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## Notes from the Editor-in-Chief



The **Scientific Journal *Business Resilience*** has been continuously published since 2017, following modern design principles and meeting the editorial standards set by the Ministry of Education, Science, and Technological Development of the Republic of Serbia. In addition to its high technical and aesthetic quality, the journal has earned significant recognition within the global academic community, thanks to the quality and diversity of the research it publishes.

We sincerely thank all authors who have contributed to the journal so far. At the same time, we warmly invite new authors to propose topics they wish to explore and share with our readers. Our call for reviewers, collaborators, and guest editors is open year-round, and we encourage applications from professionals and scholars eager to contribute to the advancement of knowledge in this field.

We kindly remind contributors to ensure proper citation of articles published in our journal and to submit only original manuscripts that have not been published elsewhere.

Thank you for your trust and support. We invite you to join our dynamic team of collaborators and become part of the *Business Resilience* community, if you haven't already.

December 2025

***Prof. Dr Mirjana Radović-Marković***

A handwritten signature in dark ink, reading "Prof. Dr. Mirjana Radović-Marković". The script is fluid and cursive, with the last name being particularly prominent.

*University Business Academy, Novi Sad, Serbia*  
Editor in Chief

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**ORIGINAL SCIENTIFIC PAPER**

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# **The Role of Artificial Intelligence in The Digital Transformation of Marketing and Business Resilience**

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## **ABSTRACT**

*Artificial intelligence (AI) is transforming marketing by driving digital innovation and strengthening business resilience in an era of economic volatility. This paper investigates the impact of AI technologies on marketing strategies, operational efficiency, and strategic adaptability through a case study of a Serbian e-commerce platform which has successfully integrated AI tools across content production, personalized customer experiences, and campaign automation. Results confirm that AI-powered solutions such as automated content generation and recommendation systems significantly reduce operational costs, enhance productivity, and increase conversion rates. Additionally, findings emphasize the necessity of hybrid models combining AI automation with human oversight to ensure quality, authenticity, and strategic control. The study demonstrates that empirical implementation of AI enables companies to realize substantial savings, accelerate processes, and achieve measurable business outcomes, making digital transformation not merely an*

*optimization but a strategic imperative for long-term resilience. The paper concludes with practical guidelines for organizations seeking to leverage AI, highlighting challenges related to ethics, privacy, and the human factor in marketing innovation*

**Keywords:** artificial intelligence, marketing strategy, digital transformation, business resilience, e-commerce, predictive analytics

**JEL classification:** L21, M14, G32

## Introduction

Modern business is characterized by the growing pressure of digital transformation, with artificial intelligence (AI) becoming a key factor for competitive advantage and stability. This paper analyzes how AI technologies transform marketing strategies by examining an e-commerce platform in Serbia that has successfully implemented AI solutions.

In the context of increasing market volatility and economic uncertainty, AI-driven digital marketing transformation contributes not only to operational efficiency but also to companies' strategic resilience—their ability to swiftly adapt to changing market conditions, anticipate risks, and seize new opportunities.

AI transforms marketing by enabling greater personalization, automation, and data-driven decision-making. These changes significantly improve business outcomes and open new strategic possibilities. Advances in AI technology have fundamentally changed how marketers interact with customers, understand their needs, and deliver value [1], [2].

The global AI market in marketing is expected to reach \$107.54 billion by 2028, representing growth of over 300% from current levels [3]. In practice, many marketing functions have implemented AI, including tools such as chatbots, predictive

analytics, recommendation systems, automated content creation, natural language processing for feedback, and programmatic advertising, to optimize customer experience and campaign performance. Technologies like predictive analytics are key to forecasting customer behavior, enabling marketers to develop both proactive and reactive strategies [4]. Companies with advanced AI implementation demonstrate 35% greater resilience to economic crises [5]

This paper aims to quantify the impact of AI technologies on marketing transformation through a case analysis. It will identify key success factors for AI implementation to enhance business resilience. The paper also offers practical guidelines for organizations planning AI transformation.

Despite growing global adoption, scientific attention to the transformational impact of AI on marketing remains limited. The research problem of this paper lies in the insufficiently explored impact of AI on specific business outcomes in the local market.

## **THEORETICAL FRAMEWORK AND PREVIOUS RESEARCH**

Digital marketers can acquire numerous benefits by integrating artificial intelligence into their daily operations. AI can analyze huge amount of data quickly and accurately, helping marketers understand consumer behavior, market trends, and the effectiveness of their campaigns. AI can be used to personalize content, offers, and marketing experiences for individuals—boosting engagement and conversions. Personalized AI campaigns consistently achieve engagement rates 25–40% higher [6], while AI analyzes vast amounts of customer data to deliver hyper-personalized experiences, recommendations, and targeted content, thereby improving customer satisfaction and loyalty [7]. AI can automate tasks such as email marketing, scheduling social media

posts, and data analysis. Routine tasks such as campaign management, content creation, lead collection, and customer support (e.g., chatbots) can be automated, allowing marketers to focus on strategy and innovation [2].

AI helps optimize marketing campaigns in real time, ensuring the right message is delivered to the right audience at the right time. AI supports predictive analytics, real-time performance measurement, and marketing strategy optimization, leading to more efficient resource allocation and higher ROI [8]. It is empowering marketers to take a proactive approach to strategy development.

AI enables businesses to respond quickly to market changes and crises through automation, real-time data analysis, and personalized communication. This also contributes to business resilience and sustainability [9]. AI enables more effective resource allocation through precise targeting and campaign optimization, contributing to economic sustainability [10]. Strategic use of AI contributes to lower operating expenses and increased efficiency via automation of routine tasks, ad optimization, personalization, and rapid, accurate data analysis. Using AI reduces campaign execution time by up to 33% [11].

Companies that implement advanced AI demonstrate 35% greater resilience during economic crises [12]. This finding is especially important for understanding the long-term strategic advantages organizations gain from AI implementation, particularly in today's unstable economic conditions.

Strategic application of AI in marketing increases content production efficiency [13]. This is achieved through automation, personalization, and cost reduction. However, it requires attention to ethical aspects and ongoing human oversight.

Based on previous research, there is a strong theoretical basis for expecting significant effects of AI implementation on marketing performance and, indirectly, on business stability

through resource optimization and cost savings that can be redeployed elsewhere. However, most available studies focus on global companies and developed markets, offering little empirical evidence from smaller, local markets—specifically Serbia. Addressing this specific gap in the literature on the Serbian market motivates this research.

## **METHODOLOGY**

This paper analyzes the ways in which AI technologies transform marketing strategies and strengthen business resilience through an empirical analysis of an e-commerce platform in Serbia that has successfully implemented AI solutions. Due to the lack of empirical studies from the region that systematically analyze the effects of AI in marketing processes, the author's contribution of this work is reflected in a detailed case study of a company operating in the Serbian market, aiming to quantify the impact of AI on specific marketing processes and to identify key factors for successful implementation.

In order to test the stated hypotheses, in addition to theoretical research, qualitative research was conducted in the form of a case study analyzing how one of the leading local e-commerce platforms – ePlaneta – uses AI tools for creating personalized consumer experiences. The study examines how this company leverages AI to improve its marketing strategies and approach to consumers, including enhancements to the company's financial performance.

Research assumption that this paper seeks to prove is: The strategic application of artificial intelligence in marketing significantly contributes to reducing operational costs, increasing content production efficiency, improving personalization of the user experience, and achieving measurable business results. The focus is on the local market to demonstrate that similar trends

prevail as in the global market.

The general hypothesis concerns the impact of AI on reducing operational costs of content production

**H1:** The implementation of AI tools for creating audiovisual content in e-commerce marketing leads to a reduction in operational content production costs.

**H2:** The use of AI tools in the processes of creating marketing content increases productivity.

**H3:** The implementation of AI-based recommendation systems using predictive analytics of user behavior leads to an increase in conversion rates.

**H4:** A hybrid model that combines AI automation with human supervision and final review achieves superior results compared to fully autonomous or completely manual approaches.

**H5:** The implementation of AI technologies in marketing and operational processes increases business resilience

## **CASE STUDY FINDINGS**

### **Elaboration of the problem and empirical data – ePlaneta case study**

ePlaneta, an e-commerce platform, was one of the first in Serbia to actively use AI tools in 2023 across consumer experience personalization, marketing, and operational efficiency. AI has become a key factor in reducing costs, optimizing resources, and increasing sales, enabling the realization of campaigns without production costs, which typically range from 2,000 to 10,000 euros per campaign.

The application of AI has brought direct benefits—significant budget savings, increased operational efficiency, and improved sales results. Indirect effects include improved user experience,

strengthened customer loyalty, and a competitive edge. AI has enabled the implementation of campaigns that were previously unaffordable.

## **Key areas of AI application**

### **1. Content and visual production**

Managing a portfolio exceeding 100,000 items, ePlaneta adopted AI as a core tool for designing creative concepts and segmenting marketing campaigns. Traditional production was unsustainable given the vast scale of the campaign and limited budgets.

ePlaneta employs various AI tools tailored to distinct requirements. For visuals and creative assets, it uses Midjourney and ChatGPT, while Sora, Aijinglemaker, Aiva, and Elevenlabs are used for audio and video output. Weshop and Bright River automate high-quality product photography.

AI tools generate campaign texts, newsletters, radio jingles, and Viber messages, though final editing remains in human hands to maintain quality and relevance.

In the SEO area, ChatGPT generates product, category, and blog descriptions, as well as simulated focus groups for insights into customer behavior. The company has developed crawlers that automatically send titles to ChatGPT for description generation, speeding up the process by 5x—rather than 10 texts, it's possible to generate 50 in the same timeframe.

The greatest progress has been made in creating product photographs through AI processing, eliminating the costs of traditional photoshoots, venue rentals, and logistics. In 2023, the company saved over 100,000 euros through 7-8 AI-generated campaigns, accelerated photo and video production by 5x, automated jingle production, and significantly reduced manual management, allowing employees to focus on strategic tasks.

## **2. CRM and data usage**

ePlaneta is implementing a sophisticated AI recommendation engine based on user behavior, transactions, and demographics. With data from 1.5 million users, the "Constructor" system will use predictive analytics rather than simple logic for recommendations.

Instead of sending identical messages to all users, AI enables precise targeting. Out of 300,000 potential users, the system identifies the 10,000 most likely to buy a specific product, thus significantly increasing message relevance and reducing spam. An expected 3% increase in conversions is anticipated through the "Constructor" system, representing the first such example in Serbia.

Looking ahead, ePlaneta aims to deploy an AI chatbot that will promptly answer frequent customer questions, easing the call center's workload. The bigger ambition: develop a digital assistant that acts as an AI personal shopper, delivering a tailor-made experience for every customer.

## **3. Advertising and campaign automation**

In the field of advertising, the company uses Meta Advantage+, Google Performance Max, and Hunch to improve conversion rates and achieve more precise targeting. Automated visual generation and continuous optimization through performance marketing result in significantly reduced manual labor, better return on investment, and faster campaign delivery.

## **Strategy and the human Factor**

The company maintains an omnichannel approach with 130 stores that are continuously expanding, along with an advanced e-commerce platform. Plans include chatbot use, with the option to choose between AI and human employees, enabling flexibility and personalized service for different customer segments.



The human factor remains essential to the overall strategy, as no AI solution operates completely autonomously. Every iteration and product is subject to review to ensure quality and relevance. Language must resemble human-written specifically since Google penalizes websites that produce "robotic" content, which could negatively affect search rankings.

### **AI's Contribution to business resilience**

AI contributes to strategic business resilience through several key dimensions. Financial flexibility is achieved through savings of over 100,000 euros annually, allowing the absorption of unexpected costs and the maintenance of campaigns even during reduced budgets. Operational agility is improved by fivefold acceleration of processes, enabling quick market responses and real-time campaign redefinition.

An omnichannel strategy, with 130 stores, an e-commerce platform, and AI systems, enables flexible shifting of focus between channels based on business needs. Reduced business vulnerability has been achieved through automation of AI chatbots, CRM systems, and content creation, decreasing dependence on human factors and ensuring business continuity.

Proactive risk management is enabled by predictive analytics, with 1.5 million users, ensuring the speedy identification of early market signals and the anticipation of potential problems before they become critical.

### **Future plans**

The company plans to expand AI use in procurement by optimizing inventory using historical data analysis and testing tools to generate contingent proposals via predictive models. Dynamic pricing represents the next frontier, with automatic, real-time adjustments aligned with market conditions, product availability,

and actual demand.

The formalization of AI strategies is envisaged, with all team leaders identifying processes that can be automated to create additional value. Legal aspects deserve particular attention, focusing on data collection and processing in compliance with GDPR and local laws, as well as user segmentation in close cooperation with the legal department.

Employee education is actively supported through internal training programs and engagement of external consultants. The company actively monitors technological trends and has incorporated AI into its business model in the coming years, enabling sustainable competitive advantage in the market.

## RESULTS AND DISCUSSION

In 2023, the company implemented eight marketing campaigns using AI, while venue rentals, photo, video, and audio production professionals were significantly reduced. The creation of jingles was automated, eliminating the need to hire actors for voiceovers, rent studios and cover music. **These results specifically confirm the first hypothesis**, which proves that costs can be optimized through digital transformation.

The speed and efficiency of content creation have also been significantly improved. The process of creating SEO content, which previously required a long production period, is now 5 times faster: during the time needed to create 10 texts, 50 can now be produced. This is accompanied by a fivefold acceleration in the creation of product photographs through AI optimization, while automated crawlers retrieve product titles and categories, send them to ChatGPT, which then automatically generates texts and descriptions. **This approach confirms the second hypothesis**, that AI significantly accelerates and automates content creation processes while maintaining high output quality.

**The third hypothesis** relates to advanced AI recommendation systems. The company uses a sophisticated AI system trained on the behavior of 1.5 million users, enabling precise segmentation and predicting the most likely buyers. Thanks to the “Constructor” tool, a 3% increase in conversion is expected, and the system automatically identifies the most profitable segments. Out of 300,000 users, 10,000 of the most likely buyers for a specific product have been identified. This type of data empirically confirms the third hypothesis: advanced AI personalization delivers high efficiency in digital marketing.

