

ORIGINAL SCIENTIFIC PAPER

Challenges and Prospects of Women Entrepreneurship in Digital Platforms: A Study in Jamalpur District of Bangladesh

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ABSTRACT

Digital platforms-based business has been very trendy for quite a long time, especially since the COVID-19 pandemic. A digital platform is a system built on technology or setting that enables different individuals or organizations to connect, provide services, or conduct transactions over the internet other digital networks. Women in Bangladesh own the majority of entrepreneurship businesses. This study explores various issues, future thoughts, prospects, challenges of online-based entrepreneurship. There have various obstacles since starting their venture, but they are moving forward with a spirit in their minds and trying to overcome all these difficulties. This mixed-method study covers both quantitative and qualitative data to discover the entire scenarios of women entrepreneurs. In the quantitative method, the online (using Google form) and face-to-face



survey is conducted with women entrepreneurs through a semi-structured questionnaire. Five (05) case studies have also been taken through the checklist to support the quantitative data. The total population is 600 and the sample size is 103. A convenience sampling procedure was used to conduct this study. The findings reveal that 71% women entrepreneurs face barriers while starting a business. They also encounter different kinds of problem like family problem, social problem, entrepreneurial problem, personal problem, digital device handling problem, etc. Though there are so many problems, still women want to continue their business because it provides them freedom. In addition, the govt. of Bangladesh and many NGOs are working to accelerate women entrepreneurship in digital platforms.

Keywords: challenges, digital platform, entrepreneurship, prospects, women.

JEL classification: L21, L26, O33

INTRODUCTION

Bangladesh is a developing country in the South Asian region, is densely populated and at the same time a limited resource country. This country is made up of about 145 million people and the gender ratio is 101.12 million males per female [4]. About half of the total population of Bangladesh is women. The poverty rate in Bangladesh is 24.30 percent [5]. The government plans to reduce the poverty rate of 12.30 percent in the next fiscal year (2023-24) and the extreme poverty rate to 4.5 percent. The government has made many positive changes and progress in increasing our GDP and economic growth and also women's empowerment is one of them.

A women entrepreneur is defined as a woman who has started



a business with one or more partners or has inherited, is interested in, or eager to take financial, administrative, and social risk and responsibility and participate in daily management activities [37]. Women entrepreneurs refer to the system where women realize business opportunities, provide resources, and control the initiatives to create and manage profitable businesses [44]. Women entrepreneurs contribute to financial growth, empowerment, and social development through the establishment and management of the organization independently or with the help of others.

In the past years in Bangladesh, women entrepreneurs have grown at unprecedented growth. In the 1970s, Grameen Bank established by Dr. Muhammad Yunus played an essential role in empowering women through micro-credit, which enabled them to start small businesses. In the twenty-first century, a focal point on the economic participation of women in Bangladesh has increased. Organization like BRAC have conducted guidance training and financial support programs to provide women entrepreneur different assistance. Due to patriarchal culture, customs, and values, the women of Bangladesh are the most neglected and deprived groups; specifically, in male-dominated families and society, female entrepreneurs often face limited access to gender bias, resources and funds, and social expectations. They face struggle or suspicion from family members, which makes them difficult to establish and increase their initiatives. To overcome these obstacles, both entrepreneurial ecosystems and greater communities require elasticity, determination, and support. In recent years, developing countries of the world, including Bangladesh, are giving importance to the most disadvantaged groups. It is noticed that awareness of this important fact is now increasing between the government and others. Growing awareness on behalf of the government has mainly focused on entrepreneurs, focused on the adoption of national policies to facilitate a



development process involved in all areas of economic development.

With the advancement of technology, the women of Bangladesh are leveraging the common borders by utilizing the digital system and taking full steps to become entrepreneurs. One of the indicators of women's development is the participation of women in the workplace. The number of women entrepreneurs has increased significantly in recent years. These digital platforms are playing an important role in women's self-reliance. As a result, women are facing various obstacles and complexities in using digital platforms. The significance of this study lies in the need to understand and deal with gender discrimination in the entrepreneur landscape, especially in the context of the digital age. The research is consistent with the greater social objectives of improving the universal entrepreneurial ecosystem by attaining gender equality, exploiting opportunities presented by digital transformation, and promoting economic empowerment, diversity, and inclusion.

With a vast feasibility and scope, there is little to no research on women entrepreneurs in Jamalpur, Bangladesh. Thus, the study is the first to look specifically at that location. Existing research fails to effectively address the special challenges that women confront in digital business environments (for example, family constraints, mobility, and technological access). Furthermore, there have been few studies on women utilizing digital platforms (such as Facebook or online stores) to start businesses, particularly in rural or semi-urban settings. Most studies focus on difficulties, with few looking at the potential contributions and opportunities for women's digital entrepreneurship in local development and empowerment.

OBJECTIVES OF THE STUDY

General Objectives:

To explore the challenges and prospects of women entrepreneurship in digital platforms in Jamalpur district of Bangladesh

Secondary Objectives:

1. To find out the current socio-economic background and the entrepreneurship profile of online-based women entrepreneurs in Jamalpur district of Bangladesh.
2. To explore the challenges faced by the women entrepreneurs in their regular entrepreneurship businesses.
3. To explore the prospects and the potential contributions of women's digital entrepreneurship.

LITERATURE REVIEW

Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation, and employment and it is widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is an important issue of entrepreneurship. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities, and willing to take risks [13]. Women entrepreneurs may be defined as the woman or group of women who initiate, organize, and operate a business or enterprise. Women entrepreneurs those who are innovate, imitate, or adopt a business activity [22].

