

IMPACT OF E-COMMERCE INTEGRATION ON SOCIAL EMPOWERMENT, GENDER EQUALITY AND SOCIETAL ROLES AMONG WOMEN ENTREPRENEURS IN OGUN STATE, NIGERIA.

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Abstract

The study examined the effect of integrating e-commerce on the dimensions of social empowerment, gender equality and societal roles by women entrepreneurs in Ogun State, Nigeria. Business transactions today have increasingly become digitized and with a high growth rate, e-commerce provides new avenues for women that have easily surmounted traditional socio-cultural barriers and afford them greater access to markets and networks. It epitomizes how e-commerce by employing Empowerment Theory, Feminist Theory, and TAM in analysis, increases financial independence and capability for decision-making among women, hence challenging rigid gender roles. Among the many challenges that impede e-commerce from realizing its full potential to advocate for gender equality, the study highlighted poor technological infrastructures and a lack of digital literacy, especially in rural areas. While confirmatory results from the PLS-SEM modelling and quantitative analysis indicate a high influence of e-commerce integration on social empowerment, gender equality, and transformation of socially assigned roles, findings of the study call for focused policy interventions in overcoming the digital divide to ensure women empowerment in the productive use of the digital economy. The study is therefore useful in enlightening policy and other stakeholders who may have an interest in attaining inclusive digitized transformation and economic development in Nigeria.

Keywords: E-commerce integration, social empowerment, Gender equality, societal roles, Women Entrepreneurs

Introduction

The fast increase in online business transactions has greatly influenced economies in developing countries such as Nigeria (Dada & Adeniyi, 2020). In Ogun State, e-commerce is an essential avenue for enabling women by allowing them to access markets, resources, and networks that are frequently restricted by socio-cultural and economic barriers (Eze, 2021). This transformation marks a major departure from traditional gender roles, which have historically placed women in non-economic positions (Marina & Nnonyelu, 2024). Through e-commerce, women entrepreneurs can now eliminate traditional obstacles, promoting financial independence and improving their social status (Olayinka, 2020). Additionally, the newfound freedom goes beyond just financial benefits, leading to increased authority in decision-making for both families and communities (Ufua et al., 2021). E-commerce helps women balance business duties with household responsibilities, encouraging female

entrepreneurship (Eunice et al., 2024). Nevertheless, in spite of these ground breaking changes, there are still significant obstacles to overcome. Unequal distribution of digital literacy and access to necessary technological resources, especially in rural regions, hinders women's complete participation in e-commerce (Adedeji, 2022).

Socio-cultural obstacles continue to hinder women's involvement in e-commerce. These problems are a component of a broader digital gap that reflects continued economic disparities, with a more significant impact on women (Adedeji, 2022; Olayinka, 2020). Despite its potential to challenge traditional views on gender roles and promote gender equality, e-commerce still faces significant obstacles due to socio-cultural and infrastructure-related factors (Eze, 2021; Ufua et al., 2021).

This research underscores the significant absence of digital literacy and insufficient technological infrastructure in rural areas, and its impact on women's involvement in e-commerce. While e-commerce has played a role in changing societal views on gender roles, further examination shows that social and cultural obstacles continue to hinder these advancements. This study provides key information for policymakers and stakeholders in Nigeria working on digital transformation and economic growth. It emphasizes the necessity of developing holistic approaches to bridge the digital gap and enhance women's involvement in the digital sector.

Statement of Hypotheses

H₀₁: The integration of ecommerce does not significantly affect the social empowerment of female entrepreneurs in Ogun State, Nigeria.

H₀₂: The integration of ecommerce does not play a major role in enhancing gender equality for women entrepreneurs in Ogun State, Nigeria.

H₀₃: There is no significant effect of integrating ecommerce on changing the societal roles of female entrepreneurs in Ogun State, Nigeria.

H₀₄: Ecommerce integration has no collective significant effect on social empowerment, gender equality, and societal roles among female entrepreneurs in Ogun State, Nigeria.