The company has not left decision-making and the creative process exclusively to algorithms. No AI tool is a completely autonomous solution – every stage of creation is subject to human oversight, and every visual created by AI goes through several iterations with designer involvement. Ultimately, final editing and content control would still remain in human hands, ensuring natural language and tone in communication. **This confirms the fourth hypothesis** – the combination of employee expertise and AI tools provides the optimal balance between automation and authenticity.

AI has enabled the development of campaigns that were previously financially unfeasible due to high costs and limited resources. At the same time, the company is not dependent on external providers and can create sustainable competitive advantages, **supporting the fifth hypothesis about AI’s impact on business resilience.**

Introducing artificial intelligence into daily business processes can create resistance, as with any change. While the transition takes time, education, and communication, the use of AI at ePlaneta has quickly delivered significant benefits, including savings, faster processes, and better product and service quality.

Empirical data indicate a significant indirect effect – strengthening organizational resilience. The automation of

marketing processes and the diversification of communication channels create a system that is less dependent on individual resources or channels, allowing for business continuity even under external shocks.

## CONCLUSION

Artificial intelligence is rapidly transforming marketing by improving efficiency, personalization, and strategic innovation—confirmed through substantial savings, faster processes, deeper customer insights, and advanced segmentation. A case study presents that AI with human oversight delivers optimal results: AI enables automation, analytics, and prediction, while final control and creativity remain with experts, ensuring authenticity. Realizing AI's full potential requires tackling ethical, privacy, organizational, and technical challenges, fostering continuous learning, and setting clear guidelines. AI is a paradigm shift—those who balance innovation, responsibility, and human input will lead in growth and competitiveness. While AI can enhance marketing, the human touch remains central to strategy. Beyond direct benefits, empirical data indicate a significant indirect effect: greater organizational resilience. Automating processes and diversifying channels creates a system less dependent on individuals, ensuring business continuity during shocks. A key aspect of AI adoption is its role in resilience—enabling companies not only to survive but to thrive in economic instability, making digital marketing transformation a strategic imperative rather than just optimization.

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**ORIGINAL SCIENTIFIC PAPER**

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# **Organizational Resilience Models Under Digital Transformation and Creative Destruction: Lessons from Estonia, Lithuania, and Latvia**

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## **ABSTRACT**

*Digital technologies have acted as powerful catalysts for creative destruction across industries, fundamentally reshaping existing routines, organizational structures, and operating conditions. This transformation forces organizations to rapidly adapt and build resilience to withstand the disruptive impact of technological change. Resilience, in this context, refers to the capacity of organizations and societies to anticipate, absorb, and adapt to digital disruptions while continuing to function effectively and even thrive under new conditions. Through creative destruction, digital technologies not only dismantle traditional business models but also enable the emergence of innovative processes and structures. These technological disruptions provide a critical context for understanding today's technological transformation. While the exact trajectory of these changes remains uncertain, one thing is clear: the future will demand constant adaptation, relentless innovation, and resilient*

*responses to the opportunities and challenges brought by digital transformation. The implications of this transformation—manifested in new business models, innovative strategies, and advanced capabilities—are unfolding at multiple levels: global, national, corporate, and local. The study concludes that digital entrepreneurship advances on the principles of creative destruction, leveraging technology to innovate, disrupt markets, and create entirely new industries. This dynamic brings profound changes in work structures, including the rise of non-standard employment arrangements, requiring new skills, knowledge, and resilient career pathways. Consequently, education systems must evolve toward a model that fosters creativity, resilience, and digital competencies, enabling individuals to adapt to rapidly changing labor markets. This new cycle of innovation not only fuels economic growth but also contributes to a dynamic and competitive business environment capable of withstanding shocks and uncertainties. Thus, there is a strong interconnection between creative destruction, technological advancements, resilience, and digital entrepreneurship—shaping both small and large economies, each with differing capacities to respond to digital challenges.*

**Keywords:** Schumpeter's creative destruction theory, resilience, artificial intelligence, digital transformation, digital entrepreneurship, innovation, future of work, adaptive education

**JEL classification:** L21, M14, O32

## INTRODUCTION

Significant differences exist between small and large countries in terms of technological development, resilience, and creative destruction. Smaller nations often face resource constraints that limit their ability to invest heavily in research and development



(R&D), making them more dependent on technology imports from larger economies. However, their regulatory frameworks tend to be more agile, enabling faster adaptation to technological disruptions—an attribute closely linked to resilience.

These countries often experience more visible and immediate effects of creative destruction due to their smaller economic base. In contrast, larger countries undergo creative destruction on a broader scale, with more firms entering and exiting markets simultaneously. Accordingly, the pace and nature of digital transformation and resilience-building efforts vary across different economic contexts.

Therefore, the aim of this paper is twofold:

1. To analyze how these changes unfold in large and small countries and identify differences in their ability to foster resilient digital entrepreneurship, adapt work modalities, and transform education.
2. To examine the interplay between creative destruction, resilience, technological evolution (especially AI), and digital entrepreneurship as drivers of sustainable and competitive economies in a digital age

## **CONCEPTUAL FRAMEWORK**

This study proposes a conceptual framework that explores the sequential and dynamic relationship between creative destruction, digital transformation, organizational resilience, and digital entrepreneurship. The framework is designed to capture both the linear progression and the feedback loops that underpin innovation and entrepreneurial outcomes in diverse economic contexts (Fig. 1).

## **Disruptions and Creative Destruction**

Creative destruction represents disruptive changes that challenge existing business models, routines, and market structures. Such disruptions act as catalysts for technological adaptation, compelling firms and organizations to reconsider their operational and strategic approaches [1].

## **Technological Adaptation (Digital Transformation)**

In response to disruptions, organizations engage in digital transformation, adopting new technologies and digital practices to enhance efficiency, competitiveness, and market responsiveness. Digital transformation serves as a mediator between disruption and organizational outcomes [1],[2].

## **Organizational Resilience**

The ability to survive and thrive amid disruptions depends on organizational resilience [3],[4]. Resilient organizations not only withstand shocks but also leverage challenges to enhance learning, flexibility, and adaptive capacity. Resilience strengthens the link between digital transformation and innovative outcomes.

## **Digital Entrepreneurship**

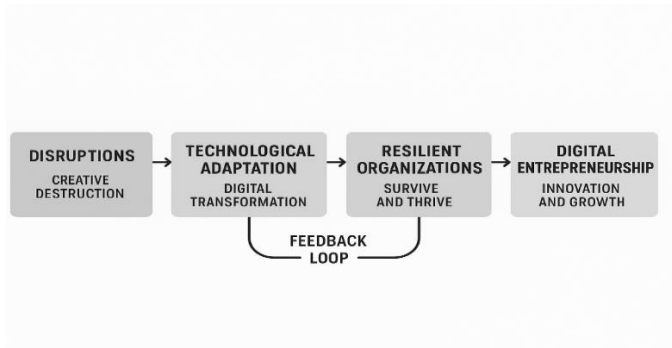
The culmination of disruption, adaptation, and resilience is the emergence of digital entrepreneurship. Entrepreneurial initiatives, enabled by digital technologies, create new products, services, and business models, driving innovation and economic growth.

## **Feedback Loops**

Resilient organizations do not merely respond to change; they actively learn from experiences, using insights to fuel further digital innovation and entrepreneurial ventures. These feedback loops reinforce adaptive capacity, sustaining long-term growth and competitiveness [3].

### Applicability Across Economies

While the framework applies to both small and large economies, it acknowledges variations in innovation capability, resource availability, and adaptive capacity. Larger economies may benefit from advanced technological infrastructure, whereas smaller economies rely more on organizational flexibility and strategic resilience to leverage digital opportunities [5], [6].



**Figure 1.** Conceptual Framework

*Source: Author*

## THEORETICAL REVIEW

The Schumpeterian theory of creative destruction [7], posits that technological innovation is a primary driver of economic growth. Innovations disrupt existing markets and business models, replacing older industries with new ones and fostering long-term economic progress [8], [9]. In the digital era, the adoption of new technologies frequently triggers creative destruction, presenting both opportunities and challenges for countries regardless of size [10].

Creative disruption occurs when emerging technologies and business models reshape industries, encouraging growth and innovation while potentially generating economic and social disparities. Technological lag, on the other hand, arises when

countries or regions struggle to adopt and integrate digital technologies, slowing economic development. Contributing factors include insufficient infrastructure, limited access to education and skills development, and restrictive regulatory environments. Addressing these gaps requires investments in digital infrastructure, promotion of digital literacy, and creation of enabling regulatory frameworks, which together allow countries to benefit from technological progress while mitigating potential negative effects [10].

In the context of digital transformation, effective knowledge management is critical for organizational sustainability. Businesses must not only respond to change but also anticipate and adapt proactively [11]. Digitalization has transformed higher education, enhancing communication and learning processes, improving strategy formulation, and enabling managers and creative leaders to integrate technological tools into business operations [12], [13], [14].

Preparing students and employees with digital skills has become crucial, particularly as labor markets grow increasingly competitive, dynamic, and interdisciplinary ([15],[11]). Digital technologies facilitate lifelong learning by making education more accessible, personalized, and adaptable to both individual and industry needs, thereby supporting workforce readiness for a digital economy [1].

Artificial intelligence (AI) exemplifies the transformative potential of digital technologies. Leading AI-driven companies such as OpenAI, DeepMind, Nvidia, Amazon Web Services, Google, and Microsoft are revolutionizing industries by enhancing efficiency, improving decision-making, and enabling the creation of new products, services, and markets [16]. Alongside AI, emerging technologies such as automation, blockchain, and

biotechnology are poised to reshape economic structures, labor markets, and social dynamics [17]. Economic projections highlight the impact of these technologies: AI could increase global GDP by \$15.7 trillion, or 14%, by 2030 [18]), with leading economies potentially capturing 20–25% additional net economic benefits, while developing countries may realize only 5–15% [19].

The interplay of creative destruction, technological adaptation, and digital entrepreneurship underscores the importance of organizational resilience. Resilient organizations can leverage disruptions, learn from challenges, and transform them into entrepreneurial opportunities, driving innovation and competitiveness [1]. Thus, understanding these dynamics is essential for economies to fully harness digital technologies, foster innovation, and ensure sustainable growth in an increasingly complex and technology-driven world.

## **INNOVATION, DIGITAL ENTREPRENEURSHIP, AND RESILIENCE**

Innovation and digital entrepreneurship are deeply interconnected, forming a dynamic relationship that fuels economic growth and technological advancement. Innovation provides the foundation for digital entrepreneurship by generating ideas that lead to new ventures, which in turn stimulate further innovation through competition, collaboration, and continuous improvement [1]. Emerging technologies such as artificial intelligence (AI), blockchain, and the Internet of Things (IoT) have opened new pathways for entrepreneurs to develop innovative business models, products, and services. For example, the rise of cloud computing has enabled digital entrepreneurs to launch scalable online businesses with minimal initial investment in physical infrastructure. By identifying market gaps and leveraging digital tools, entrepreneurs create transformative solutions that

reshape industries and markets.

However, the success of innovation-driven entrepreneurship does not depend on technology alone—it also requires organizational resilience. Digital transformation is inherently disruptive and complex, demanding that organizations develop capabilities to adapt and thrive in changing environments. For firms to succeed, they must integrate multiple interdependent factors such as infrastructure, cybersecurity, data analytics, customer experience, and operational agility [1]. Resilient organizations are better equipped to manage uncertainty and leverage technological disruption as an opportunity rather than a threat. They embed adaptive strategies, cultivate a culture of continuous learning, and maintain flexibility to respond rapidly to new market conditions. Research shows that resilience amplifies the positive impact of innovation by enabling firms to sustain growth during volatility and competitive pressures.

On a national level, innovation ecosystems play a crucial role in fostering both entrepreneurship and resilience. The Global Innovation Index (GII) serves as an important indicator of countries' innovation capacity and digital readiness. Economies that rank high on the GII typically feature robust research institutions, supportive government policies, and accessible funding mechanisms, creating an environment conducive to digital entrepreneurship. High-ranking countries often demonstrate superior technological infrastructure and human capital, both of which are essential for building resilience into entrepreneurial ecosystems.

Innovation and digital entrepreneurship form a mutually reinforcing cycle critical to economic growth and technological advancement. Innovation generates the ideas that spawn digital ventures, which then fuel further innovation through competition,

collaboration, and iterative improvement [1]. Technological enablers such as artificial intelligence (AI), blockchain, and the Internet of Things (IoT) broaden the entrepreneurial landscape by supporting new business models, products, and services. Cloud computing, for instance, lowers capital requirements by enabling scalable digital startups to launch with minimal infrastructure outlay [20].

Crucially, success in this domain depends not only on innovation but also on organizational resilience. Firms embarking on digital transformation must address multiple interconnected dimensions—mobility, infrastructure, cybersecurity, data analytics, customer experience, and adaptive capacity [1]. Resilient organizations excel in transforming uncertainty into opportunity, embedding adaptive strategies, promoting continuous learning, and responding agilely to evolving market demands. Empirical findings from Andalusian SMEs demonstrate that digital transformation promoting organizational learning and innovation enhances their resilience significantly [21]. Another study highlights the transformative role of digital capital and leadership in elevating resilience at both organizational and employee levels [22].

At the country level, innovation ecosystems play a pivotal role in nurturing entrepreneurship and resilience. The Global Innovation Index (GII) captures countries' capacities in research, policy, and infrastructure—key ingredients for resilient entrepreneurship. Higher GII rankings correlate with advanced innovation ecosystems, enabling more sustainable entrepreneurial ventures [23].

## **INNOVATION AND RESILIENCE IN BALTIC COUNTRIES**

The Baltic countries—Estonia, Lithuania, and Latvia—provide

instructive examples of how innovation and resilience interact (Figure 2):

- **Estonia**, ranked 16th in the GII 2024, leads in institutional quality, digital infrastructure, and creative outputs, largely due to its e-Estonia initiative and strong STEM education systems [23].
- **Lithuania** improved from 39th in 2022 to 35th in 2024 but still needs stronger mechanisms for converting innovation inputs into entrepreneurial outputs [23].
- **Latvia** remains steady around the low-40s, performing solidly in infrastructure but struggling with innovation outputs—a sign that resilience strategies need bolstering [23].

These cases show that innovation inputs must be matched with resilience pathways—such as agile governance, ecosystem support, and adaptive capabilities—to generate sustainable entrepreneurial impact. Furthermore, the Baltic states benefit from macroeconomic stability, high internet penetration, startup-friendly ecosystems, and streamlined governance, all of which enhance resilience in digital entrepreneurship[24].