The new generations of women entrepreneurs are moving promptly from a nominal IT approach to a practical IT savvy approach through the use of social media platforms and the

internet for the purpose of spreading their new business ideas among the population. In addition, indubitably the IT advancement has helped women to adapt and utilize their social media platforms to create a new revolution of modern digital entrepreneurial culture [38]. Master Card Index 2019 reported that, Bangladesh scored second last position out of the 58 countries in the world in providing a proper business environment for women. After pursuing business at a certain level women failed to continue and sustain their business on account of social, cultural, and financial barriers [29].

Women can get engaged in entrepreneurship for different kinds of reasons. Scholars classified these factors into (i) Personal Characteristics (ii) Life-path circumstances, and (iii) Environmental factors [8]. Many other researchers have divided these reasons into two main stream: push factor and pull factor. Some women are forced to get involved into business, whereas others decided to earn on their own. Women entrepreneurs tend to be motivated by the need to provide security to their families and by their family circumstances. Women entrepreneurs are motivated by the need to be independent, economically and otherwise. Entrepreneurship allows women to combine caring for their families with bringing the money needed for day-to-day survival [27]. No road to success is easy, all roads are challenging and thorny. Women have to face ten times more obstacles than men when it comes to the matter of empowerment. And the empowerment of women can be ensured by economic independence and decision-making freedom. Women entrepreneurs require confidence, leadership, and managerial skills for their accessibility to new markets. Entering into business as woman offers the omni-challenges of learning how to effectively operate the activities of such business while simultaneously attempting to meet all other expectations that are part of

entrepreneurship [32].

Researchers identify two categories of women entrepreneurs: better-off and low-income [12]. Better-off women face several obstacles, including limited exposure to entrepreneurship at home, school, and in society. They often find themselves excluded from traditional business networks and have difficulty accessing capital. Additionally, they encounter discriminatory attitudes, gender stereotypes that label them as casual participants rather than serious businesswomen, and social pressures that create ambivalence toward competition and profit. Many struggles with self-confidence and the challenge of competing in a global market dominated by men.

Family responsibilities such as household work, caring for elders, and rearing children prevent them from gaining skills, and knowledge properly since they cannot usually find the suitable time to be more proficient. Male entrepreneurs do not have to be anxious because much about their household duties are done by female entrepreneurs. Such added mental and physical stresses lessen the women entrepreneur's time and ability to learn constructively. Accordingly, they are not motivated to use and mobilize their wealth and resources to expand their expertise. Deficiencies in managerial skill, strategic planning, organization, perception, etc. are the result of such distraction which is the key responsibility for entrepreneurship development to ensure sustainability [18].

Although women have been making efforts to attain equality with their male counterparts, in areas like the workplace and education, their role in the family, in terms of homemaking and parenting, remains somewhat unmoved [40]. Having responsibility towards home, children, elderly dependents, and women fail to devote the majority of energy and time to business [35]. The

general assumption is that globally, men are much optimistic and confident than women in terms of their business opportunities and running a business. Different scholars argue that, in Bangladesh, women are victimized more because of their illiteracy, deprivation, lack of knowledge, unorganized, powerless, or less political representation, rigid social customs and injustice by their counter partner particularly in rural areas ([16][12][1][36]). It is normally believed that women being feminist gender have low risk-taking capability.

Networks represent a means for minimizing the threats and operating costs, improving reach to unique business ideas and fund. It has been noticed that women entrepreneurs were poor in developing business networks, effective networking can offer significant benefits to the women entrepreneurs [23]. Women entrepreneurs could not expand their business because of lack of cheap and long-term credit, proper coordinated support, and sufficient access to new technologies. Additionally, they face challenges such as a lack of infrastructural facilities, lack of access to capital, and managerial skills to startup and growth of business. Due to lack of capital, they cannot purchase bulk quantity of raw materials and have to pay high rate for retail prices [34]. Another study revealed that, women were not capable to market services and goods tactically, because they frequently lacked access to knowledge, expertise, contacts, exposure and training. In addition, women entrepreneurs lacked exposure to international market, could not bear the cost of creating linkages in overseas markets were a big deterrent for women-owned businesses [14]. Bank official takes a final decision on a loan application of women entrepreneurs when female owners provide collateral and have given a letter of guarantee from blood relation or husband or a head of the village for setting up enterprises [31].

Networks play a crucial role in reducing risks and costs while enhancing access to innovative ideas and funding. However, many women entrepreneurs struggle to build effective business networks, which can significantly hinder their success. A study involving 50 SMEs in Tanzania revealed that 88% of respondents felt unaware of international marketing standards [21]. The primary reasons for business closures included weak strategies, poor-quality products, and insufficient capital. Additionally, social media-based women entrepreneurs face major challenges such as managing customer relationships, navigating supply chain issues, utilizing technology, dealing with social media misuse, and gaining family support, especially during the startup and growth phases [11]. Women contribute to innovative businesses and they can be job creators. For this, they need to have a balanced work life. Better education and the establishment of women's study centers in technical are important to ensure women's equality. Work-life balance and role conflict are the main issues that affect women entrepreneurship [3]. This is certainly a positive aspect in the context of Bangladesh. There are many women in our country who are unable to work outside the home but they want to be independent. From that side, through e-commerce, women are getting the opportunity to become self-reliant by doing business at home. Importance of women in bringing out sustainability in the entrepreneurship arena where there is need for more policies and programs are required to encourage them to start their own ventures [7].

