possibility that citation patterns are influenced by elements including journal prominence, topic specialization, and recent publication. A few authors, including De Silva Thilini and Mazansera-Ruiz Roser, demonstrate involvement across a period, demonstrating ongoing interest in examining gender dynamics, empowerment, and the socioeconomic elements influencing women's entrepreneurship. The area is still gaining traction and reputation in the larger academic world, as seen by the generally low citation numbers despite this continuity. Much research may be published in regional or thematic journals due to the existence of geographically diversified contributors, which may restrict their global accessibility and lower citation accumulation.

All things taken into account, the patterns show that the field of study is growing but has not yet reached a mature state in terms of long-term scholarly effect. Stronger dissemination tactics, increased international collaboration, and publication in well-indexed journals are still necessary to increase visibility, even when both established and young authors offer insightful contributions. By strengthening these elements, the body of research on the socioeconomic analysis of women's entrepreneurship can become more coherent and influential, guaranteeing long-term relevance and better citation trajectories.

Co-authorship country network map

The co-authorship countries network map of geographic distribution and cooperative connections within the research domain is shown in Fig. 6. The United States and the United Kingdom stand out as the most important and central nodes, demonstrating their robust publication output and broad international cooperation. These nations serve as important hubs that link various regions, demonstrating their pivotal importance in influencing

contributions to international research. Asia's active regional cooperation is suggested by the interrelated clusters of Bangladesh, Australia, Malaysia, Indonesia, Thailand, India, and Pakistan. The connections between these nations and the US and UK demonstrate how dependent developing countries are on collaborations with well-established research infrastructures. Additionally, Sweden, South Korea, and Saudi Arabia seem to be important but secondary partners that support cross-continental research relationships. Overall, the network shows a multi-cluster but interconnected research landscape, with Asian nations forming new cooperative groups and Western nations acting as key anchors. This structure shows how research activities are becoming more globalized, with developing nations contributing more thanks to international collaborations.

Socio-economic impediments influencing women entrepreneurs

Marital status and spousal attitudes

The attitude and support of the husband and family have a significant impact on women's entrepreneurship participation and performance, but marriage itself is not a barrier. Only when they have sufficient assistance from their spouses and families can female entrepreneurs, both in rural and urban locations, manage their company and household duties (19). Marriage frequently increases home duties for women in patriarchal sociocultural settings like Tamil Nadu, which might limit their time, mobility, and business decision-making autonomy. Business performance is weakened by husbands' lack of emotional and financial support, while work-family friction is exacerbated and entrepreneurial sustainability is decreased by restricted marital attitudes (20). Significant obstacles to women's entrepreneurial growth and achievement are caused by unfavourable or indifferent spouse attitudes, such as a lack of emotional support, a reluctance to share childcare and domestic duties, financial control, or excessive meddling in business affairs (21). The time, flexibility, and resources that women can devote to their businesses tend to be constrained by their family and caregiving obligations, which hampers the growth, expansion, and long-term viability of their businesses (22). When poor or undesirable spousal support coexists with marital status, it constitutes a limitation. Women's confidence, self-efficacy, and perseverance in commercial endeavours are directly undermined by unsupportive marital attitudes such as inadequate acceptance, unfair division of domestic labour, mobility constraints, and restricted engagement in childcare (23). Due to family restrictions, which were frequently enforced by husbands and elders and prevented them from working in outside workplaces, many married women decided to start home-based and online companies (24).

Gender stereotypes and role conflict

Role conflict is exacerbated by male supremacy in decision-making and property ownership, as women frequently lack control over business revenues and assets (3). Traditionally, entrepreneurship has been believed to be a field dominated by men. Because women are rarely viewed as "natural entrepreneurs" in contrast with men, these gender stereotypes constrain women's perceived access to possibilities (25). The simultaneous demands made on women to handle domestic duties and make financial contributions give rise to role conflict. As a way to compensate for work-life conflict, home-based businesses offer flexible work schedules that enable women to fulfill family responsibilities while making money (26). Women's entrepreneurial aspirations, self-esteem, perceived abilities, access to capital, and professional networks are all adversely impacted by gender stereotypes (27). Female entrepreneurs confront work-family role conflict as a major barrier owing to conflicting business and family obligations. Such disparities may lead to emotional dread and have a detrimental effect on business sustainability and entrepreneurial efficacy (28). The beneficial impact of innovative behaviour on company success is greatly diminished by gender stereotypes (29). The continuing traditional gender stereotypes that portray women primarily as homemakers rather than entrepreneurs restrict their participation in entrepreneurial activities. These deeply ingrained cultural beliefs hinder women from climbing the corporate ladder, deter them from entering male-dominated sectors and undermine their legitimacy and credibility in a business setting (44).