According to figure 2, we can notice that Estonia leads across all areas.. In this context, Lithuania demonstrates moderate performance, suggesting a stage with emerging adaptive capacities. In contrast, Latvia lags behind, reflecting a static resilience approach with limited strategic innovation initiatives.

Figure 3. below compares the resilience profiles of Estonia, Lithuania, and Latvia across five key dimensions: Digital Infrastructure, Institutional Strength, Innovation Dynamism, Commercialization, and Strategic Interventions.



## INNOVATION AND RESILIENCE IN THE BALTIC COUNTRIES



**Figure 2.** Interaction Between Innovation and Organizational Resilience

*Source: Author*

Comparing these countries based on the five key indicators, the following conclusions can be drawn:

### 1. Estonia

- **Digital Infrastructure:** Highly advanced, with nationwide e-governance and digital services.
- **Institutional Strength:** Strong and adaptive, enabling efficient policy implementation.
- **Innovation Dynamism:** High; fosters startups, R&D, and technology adoption.
- **Commercialization:** Effective at turning innovations into market-ready solutions.
- **Strategic Interventions:** Proactive policies anticipate challenges and support long-term growth.

## 2. Lithuania

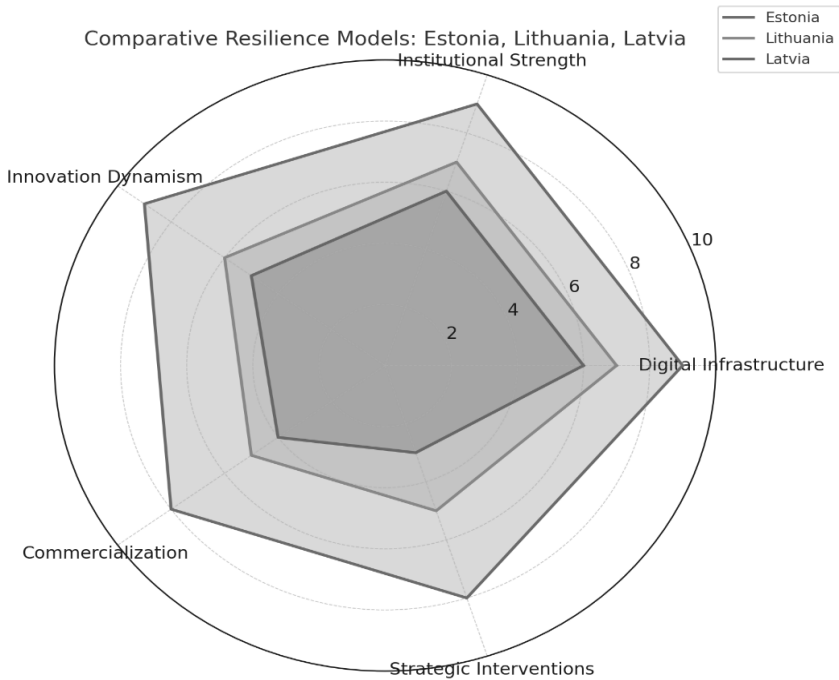
- **Digital Infrastructure:** Improving steadily, but some gaps remain in nationwide integration.
- **Institutional Strength:** Moderate; institutions are functional but may face bureaucratic bottlenecks.
- **Innovation Dynamism:** Growing; active R&D and startup activity, though scaling can be slow.
- **Commercialization:** Limited; some innovative ideas struggle to reach the market.
- **Strategic Interventions:** Incremental; policies exist but are reactive rather than anticipatory.

## 3. Latvia

- **Digital Infrastructure:** Basic but stable; limited nationwide innovation platforms.
- **Institutional Strength:** Moderate; ensures stability but lacks flexibility for rapid adaptation.
- **Innovation Dynamism:** Low; fewer startups and limited technological adoption.
- **Commercialization:** Weak; innovations rarely translate into significant market impact.
- **Strategic Interventions:** Minimal; policies focus on maintaining stability rather than fostering growth.

The analyzed Baltic countries exhibit distinct resilience models that influence their innovation capacity, adaptability, and economic performance (Figure 4). In line with this, Estonia demonstrates proactive resilience, anticipating challenges and continuously adapting its systems, policies, and strategies. Its strong digital infrastructure, investment in human capital, and active integration of emerging technologies enable high adaptability,

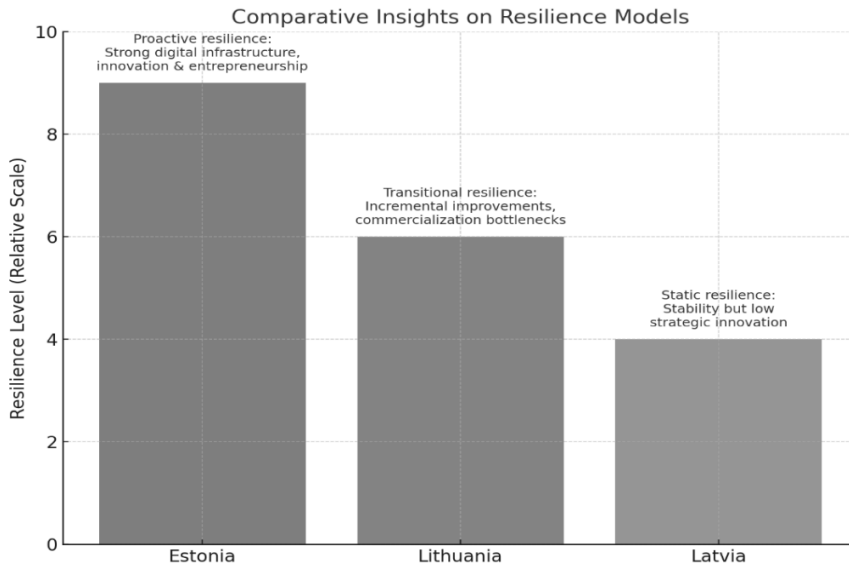
competitiveness, and the capacity to transform disruptions into opportunities. Estonia is positioned to maintain leadership in digital transformation, innovation-driven entrepreneurship, and sustainable growth, with potential advances in AI-driven governance and global scalability. On the other hand, Lithuania reflects transitional resilience, responding to changes while gradually developing mechanisms for systematic anticipation. Its moderate adoption of new technologies and incremental strategic initiatives result in moderate flexibility and gradual improvements in competitiveness. Over the next five years, Lithuania's development depends on strengthening anticipatory governance, targeted technological investments, and closer collaboration between research, industry, and government, aiming to shift toward proactive resilience.



**Figure 3.** Comparative Resilience Models

*Source: Author*

Latvia illustrates static resilience, reacting to challenges as they arise without strategic planning. Low engagement in innovation and largely unchanged systems make it vulnerable to external shocks and slower growth. For Latvia to progress, it needs strategic foresight, institutional modernization, targeted innovation hubs, and incentives for technological adoption. Incremental improvements could move Latvia toward a transitional resilience model over the next five years.



**Figure 4.** Resilience Level in Baltic Countries

*Source: Author*

## CONCLUSION

The Baltic countries—Estonia, Lithuania, and Latvia—demonstrate how distinct resilience models shape the capacity for innovation, adaptability, and economic growth. Estonia exemplifies proactive resilience, anticipating challenges and continuously adapting its systems, policies, and strategies, which enables it to leverage technological change for competitive

advantage. Lithuania reflects transitional resilience, gradually developing mechanisms for anticipatory governance and incremental technological adoption, while Latvia illustrates static resilience, reacting to challenges with limited strategic innovation.

These national experiences mirror the broader dynamics of **creative** destruction, technological advancement, and digital entrepreneurship. Digital entrepreneurship emerges from the principles of creative destruction, actively leveraging technology to innovate and disrupt traditional markets. This iterative cycle of innovation and obsolescence drives economic growth, enhances competitiveness, and reshapes industries, institutions, and labor markets. Technological advancements serve as the core catalyst of this transformation, and understanding their historical context is essential for analyzing contemporary digital disruption.

Both small and large economies share strategic priorities in responding to these changes, including public–private collaboration, investment in digital infrastructure, and the development of STEM-based education and skills. By fostering adaptive capacity and innovation-oriented policies, nations position themselves to thrive amid ongoing technological evolution. For the Baltic region, the interplay of resilience models and digital entrepreneurship underscores that continuous adaptation, strategic foresight, and sustained innovation are critical for maximizing opportunities and ensuring long-term economic and technological success.

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**ORIGINAL SCIENTIFIC PAPER**

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# **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

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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



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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).

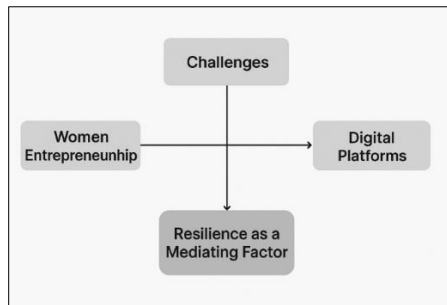


Figure 1. Conceptual Framework

*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.

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## 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.

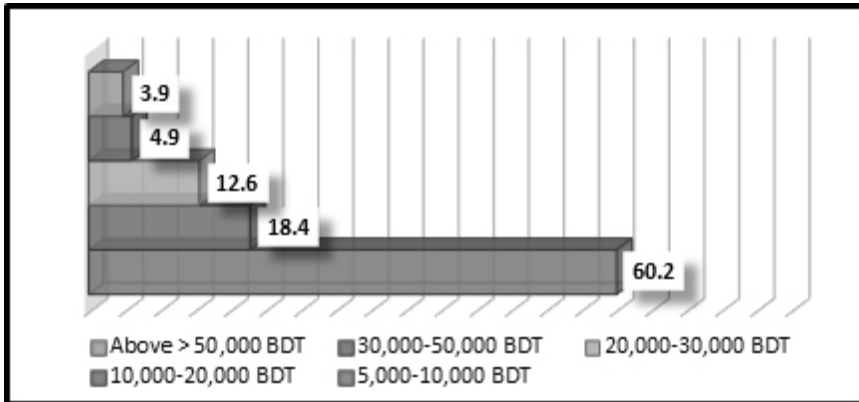


Figure 2. Monthly Income of the Respondents

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 same 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

| <b>Challenge</b>                                    | <b>Frequency</b> | <b>Percentage (%)</b> |
|---|------------------|-----------------------|
| 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                   |
| <b>Work-Life Balance Struggles</b>                  | <b>Frequency</b> | <b>Percentage (%)</b> |
| Yes   | 53               | 51.5                  |
| No  | 50               | 48.5                  |
| <b>Faced Barriers/Taunts When Starting Business</b> |                  |                       |
| Yes   | 70               | 71                    |
| No  | 30               | 29                    |
| <b>Challenges Availing Bank Loans (n=42)</b>        | <b>Response</b>  | <b>Percentage (%)</b> |
| 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.*

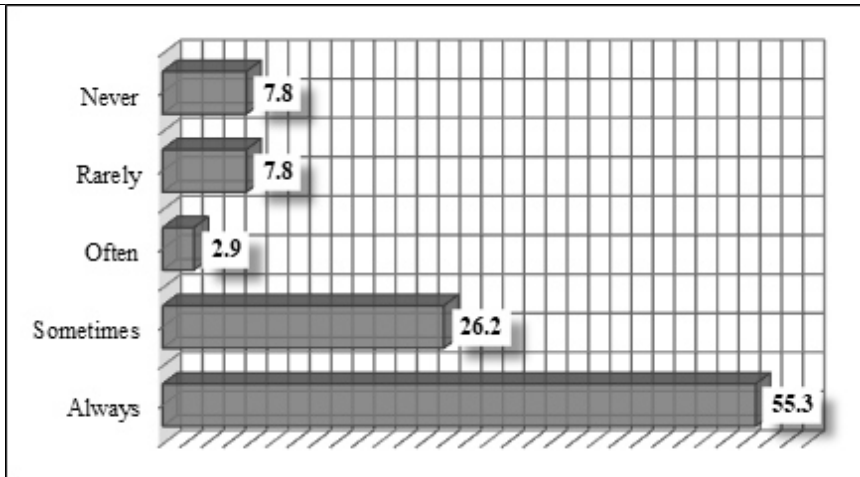


Figure 3. Competitive Pressures Faced by the Respondents

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.

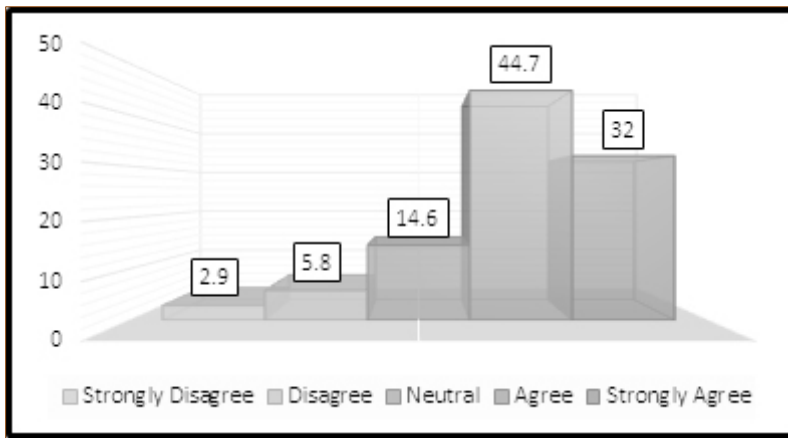


Figure 4. Promoting Women Entrepreneurship will lead to Women Empowerment and Gender Equality in Bangladesh

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

| <b>Contribution of Entrepreneurship for Women's Development (n=220)</b>              | <b>Response</b> | <b>Percentage (%)</b> |
|--|-----------------|-----------------------|
| 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                   |
| <b>Contribution to Economic Growth and Development by the Women Entrepreneurship</b> | <b>Response</b> | <b>Percentage (%)</b> |



| (n=211)                |    |      |
|------------------------|----|------|
| 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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**ORIGINAL SCIENTIFIC PAPER**

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## **Resilience and Organizational Adaptation in Online Education**

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### **ABSTRACT**

*The objective of this study was to investigate the effectiveness of the online learning system at Bangladesh Agricultural University and its role in fostering resilience among students, faculty, and the institution during the COVID-19 pandemic. Drawing from first-hand academic experience, this study examined the benefits and challenges of virtual education as perceived by learners and academicians in a period of crisis. Designed as a cross-sectional study, it employed a quantitative survey method with simple random sampling, focusing on students' learning systems and teaching methods. The findings reveal that most students demonstrated a positive attitude toward online classes due to their flexibility for both learners and instructors, which*

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*contributed to maintaining educational continuity and organizational resilience. However, from the perspective of both teachers and students, online classes presented significant challenges compared to traditional classrooms. These included technological constraints, limited internet access or insufficient data packages, delayed interactions, and teachers' difficulties in managing digital tools and communication technologies effectively. Despite these barriers, students benefited from structured content and the ability to revisit recorded lectures multiple times, enhancing learning flexibility and personal adaptability—key aspects of resilience in education. The increasing reliance on online platforms also signals a shift in organizational needs, requiring universities to invest in robust digital infrastructure, teacher training, and innovative strategies for sustainable virtual learning environments. This study contributes original insights into how online education, as implemented in Bangladesh Agricultural University, can serve not only as a learning tool but also as a mechanism for resilience in higher education*

**Keywords:** online, learning, pandemic, resilience

**JEL classification:** I21, I23, L21

## INTRODUCTION

Online education has shown significant potential globally [2]. While it was already gaining popularity in developed countries, the COVID-19 pandemic accelerated its adoption worldwide, including in Europe, Australia, New Zealand, America, and many developing nations ([4],[5],[8]).