Literature Review

Online shopping is transforming how women engage in business, particularly in places like Ogun State, Nigeria. E-commerce allows women to attract more customers, boost productivity, and overcome traditional barriers (Shannon et al., 2019). Ogbari et al. (2024) highlight the benefits for women, such as economic independence, improved social status, global brand creation, and reduced gender disparities (Olayinka, 2020; Aminu, 2024). E-commerce tools like inventory management and distribution simplify processes for women entrepreneurs (Aminu, 2024).

However, the sustainability of these benefits for rural women is influenced by socio-economic and geographical conditions. Many rural women in Nigeria face challenges like poor digital infrastructure, limited access to financial institutions, and inadequate education (Adedeji, 2022). Policies often treat rural women differently, with technology gaps and socio-cultural norms limiting their involvement in

business (Dong et al., 2024). Additionally, policy measures in less developed countries have been insufficient, with internet and technology resources lacking in rural areas (Dada & Adeniyi, 2020).

To address these issues, initiatives like the Digital Nigeria Programme aim to provide skills and infrastructure for women to access e-commerce (Eze, 2021). Public-private partnerships can also support rural infrastructure development, helping women build sustainable businesses (Ufua et al., 2021). Social empowerment, as defined by Avelino et al. (2019), involves redistributing resources to underrepresented groups, enabling women to challenge traditional norms. Cislighi et al. (2019) suggest using organized diffusion to scale up these empowerment interventions, promoting gender equality.

Achieving gender equality is critical to sustainable development, as disparities affect public health and economic growth (Matthew et al., 2020; Dilli et al., 2019). In Nigeria, gender disparities hinder sustainable development (Olonade et al., 2021). The COVID-19 pandemic worsened these inequalities, with women bearing increased caregiving duties and job losses (Carli, 2020; Alon et al., 2020; Babarinde, 2023). E-commerce presents opportunities for women, but policy changes are needed to ensure gender equality and empowerment in Nigeria.

Theoretical review

Empowerment Theory, introduced by Julian Rappaport in 1981 and further developed by Marc Zimmerman in 2000, emphasizes the empowerment of individuals and communities, helping them gain control over their lives and transform their environments. This theory holds significance in Ogun State, Nigeria, where social and economic barriers have historically hindered female entrepreneurs. Empowerment Theory supports marginalized women by illustrating how e-commerce can help overcome challenges related to gender norms and resource scarcity (Zimmerman, 2000). While Riger (1993) critiques it for overlooking structural limitations, the theory remains crucial for promoting psychological empowerment. In Ogun State, e-commerce offers potential to address empowerment gaps by reducing dependence-related poverty.

According to feminist theory, which was put forth by Bell Hooks (2000) and Simone de Beauvoir in 1949, patriarchy is what keeps gender inequity alive. Feminist theory offers a foundation for comprehending how e-commerce might challenge and overthrow Ogun State's deeply ingrained patriarchy by giving women economic independence (hooks, 2000). Though Walby (2011) critiques Feminist Theory for sometimes overemphasizing gender inequalities, it remains essential in understanding how e-commerce can address patriarchal barriers to women's participation.

In 1989, Davis proposed the Technology Acceptance Model (TAM), which offers an additional viewpoint on the adoption process of technology by consumers. TAM emphasizes perceived usefulness and simplicity of use.

In Ogun State, TAM complements Empowerment and Feminist Theories by explaining how women entrepreneurs, especially those with limited technological access, might engage with e-commerce platforms. TAM's focus on individual perceptions of technology aligns with Empowerment Theory's

emphasis on control over resources, while Feminist Theory highlights breaking down patriarchal obstacles.

However, Ogun State faces challenges such as limited digital infrastructure, inadequate financial services, and cultural norms that prioritize domestic roles for women (Dong et al., 2024). Addressing these socio-cultural and economic barriers is critical for the successful implementation of e-commerce and the application of these theoretical frameworks. Together, these theories offer a comprehensive view of how e-commerce can foster empowerment and gender equality in the region.

Empirical Review

Insights are offered by empirical research on the influence of e-commerce integration on social empowerment, gender equality, and societal roles among female businesspeople. Marina and Nnonyelu (2024) study challenges and prospects for women entrepreneurs in Nigeria fashion industry with a focus on Delta State. They surveyed 150 women, who revealed several obstacles like lack of access to finance (70%), inadequate technical skills (65%), as well as competition from imported goods (55%). While these difficulties persisted, 80% of the respondents showed some level of faith in their respective businesses regarding the future due to localizing fashion increasing demand and e-commerce expanding the market reach. The statistical analysis confirmed that there was a strong relationship between access to finance and growth of companies ($\chi^2 = 25.32, p < 0.05$).