Income level and economic background

Women's economic status directly affects their ability to flourish as entrepreneurs since they are more likely to maintain and expand their businesses if they have greater access to financial services that generate income, including bank accounts, credit, insurance, and digital payments (1). The kinds of businesses that women pursue are also influenced by their economic background. Women typically run small, low-investment enterprises such as tailor shops, petty shops, mobile restaurants, vegetable vending machines, and beauty parlours because they have limited capital (2). The majority of female entrepreneurs originate from low- to middle-class backgrounds, which has a direct impact on their entrepreneurial path. Women's capital development is limited by low personal income and limited asset ownership, which forces them to rely more heavily on family resources, personal savings, or unauthorized credit than on institutional financing. The biggest and most frequent issue experienced by women entrepreneurs in rural as well as urban regions is financial limitations (19). In rural Manicaland, Zimbabwe, the majority of female entrepreneurs come from disadvantaged and economically vulnerable backgrounds that are marked by poverty, little asset ownership, and a high dependency ratio. Due to the weak economic foundation, women are forced to engage in survival-oriented entrepreneurial ventures that prioritize household consumption over company expansion (30). Women with low incomes rely significantly on microcredit programs, SHGs, NABARD programs, PMFBY, PMKSY, and government-backed financial assistance. By lowering obstacles and promoting involvement in agribusiness, these initiatives make up for women's low economic status (31).

Lack of managerial skills

Many women-owned enterprises remain small or informal because of limited managerial and business management skills, which restrict their ability to scale, adopt technology, manage finances, and respond to market changes. Gender norms, a shortage of institutional support, and limited access to networks all contribute to managerial skill shortages and influence women's entrepreneurial outcomes (4). Although 53% of women make their own business decisions, a sizable percentage still depend on their families for important choices. Women rely on household resources, family labour, and unofficial guidance because they lack managerial expertise (26). The idea that women lack managerial skills is socially constructed and results from role expectations and cultural norms rather than real skill differences (27). Women's managerial ability is weakened by inadequate education and training (32). The income of female entrepreneurs who didn't get entrepreneurship training was substantially lower than that of those who did. Therefore, better company management, decision-making, and enterprise control are closely associated with training, whereas inadequate training leads to poor managerial abilities (33). Economic performance, productivity, customer happiness, and social performance are all negatively impacted by women entrepreneurs who lack managerial abilities (34). Women's managerial abilities, which are crucial for successful financial planning, risk management, and business expansion, are adversely affected by economic restraints such as stringent bank loan requirements, little government funding, and expensive training (46).

Limited financial literacy

Women often rely on their own savings or unofficial funding sources, struggle to comprehend loan conditions and documentation, and are frequently viewed as less creditworthy (1). Poor knowledge of lending possibilities, trouble comprehending complicated banking processes, and reliance on unofficial sources like personal funds or family loans are signs of low financial literacy. Women, particularly in rural regions, frequently encounter difficulties with loan documentation, protracted sanctioning procedures, and risk assessment, which deters them from contacting banks (19). Due to a lack of digital literacy, financial literacy, and knowledge of lending mechanisms, many female entrepreneurs are unable to make full use of or benefit from government credit schemes. Women are still underrepresented in formal banking despite the availability of subsidies, microcredit, and MSME programs because they have trouble with repayment terms, documentation, and digital financial systems (35). Persistent socioeconomic issues include illiteracy, lack of financial literacy, and ignorance of government programs (36). Women's lack of financial literacy keeps them from taking advantage of government programs and bank credit, since they are frequently ignorant of institutional financing, subsidies, and incentives (37). Budgeting, market analysis, and financial decision-making are challenges faced by female entrepreneurs, which impair business performance (38). Due to low financial literacy, even collateral-free schemes continue to be underutilized (39). Due to their ignorance of banking standards, credit evaluation, interest rates, collateral requirements, and financial planning, female entrepreneurs are more likely to have their loans denied, be undercapitalized, and rely on personal funds (40). Due to their lack of financial understanding, female entrepreneurs have difficulty obtaining financing, which causes cash shortages and unstable businesses (41).