Among all sectors, education was one of the hardest hit by the pandemic. In Bangladesh, the government announced the closure



of all educational institutions on 17 March 2020, with no immediate prospects of reopening [10]. This prolonged shutdown led to the collapse of traditional face-to-face teaching and learning. Although some private institutions introduced online education from April 2020, most institutions delayed implementation, awaiting a return to normalcy. However, as the pandemic situation worsened, authorities were compelled to adopt online education urgently, often without adequate preparation or strategic planning ([3],[10],[12],[14]).

While this transition was necessary, it revealed major gaps in infrastructure, digital literacy, and pedagogical strategies. Many students and teachers struggled with poor connectivity, limited access to devices, insufficient training, and lack of interactive tools, which hindered the effectiveness of online education. Nevertheless, this experience underscored the importance of resilience—the ability of educational institutions, teachers, and students to adapt, recover, and maintain learning continuity during a crisis. Developing resilience in education means creating flexible learning environments, leveraging technology effectively, and strengthening organizational capacity to withstand future disruptions.

In the context of Bangladesh, a developing country with resource constraints, building resilience in higher education is not only crucial for managing crises but also for ensuring long-term sustainability of digital learning ecosystems. A well-planned, comprehensive strategy supported by strong institutional commitment can transform online education from a temporary emergency response into a resilient, inclusive, and efficient system ([1],[14],[20]).

The objectives of this study are:

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- i) To explore the efficacy of online learning as experienced by teachers and students in Bangladesh Agricultural University;
  - ii) To identify the challenges they faced (including technological and operational barriers) during online classes;
  - iii) To assess overall perceptions regarding the integration of online education into the formal education system;
  - iv) To propose recommendations for improving online education services and fostering resilience within higher education institutions.

## **THEORETICAL REVIEW**

Applying Critical Discourse and Communication Theories, student engagement in online courses emerges as a complex and sometimes challenging process, requiring learners to decode unfamiliar disciplinary norms and course practices [6]. According to Pace [16], by making disciplinary expectations explicit, academics can help students understand often implicit rules and identify potential learning bottlenecks [13]. Furthermore, Pace [16] emphasizes the need for systematic steps to overcome these barriers, while role modeling these processes for students improves comprehension and engagement [13].

Kilgour [11] confirm that academics play a critical role in these decoding processes, assisting students in adapting to new pedagogies and digital tools. Similarly, Clark and Mayer [7] argue that effective communication and expectation management are essential for supporting engagement, while Wanner [25] highlights the importance of clearly articulating course intentions and rules of engagement to help students adjust expectations and cope with unforeseen challenges. These strategies are particularly crucial in

online learning contexts, where engagement and expectation management are often more fragile than in traditional classroom environments [23].

Moreover, resilience emerges as a vital dimension in online learning, enabling students to adapt to uncertainty and persist through challenges. Research on organizational resilience underscores how adaptive capacities foster continuity and innovation in dynamic environments ([18], [9]). Drawing from these insights, educational resilience can be viewed as a learner's ability to maintain motivation and performance despite disruptions—such as those experienced during the COVID-19 shift to remote education [23]. Embedding resilience-oriented pedagogical strategies—such as developing critical literacy, fostering self-regulation, and providing clear support mechanisms—enhances learners' capacity to navigate complexity.

Critical literacy, as noted by Stone [22], involves equipping students with the skills to interpret the discourses and practices of online environments. This helps mitigate “eco-shock” by making unfamiliar processes transparent. Practical measures include clarifying course structures, providing FAQs, and explaining institutional procedures. Similarly, research on entrepreneurial resilience ([19];[9]) indicates that transparency and adaptability significantly improve engagement, which is equally applicable to digital learning ecosystems.

In sum, combining critical discourse approaches, communication strategies, and resilience frameworks can create an inclusive and adaptive online learning experience, ensuring that students not only decode academic expectations but also develop the resilience required to thrive in uncertain and evolving educational contexts.

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## METHODOLOGY

The study employed a cross-sectional design to investigate the experiences and perceptions of online education at Bangladesh Agricultural University (BAU). Primary data were collected using structured questionnaires, and the sample size was determined through a justification method under a simple random sampling technique. Prior to data collection, participants were informed about the study objectives and provided consent.

Data collection was conducted through face-to-face interviews using two distinct questionnaires:

**1. Students' Socio-Economic and Demographic Profile:**

This questionnaire captured students' age, gender identity, religion, home district, academic program (faculty, degree level, semester), and academic achievements. Socio-economic information included family size, parental education and occupation, monthly family income, students' personal income, part-time employment, and internet accessibility in their area.

**2. Facilities and Challenges of Online Education at BAU:**

This structured questionnaire explored students' and instructors' perceptions of online learning during the pandemic over the past two years. Key areas included:

- Internet access and technical challenges (e.g., poor connectivity, low broadband speed, electricity issues, distance from network towers)
- Technical proficiency in using devices and applications (Google Meet, Zoom, FoxFi, Audiobook)

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- Academic challenges such as attendance, submitting assignments, completing exams on time, and interacting in online classes
  - Mental well-being concerns, including demotivation, stress, sleep disturbances, and anxiety due to prolonged online learning
  - Teachers' observations regarding online exam monitoring, preventing academic misconduct, and evaluating the efficiency of online instruction

The questionnaire employed a two-point Likert scale (Yes = 1, No = 0) for all items.

The calculation of sample size is as follows (Radović, et.al. 2025):

$$n_0 = Z^2 S^2 / d^2 = (1.96)^2 \times 0.1464 / (0.05)^2 = 0.5624 / 0.0025 = 225$$

[ $N=300$  (sample size from previous study)  $Z=1.96$ ,  $S^2= 0.1464$ ,  $d=0.05$ ]

$$n = N n_0 / N + n_0 = 300 \times 225 / 300 + 225 = 300$$

The study was conducted across various residential hostels at BAU from November 2022 to January 2023, involving 300 respondents, including university students, faculty members, and administrative officers. Participation was voluntary, with data collected only from those who agreed to participate, ensuring adherence to ethical standards.

Descriptive analysis technique was applied to analyze the collected data. This technique was used to explore the student and teachers' perception regarding the impact of COVID-19 pandemic on different aspects of accounting teaching and learning areas in Bangladesh Agricultural University.

### ***Key findings***

The demographic characteristics of the participants were analyzed in terms of age, gender, religion, residence, faculty, level

of study, monthly income (student and family), part-time employment, and parents' occupations. The mean age of the students was  $22.56 \pm 1.70$  years, with 138 students (50.2%) aged 19–22 years and 137 students (49.8%) aged 23–26 years. Gender distribution included 45.5% male and 54.5% female students.

Most participants came from rural areas (65.3%), while 34.7% were from urban areas. Family size predominantly ranged from 3–6 members (89.5%), with 10.5% comprising 7–10 members. The monthly income of students ranged from Tk. 2,000 to Tk. 15,000, whereas family income ranged from Tk. 2,000 to Tk. 200,000, reflecting varying economic conditions that influence access to internet and other study resources.

Regarding part-time employment, 17.8% of students were involved in tuition, 4.8% in catering or similar businesses, while 77.5% did not participate in income-generating activities. Fathers' occupations included business (26.9%), government service (20.7%), non-government service (17.1%), retired (11.3%), unemployed (8.4%), and other occupations (15.7%). Most mothers were homemakers (75%), while others worked in business (1.1%), government service (8%), non-government service (5.5%), retired (0.4%), or other professions (10.2%).

In terms of faculty representation, students were drawn from six faculties: Agricultural Economics & Rural Sociology (30%), Agriculture (18%), Agri-Engineering (16%), Animal Husbandry (14.7%), Fisheries (12.7%), and Veterinary Science (8.7%). The study included both undergraduate students (four levels) and postgraduate students (three semesters).

**Table 1.** Socio-demographic and Socio-economic Situation of the Students

|            | [Mean $\pm$ SD (n)] or<br>n (%) |                       | [Mean $\pm$ SD (n)] or<br>n (%) |
|------------|---------------------------------|-----------------------|---------------------------------|
| <b>Age</b> | 22.56 $\pm$ 1.70                | <b>Area/Residence</b> |                                 |
| 19-22      | 138(50.2)                       | Rural                 | 120(43.6)                       |



|  | [Mean $\pm$ SD (n)] or<br>n (%) |                                     | [Mean $\pm$ SD (n)] or<br>n (%) |
|--|---------------------------------|-------------------------------------|---------------------------------|
| 23-26                                      | 137(49.8)                       | Urban                               | 155(56.4)                       |
| <b>Religion</b>                            |                                 | <b>Monthly Income<br/>(Student)</b> |                                 |
| Muslim                                     | 245(89.1)                       | 0-2000 Tk                           | 69(25.1)                        |
| Hindu                                      | 30(10.9)                        | 2500-5000 Tk                        | 124(45.1)                       |
| <b>Sex</b>                                 |                                 | 5500-7000 Tk                        | 67(24.4)                        |
| Male                                       | 125(45.5)                       | 7500-9000 Tk                        | 11(4.0)                         |
| Female                                     | 150(54.5)                       | 9500-15000 Tk                       | 4(1.5)                          |
| <b>Faculty</b>                             |                                 | <b>Family Size</b>                  | 4.92 $\pm$ 1.58                 |
| Veterinary science                         | 28 (10.2)                       | 3-6                                 | 246(89.5)                       |
| Agriculture                                | 56(20.4)                        | 7-10                                | 29(10.5)                        |
| Animal husbandry                           | 46(16.7)                        | <b>Part time job</b>                |                                 |
|  |                                 | Tuition                             | 49(17.8)                        |
|  |                                 | Others (online business, catering)  | 13(4.8)                         |
|  |                                 | Nothing                             | 213(77.5)                       |
| Agricultural Economics and Rural sociology | 85(30.9)                        | <b>Monthly Income<br/>(Family)</b>  |                                 |
|  |                                 | 2000-9000Tk.                        | 7(2.5)                          |
| Agricultural engineering                   | 33(12.0)                        |                                     |                                 |
| Fisheries                                  | 27(9.8)                         | 10,000-30,000 Tk.                   | 114(41.5)                       |
|  |                                 | 31,000-50,000 Tk.                   | 104(37.8)                       |
|  |                                 | 51,000-70,000 Tk.                   | 25(9.1)                         |
|  |                                 | 71,000-90,000 Tk.                   | 11(4.0)                         |
|  |                                 | 91,000-2,00,000 Tk.                 | 14(5.1)                         |
| <b>Mother's Occupation</b>                 |                                 | <b>Father's Occupation</b>          |                                 |
| Business                                   | 3(1.1)                          | Business                            | 74(26.9)                        |
| Non-government service holder              | 15(5.5)                         | Non-government service holder       | 47(17.1)                        |
| Govt. officer                              | 22(8.0)                         | Govt. officer                       | 57(20.7)                        |
| Homemaker                                  | 206(75)                         | Retired                             | 31(11.3)                        |
| Retired                                    | 1(0.4)                          | Unemployed                          | 23(8.4)                         |
| Others                                     | 28(10.2)                        | Others                              | 43(15.7)                        |
| <b>Level</b>                               |                                 |                                     |                                 |
| Level 1                                    | 45(16.4)                        | MS semester 1                       | 17(6.2)                         |
| Level 2                                    | 82(29.8)                        | MS semester 2                       | 23(8.4)                         |
| Level 3                                    | 63(22.9)                        | MS Thesis semester                  | 13(4.7)                         |



|         | [Mean $\pm$ SD (n)] or<br>n (%) |  | [Mean $\pm$ SD (n)] or<br>n (%) |
|---------|---------------------------------|--|---------------------------------|
| Level 4 | 32(11.6)                        |  |                                 |

Source: [17].

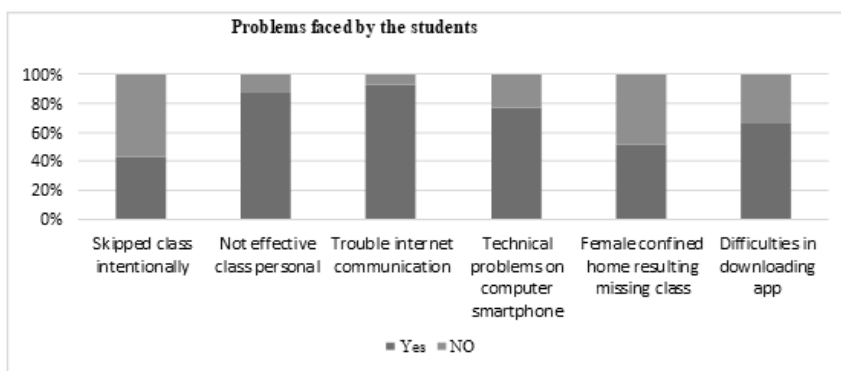
## DISCUSSION

People's internet use depends on their social class, cultural background, gender identity, rural-urban context, ability etc. It clearly indicates that people from all walks of life do not have equal access to internet networks [21]. From survey it shows that 32% of students assured us of having good internet access and 40% said they have moderate internet facilities in their area. 20.7% of students have observed to have poor net connections and 7.3% suffered for not getting cyber space entrée at all (Figure 1). A significant number of students (92%) have complained about insufficient internet facilities to continue the classes and exams. They have purchased internet packages to continue the study which are expensive for middle income families. Students have used different devices to get access with the internet. The highest number (76.7%) of students used mobile to do the online classes, 20% used laptop, only 1.3% and 2% used desktop and PC individually (Figure 1). Approximately 80% of students have faced technical problems in using electronic devices while doing the classes. Due to insufficient internet facilities in rural area, all students could not attend the classes at a time- 47.3% of students attended 80-90% classes, 38% students were present in 60-70% tutorials and only 4% students joined in online classes figured as 100% .