Women entrepreneurs who want to start up should make a critical review and pure analysis of the business that they want to be involved before opening it to avoid problems in the future. Additionally, women entrepreneurs need to be aware of current developments like knowing and identifying the variety of schemes provided by government agencies such as the Ministry of



Entrepreneur and Cooperative Development, Ministry of Rural Development, Ministry of Youth and Sports, Ministry of Agriculture and other public and private agencies etc. [39]. The action plan outlined in the National Digital Commerce Policy (2018) mentions providing special training to women entrepreneurs to expand digital commerce. Through this, the inclusion of women in digital commerce will be easy and the path of women's employment will be smooth. In the Export Policy 2021-2024, with the aim of increasing the participation of women entrepreneurs in exports, effective linkages with export-oriented industries, development of information technology and export-related skills, providing training for participation in e-commerce, provision of unsecured loans at low interest on easy terms, special and preferential in the incentive package announced by the government, disbursement of loan facility etc. is stated [26]. Another report from the Ministry of Commerce reveals that under the project- "Do e-commerce, build your own business", a program has been started to train a total of 7,400 women across the country to become entrepreneurs by providing training related to e-commerce. Among them, 1,350 in Dhaka, 950 in Chittagong, and 800 in Khulna. 775 women in Rajshahi, 450 in Rangpur, 850 in Mymensingh, 100 in Sylhet, and 350 in Barisal. However, different scholars have tried to find out different obstacles and prospects of women's entrepreneurship. But, most of their research is conducted on offline-based women entrepreneurs. In this study, the researcher has focused only on online-based women entrepreneurs. In fact, no researcher ventured their interest on any kind of women entrepreneurs specifically in Jamalpur district. This is going to be the first research on women entrepreneurs in Jamalpur. Moreover, with the advent of e-commerce, f-commerce and social media marketing, women entrepreneurs in rural and semi-urban regions are increasingly using online platforms to

launch and scale their enterprises [43]. However, most studies focus on metropolitan digital entrepreneurs, leaving out grassroots digital entrepreneurial endeavors by women in rural regions. Your research can help local NGOs, financial institutions, and govt. programs build support systems for female entrepreneurs who work online. It will help to bridge the triangular gap in the academic research matrix- Online-focused, women- specific and Region-specific (Jamalpur).

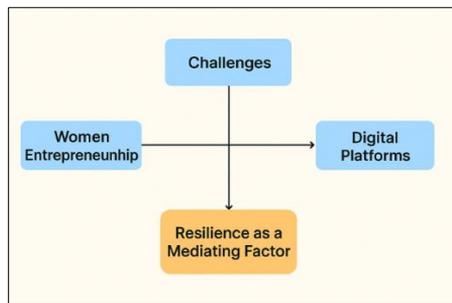


Figure 1. Conceptual Framework
Source: Author.

METHODOLOGY

This study has used a mixed method for the challenges and possibilities of women entrepreneurs on the digital platform in the Jamalpur district of Bangladesh. In order to achieve the overall idea of the experience of female digital entrepreneurs in the region, both quantitative and qualitative methods are included in the research design. The study was conducted in Jamalpur district mainly focusing on Jamalpur city and its surrounding areas. About 600 women entrepreneurs who use online platforms for their business have been identified through the official Facebook group of Jamalpur Women Entrepreneurs ("Jamalpur Nari Uddokta") [20]. A convenience sampling method was appointed to select participants for the study. A sample of 103 people is determined



from the total population of 600 women entrepreneurs in Jamalpur district. For quantitative data, a total of 103 surveys were collected and a questionnaire was created for it and was conducted to the respondents. The questionnaire included various aspects, including socio-economic background, entrepreneur profile, inspiration, challenges, and perception of the possibilities of digital entrepreneurs. Data was collected via both online (using Google Form) and also conducted face -to -face surveys. For qualitative data, four case studies (04) were conducted to collect more subtle insights into their experiences with selected participants. These interviews follow a semi-structured format, allowing the exploration of themes that arise at quantitative levels. Moreover, an extensive literature review is conducted from various secondary sources including academic essays, reports, books, newspapers, online news portals, research articles, and published papers. The Statistical Package for Social Sciences (SPSS) and Microsoft Excel were used for data processing and analysis. Describing statistics including frequency, percentage, and ways were calculated to summarize quantitative data. The quality of interviews and open-ended surveys was subject to the thematic analysis. The informed consent was taken from all participants before being involved in the study to follow the ethical issues. The focus of research on a single district (Jamalpur) cannot contain the complete diversity of experiences in different regions of the country, which may be the limitations of study. Also, the self-reported data can be the subject of social desirability bias, potentially affecting the accuracy of responses. Despite these limitations, mixed methods and integration of multiple data sources provide a strong foundation to understand the challenges and possibilities of women in Jamalpur district.

THEORETICAL FRAMEWORK

The theoretical framework of this study provides a theoretical foundation for understanding the relationship between various variables or concepts within a study. It acts as a lens through which helps to analyze, interpret, and understand the data.

Technological Acceptance Model

Technology acceptance model (TAM) is a widely used theoretical structure in the management of data structures and technology. Fred D. Davis devised the Technology Acceptance Model (TAM) in 1986 in his PhD dissertation at the MIT Sloan School of Management [9]. The use of a particular technology is to focus on the user's perception. It involves complexity, effort and user's relief degree in interacting with technology. If a consumer believes that any technical knowledge is convenient to use, then if they identify a technology as valuable and beneficial, they are more likely to accept and undertake it. It reflects the user's intention to adopt or use a unique technology based on their perception about the simplicity and utility of use. A subtle mentality toward technical knowledge usually increases the higher intention of using it. TAM can help analyze how female entrepreneurs choose and accept digital systems for their businesses. The model suggests that the perceived ease and perceived utility of use affect the possibility of adoption of technology; highlighting the significance of addressing the challenges of usability, which is also applicable to the effective obstacles that women can face in navigating digital equipment for commercial initiatives. This study explored what causes women entrepreneurs to contribute to digital spaces and platforms. These include the essential aspects of technology acceptance that positively affect their entrepreneurial results.