A mixed-method approach involved 120 women entrepreneurs in Ilaro, Ogun State in a study by Dokunmu and Ayoola (2020) about the role of social media in economically empowering women. According to them, the majority experienced increased sales through social media such as Facebook while others talked about customer engagement improvements up to 60%. Nevertheless, some problems were identified like high data charges which stood at 50%, and digital literacy requirement amounted to 45%. The regression analysis results have shown very strong proof positive that sales is dependent on how much they use various tools including Twitter; thus it can be generalized that it has become imperative for organizations' operations using different marketing channels other than physical ones only ($\beta = 0.65, p < 0.01$).

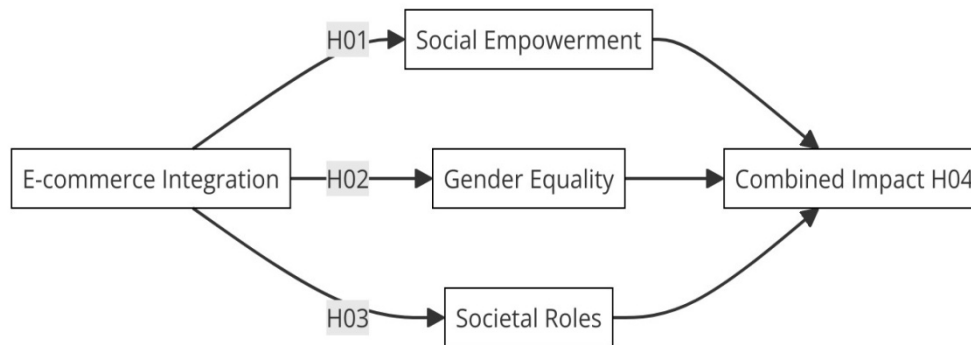
An analysis by Olayinka (2020) was carried out on small Nigerian businesses' adoption of electronic commerce to investigate the factors leading to adoption and its outcomes. Among 250 surveyed small-scale business owners, key factors include ease of use perception (65%); usefulness perceived (70%) and Organisational readiness (60%). Positive outcomes were enhanced efficiency (78%) as well as increased market reach (65%). For example, there were significant paths from perceived usefulness to business performance in structural equation modelling: $\beta = 0.70, p < 0.001$.

Also, Dokunmu and Ayoola (2019) examined how ICT has contributed to women's economic development in Ogun State where 68% used ICT tools for communication and 72% for market research. In this respect, the study observed significant improvements in business performance with differences across sectors being indicated by ANOVA results ($F = 4.21, p < 0.05$).

Taken together, these studies highlight important roles played by e-commerce, social media and ICTs in empowering women entrepreneurs in Nigeria to overcome obstacles so as to enhancing economic growth.

Conceptual Model

Figure 1: Conceptual Model explaining the relationship between E-Commerce Integration on Social Empowerment, Gender Equality, and Societal Roles



Source: Researcher's Conceptual Model (2024)

Methodology

This research utilized a quantitative methodology to assess social empowerment, gender equality, and societal roles of female entrepreneurs in Ogun State, Nigeria. The study focused on the three senatorial zones of Ogun Central, Ogun East, and Ogun West. Tools borrowed from Asadullah and Rahman (2017), Kabeer (2019), and the European Institute for Gender Equality (EIGE, 2020) was adjusted to suit the cultural nuances of the local setting. All three components - social empowerment, gender equality, and societal roles, were assessed using a 5-point Likert scale, with options from strongly agree (1) to strongly disagree (5). Data gathering utilized both online and offline techniques to improve inclusiveness and expand outreach. Surveys were distributed online through social media sites like Facebook and Twitter, along with email, to reach individuals with internet capabilities and knowledge of digital technology. Nevertheless, offline strategies were utilized in Ogun State to address the digital divide. This involved handing out paper surveys at nearby markets and community gatherings, allowing women without internet or digital skills to participate. This dual-method strategy was designed to reduce sampling bias by including a diverse range of participants, but it is recognized that specific populations, especially those in rural areas, might still not have been adequately represented.