Work-life balance

The results strongly show that women's entrepreneurial participation and growth remain limited in the absence of family support, flexible policies, childcare assistance, and gender-sensitive institutional frameworks (4). Social media enables women to run enterprises from home, arrange flexible work schedules, and combine income-generating activities with domestic responsibilities, all of which help them better manage work-life balance (24). Particularly for married women and those with dependent children, an inadequate work-life balance results in stress, exhaustion, decreased productivity, and slower business growth (28). One structural socioeconomic barrier that prevents women from reaching their full potential as entrepreneurs is inadequate work-life balance. Due to their dual responsibilities of running their businesses and taking care of their families, homes, and companions, women entrepreneurs experience severe role conflict. Women's capacity to consistently invest time and energy in their businesses is diminished by longer workdays, a lack of delegation, and inadequate support networks (41). Small-scale or home-based businesses are sometimes the only options available to female entrepreneurs since they allow them to balance work and family obligations (42). Due to their simultaneous performance of several tasks, such as those of entrepreneur, employer, inventor, homemaker, spouse, mother, and caretaker, South Indian women entrepreneurs suffer from severe role overload. It is challenging for women to properly run their enterprises because of these overlapping tasks, which lead to time constraints, stress, and emotional tiredness (43). Patriarchal social expectations and family responsibilities exacerbate the work-life imbalance among female entrepreneurs, forcing them to continually balance company and domestic responsibilities, which frequently limits the expansion and viability of their businesses (45).

CONCLUSION

Women's entrepreneurship is a diverse, socially constructed activity that is influenced by interconnected institutional, cultural, and socioeconomic elements. Women's entrepreneurial potential is still limited by enduring obstacles like gender stereotypes, role conflict, low financial literacy, inadequate managerial skills, low income level, weak social support, and work-life balance, despite its substantial contributions to economic growth, employment generation, and women's empowerment. The bibliometric evidence shows that scholarly attention is

increasing, but it also shows that research efforts are dispersed. To promote the sustainable and equitable growth of women-led businesses, addressing these issues calls for gender-sensitive policies, focused capacity building, increased financial inclusion, and supporting institutional environments.

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Table 1. The combination of keywords used and the total number of publications from databases

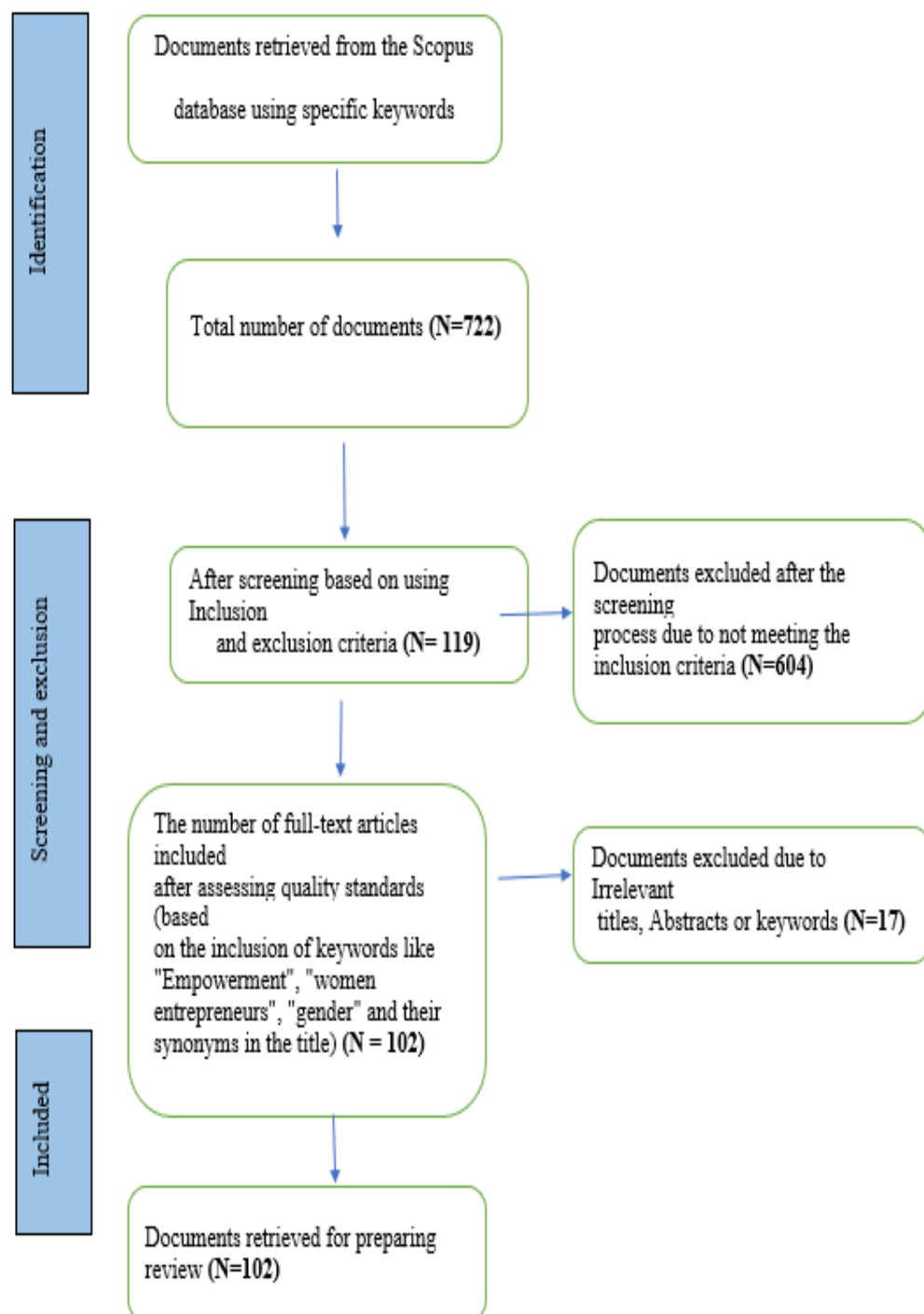
Data bases	Search terms	Number of articles
Scopus	“women entrepreneur” OR “women entrepreneurship” OR “female entrepreneurship” AND “empowerment” OR “socioeconomic factors” OR “institutional support” OR “government schemes”	722