From this study it has been found that 43.3% of students have skipped classes intentionally, 86.7% students have thought that online learning is not effective as physical classes, 92.7% students have faced problems in internet connection, 77.3% students had



technical difficulties in computer or smartphone, 51.3% students were confined in hotline Google invites results in missing classes, 66% students faced difficulties in downloading apps like Google Meet, Zoom, Foxfire, Audiobook etc. (Figure 1).



**Figure 1.** Problems faced by the students in online classes

*Sorce:Authors*

Students have participated in online examination in Bangladesh Agricultural University during the pandemic. In the time of examination, 37.8% of students could not make their attendance properly as the teachers made the attendance in Google form. It was not possible for all students to stay in the class until finishing time. Filling the answer script and uploading it on time could not be accomplished by 25.1% and 27% of students separately. The students were asked about the efficacy of the online education system. In view of 50.2% of students, online education is very effective, 26.2% of students evaluated this learning system as effective and 23.6% assessed it as not effective at all.

During the pandemic, online education prevents the students from sitting idle at home (86%), and from developing trauma because of frequent death and infection witnessed around (85.5%). The guardians were also pleased to see their children participating in an online class being safe and sound (92.7%). To have the

chance to attend online classes frequently, students could easily communicate with the teachers, which boosts their mental strength, preventing them from being depressed (80%). Students enjoyed conversation with each other during the online class or before attending the class, sharing their day-to-day activities with their classmates and helping to release their stress (88%) (Figure 7). A good number of students (57.5%) have experienced mental wellbeing issues for doing online classes-they felt demotivated and discouraged towards study (21.8%), being tensed to access internet facilities (18.2%) and stress (24.7%) also and getting sleep disturbances (20%). The students also think that the teachers and students need more training for proper online classes (91.3%), and they also agree that the government should provide subsidies or allowances on internet access to make it easy for both teachers and students. To recognize the efficacy of online education, more than 50% of students opinioned starting this education system as a main alternative of physical education.

In this study, information has also been collected from teachers about online teaching experience. In teachers' view, online teaching is not beneficial like physical education (37.5%). In the query of its efficacy, 75% of educators stated in positive and 25% answered in negative. They have faced technical problems in taking online classes due to low literacy of the internet (62.5%), they also had difficulties in downloading google form and others (72.5%) and managing sequencing activities (87.5%). They were also pleased to join the classes at their convenience and show different images, lectures and videos, and presentations from the websites if required. They gave emphasis for proper online education training and use software to get easy access.

## CONCLUSION

Based on the research, online education is efficient for several reasons, which can be grouped into flexibility, accessibility, learning reinforcement, and mental well-being:

### 1. Flexibility for Students and Teachers

- Students do not need to rush through morning routines (breakfast, dressing, reaching class), allowing them to join classes from anywhere ([10], [12]).
- Both students and instructors can join classes at flexible times without strict schedules. In the study, **83% of participants were happy about flexible timings, and 89% could join classes without prior preparation.**

### 2. Closer Interaction and Engagement

- Students can focus on the screen from a closer distance, which enhances attention and engagement compared to a traditional classroom.
- Digital platforms allow real-time interaction among students and with instructors, **boosting communication and understanding.**

### 3. Reinforcement of Learning

- Lectures are recorded, allowing students to **replay content as needed** (88% of students used this feature), which helps in comprehension and revision.
- Digital tools like videos, images, and articles can be integrated instantly into lessons, enriching the learning experience.



#### **4. Reduced Physical and Psychological Stress**

- Students perform academic activities (attending class, exams, assignments) without physical effort and can stay in the comfort of their homes.
- Stress from commuting or strict classroom routines is removed. About 82% of students attended exams without stress, and 86% felt online learning prevented them from sitting idle, which reduces anxiety.

#### **5. Promotes Self-Learning and Autonomy**

- Students explore their own interests and take responsibility for completing tasks using online resources. In this study, 77.3% of students reported that online learning encouraged self-learning.

#### **6. Safety and Mental Well-being During Pandemic**

- Online learning allowed students to continue education safely during COVID-19. 92.7% of guardians were pleased with the safety of their children.
- Maintaining social connections through online classes reduced isolation and stress (88% of students felt peer interactions helped release stress).

#### **7. Positive Overall Perception**

- A large number of students (90–98%) believed online education was beneficial, providing a different and valuable learning experience despite the pandemic challenges.

In addition, the efficiency of online education during the COVID-19 pandemic also reflects the resilience of both students



and educational institutions. Resilience, in this context, refers to the ability to adapt and continue academic activities despite unprecedented disruptions ([15],[24]). By adopting online learning, students maintained continuity in their studies, adapted to new digital tools, and developed self-learning skills, demonstrating individual resilience. Similarly, instructors and universities showed organizational resilience by rapidly implementing virtual classrooms, recording lectures, and providing digital resources to ensure uninterrupted education. The flexibility, accessibility, and safety offered by online education not only mitigated the adverse effects of the pandemic but also strengthened the capacity of learners and institutions to cope with future challenges, fostering a more robust and adaptable academic environment.

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## ORIGINAL SCIENTIFIC PAPER

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# There Is Always a Tomorrow: How Leadership Mind-Set Shapes Organizational Resilience and Performance

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## ABSTRACT

*This paper explores the critical role of leadership mind-sets in shaping organizational performance, culture, and resilience. While leadership styles and competencies are widely discussed in the literature, far less attention has been given to the underlying psychological and emotional orientations that determine leadership effectiveness. Leadership mind-sets—encompassing emotional states, cognitive approaches, and decision-making tendencies—significantly influence how leaders interact with employees, manage stress, address challenges, and foster organizational resilience. Positive mind-sets such as optimism, flexibility, empathy, and emotional intelligence contribute to a culture of trust, collaboration, innovation, and adaptability. Conversely, negative mind-sets, including rigidity, cynicism, and authoritarianism, can*

*suppress creativity, reduce employee morale, and weaken organizational resilience. Drawing on transformational, transactional, and servant leadership theories, the paper highlights how different leadership mind-sets either strengthen or constrain organizational outcomes. Transformational leaders, supported by positive and future-oriented mind-sets, enhance innovation and build resilient high-performance cultures. Transactional leaders maintain stability and accountability but may struggle to support adaptability in rapidly changing environments. Emotional intelligence emerges as a particularly influential mind-set component, enabling leaders to regulate emotions, resolve conflicts, motivate teams, and navigate complex organizational dynamics. The findings emphasize that leadership mind-sets are fundamental determinants of long-term organizational success. As organizations confront increasingly volatile and unpredictable environments, cultivating positive leadership mind-sets becomes essential for enhancing organizational resilience, sustaining competitiveness, and achieving lasting prosperity.*

**Keywords:** leadership, organisation, resilience, emotional intelligence

**JEL classification:** J24, L21, D23

## INTRODUCTION

A leader's mindset plays a central role in shaping organizational success. While leadership is often discussed in terms of skills and actions, the psychological and emotional outlook of leaders—how they see challenges, make decisions, and view their teams—strongly influences performance and workplace culture.

A positive mindset (optimism, confidence, openness) inspires trust, motivation, and collaboration. In contrast, a negative mindset

(pessimism, rigidity) can create a toxic climate marked by low morale and disengagement. Thus, a leader's mindset becomes the foundation on which organizational success or failure is built.

In today's fast-changing business environment, mindset matters more than ever. Modern leadership requires adaptability, empathy, and emotional intelligence—not just authority or technical skills. This shift is reflected in contemporary leadership theories:

- Transformational leaders inspire others through vision, innovation, and emotional connection.
- Servant leaders prioritize the growth and well-being of employees, fostering trust and commitment.
- Emotionally intelligent leaders manage emotions effectively, make better decisions, and strengthen team relationships.

Understanding the link between leadership mindset and organizational outcomes is essential for developing effective leaders. This paper examines theory, research, and real-world cases to show how positive leadership mindsets enhance culture, creativity, employee engagement, and overall performance.

The aim of this paper is to explore how leadership and leaders' mind-sets shape organizational resilience, culture, and performance, and to highlight the importance of positive and emotionally intelligent mind-sets for long-term organizational success.

## **REVIEW OF LITERATURE**

### **Resilience as a Strategic Organizational Capability**

Organizations with strong resilience systems are better equipped to anticipate risks, absorb shocks, and maintain operational continuity while simultaneously exploring new opportunities for innovation and growth. Research shows that resilient organizations

consistently achieve higher levels of performance, particularly when facing dynamic or turbulent environments [13]. Their ability to use learning processes, knowledge sharing, and entrepreneurial thinking enhances adaptability and fosters continuous improvement even under conditions of uncertainty.

Leader behavior, attitudes, and mind-sets influence how employees interpret challenges, manage stress, and respond to organizational demands. Empirical studies confirm that leadership styles directly affect employee resilience, which in turn contributes to the resilience of the entire organization [15].

### **Role of Leadership in Organizational Effectiveness**

The article titled "Role of Leadership in Organizational Effectiveness" by Anjeza Meraku [8] emphasizes the importance of leadership in organizational success and is based on the Albanian context. Meraku claims that effective leadership does not stem from techniques, but rather from the right values [8]. Many of Meraku's themes involve how leadership too often emphasizes an image rather than the responsibility, which could be representative of organizations in Albania. The theme also develops into the types of leadership which are much more focused on authoritarian or "Theory X" types of management in Albanian organizations. Meraku explains how leadership impacts an organizational level in relation to organizational direction as can be inferred through mission and vision and, rather importantly, about how humans are viewed. Leader adaptation to the structure of the organization and organizational culture is necessary, specifically noted through a comparison of McGregor's "Theory X" leader and "Theory Y" leader styles. Meraku notes that organizations in Albania fail many times due to a lack of clarity from leadership (or leadership non-direction) and emphasizes the need for leaders who have a clear direction based on goals, trust building, and incorporation of their

followers as future leaders [8]. The article also highlights leadership characteristics such as honesty, integrity, competence, and the capacity to inspire and motivate people. Leaders who are competent, visionary, and a clear sense of direction tend to be effective in driving organizational success. Lastly, the paper highlights the need to align leadership with organizational values to improve employee satisfaction and organizational effectiveness based on the case study of the company Plus Communication, using survey data from employees.

### **Influence of Leadership and Work Mind - sets toward Job Satisfaction and Performance of Employee**

The article "The Influence of Leadership and Work Mind - sets toward Job Satisfaction and Performance of Employees" authored by Moh. Ali Shahab and Inna Nisa [14] examines the effects of leadership and work mind - sets on employee job satisfaction and performance at Konawe Hospital in Southeast Sulawesi. This investigation utilized a survey of 79 civil servant participants to gather data and test multiple hypotheses. The literature review discusses the correlated nature of leadership and job satisfaction, where educators that demonstrated strong leadership fostered an increased morale and job satisfaction of employees. Leaders were defined as individuals who influenced employee(s) in achieving organizational goals. In addition, the literature review also discusses work mind - sets of employees. Work mind - sets describe the feelings that employees exhibit toward their work environment, and also that work mind - sets could significantly influence satisfaction levels of job. Positive work mind - sets produce higher levels of satisfaction of job, which influenced the performance of employees. The literature review references several previous studies that confirm the value of using leadership and work mind - sets as a framework for employee

behaviours and performance results, such as the findings by ([18],[19]), both confirming that both leadership and work mind - sets are significant contributors to employee behaviour and performance outcomes. The authors note that there is a positive relationship between leadership and job satisfaction, but that leadership is less directly related to employee performance when compared to work mind - sets. The contribution of this study creates a lens that reinforces the need to develop and sustain positive leadership and work mind - sets to create a sense of satisfaction with your job, with improved performance as an extension of job satisfaction. In conclusion, the literature review set an important stage for the research study by relating employers' theoretical structure to their practice using empirical evidence, thus providing a basis for understanding the mechanisms of positive employee performance in a healthcare setting.

**Influence of leaders' mind - sets and commitment to quality management of training on organisational excellence: a mixed-methods study**

The research article "The Influence of Leaders' Mind - sets and Commitment to Quality Management of Training on Organisational Excellence: A Mixed-Methods Study" by Renier Christiaan Els and H.W. Meyer [3] investigates the important role that leaders' mind - sets and commitment towards quality management of training has, and the influence these aspects have towards organisational excellence. Finally, the authors use mixed methods to incorporate qualitative and quantitative research by analysing how the factors of leadership influence training practices, augment employee performance and affect overall organisational performance. Based on the literature that was reviewed, leadership has been found to play a critical role in helping organisations implement effective quality management



systems (QMS). Furthermore, there are multiple references ([20],[21]) that cite leadership commitment towards a quality management system is memorable; depending on leadership's level of commitment to quality management systems will often product influences on an organisation's QMS usability. This study reviews literature on leadership attributes that amplify organisational excellence. Leaders who maintain a quality management standard or mind - set towards quality training will have a stronger commitment towards continuous of improvement with overall superior outcomes in their organisations.

Transformational leadership, recognized for motivating and inspiring its followers, is noted as being particularly successful in fostering a culture of quality. Leaders, who show enthusiasm, paint a picture of the vision for quality, and model the behaviours expected of their employees around the issue of quality will achieve employee buy-in and a culture of quality orientation in the organization ([2],[1]). Those leaders will affect the implementation of quality management principles throughout the organization at every level of employee, getting employee values aligned with the organization's values. The review also highlighted the role of training in organizational success with QMS. Quality management training will help employees meet organizational quality standards and organizational performance measures [22]. As stated by Tangen [22], training is an essential component for the successful implementation of QMS because training ensures the employees have the knowledge and skills to perform and meet organizational quality objectives. However, the success of training programs depends on the leader's commitment to quality and their ability to create an atmosphere conducive to continuous improvement and learning.