Liberal Feminism Theory

Liberal feminism is a theoretical framework in the greater feminist movement that focuses on the attainment of gender equality through reforms between modern political and social structures. There is not a single theorist of this concept but Mary Wollstonecraft (1759-1797) has been credited as one of the first liberal feminists [41]; further developed by **John Stuart Mill**, Betty Friedan, Martha Nussbaum and so on. Liberal feminists recommend the elimination of gender-based discrimination and the consistency of laws, policies, and social attitudes to ensure equal potential for men and women. These feminists emphasize the significance of felony equality. They are looking for reforms to dispose of discriminatory behavior and to ensure that women have equal rights and possibilities in fields such as education, employment, and political participation. In the context of female entrepreneurs on the digital platform, this aspect of this view emphasizes the level of equal legal rights, such as the right to property, the right to enter financial resources, and protection during gender-based discrimination, encouraging entrepreneurial opportunities. It encourages equal entry into training and developing skills. To ensure that women have the same academic potential as men to empower them as an entrepreneur in digital spaces, the field of technical skills is usually necessary. It is compatible with the challenges that women in the entrepreneur landscape are probably confronted, which is basic to deal with the discrimination of enterprise agencies to create a helpful environment for women entrepreneurs on the digital platform. Economic equality is essential in the field of entrepreneurship. These include the right to enter the fund, equal salary or wage for equal work, and the financial obstacles that can face women entrepreneurs.

The Resource-Based View

The Resource-Based View (RBV) is a strategic management paradigm that highlights the role that an organization's internal resources play in acquiring and preserving a competitive advantage. Jay Barney originated and popularized the Resource-Based View (RBV) paradigm in 1991[6]. However, other researchers created the groundwork for RBV much earlier. Key contributors include Edith Penrose, Birger Wernerfelt and so forth. Resources are the assets, skills, methods, information, and knowledge that a company controls and uses to create value for its customers. Real land, money, and equipment are examples of tangible assets. Intangible resources include culture, intellectual property, brand reputation, and staff abilities. When attempting to obtain essential resources like funding, industry-specific knowledge, and business networks, female entrepreneurs sometimes face barriers. These hindrances may prevent their businesses from growing. Women entrepreneurs can focus on developing and utilizing unique resources to construct plans that provide them a competitive edge in the market.

Resource-Based Theory clarifies why resource constraints may cause women entrepreneurs to encounter extra challenges with specific issues as well as how they can leverage their unique resources to overcome barriers and seize business possibilities. It highlights how important resource management is to comprehending the challenges faced by women and achieving their full potential as profitable business owners.

FINDINGS AND ANALYSIS

The findings of this study have been highlighted among women digital entrepreneurs surveyed throughout Bangladesh on socio-economic background, entrepreneur profile, key

motivations, time investments, and business facilities. It also describes the main challenges quoted in fields such as permissions, wealth, resources, knowledge, work-life balance, social attitude, financing, operations, cyber fraud risks, and other related issues.

Socio-Economic Background of the Respondents

This study highlights the diverse socio-economic backgrounds of women entrepreneurs. Factors such as age, education, marital status, and residence significantly influence their entrepreneurial behaviour. Notably, over half (55.3%) of the respondents are young women aged 18-24, while 32% are between 25-31, and only a small percentage fall into older age brackets, with the majority (87.3%) under 32 years old. In terms of education, nearly half (48.5%) hold bachelor's degrees, with an additional 24.3% having completed postgraduate studies. A mere 2.9% and 3.9% have only primary and secondary education, respectively, indicating that over 70% of these women are fairly educated. Geographically, a significant 82.5% of respondents reside in urban areas, reflecting a trend towards urban entrepreneurship. Marital status reveals that 60.2% are married, 37.9% are unmarried, and a small fraction (0.9%) are divorced or widowed, showcasing a variety of family situations among these entrepreneurs. A study indicates rising entrepreneurial drive despite familial duties [20]. The respondents' professions reveal that more than half (54.4%) are students, while 27.2% are self-employed. About 17.5% were previously unemployed or domestic workers, with only 2.9% having held formal jobs before starting their businesses. This suggests that many are embarking on their first entrepreneurial ventures, particularly among the educated and youthful urban population, reflecting trends noted in previous studies in Bangladesh [24], [30].



Table 1: Socioeconomic background of the Respondents

Age Group	Frequency	Percentage (%)
18-24	57	55.3
25-31	33	32
32-38	9	8.7
39-46	4	3.9
Education Level	Frequency	Percentage (%)
Primary	3	2.9
Secondary	3	3.9
Higher Secondary	21	20.4
Bachelor's Degree	50	48.5
Master's Degree	25	24.3
Marital Status	Frequency	Percentage (%)
Married	62	60.3
Unmarried	39	37.9
Divorced	1	0.9
Widow	1	0.9
Living Area	Frequency	Percentage (%)
Urban	85	82.5
Rural	18	17.5
Major Occupation	Frequency	Percentage (%)
Student	54	52.4
Unemployed/Homemaker	18	17.5
Employed	3	2.9
Self-employed	28	27.2

Income among the women entrepreneurs varies from each other in different perceptions. Figure 2 shows the monthly income levels of the respondents. It reveals that 60.2% of them earn between BDT 5,000-10,000 per month, which highlighted by other findings stating how women entrepreneurs struggled with profitability challenges longer [2]. Besides, 18.4% of the respondents earn BDT 10,000-20,000, 12.6% earn BDT 20,000-30,000 per month, and about 9% earn above BDT 30,000 per month. This indicates that a significant majority are in the lower income brackets, which reveals the financial struggles still faced by women digital entrepreneurs.