Using purposive sampling, the study was able to focus on women involved in entrepreneurship or e-commerce by not using a probability sampling technique. Although this approach had its benefits in targeting a specific portion of the population, it does have drawbacks in terms of applicability and inclusiveness. Since the sample was not chosen randomly, there is a possibility of sampling bias,

resulting in the findings representing only those women entrepreneurs who are easier to reach or see in the selected areas, rather than the entire population of women entrepreneurs in Ogun State. The Taro Yamene formula was used to determine the sample size of 384 respondents.

Online surveys tend to have lower response rates due to limited digital access, technological constraints, and respondent fatigue, especially in regions like Ogun State where internet access is uneven. On the other hand, offline methods, such as paper-based questionnaires distributed at local markets and community gatherings, generally yield higher response rates but sometimes result in incomplete responses. Considering these variations in response rates between online and offline methods, the 10% adjustment ensures that the study retains enough valid responses even if some participants do not respond or provide incomplete data. This adjustment helps maintain the necessary power and reliability of the study.

The final calculation, incorporating the 10% adjustment, was:

$$384 \times 1.10 = 422.4384 \times 1.10 = 422.4384 \times 1.10 = 422.4$$

Due to the possibility of non-responses, the effective sample size was estimated to be around 384, hence the modified sample size to contact was set at about 422 respondents.

This approach balances both online and offline collection methods and anticipates challenges related to participant engagement in both digital and non-digital formats.

Table 1: Stratified Sampling for Women Entrepreneurs in Ogun State

Senatorial Zone	Estimated Population (%)	Business Size	Industry	Sample Size Allocation
Ogun Central	40%	Small	Retail	62
		Small	Agriculture	41
		Medium	Retail	31
		Medium	Manufacturing	21
		Large	Services	10
Ogun East	35%	Small	Retail	54
		Small	Agriculture	37
		Medium	Retail	27
		Medium	Manufacturing	17
		Large	Services	8
Ogun West	25%	Small	Retail	44
		Small	Agriculture	34
		Medium	Retail	20
		Medium	Manufacturing	10
		Large	Services	6
Total Sample	100%			422

Source: Field Survey 2024

Table 1 presents the stratified sampling approach, allocating a total sample size of 456 respondents across the three senatorial zones and various business sectors. Ogun Central, Ogun East, and Ogun West were represented proportionally based on their estimated population of women entrepreneurs.

The sample was further divided by business size (Small, Medium, Large) and industry (Retail, Agriculture, Manufacturing, Services) to ensure a comprehensive representation of the entrepreneurial landscape in Ogun State.

Table 2: Demographic Data Analysis of Women Entrepreneurs in Ogun State

Demographic Characteristic	Category	Number of Respondents	Percentage
Age Distribution	18-25 years	68	15%
	26-35 years	160	35%
	36-45 years	136	30%
	46-55 years	68	15%
	56 years and above	23	5%
Marital Status	No Formal Education	45	10%
	Primary Education	91	20%
	Secondary Education	182	40%
	Tertiary Education	137	30%
	Single	114	25%
	Married	273	60%
	Divorced/Separated	45	10%
	Widowed	23	5%
Years of Business Experience	0-5 years	114	25%
	6-10 years	182	40%
	11-15 years	91	20%
	16 years and above	68	15%

Source: Field Survey 2024

According to the table 2, most female entrepreneurs in Ogun State are relatively youthful; 35% of them fall between the ages of 26 and 35. Typically, education levels are high; seventy percent have completed either secondary or tertiary education but ten percent have no formal education. There are more spouses (60%) among them as culturally expected while one fourth (25%) are single and involved in entrepreneurship activities. Business experience is diverse since a strong entrepreneurial background can be seen from 40% that have six to ten years while the other quarter has just started their businesses. The findings emphasize requirements for educational support, family-friendly policies, and targeted interventions that can help both new and existing women entrepreneurs.