Several studies have also noted the relationship between

leadership commitment to training and performance in organizations. The literature has established that when leader behaviour, mind - set and support for the training process is perceived positively by employees, it is likely the training will lead to improved performance and organizational excellence ([23],[17]). In addition to improving training delivery, a leader's support and commitment to quality training can also serve as a motivational factor which promotes employee satisfaction and organizational performance. In conclusion, the literature indicates that the leadership mind - set and commitment to quality management training is a considerable contributor to organizational excellence. The infusion of leadership support for training and quality management can enhance quality management training delivery and enhance all-around success in quality implementations. This study contributes a mixed-methods approach to understanding leadership underpinnings around these organizational outcomes.

### **Analysis Of the Leadership Styles Impact on Organizational Performance**

The article "Analysis of the Leadership Styles Impact on Organizational Performance" (2024) by N. Huseynzada [7] adds to the extensive literature on leadership styles and their influence on organizational performance. This article discusses the relationship between each leadership style, and organizational success, specifically the role of leader's behaviour, mind - sets, and approach to achieve performance outcomes in organizations. One of the central themes that is discussed in the literature is the influence on organizational effectiveness of transformational and transactional leadership styles. Transformational leadership is noted as a good leader who will inspire, motivate, and encourage followers to be innovative. Evidence shows that transformational

leadership has favourable impact on organizational effectiveness ([2],[1]). More congenial environmental engaged employees are connected with transformational leadership, which speaks to the performance, job satisfaction, and commitment to the organization [2]. Transactional leadership is focused on rewards and punishments for anticipated behaviours and so tend to have variable impact on organizations especially in a structured environment, but not significantly for long-range sustainability [24].

Huseynzada's research expands on this fundamental study as he investigates the practical application and ramifications of these two leadership styles and their direct impact on important organizational outcomes, such as productivity, innovation, and employee morale [7]. The literature review expands on the role of leadership in establishing organizational culture as leaders assume an important role in the development of an environment that supports and hinders employees' performance [25]. Leaders who see the bigger picture and communicate clearly create a culture of trust, respect, and commitment that fosters performance [23]. The review also emphasizes that recognition of adaptive leadership is perceived as important in a changing business landscape. Leaders are better equipped to lead an organization to success when they are highly flexible, open to feedback, and responsive to various conditions impacting them and their strategic strategies [26]. Research suggests that adaptive leadership will become increasingly important in industries in which persistent innovation and management of complex problems is required [11].

In summary, Huseynzada's work [7] builds on previous research on leadership, which has been quite significant by examining how leadership styles impact performance in organizations. The integration of transformational, transactional,

and adaptive leadership perspectives gives a comprehensive understanding of leadership behaviour's impact on organizational success while also providing scholarly and practical contributions.

### **New Mind - set-Behaviour (AB) Theory for Organizational Leadership**

The authors, P. S. Aithal and Shubhrajyotsna Aithal [27] present a new theory, Mind - set-Behaviour (AB) Theory, that allows for new ways to think about the relationship between leadership, decisions, and results for organizations. The authors suggest that the behaviour of leaders is essential to an organization's results and that leader behaviour is influenced by their mind - sets and those mind - sets are shaped by emotions, beliefs, feelings, and the surrounding environment. The authors point out that the new AB Theoretical Framework links the interface between the mind - set of leaders, processes, variables in making decisions, psychologies, and environment in support of the effectiveness of leadership to support organizational results. The AB Theoretical Framework suggested by the authors considers foundations of leadership theory that have been discussed regularly in leadership literature, including Simon's [28] contention that leadership decisions were the product of leaders' ability to discern and analyse information. In the AB Theoretical Framework, the authors discuss how the leader's reflection of their mental state and mind - sets results in influence making decisions that leader, in turn influence organizational decisions. The authors review literature that identifies specific leader traits, including emotional intelligence, as a significant determinant of leadership effectiveness [4]. Emotional intelligence affects the leader's mind - sets and behaviours enabling them to manage emotions and relationships to create a supportive, collaborative, healthy culture and climate.

In addition, the paper corresponds with research literature focusing on decision-making models, such as Mintzberg [29], which state that environmental inputs are key determinants of a leader's behaviour. The authors note that a positive environment leads to positive behavioural intentions, and subsequently, encourage decision-makers to be proactive and to make good decisions. In contrast, a negative environment, filled with frustrations, stress or disharmony, leads to undesirable decision-making and ultimately contributes to dysfunctional organizational performance. This aligns with Schein's [25] findings which indicated that organizational culture is shaped by leadership and either enhances or inhibits overall effectiveness. The AB theory also extends previous models of leadership by incorporating "predictive decision-making." The paper contends that leaders are not simply acting in response to current organizational challenges but must be able to anticipate future trends and risks. The paper cites research on strategic leadership which indicates that the best leaders adopt the future as the central pillar of their thinking when attempting to lead a change in an environment of uncertainty [23]. Hence, the theory emphasizes the importance of "predictive thinking" in the conceptualization of leadership and the decision-making process.

To summarize, the AB model provides a holistic model to understand the fluid interaction between a leader's mind - set, behaviour, and decision-making. It contributes to the theories of leadership by exploring the inputs of environmental factors and emotional intelligence as they affect leadership efficacy and ultimately predict organizational success. The paper expands on current theories and includes psychology and environmental factors in leadership models which results in a wider consideration of organizational leadership.

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**Mind - sets and leadership competences for project success**

The article entitled "Mind - sets and Leadership Competences for Project Success" [9] reviews the important connection between the mind - sets, leadership competences, and successful outcomes of a project manager. The article examines the combinations and interactions of emotional intelligence (EQ), managerial competence (MQ), and intellect (IQ) to provide us with new perspectives concerning leadership abilities and project understandings. The review used in the article utilizes leadership competence models that highlight the multi-dimensional aspects of leadership. The competency-based model of leadership has stated that a successful project manager must possess complex emotional, intellectual, and managerial skills. Based on the literature a person's emotional intelligence (EQ), which reflects the use of empathy, self-regulation, and social skills, is an important condition of success for leaders, particularly when risks and complexity are high [4]. The emotional abilities of a leader provide them the skills to solve and manage the emotions or emotional things happening within the project team to get, or keep, everyone working collaboratively, trusting one another, and engaged. In addition to emotional intelligence (EQ), managerial competencies (MQ) like decision making, resource management and strategic planning are essential for successful project management. These competences are particularly significant in ensuring that projects stay on schedule, deadlines are met, and projects achieve their objectives. Furthermore, Intelligence competencies (IQ) serve a purpose by allowing project managers to think critically and address complex problems, which is necessary when managing unexpected risks. The study identifies that while all three competences are significant for project management, it is the manager's mind - set towards the project that is the primary antecedent of project success. Positive mind - sets such as

commitment, motivation and confidence are shown to have a direct influence on project performance. In addition, EQ combined with positive mind - sets relates to better project execution and overall better-quality leadership. For this reason, the study emphasizes the need for leaders to identify a balanced approach to leadership, where mind - sets and emotional competences are used in conjunction. The authors posit that training leaders needs to not only address technical and management skills, but also to build emotional intelligence and a proactive mindset for project success. This conclusion aligns with previous research of successful project managers with a mixture of hard and soft skills. In conclusion, their paper provides useful contributions to the understanding of how leadership competences and mind - sets can affect project results. The authors' call for consideration of a mixed model of leadership skills is a useful framework for instructing project managers to lead their teams in order to improve the quality of project results.

### **Concept of Leadership Mind - set**

Leadership mind - set is the way of thinking, belief, and emotional disposition a leader has toward their role, their team, and their situation in the context of their role. Unlike skills or behaviour, leadership mind - set is rooted in a leader's psychological and emotional disposition, which drives how the leader sees and responds to situations, people, and challenges. Mind - set incorporates a leader's overall perspective of life and work, allowing for better decision-making, relationships, and general effectiveness. A leader's mind - set represents their unique perspectives on their role, particularly as it relates to stress, conflict, and making decisions in the context of their role. Psychologically, leaders with a positive leadership mind - set usually have traits such as optimism, resiliency, and emotional



intelligence, and this disposition allows them to be calm when times are turbulent. At an emotional level, it incorporates the leader's ability to self-motivate and motivate other people, along with holding a mindset of growth and being able to have empathy for followers. A positive leadership mind - set is often associated with a culture of trust, openness, and collaboration, which translates into better team building and performance. Conversely, negative or rigid mind - set usually serves to block progress, demotivate teams and encourage disengagement and or conflict. As a result, the mind - set of leadership is an important driver of individual and organizational success, as it influences both how leaders view their role and how they engage and inspire those who work with them.

### **Components of Leadership Mind - set**

The key components of leadership mind - set embody the cognitive and emotional structure in which leaders operate. These components lead to how leaders interact, make decisions and create the culture of their followers. Key components of mind - set include:

#### **Optimism:**

Optimism is the belief that problems can be solved, and goals can be achieved, regardless of how difficult the journey may appear. Leaders with an optimistic mind - set are more inclined to view challenges as opportunities for growth and will advocate this notion for their followers. This does generate a sense of hope, energy, and delight, especially in times of uncertainty and confusion. Optimistic leaders typically provide positive reinforcement and that provides suggestions for believers to remain motivated - particularly when the going gets tough.





### **Confidence:**

Confidence is a key to leadership. Confidence allows leaders to confidently make decisions and act on their ideas, which is especially important in times of ambiguity. An air of confidence influences followers to trust and respect a leader's guidance because followers believe a leader's vision will lead them to a productive outcome. Conversely, however, confidence needs to be supported with humility to present a confident yet discerning leader. Too much confidence could be interpreted as arrogance, and too little could lead to indecision and aimlessness.

### **Resilience:**

Resilience is the capacity to recover from setbacks, continue to strive even in challenging situations, and to remain steady emotionally in tough times. Resilient leaders don't just bounce back from mistakes, they use their experiences to make themselves stronger by learning lessons from those times. This allows them to stay calm under pressure and motivate their teams to continue in tough times. Resilient leaders tend to become the backbone of a team's ability to adapt, respond, and change.

### **Empathy:**

Empathy is the ability to understand and feel the feelings of others. Empathetic leaders connect with their followers, personally acknowledging their care and concern for their supporters and their success. Empathy is an emotional intelligence that allows leaders and followers to work through hard people situations, and to settle conflict. Empathy allows leaders to build rapport and trust with those leaders are trying to lead. Listening and caring for people's feelings helps empathetic leaders to lift overall morale or foster a greater sense of belonging and supportive space for others.

**Flexibility:**

Flexibility is the ability to stay nimble and accepting in times of change - particularly in the midst of challenge or sudden change. Leaders with a mindset of flexibility can shift their approach, innovate, and move people through change without losing speed. The ability to change one's response to changing circumstances, whether that be a shift in organizational purpose, or a new technological advancement, is vital in staying relevant in an unpredictable, fast-moving world. Leaders that use their own flexibility, encourage team members to remain flexible in the face of uncertainty.

**Difference Between Leadership Mind - set and Leadership Style**

While a leader's mind - set and a leader's style are both important for effective leadership, each pertains to a different way a leader relates to his/her team and influences the organization.

A leadership mind - set can be thought of a leader's internal psychological and emotional orientation to his/her leadership role. It is the mindset, the disposition and emotional intelligence that shapes how a leader approaches challenges, decisions, and ways of dealing with others. Leadership mind - set is more reliant on the internal characteristics and dispositions that a leader has than it is on things that can be seen or observed in a leader's day to day actions and behaviours. For example, a leader's mind - set towards failure, their optimism, or their emotional resilience in crises are all components of leadership mind - set. A leadership mind - set is the mental framework that all leadership behaviours are founded upon.

In contrast, Leadership Style is defined as the actual actions and behaviours displayed by a leader to direct and influence their followers. Leadership style is observable from outside and can be authoritative, democratic, transformational, or laissez-faire based



upon how the leader interacts with the group and makes decisions. Leadership style often reflects the leader's mind - set but relies on a group of learned behaviours, skills, and strategies. A leader with an optimistic and empathic mind - set is more likely to reflect a transformational style focused on developing and inspiring their followers; on the other hand, a leader with a pragmatic mind - set is likely to follow some a transactional style that places more emphasis on structure and rewards.

The critical distinction is that leadership mind - set is internal and emotional while the leadership style is external, and behaviour based. The two are directly related because an optimistic mind - set is likely to be aligned with transformational style while a more rigid or pessimistic mind - set is likely to be authoritarian. However, a leader can leverage their mind - set to simply select or modify their style even if the mind - set has not changed. Alternatively, a shift in mind - set may lead to a natural shift in style. The interplay between a leader's style and mind - set illustrates the complexity of leadership, or the extent to which internal dispositions impact the ways a leader interacts with his or her team and outcomes in an organization.

### **Case Studies**

- **Satya Nadella's Leadership at Microsoft**

Satya Nadella became the CEO of Microsoft in 2014, one of the largest and most powerful technology companies in the world. When he assumed the position, Microsoft was dealing with major problems, including flat growth in its core markets. It was clear that Microsoft's number one product of all time, Windows, was an aging operating system that needed to be transformed. The company's attempts to make headway in the smartphone market were failing, which also stifled growth in Microsoft. Microsoft had long lived with an internal culture considered competitive, siloed



to the point that it QUOTE limit collaboration and creativity.

As a leader of more than 20 years, Nadella brought an understanding of Microsoft's opportunities and challenges. He understood how transformation would have to occur with products and services as well as with Microsoft's corporate culture. Here Nadella's approach to leadership was heavily influenced by Carol Dweck's psychological idea of a growth mindset that embodies the idea that our abilities and intelligence can be developed through our effort and learning. Nadella only took a few months in his position to clarify that Microsoft had a need to stay abreast of a growth mindset. He challenged employees to think about learning, creativity, and collaboration instead of simply trying to "beat each other. "This represented a change from the top-down, frequent authoritarian leadership typified by his predecessors, Bill Gates and Steve Ballmer.