Entrepreneurship Background of the Respondents

Women entrepreneurship is a pivotal sector for economic growth and poverty alleviation. Women entrepreneurs also play a significant role in advancing and gaining gender equality and economic empowerment. They are involved in various types of initiatives, such as clothing, ornaments, cooking, etc.

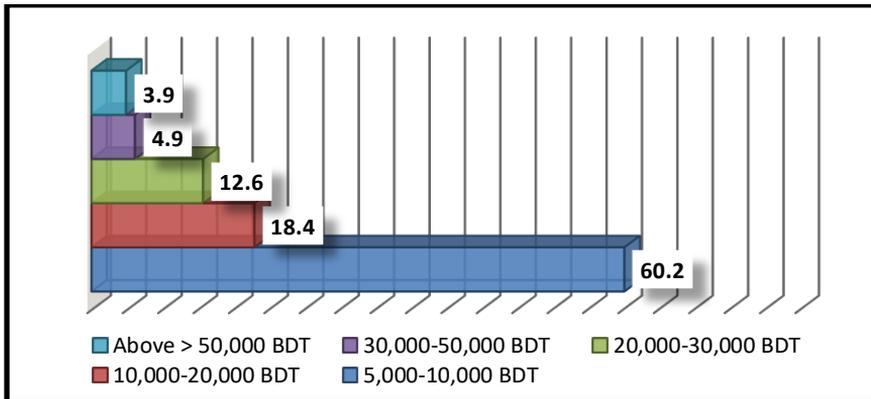


Figure 2. Monthly Income of the Respondents

Table 2 shows a variety of entrepreneurs or business activities followed by the respondents. The largest part of the respondents (36.9%) is in clothing and dresses, and 20.4% of fashion, design, or industry-related business. Besides, 9.7 percent of them are engaged in ornaments selling businesses, and 7.8% of them involved in food businesses like cooking or bakery. All these resonate with a study highlighting Bangladeshi women entrepreneurs leveraging traditional interests in their business [11]. Only 1 percent is engaged in delivery services, content creation, and freelancing activities. Moreover, 17.4% of the respondents specified the type of other business. This means the most popular female-led startup in the retail digital space of clothing, ornaments, fashion accessories, and food materials.



Table 2. Types of Entrepreneurship/Business of the Respondents (n=103)

Business Type	Response	Percentage (%)
Clothing/Dress	38	36.9
Ornaments	10	9.7
Education/Training	4	3.9
Fashion/Design/Art	21	20.4
Delivery Service	1	1.0
Cooked Food/Bakery	8	7.8
Content Creation	2	1.9
Freelancing	1	1.0
Other	18	17.4

The primary investment of women entrepreneurs is influenced by the family's economic power, capabilities, primary resources or wealth, and other issues. Table 3 provides the initial capital information invested to start a business. Most of the respondents (84.5%) began their journey with a capital of less than BDT 10,000. Another research also found self-financing dominance given very limited, low institutional and personal funding access [28]]. Only 15 percent invested between BDT 10,000 to 50,000. Also, only 1.9 percent has been started at Tk 50,000. It points out how most of female entrepreneurs start with limited personal savings or family assistance. Start-up investment, on the other hand, is significant for each business, and women who have a good source of startup funds are more encouraged to start smoothly. Table 3 shows the main sources tapped by the respondents for their startup investments. Entrepreneurs have financed the personal savings of 80.6% of the ventures. Besides, 17.5% of the respondents depend on their friends and family for capital, and 1.9% of them mentioned other sources. Significantly, no one has reported to take institutional loan from a bank or NGO. It suggests that the absence of external funds is a major obstacle.

Furthermore, the inspiration for starting a business among female entrepreneurs varies based on various factors. Some



women are inspired by the need to start a business due to limited opportunity or financial constraints or independence.

Table 3. Initial Investment and the Source of Start-up Funds in Entrepreneurship of the Respondents

Investment Range	Frequency	Percentage (%)
Less than < 10,000 BDT	87	84.5
10,000-20,000 BDT	10	9.7
20,000-30,000 BDT	2	1.9
30,000-50,000 BDT	2	1.9
Above > 50,000 BDT	2	1.9
Source of Start-up Funds of the Respondents	Frequency	Percentage (%)
Personal Savings	83	80.6
Bank/NGO Loans	0	0
Friends/Family	18	17.5
Property Sale	0	0
Other	2	1.9

In Table 4 female digital entrepreneurs indicate the main inspirations quoted to start their business. About half of the respondents (46.78%) have aimed to add personal income for expenditure, corroborates earlier studies stating necessity factors outweigh chance motivations currently for Bangladeshi women and especially amplification of this trend due to the economic impacts forcing more women to earn [42],[19]. Again, 29.03% of them was driven by the aspiration of financial freedom, and also 19.35% wanted to support their family. Only 2.42 percent of women mentioned social status or other factors.

Table 4. Motivation/Purpose for Starting Business of the Respondents (n=124)

Motivation/Purpose	Response	Percentage (%)
Personal Expenditure	58	46.78
Family Support	24	19.35
Financial Independence	36	29.03
Social Status	3	2.42
Other	3	2.42

Thus, the demand for basic livelihoods primarily leads to women entrepreneurs in these types of businesses.