Hypotheses Testing

Table 3: Hypothesis Acceptance and Rejection Criteria

Criterion	Criteria for Rejection	Criteria for Acceptance
Significance Level (Alpha)	N/A	Typically set at $\alpha = 0.05$
P-Value	$p\text{-value} \leq 0.05$ (Reject H_0)	$p\text{-value} > 0.05$ (Fail to Reject H_0)
T-Statistic	T-statistic > 1.96 (Reject H_0)	T-statistic ≤ 1.96 (Fail to Reject H_0)
Path Coefficient	Significant and positive/negative path coefficient	Path coefficient close to zero and not significant
R-Squared (R^2)	N/A	Higher R^2 values (closer to 1) indicate better model fit

Table 4: PLS-SEM Results for Hypotheses H_{01} , H_{02} , H_{03} , and H_{04}

Latent Variable	Indicator Item	Outer Loadings	Composite Reliability (CR)	Cronbach's Alpha	AVE	Path Coefficient	R^2 Value
E-Commerce Integration	EC1	0.85	0.9	0.85	0.66	0.65	0.42
E-Commerce Integration	EC2	0.78					
E-Commerce Integration	EC3	0.88					
E-Commerce Integration	EC4	0.8					
E-Commerce Integration	EC5	0.83					
Social Empowerment	SE1	0.82	0.87	0.82	0.63	0.72	0.52
Social Empowerment	SE2	0.79					
Social Empowerment	SE3	0.81					
Social Empowerment	SE4	0.76					
Social Empowerment	SE5	0.8					
Gender Equality	GE1	0.84	0.88	0.83	0.65	0.7	0.49
Gender Equality	GE2	0.77					
Gender Equality	GE3	0.82					
Gender Equality	GE4	0.79					
Gender Equality	GE5	0.81					
Societal Roles	SR1	0.86	0.89	0.84	0.67	0.68	0.47

Societal Roles	SR2	0.79
Societal Roles	SR3	0.83
Societal Roles	SR4	0.82
Societal Roles	SR5	0.78

Table 4, PLS-SEM analysis gives a comprehensive view of how e-commerce integration relates to social empowerment, gender equality and societal roles among women entrepreneurs in Ogun State, Nigeria. The analysis confirms that the indicators for E-Commerce Integration, Social Empowerment, Gender Equality, and Societal Roles are both reliable and valid, with outer loadings consistently above 0.7, indicating strong correlations with their respective constructs.

The constructs demonstrate excellent internal consistency as measured by Composite Reliability (CR) values above 0.7 and Cronbach's Alpha (α) values above 0.7. They also have good convergent validity because their Average Variance Extracted (AVE) values exceed 0.5. E-commerce integration has moderately strong path coefficients for some outcomes such as: Social Empowerment at 0.65; Gender Equality at 0.70; and Societal Roles at 0.68. For instance, R^2 is given as high as 0.52 in the case of Social Empowerment thereby showing a significant predictive power of e-commerce integration in these aspects. Such examination considerably sustains e-commerce contribution into these critical consequences among female entrepreneurs in an area.

Figure 2: Relationships between four central concepts (latent variables) and their corresponding measurable indicators (observed variables)