Nadella's leadership was also significant because of his focus on empathy. He spoke about the necessity of "empathy" with respect to understanding the needs of customers and the dynamics inside the company. Nadella was particularly focused on the notion of "leading with empathy" and how that could build a more welcoming culture in the workplace. It became a principle of his leadership style. During Nadella's leadership, Microsoft underwent a cultural and strategic change. Rather than solely trying to sell its products, Nadella directed the company towards a cloud-first, mobile-first strategy. Microsoft Azure became a leader in cloud computing, and he also oversaw acquisitions linked to his vision of the company moving into cloud services, professional networking, and gaming including LinkedIn, GitHub, and some gaming companies.

- **Howard Schultz's Leadership at Starbucks**

Howard Schultz's journey of leadership at Starbucks began in



1982 when he joined the company as the Director of Retail Operations and Marketing. Notably, Schultz had worked with Starbucks when it was as an infamously small coffee bean retailer based in Seattle. However, it was his vision to turn Starbucks into a coffeehouse chain that would forever change the coffee experience. In 1987, Schultz purchased the company from the current owners, and the global expansion of the company began. Schultz's leadership was focused primarily on the belief that a great customer experience is paramount. He famously coined Starbucks the "third place" — a comfortable space situated between home and work, where people could relax, connect, and drink great coffee. This vision was groundbreaking in the context of the coffee industry, which consisted of fast-food chain coffee services and traditional coffee shops that offered a coffee experience different from that of Schultz's vision.

Schultz's leadership philosophy was also people-centric, particularly with his employees. Schultz referred to them as "partners," and he was one of the first executives in the service industry to offer health benefits and stock options to even part-time employees. Schultz believed that if employees were treated well and had all the tools, they needed to be successful, they would want to provide an amazing customer experience, resulting in lifelong customers. Under Schultz's leadership, Starbucks grew rapidly, going from a few dozen stores in the early 1990s to more than 28,000 stores worldwide by the time Schultz stepped down as CEO in 2017. Schultz's leadership experience was also distinguished by his devotion to social responsibility. He made sustainable coffee sourcing, environmental initiatives, and community engagement a priority, further establishing Starbucks as a company that stood for more than profit.

- **Elon Musk's Leadership at Tesla**

Elon Musk's leadership at Tesla exemplifies visionary leadership and its transformative potential. Musk became the CEO of Tesla [16] in late 2008 after spearheading the company's first round of funding. When Musk first joined Tesla, it was near bankruptcy due to repeated delays in production, severe financial challenges, and scepticism from consumers and investors alike. The traditional auto industry was dominated by large, legacy car manufacturers who were heavily invested in gas-powered vehicles at the time. Musk's vision for Tesla was larger than undertaken by any previous CEO in the automobile industry to that point: Musk wanted to reimagine the automobile industry and create electric cars that could compete with, and eventually surpass, traditional internal combustion engine vehicles with respect to performance, safety, and environmental impact. He wanted to profit, of course, but he also wanted to help solve some of the world's problems - such as climate change - by accelerating the world's transition to sustainable energy. The first few years of Tesla under Musk's leadership were filled with severe challenges. The Roadster, the company's first car, had serious issues related to production, and the company came close to bankruptcy at least three times. Musk used his own money out of desperation to keep the company alive during its darkest moments.

Yet, Musk's conviction in Tesla's capabilities remained steadfast. His single-minded focus towards changing the car market by producing affordable electric vehicles that could become mainstream and widely available stayed the same. Then in 2012, the company entered the sedan market with the Model S, which was met with acclaim for its aspects of styling, driving experience, and range. The Model S further cemented Tesla's credibility as a serious competitor in the car market. Musk's leadership style is

unquestionable; however, it is unorthodox. He is a noted risk-taker, and his habitual breaking of norms is ideal for the culture of 'what can I make possible today?' Musk is intimately involved with all aspects of Tesla, from developing future model designs and features to developing technologies, such as battery packs that could facilitate electric driving or power an autonomous vehicle. His working style is typically called 'hands-on' and tends to be very demanding. Musk has leveraged substantial workplace demands that involve aggressive working timelines for the completion of work and reports to execute his vision of the future. Nonetheless, Tesla grew its pace of development under Musk's leadership. The company released the Model 3, which became one of the best-selling electric vehicles in the world amid many obstacles. Eventually, Tesla's share price helped it achieve significant market capitalization that would exceed Ford and General Motors, signalling the impact of Musk's unique traits of leadership to change the future of the automotive industry. Tesla is a brand that is much more than just an electric car company. It has entered sectors such as energy storage, solar products and autonomous driving technology.

- **Indra Nooyi's Leadership at PepsiCo**

Indra Nooyi [10] took over as CEO of PepsiCo [12] in 2006, after the previous CEO Steve Reinemund. During the period she was the CEO, Nooyi changed the purpose and position of PepsiCo to redefine how the company conducted their business. It is worthwhile to note that Nooyi especially emphasized the balance between profitability and the social responsibilities of PepsiCo. Nooyi led PepsiCo [12] through substantial changes and positioned it to be a healthier and more environmentally sustainable, socially responsible company, while maintaining solid financial performance. When Nooyi assumed the role of CEO, PepsiCo was

one of the most dominant companies in the snack and beverage business, yet the demands of consumers were increasingly polarized toward health and wellness products, and at the same time the awareness and concern of sustainability and environmental degradation was growing.

Nooyi[10] was conscious of the need for PepsiCo to adapt to these changes in the environment and began the framework of "Performance with Purpose," which became her operational mode and strategy of leadership. Performance with Purpose was PepsiCo's project to grow the PepsiCo business to also enhance PepsiCo's relationships within society and with the environment. Nooyi's leadership initiative became the focal point in the products that PepsiCo eventually reformulated to offer reduced sugar products and more healthy snacks and beverages. Nooyi also placed a premium on issues of sustainability for the environment for PepsiCo's operations to lessen their water usage, energy usage, and waste creation. Nooyi pushed for greater responsibility in sourcing ingredients, such as palm oil, and worked to make PepsiCo's supply chain more sustainable.

Moreover, Nooyi was a stronger advocate for diversity and inclusion, attempting to raise the representation of women and minorities within PepsiCo's leadership team. This focus on diversity was social accountability as well as strategic; bringing diversity of thought to innovation and decision-making was a priority. Nooyi tended to guide in a calm, considered, and strategic manner. She was known for her ability to think long term, consider the future, and encourage the team to work toward shared objectives. She was not as well-known, or media-driven, as some of her peers, but her leadership was just as effective. Her leadership of PepsiCo brought sustained financial growth, with record profits, and strong performance in the stock market.



- **Jeff Bezos' Leadership at Amazon**

In 1994, Jeff Bezos started Amazon as an online bookstore. It didn't take long for him to envision it as an international e-commerce leader across multiple sectors, including retail, cloud computing, entertainment, and logistics. Bezos's leadership has been critical to enabling Amazon to evolve from a modest-sized startup to one of the largest and most valuable companies worldwide. Throughout the evolution of the company, Bezos has maintained a leadership mind - set grounded in long-term thinking, an obsession with the consumer, and a willingness to take risks. Bezos's leadership philosophy is often cited as being customer centric. From the onset of Amazon, he prioritized customer satisfaction above all else, believing that if the company was focused on the customer, then it would be successful. Bezos's leadership mind - set led Amazon to adopt a mantra of "customer obsession," which he developed into a guiding principle for decisions about the company, which led to enormous selection, fast deliveries, and innovative developments like Amazon Prime and Alexa.

Bezos's leadership style was also characterized by a focus on innovation and technological development. He consistently requested experimentation and gave Amazon permission to enter new business lines, amongst them, Amazon Web Services (AWS), now a major revenue creator. There was also some level of risk to this venture; however, Bezos endorsed a culture of failure, encouraging employees to experiment, innovate and learn from failures. Bezos was also known for his risk-taking desire to make long-term bets instead of focused on near-term profitability. In its infancy, Amazon was also willing to accept losses while it was building infrastructure, growing the overall business, which led to the loss of near-term profit leads. For Bezos and Amazon,



sacrificing profit opportunity for potential growth creates a competitive advantage over other competitors.

### **Inferences**

- **Satya Nadella's Leadership at Microsoft**

Nadella's experiment of incorporating a growth mindset and empathy into leadership underscores the significance of both in leadership. By demonstrating these values, he radically altered the internal culture of the company which lead to increased levels of innovation, collaboration, and engagement within employees. Nadella's growth mindset has dwelled on a continuous cycle of learning rather than a fixed notion of success. This enabled Microsoft to reposition itself in the technology sector allowing it to thrive in new areas such as cloud computing, artificial intelligence, and gaming. The linchpin for this transformation was Nadella's ability to authentically connect with employees on an emotional level, so much so that making them feel connected, valued and a contributor to the success of the company. Further, under Nadella's leadership, the normalization of failure as part of the learning process created a climate of innovation and creativity. This was especially important when considering the tense dynamic of the technology industry and the need to keep any company nimble to ever-changing demands.

Nadella's leadership style can also be seen as a reaction against the competitive and at times combative style of leading at Microsoft prior to Nadella. Microsoft' culture under Steve Ballmer was often described as "cutthroat" leading to, among other things, internal competition and silos stunting their innovation process. At the same time, Nadella's style allowed for the collaboration and sharing of ideas that produced more effective teamwork and significantly sped up innovation. Increasing customer empathy also meant that Microsoft was better able to predict customer needs,



continually improve its products, and ultimately produce more impactful solutions for customers. This had a transformational effect on Microsoft, and together with Nadella's focus on long-term vision, led Microsoft back to one of the most valuable companies in the world.

- **Howard Schultz's Leadership at Starbucks**

Schultz's management at Starbucks serves as a textbook case of the impact of a people-first mindset. Schultz created an unparalleled corporate culture that led Starbucks' expansion around the world by emphasizing employee welfare and customer experience. Schultz believed that taking care of employees would lead to better service and customer loyalty that would propel business success. Schultz never turned away from the notion of building a positive and inclusive atmosphere in his stores, which transformed Starbucks into a unique internal culture. Schultz offered partners avenues for advancement, health benefits, and stock options that cultivated ownership and engagement among workers. This was both novel chemistry and ground-breaking without churn which is usually more common in the retail and service trade.

In addition, Schultz's emphasis on social responsibility appealed to consumers who were increasingly concerned with factors such as ethical sourcing, sustainability, and community involvement. Starbucks was one of the first major corporations to embrace fair trade coffee and enact a series of concrete actions to minimize its environmental impact. As a result, Starbucks was transformed into a café retailer into a socially responsible company which delivered added value to customers who were aligned with the social aspect of Starbucks brand. Created a sustainable competitive advantage for Starbucks through Schultz's mindset of leading by way of social responsibility, employee empowerment,

and customer service experience. Further, he set a trend for retailers and the hospitality industry that social responsibility and profitability could be mutually impressive.<sup>4</sup>

- **Elon Musk's Leadership at Tesla**

Musk's direction of Tesla represents the impact of visionary leadership and the mindset of a leader working through challenges to race toward the future of technology. His desire to remain focused on his mission of sustainable energy solutions, and constant push to explore new, cutting-edge technology to follow his vision, in the end, pulled Tesla from a stalled startup that was not operating as expected to a top-valued company in the world. Musk exemplifies a leader with an mind - set of pure perseverance and resistance. He was willing to risk his own money, take things to extremes of what was previously thought possible in terms of engineering limits, and regard failures as a learning experience, which is essential to the ultimate success of Tesla [16]. Furthermore, Musk leads with the mind - set of unwavering attention to the larger, long-term vision, despite the surrounding obstacles of leading a company that's always striving for innovative, high-risk status.

One of Musk's most critical leadership characteristics is his ability to motivate his employees. While Musk's approach to leading can be called intense, demanding and controversial, many employees at Tesla feel purposeful and galvanized around the mission of the company. Musk's vision is infectious, and he has been able to gather some of the best talent in the industry—the kind of people who will put in long hours and risk their comfort in order to be part of something innovative. Musk's approach to leadership has cultivated a culture of innovation, where employees are empowered to think creatively and defy conventional wisdom of the automotive and energy sectors. Musk's approach also

reflects the role of risk-taking and has demonstrated a willingness to embrace failure. Tesla's path has been anything but smooth, facing an abundance of challenges around production delays, quality control issues, and financial viability. Musk's leadership demeanour around failure as a foundation to learn and improve has served to improve outcomes. In the face of failure, Musk has examined failures as learning opportunities that are intrinsic to moving the company forward.

- **Indra Nooyi's Leadership at PepsiCo**

Indra Nooyi's time as CEO of PepsiCo [12] is an illustration of effective leadership that blends social responsibility, ethics, and general business principles with successful financial results. Nooyi's strategy "Performance with Purpose" brought a balanced approach to competing and adapting to changing consumer preferences to healthier products and sustainability. Profit and purpose balancing was the mindset to sustain PepsiCo's successful leadership outlook in the competitive global landscape for traditional consumer goods. Nooyi's leadership also encapsulated the role of long-term thinking by putting longer-term options on the table instead of prioritizing short-term profitability, such as focus on healthier products, sustainability, and diversity initiatives for future growth and relevance using valuable assets at PepsiCo. DHL was a counter example of the complexity of our modern business environment dealing with the social, environmental, and technological challenges of true leadership. The ways that Nooyi prioritized people in leadership offers another distinction of how effective leadership fosters drives a corporate culture. Nooyi's prioritization of engagement and distributing authority to the voices of all diverse perspectives in her decision-making processes required a focus towards continuous change and long-term innovation, while also demonstrating an expectation of a priority to



diversity and inclusion for all corporations as a work agenda.

- **Jeff Bezos' Leadership at Amazon**

Bezos' tenure at Amazon serves as a prime example of visionary leadership and customer-driven innovation. His style of leadership was characterized by a long-term perspective and a level of risk-taking, along with a persistent focus on the customer. Bezos' strength came from his ability to look beyond the immediate moment and plan for the future of Amazon—even if it meant that he had to concede some short-term loss. He was willing to innovate for technological advancement and continued to move Amazon ahead of its competitors, sometimes at an expense to himself, and build a diverse business empire. The combination of Bezos' obsession with the customer and his continual attempts to improve the products or experience for them helped Amazon create an ecosystem for their customers to not only have a tremendous selection of products to choose from, but an exceptional shopping experience as well. This focus on the consumer led Amazon into becoming a trusted brand and leader in multiple industries, such as e-commerce, or cloud computing, to direct them to either outcome. Beyond that, Bezos' willingness to accept failure into the innovation process while still creating a culture of exploration and experimentation, resulting in Amazon's ability to innovate at a rapid pace and launch new product and service discoveries in the process. Bezos' approach to leadership with its emphasis on the customer experience and taking a long-term view of growth rather than a short-term view of profits ultimately put Amazon on a trajectory of sustained growth and dominance across industries and sectors.