Challenges Faced by the Respondents

Women entrepreneurs in Bangladesh encounter numerous challenges on their journey, influenced by various social factors. Key obstacles include limited access to financial resources, insufficient business skills, societal stereotypes, gender discrimination, and a lack of market knowledge. Many also face issues related to the patriarchal structure, time constraints, and inadequate support from government initiatives. Table 5 summarizes the original startup challenges quoted by the respondents. 28.4% of the respondents faced social or cultural obstacles to start their initiative. Other research also found some results [10]. 22.3% were lacking in capital, with no family permission of 18.2%, and 16.2% of them lacked skills or knowledge. Besides, 12.2% of them faced legal barriers or gender bias and only 2.7% specified the other disadvantages. It shows that traditional mentality and capital deficit are still severe obstacles, systemic external barriers curtailing women entrepreneurs' progress highlighted widely in two prominent studies of 2021[7], [17]. Furthermore, this table indicates that 84.5% of them received family support, and 15.5% of the respondents revealed that the family was not allowed to become entrepreneurs or help others. It determines that the traditional conservative attitude of the society still continues to be overcome among the women entrepreneurs. This table also shows that a significant part of women entrepreneurs (70.9%) faced barriers and difficulties from their family or social members when they start their business. However, 29.1% did not experience this type of problem during their entrepreneurial journey. In Table 5 female entrepreneurs reveal the challenges facing bank loans for their business. In addition, various challenges were derived from surveyed respondents (n=



42). Among these challenges, 19% of the respondents identified the trade licenses as a significant barrier. A small fraction (4.7%) faced the problem due to the need for a male guarantor when 2.3% of the loan-to-income ratio was confronted with the criteria. In addition, 7.1% struggled because of their credit history. Interestingly, 14.3 percent of the respondents did not face any specific challenges while taking bank loans. However, for a significant majority (38.3%), unspecified or diverse challenges outside the listed categories prevent their financial support.

Table 5. Challenges and Work-life Balance Struggles Faced as Entrepreneur

Challenge	Frequency	Percentage (%)
Lack of Capital	33	22.3
Lack of Knowledge/Skills	24	16.2
Social/Cultural Barriers	42	28.4
Legal Barriers and Gender Discrimination	18	12.2
Lack of Family Permission	27	18.2
Others	4	2.7
Work-Life Balance Struggles	Frequency	Percentage (%)
Yes	53	51.5
No	50	48.5
Faced Barriers/Taunts When Starting Business		
Yes	70	71
No	30	29
Challenges Availing Bank Loans (n=42)	Response	Percentage (%)
Trade License	8	19.0
Male Guarantor	2	4.7
Debt to Income Ratio	1	2.3
Credit History	3	7.1
Lengthy Process	6	14.3
No Challenges	6	14.3
Other	16	38.3

Figure 3 shows that most female entrepreneurs struggle with online sales with a very highly competitive intensity. More than 55 percent of them said that they are always under pressure to attract



and hold customers, while 26% sometimes face it. Together, more than 80% of respondents have expressed the fear of continuous revenue due to continuous e-commerce vendors, exemption pressure, digital marketing techniques, and obedience to playful online buyers. This situation is rarely reduced, only 15 percent of the respondents share that competition is now somehow manageable.

Case 01

Chanda (pseudonym), is an online woman entrepreneur from Jamalpur. She is 21 years old. She is married. After passing HSC, got married and could not pursue her studies. The family consists of the husband, children, father-in-law, mother-in-law, and herself. She is mainly doing business with ladies clothing. Her monthly income 5-10 thousand taka. The main purpose of starting her business was to be self-sufficient and not rely on others to fulfill her small needs. When she went to various workshops and meetings, people from her in-law's house used to scold her and say that "the daughter-in-law of the house cannot go out so much". Also, the 'purdah' has to be maintained and not allowed to go out at night except by the husband. But her husband is very supportive and encouraging.

She said that women's initiatives play a role in women's empowerment. Girls can support the family and don't have to turn to anyone for money. Also, women initiatives help in the economic development of the country.

Case 02

Mohana (pseudonym) is 22 years old. She is working on homemade herbal products like hair well, face packs, spices, henna, etc. Her monthly income is 20-25 thousand BDT. She is married. The family consists of the husband, father-in-law, mother-in-law, and sister-in-law. Maisha passed HSC and is currently doing Honors. She finds it very difficult to manage her studies, business, and family together. Because her business requires a lot of time like posting product images online, taking orders, making and delivering them is very time-consuming. She doesn't get time to sleep properly when she has to deal with everything, especially during exams. According to her, as a result of women's initiatives, girls are able to become self-reliant. Women entrepreneurship offers employment and empowerment of women. It can encourage gender Equality and the decline of Patriarchy at the same time.

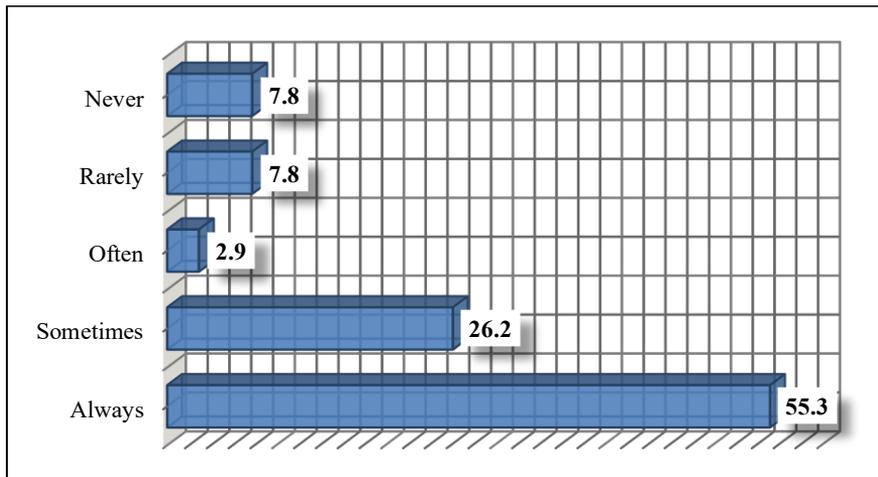


Figure 3. Competitive Pressures Faced by the Respondents

Women entrepreneurs may have the financial capacity for affordable raw materials in the best production situation, the financial capabilities required for regular access or transportation, distribution network leverage, and seller relationships, also discussed previously [33]]. Table 6 gives details about the struggle of women for collecting the main raw materials, trying to create

the source of the necessary supplies for their online business. The data indicates that paying a higher price for the same inputs due to the low purchase amount is the biggest obstacle to the respondents more than 40%. In addition, delayed supply, deliveries, and supply deficit make it challenging to fill the customer's order on time by about 30%. About 19% also receive substandard materials reflected in some manufacturers' and wholesalers' biased behavior, and as well as, only 5 percent mentioned other unspecified reasons.