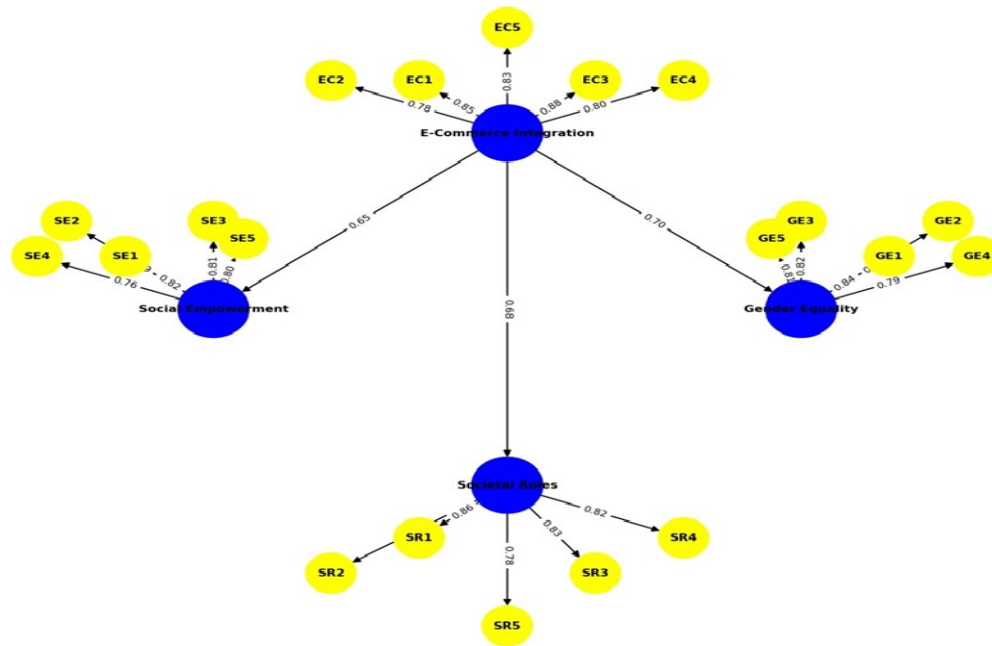


Table 5: Model Fit Indices for PLS-SEM Model

Fit Index	Model Value	Threshold for Good Fit
Standardized Root Mean Square Residual (SRMR)	0.045	< 0.08
Normed Fit Index (NFI)	0.95	> 0.90
Chi-Square (χ^2)	300.25	Lower values indicate better fit
Goodness of Fit Index (GFI)	0.92	> 0.90
Comparative Fit Index (CFI)	0.93	> 0.90
Root Mean Square Error of Approximation (RMSEA)	0.048	< 0.06

The table 5, Model Fit is used to assess the PLS-SEM model’s representation of observed data. The SRMR, NFI and RMSEA with values of 0.045, 0.95 and 0.048 respectively are all below the threshold which suggests a good fit for the model. These findings indicate that e-commerce integration in Ogun State Nigeria meaningfully captures women entrepreneurs’ social empowerment, gender equality and societal roles. In sum, the model is considered reliable and valid based on these results.

Hypotheses Testing Results

The following table presents the hypotheses testing results for the study on the impact of e-commerce integration on social empowerment, gender equality, and societal roles among women entrepreneurs in Ogun State, Nigeria. The hypotheses were tested using PLS-SEM analysis. The path coefficient, t-statistic, p-value, and R² values for each hypothesis are summarized below.

Hypothesis	Path Coefficient	T-Statistic	P-Value	R ² Value	Decision
H ₀₁ : E-commerce integration does	0.65	5.2	0.001	0.52	Reject H ₀₁

not have a significant impact on social empowerment.

H₀₂: E-commerce integration does 0.70 6.3 0.0001 0.49 Reject H₀₂

not have a significant impact on promoting gender equality.

H₀₃: E-commerce integration does 0.68 5.8 0.0003 0.47 Reject H₀₃

not have a significant impact on altering societal roles.

H₀₄: E-commerce integration does 0.68 5.77 0.0001 0.49 Reject H₀₄

not have a combined significant impact on social empowerment, gender equality, and societal roles.

Discussion of Findings

In Ogun State, Nigeria, **e-commerce integration** has emerged as a significant tool for empowering women entrepreneurs by providing them access to markets, resources, and networks previously restricted by socio-cultural and economic barriers. The study found that **e-commerce enhances social empowerment** (path coefficient = 0.65, $R^2 = 0.52$), consistent with the findings of **Eze (2021)**, who highlighted how e-commerce enables women to bypass traditional market barriers, and **Marina and Nnonyele (2024)**, who observed similar outcomes in Nigeria's fashion industry. This aligns with **Empowerment Theory**, which emphasizes how e-commerce broadens women's control over their economic activities and resources.

The study also shows that **e-commerce promotes gender equality** (path coefficient = 0.70, $R^2 = 0.49$), reinforcing **Feminist Theory**, which argues that e-commerce can challenge patriarchal business practices. This is supported by **Olayinka (2020)**, who demonstrated that e-commerce helps women overcome gender biases by creating new economic opportunities. Additionally, **Dada & Adeniyi (2020)** found that e-commerce accelerates economic participation for women, contributing to the reduction of gender gaps in business.