Footnote: A search was conducted using Boolean operators (AND, OR) to combine thematic keywords related to women entrepreneurs and socioeconomic factors.

Table 2: The inclusion and exclusion criteria

Criteria	Inclusion	Exclusion
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Time span	2015-2025	<2015
Subject area	Social sciences	All other subjects
Document type	Article	Conference papers, Book chapters, review, Editorial
Publication stage	final	press
keywords	Empowerment, entrepreneur, entrepreneurship, gender, women entrepreneurs	All other keywords
Source type	journals	Trade journals
language	English	Non-English
Open access	All open access	Restricted access



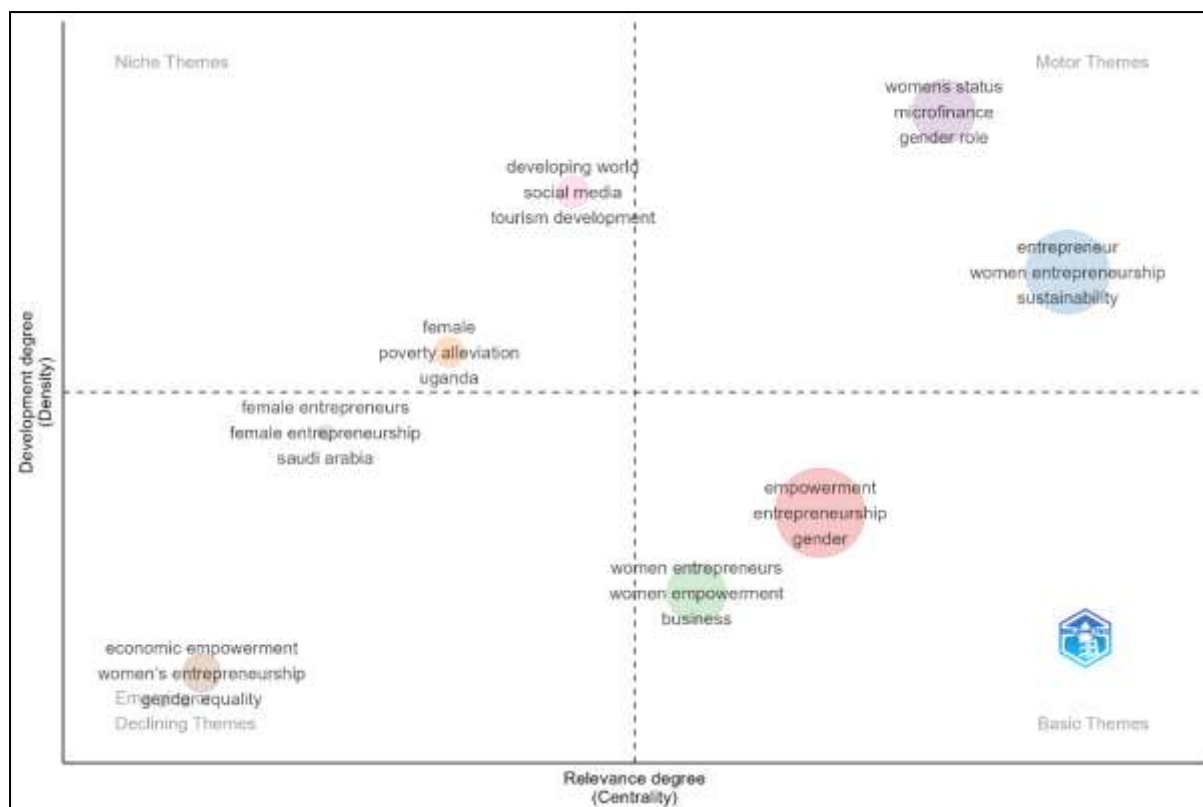


Fig. 2. Thematic map

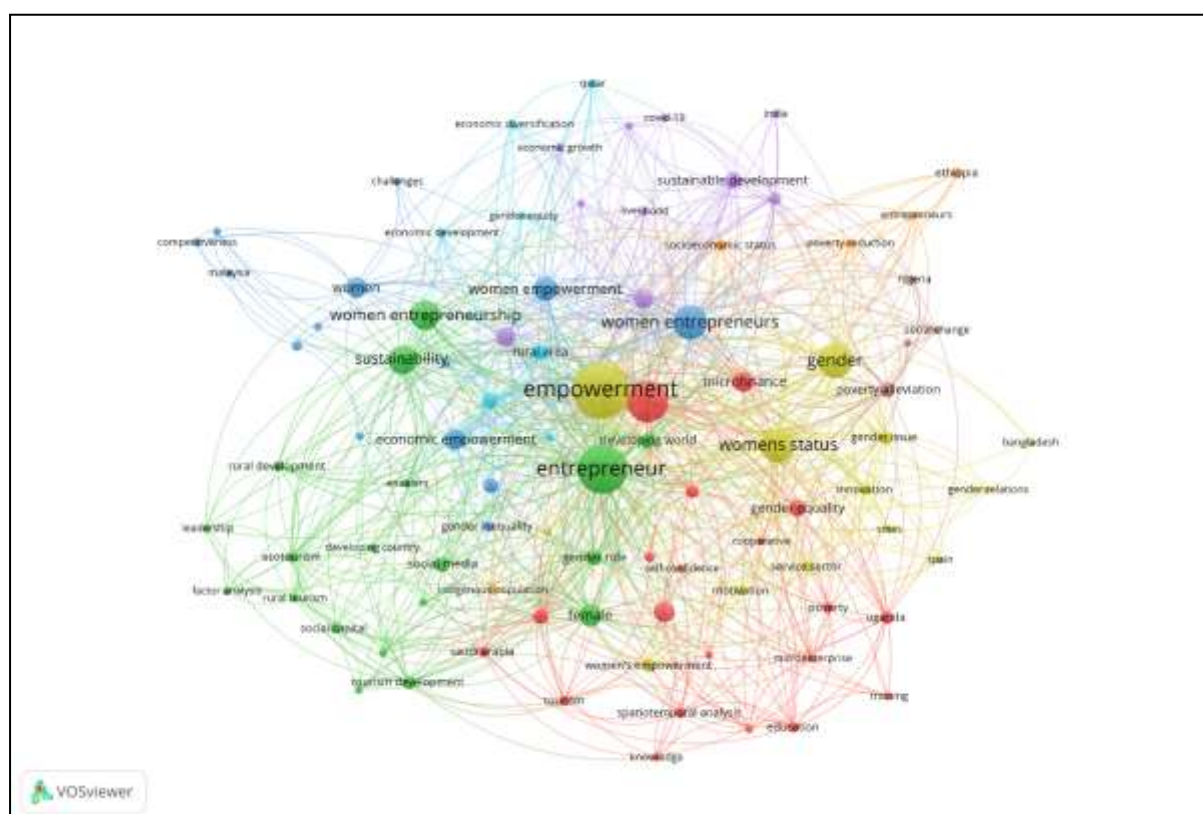


Fig. 3. Co-occurrence map