Table 6. Type of Difficulties Faced When Collecting Raw Materials
(n=152)

Challenge	Response	Percentage (%)
Higher Prices	66	43.5
Low Quality	29	19.0
Supply Issues	9	6.0
Shortages	17	11.1
Late Deliveries	27	17.7
Other	4	2.7

In this study examining cyberbullying and fraud in e-commerce, Table 7 presents a total of 154 multiple responses from 103 respondents. The most common problems were cancellation of orders just before delivery (26.6%) and non-receipt of products by customers (25.3%). This was followed by harassment through messages or comments (18.8%), false payments (15.6%), and refund fraud (9.7%). A small percentage (3.8%) reported other unspecified problems. The results highlight that order-related problems are the most common, collectively affecting more than half of the respondents (51.9%). This data underscores various challenges in e-commerce, from logistical issues to financial fraud and harassment, which provides valuable insights for improving online trading systems and developing targeted anti-fraud strategies, which requiring mitigation solutions as noted by practitioners like another study exploring tech-enabled threats facing women [25].



Table 7. Type of Cyberbullying/Fraud Faced by the Respondents (n=154)

Issue	Response	Percentage (%)
False Payments	24	15.6
Refund Fraud	15	9.7
Non-receipt of Goods by Customers	39	25.3
Order Cancellations Just Before Delivery	41	26.6
Harassment (Message/Comments)	29	18.8
Others	06	3.8

Case 03

Amena (pseudonym) is a handicraft-based woman entrepreneur. She works with needle and thread on Nakshi Kantha, bedsheets, curtains, bags etc. She is a widow and is 42 years old. Her family consists of herself, one son, and one daughter. They were thrown out of the in-laws' house after the death of her husband and no one helped them. Then she run the family by doing household work in other people's houses. Then one day she started a training program by the 'Department of Youth Development' in sewing. After completing 6 months of training, she started her small-scale business which gradually grew to a big size. Now her monthly income is close to 30 thousand takas. However, when applying for a loan from a bank for the purpose of expanding the business, she was asked to show a male guarantor. As a result, she did not get a loan. According to her, women must earn, otherwise, the society considers them a burden and despises them. Women's initiative not only empowers women but also gives them freedom.

Prospects and Contributions of Women Entrepreneurship in Digital Platforms

Despite various challenges, women entrepreneurship in Bangladesh holds great potential. Increasingly, women are utilizing digital platforms to start and expand their businesses, which plays a vital role in economic growth and social empowerment. These platforms help women tackle obstacles related to access to information and funding. Social media, in particular, has become a valuable marketing tool, enabling low-cost promotion of their businesses. Figure 4 depicts the survey findings related to the statement “Promoting women



entrepreneurship will lead to women's empowerment and gender equality in Bangladesh". The data reveal a strong positive sentiment towards this issue. A significant majority of respondents supported this idea, with 44.7% agreeing and 32% strongly agreeing, for a total of 76.7% in favor. In contrast, only a small fraction expressed disagreement, with 5.8% disagreeing and 2.9% strongly disagreeing, as opposed to 8.7% of the statement. The remaining 14.6% of respondents maintained a neutral position. This distribution clearly indicates a widespread belief among the surveyed population that encouraging women entrepreneurship can be an effective way to advance women's empowerment and gender equality in Bangladesh.

Case 04

Maisha (pseudonym) is an online entrepreneur working on homemade food and food delivery. She is 35 years old and married. Her monthly income is around 20 thousand BDT. Her family consists of herself, her husband, her daughter and her mother-in-law. Maisha completed her MBA and was a banker before but due to family pressure she had to quit her job. Because she had to take care of her children and sick mother-in-law at the same time. She said that she had to face very unexpected issues after starting the business. Her other competitor got jealous and used to threaten her to stop business. But she didn't get afraid. For economic freedom she could not sit idly by, she started this business 5 years ago. After starting the business, people talked to him about selling food. In fact, this society cannot accept the fact that girls earn money. According to her, women's initiative will increase money flow and help reduce unemployment.

Entrepreneurship serves as a vital avenue for women's empowerment, which offers them financial independence and the ability to generate their own income. It significantly supports their overall development by opening doors to economic, social, and personal growth. According to Table 8, the key contributions of entrepreneurship to women's development include fostering

independence (25.9%), enhancing social status (20.9%), and creating greater economic opportunities (15.9%). Additionally, women entrepreneurs play a crucial role in job creation (26.3%), which helps reduce unemployment and promotes economic health. Their efforts also contribute to poverty alleviation (12.3%) and financial stability (15.6%). Through their businesses, women can build valuable networks (17%), enriching both their own lives and their communities.