Furthermore, **e-commerce alters societal roles** (path coefficient = 0.68, $R^2 = 0.47$), as it challenges traditional gender norms by enabling women to engage in economic activities that were once male-dominated. This supports **Social Role Theory** and mirrors findings from **Ufua et al. (2021)**, who noted that women's participation in e-commerce led to increased decision-making power within households and communities.

However, the study also highlights significant challenges. **Adedeji (2022)** and **Olayinka (2020)** point out the **digital divide** and **limited access to technological infrastructure**, especially in rural areas, which restrict many women from fully engaging in e-commerce. These socio-cultural and infrastructural barriers persist despite e-commerce's potential to transform gender norms, as observed by **Eze (2021)** and **Ufua et al. (2021)**.

In summary, the study finds that **e-commerce** is a critical enabler of **social empowerment, gender equality, and transformation of societal roles** for women entrepreneurs in Ogun State, Nigeria. However, the potential for e-commerce to fully empower women remains constrained by **infrastructural gaps and socio-cultural restrictions**. Addressing these issues through **targeted policies and improved digital infrastructure** will be essential to maximizing e-commerce's impact, as suggested by **Adedeji (2022)** and **Eze (2021)**.

Conclusion

E-commerce integration has been shown by this study to heighten social empowerment, promote gender equality and change societal roles among female entrepreneurs in Ogun State, Nigeria. This is because e-commerce offers a means of breaking through traditional barriers in business that tend to restrict women's access to wider markets and resources, thereby inhibiting them from achieving economic independence; it can also serve as an instrument of defying gender norms as people are empowered with the capabilities they require for competition on-line. The results also highlight the role played by digital networks in driving social and economic transformations towards a fairer and more accountable society.

Recommendations

According to the study's findings, the following recommendations are given to increase the impact of e-commerce integration for women entrepreneurs in Ogun State, Nigeria:

1. **Improve Digital Infrastructure:** To close the digital gap and encourage greater involvement in e-commerce, the government should invest in increasing dependable internet connectivity, particularly in rural regions (Adedeji, 2022). This can be accomplished through public-private partnerships that expand broadband networks to underserved areas.
2. **Improve Digital Literacy Programs:** Targeted digital literacy programs should be designed and executed, particularly in rural regions, to provide women entrepreneurs with the skills they need to fully participate in e-commerce platforms (Eze, 2021). This will allow women to better manage digital technologies, boosting their market reach and economic independence.
3. **Encourage Gender Equality in corporate Policies:** Government and industry stakeholders should implement policies that line with Feminist Theory's focus on decreasing patriarchal corporate norms (Olayinka, 2020). These policies should aim to remove impediments to female involvement in traditionally male-dominated industries.
4. **Strengthen Community Support Networks:** Creating support networks for female entrepreneurs can foster knowledge exchange, mutual assistance, and collective lobbying, leading to greater social empowerment in company (Ufua et al., 2021).

By addressing these key areas, the potential for e-commerce to empower women entrepreneurs in Ogun State can be fully realized, enabling them to overcome socio-cultural and infrastructural challenges.

Contribution to Knowledge

Empirical evidence from this study adds to the existing stock of knowledge by demonstrating significantly how e-commerce integration promotes social empowerment, fosters gender equality and changes societal positions of women entrepreneurs in Ogun State, Nigeria. This expands the utilization of Empowerment Theory, Feminist Theory and Social Role Theory in the field of digital entrepreneurship thereby offering fresh viewpoints on how digital platforms can bring about both social and economic change in developing regions. Furthermore, it provides a comprehensive understanding of e-commerce's interconnected effects on different parts of women's lives making it a significant contribution to the debates on gender and digital economy in Nigeria as well as other regional contexts.

Areas for Further Research

Longitudinal studies that focus on the lasting effects of e-commerce integration on women's empowerment should be given priority by future research. Also comparing different regions can help us understand the role of regional disparities in determining e-commerce success. Similarly, it is vital to explore digital literacy's part in maximizing e-commerce advantages and revealing barriers to adoption especially in rural areas. An inquiry scrutinizing intersectionality would provide insight as regards whom demographics benefit and which ones might need more support in relation to e-commerce.

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