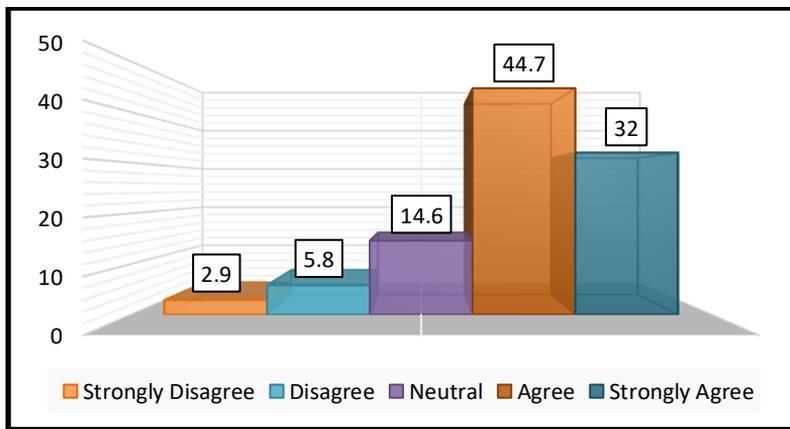


Figure 4. Promoting Women Entrepreneurship will lead to Women Empowerment and Gender Equality in Bangladesh

Table 8. Contribution of Entrepreneurship for Women's Development (n=220)

Contribution of Entrepreneurship for Women's Development (n=220)	Response	Percentage (%)
Enables Women to Become Independence	57	25.9
Increase Women's Social Status	46	20.9
Provide Greater Economic Opportunity	35	15.9
Increase Women's Financial Access	42	19.0
Helps to Challenge Gender Stereotypes and Norms	18	8.2
Encourage Women's Participation in Decision-making Process	21	9.5
Others	1	0.4
Contribution to Economic Growth and Development by the Women Entrepreneurship (n=211)	Response	Percentage (%)



Employment Generation	55	26.3
Poverty Alleviation	26	12.3
Asset Building	29	13.7
Higher Incomes	33	15.6
Innovation/Networking	36	17.0
Development/Prosperity	29	13.7
Others	3	01.4

Case 05

Tayeba (pseudonym), an online woman entrepreneur from Jamalpur who works as a makeup artist. She decorates brides and other girls on various occasions. Her income is more than 1 lakh monthly. She is 27 years old and single. Only her mother and she live at home. She completed honors from a private university. When asked whether she had to face any obstacles during or after taking the initiative, she said that society looked down on her for going to people's houses and harassed her in many ways. But her mother has been always supportive. She alone bears the expenses of her family. The major issues she faces is booking cancellation and fraudulent online payment methods. It often causes financial loss. She said that as a result of her entrepreneurship, she got freedom in decision-making in the family. She also said that, as a result of women's initiatives and entrepreneurship, it is possible to ensure equal rights of men and women in society.

DISCUSSION AND CONCLUSION

This research delves into the state of digital entrepreneurship among women in Bangladesh, highlighting the unique challenges and opportunities they face. By surveying 103 women entrepreneurs in the Jamalpur district, the study reveals a vibrant entrepreneurial landscape driven by motivated individuals navigating various complexities. The rise of digital platforms empowers younger, educated women to start businesses from home, often focusing on clothing, lifestyle products, and food, reflecting their traditional interests. These women are increasingly pursuing financial independence and a sustainable livelihood, often



balancing their entrepreneurial efforts with household responsibilities. With the right support and training, this growing sector can significantly enhance women's economic participation and empowerment. The need for focused programs in leadership development, financial independence, and gender equality is clear, pointing to a hopeful future for women entrepreneurs in the digital space. Also, this study has shown that 92.2% of entrepreneurs find online platforms more beneficial than physical stores for their businesses. Only 7.8% of digital channels do not realize an additional benefit. It is established that digital platforms provide the unique advantage of female entrepreneurs to overcome the limitations caused by the traditional brick-and-mortar retail layout. The market can unveil numerous potential fields for women entrepreneurs to deal with existing obstacles through access to access to the market, financing channels, technical fluency, and social attitude. Women's digital entrepreneurs can positively transform the gender and economic aspects of Bangladesh in the long run. Moreover, several suggestions can be given on the basis of the desired recommendation to reduce the challenges of women entrepreneurs. In this study, respondents reveal suggestions to decrease the challenges faced by women entrepreneurs. The leading recommendations were more government support (21.5%), improved funding access (19.4%), training programs (20.2%), and changes to social and cultural norms (14.1%). So greater institutional and financial backing is needed. Proposed solutions further build on established best practices on financial inclusion, sociocultural transformation, customized assistance and consultative policy changes reiterated by various researchers [15], [17]. However, analyzing the key opportunities and challenges influencing the growth of women's digital entrepreneurship in Bangladesh, some broad recommendations emerge:



1. Implement inclusive training programs for women entrepreneurs on financial literacy, digital technology, marketing strategy, and business management.
2. Formulate policies for easy access to funds, including low-interest loans and grants, specially designed for women empowerment in the digital entrepreneurship sector.
3. Support for raising government funding, including mentorship programs, networking opportunities, and development centers, to nurture and sustain women-led digital start-ups.
4. Building partnerships among stakeholders, including the private sector, NGOs, and academic circles, to create a healthy support network to provide mentorship, guidance, and resources to women entrepreneurs.
5. Conduct periodic assessments to track progress to ensure sustainable growth of women entrepreneurs in the digital space, identify emerging challenges, and adopt policy and support processes accordingly.

Therefore, integrated public and private efforts are required to tackle the existing obstacles through the funds, knowledge, network, protection, and socio-cultural attitude. At the same time, women can develop digital entrepreneurs to meet the huge potential if the environment is enhanced by adaptive market networks, enhancement of capacity and digitalization. Supporting women's contributions through the development of this high-impact platform significantly serves the country's overall economic growth, equity goals, and development.

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