## CONCLUSION

In examining the leadership of Nadella, Schultz, Musk, Nooyi, and Bezos, a clear pattern emerges: **mindset** is the core driver of

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organizational transformation and long-term success. Each leader demonstrates a unique approach—whether grounded in empathy, people-first values, visionary risk-taking, sustainability, or relentless customer focus—but all of them show how a leader’s internal mindset shapes culture, innovation, and performance.

Across these cases, a positive, flexible, and resilient leadership mindset proves essential for building organizations capable of thriving amid disruption. Leaders who prioritize emotional intelligence, continuous learning, and adaptability not only inspire higher employee engagement but also create cultures that support innovation, psychological safety, and long-term strategic thinking.

Research further confirms that organizational resilience is directly linked to improved performance, as resilient companies recover faster, innovate more effectively, and sustain competitive advantage [13]. Because mindset influences decision-making, team climate, and the organization’s capacity to navigate uncertainty, it becomes one of the most powerful determinants of leadership effectiveness.

Ultimately, leadership mindset is the foundation upon which resilient, high-performing organizations are built. Leaders who intentionally cultivate optimism, empathy, and adaptability are better equipped to drive meaningful change, motivate teams, and guide organizations successfully through today’s dynamic and unpredictable environment.

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## **ORIGINAL SCIENTIFIC PAPER**

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# **From Diversity to Belonging: Reframing Inclusive HR Practices in MENA Region SMEs**

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## **ABSTRACT**

*This study examines how small and medium-sized enterprises (SMEs) across the MENA region are evolving from traditional diversity initiatives toward fostering genuine experiences of belonging in the workplace. Drawing on a mixed-methods approach, combining 22 semi-structured interviews, document analysis from 12 SMEs, and a mini-survey (n=72), we assess how inclusive human resource (HR) practices are perceived and implemented. Findings indicate a significant discrepancy between leadership discourse and employee experience: while senior managers frequently promote diversity and inclusion (D&I) rhetorically, employees often report a lack of psychological safety and inconsistent inclusive behaviours. Cultural norms, more than resource limitations, emerge as the primary barrier to meaningful inclusion. Moreover, the concept of “belonging” remains underdeveloped and unevenly experienced across firms. The article contributes to the growing literature on inclusive HRM by offering empirical insights from a region often underrepresented in global D&I research. It calls for more context-*

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*sensitive approaches that move beyond policy rhetoric to foster authentic inclusion in SMEs.*

**Keywords:** diversity and inclusion, belonging, human resource management, SMEs, MENA region.

**JEL classification:** J16, M12, L25

## INTRODUCTION

Walk into any modern HR conference in Dubai or Cairo today, and you'll hear passionate debates about diversity metrics. But talk quietly with employees afterward, and a different story emerges, one where inclusion policies often crumble against entrenched workplace realities. Recent surveys show 73% of MENA professionals believe their company's diversity efforts exist mostly on paper [31], a statistic that matches what emerges from countless interviews and focus groups.

The present study examines how Human Resource Management in MENA countries can move from traditional diversity approaches, often imposed and fragmented, toward building authentic organizational cultures where employees experience true belonging. It addresses the following research question: **How do small and medium-sized enterprises (SMEs) in the MENA region implement and experience diversity and inclusion practices, and to what extent do these practices foster a genuine sense of belonging among employees?**

Two key objectives guide the inquiry: To analyse the limitations of traditional diversity approaches within HR practices in the MENA region. And to identify the organizational levers, including leadership behaviours, inclusive policies, and cultural practices that facilitate the emergence of belonging-centred HR strategies.

This research is both timely and significant. First, it contributes to a growing body of scholarship that critiques the limitations of surface-level D&I programs and emphasizes the psychological and emotional dimensions of inclusion ([9],[1]). Second, it fills a critical gap in the international HRM literature by offering an empirically grounded

perspective from a region that remains underrepresented in academic discourse. Third, it offers practical guidance for HR professionals and policymakers seeking to design inclusive, context-sensitive systems that support identity affirmation and long-term employee engagement.

## **THEORETICAL FRAMEWORK**

### **From Diversity to Belonging: Conceptual Evolution in HRM**

While HRM theories have evolved from diversity to belonging, many employees we spoke to in MENA SMEs still struggle to see this transition reflected in their daily work lives. Diversity, initially introduced into the organizational vocabulary as a way to address representation disparities, primarily refers to demographic heterogeneity, the presence of differences across gender, ethnicity, age, or disability [14]. However, scholars have critiqued this approach for focusing excessively on numerical representation, often resulting in tokenism or surface-level compliance [27],[34].

Inclusion, as an extension of diversity, emphasizes the active integration of diverse individuals into the organizational fabric. It is not simply about having differences present, but about ensuring that individuals feel respected, valued, and able to contribute fully [24],[35]. However, even inclusive organizations may fall short if individuals do not experience psychological safety or recognition of their identities [9].

This leads to the emerging construct of belonging, which refers to a deeper, affective state where employees feel not only included but emotionally connected and personally affirmed. Belonging implies identity-based inclusion, in which individuals feel accepted not in spite of their differences but because of them [11]. According to Brown [3], belonging requires vulnerability, trust, and cultural mechanisms that validate individual and collective identities. The evolution from diversity to belonging is not linear but conceptual, moving from structures and policies to emotional and psychological outcomes.

## **Cultural and Organizational Dynamics in the MENA Region**

The application of these concepts in the MENA region introduces additional complexity. Organizations in countries such as Tunisia, Morocco, Egypt, and Jordan operate in environments where collectivist norms, hierarchical structures, and patriarchal traditions intersect with modern HRM trends ([13],[17]). In these settings, the rhetoric of diversity is often imported from Western models but may not align with deep-seated cultural norms or organizational practices.

For instance, despite formal commitments to gender equality, invisible cultural barriers, such as implicit bias, religious constraints, or strong seniority norms, can marginalize individuals based on gender, ethnicity, or social class [2]. Furthermore, research has shown that diversity initiatives in MENA are often driven by external donor pressure, corporate image concerns, or governmental mandates, rather than genuine engagement with inclusion ([22],[31]).

This creates a disconnect between policy and practice, where diversity is visibly promoted, but belonging is rarely achieved. Employees from underrepresented groups may experience symbolic inclusion, being present without being empowered, reinforcing organizational inequality regimes [1].

### **Theoretical Framework: Psychological Safety and Identity-Affirmation**

This study is grounded in two complementary theoretical lenses:

1. **Psychological Safety** [7]: Defined as a shared belief that the work environment is safe for interpersonal risk-taking, psychological safety is essential for fostering belonging. When employees fear judgment, exclusion, or retaliation, inclusion efforts remain superficial. In high power-distance cultures, such as those prevalent in MENA, psychological safety is particularly fragile, making it a critical focus for HR transformation.

2. **Identity-Based Inclusion** [10], Belonging is achieved when organizational systems not only accept but affirm individual identities. This model stresses the importance of acknowledging and integrating personal and social identities (gender, ethnicity, religion, etc.) into the organizational experience. This goes beyond neutrality, it requires cultural intelligence, contextual sensitivity, and leadership commitment to equity.

By combining these two frameworks, the research captures both the structural and emotional dimensions of inclusion, positioning belonging as a multilevel phenomenon, simultaneously organizational, cultural, and psychological.

### **Gaps in the Existing Literature**

Despite increasing academic interest in inclusion and belonging, few studies have investigated how these concepts manifest in non-Western contexts, particularly in the MENA region. Most D&I literature has been developed in North America or Western Europe, where cultural values and HRM practices differ significantly [12]. The Western-centric nature of belonging models leaves a critical gap in understanding how collectivist norms, religious identities, and political structures affect inclusion in MENA workplaces.

Moreover, while diversity initiatives in the region are growing, empirical studies exploring employees' subjective experiences of inclusion or belonging remain rare [20]. There is also limited knowledge on the specific HR levers, such as inclusive leadership, mentoring, or participatory governance, that foster belonging in practice. This absence of localized, evidence-based research limits both theoretical understanding and practical progress.

Therefore, this study addresses these gaps by analysing the limitations of diversity practices and identifying organizational levers for belonging within a MENA context, with particular attention to identity, voice, and cultural sensitivity.

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## RESEARCH CONTEXT AND METHODOLOGY

### **Research Context: Diversity and Inclusion in the MENA Region**

The MENA region presents a complex landscape for the implementation of diversity and inclusion (D&I) strategies. While many countries, such as Tunisia, Morocco, and Egypt, have introduced formal equality frameworks and are increasingly engaging with global HRM trends, research suggests that these developments are often driven by external regulatory pressures, international donor programs, or multinational corporate policies, rather than deep-rooted organizational transformation ([22],[31]).

For instance, Tunisia has introduced gender parity laws and implemented national inclusion programs, yet internal organizational cultures often remain hierarchical and risk-averse. In Morocco, D&I programs are frequently introduced in multinational subsidiaries but lack adaptation to local norms. Similarly, in Egypt, diversity initiatives may reflect state policy more than genuine engagement with belonging-centred practices. These countries thus represent varied but representative examples of the MENA organizational climate, offering rich ground for exploring the tension between formal diversity policies and lived employee experiences.

This study focuses on these three countries as case contexts to examine whether and how organizations are transitioning from compliance-based diversity to fostering a deeper sense of belonging among employees.

### **Research Design and Methodological Approach**

To address our core research question we adopted a qualitative, exploratory methodology. This approach allowed us to investigate how people made meaning of inclusion and belonging in real organizational settings, especially in culturally rich and structurally diverse environments [5].



We adopted a mixed-method approach that combined qualitative techniques (semi-structured interviews and document analysis) with a quantitative mini-survey using Likert scales and sociodemographic data.

### *Semi-Structured Interviews*

We conducted a series of semi-structured interviews with HR professionals, SME owners, and mid-level managers in Tunisia, Morocco, and Egypt. Using purposive sampling, we selected participants from various SME sectors such as education, technology, manufacturing, and services. This allowed for diversity in organizational culture, size, and gender representation.

Each interview explored participants' perceptions of D&I, barriers to implementation, leadership engagement, and personal experiences of inclusion or exclusion. We interviewed a total of 22 individuals; 8 in Tunisia, 7 in Morocco, and 7 in Egypt, and ensured representation of both male and female HR actors. All interviews were conducted remotely via Zoom, which allowed us to overcome geographic and logistical constraints. Each interview lasted between 45 and 60 minutes, depending on the participant's role and availability. All interviews were recorded with consent, transcribed verbatim, and coded using thematic analysis (Braun & Clarke, 2006).

Our analysis was conducted using NVivo 15 and combined inductive coding (emerging from the data) with deductive themes derived from the theoretical frameworks of psychological safety and identity-based inclusion. This approach allowed us to capture both anticipated and emergent patterns in how SMEs were navigating diversity and inclusion transitions.

### *Document Analysis*

To triangulate our findings, we conducted a qualitative content analysis of internal HR documents provided by 12 participating SMEs. The materials included employee handbooks, recruitment and onboarding policies, codes of conduct, internal newsletters, and website content.

A thematic analysis was used to identify references to diversity, inclusion, belonging, equity, and leadership discourse. We looked specifically for explicit D&I statements, implicit values (e.g., inclusive language), and alignment between stated values and operational practices.

This document analysis aimed to assess not only the presence of D&I principles but also their framing and translation into practice, complementing insights from interviews and surveys.

### *Optional Mini-Survey*

To enrich our findings, we also conducted a mini-survey targeting employees in the participating SMEs ( $n = 72$ ). The survey measured:

- Perceptions of workplace inclusiveness
- Sense of psychological safety and openness
- Experiences of identity affirmation
- Interactions with D&I programs or leadership behaviour

The survey was distributed through Google Forms, professional networks including LinkedIn, WhatsApp professional groups, and direct email invitations to employees in participating SMEs.

The questionnaire comprised nine key dimensions, each measured using a 5-point Likert scale ranging from “strongly disagree” to “strongly agree.” These dimensions were developed based on the literature on diversity, inclusion, and belonging, and adapted to the context of SMEs in the MENA region. (1) The diversity awareness dimension assessed the clarity of the organization’s commitments to inclusion [6]. (2) The motivation dimension explored internal and external drivers behind the adoption of D&I practices ([6];[27]). (3) The implementation of inclusive practices dimension evaluated the presence of concrete measures such as fair recruitment policies and unconscious bias training [9]. (4) The challenges and barriers dimension addressed issues related to cultural resistance and limited human or financial resources [32]. (5) Inclusive leadership and organizational culture were assessed through the degree of leadership involvement in fostering inclusion [16]. (6) The sense of

belonging dimension captured employees' perceptions of being accepted and valued within their teams [27]. (7) The psychological safety dimension examined the extent to which individuals felt safe expressing their identities and values in the workplace. In addition, (8) the evolution of practices dimension sought to determine whether companies had moved from symbolic diversity to genuine inclusion ([9],[6]). Finally, (9) the enablers and internal levers dimension focused on internal initiatives, rituals, and communication practices that contribute to fostering an inclusive climate ([15],[16]). Altogether, these nine dimensions offered a comprehensive mapping of the inclusion dynamics experienced within the participating SMEs.

Survey results were analysed descriptively using Jamovi statistical software and served to triangulate interview findings, particularly in highlighting discrepancies between managerial discourse and employee perceptions. For instance, while several SME managers claimed to provide inclusive environments, survey responses revealed subtle forms of exclusion or limited opportunities for employee voice.

## ANALYSIS AND RESULTS

### Semi-Structured Interviews results

Before presenting the qualitative findings derived from the semi-structured interviews, it is essential to describe the sociodemographic and professional profiles of the participants. The study involved a total of 22 interviewees, with a balanced distribution in terms of gender, age, and sector, as summarized in Table 1. Participants were drawn from Tunisia, Morocco and Egypt, representing various managerial roles primarily in services, technology, and manufacturing industries. This diversity in profiles provides a rich context for understanding the dynamics of diversity and inclusion practices within organizations in the MENA region.

Following this overview, the analysis focuses on thematic patterns that emerged from the interviews, highlighting key challenges, motivations, and practices related to diversity and inclusion.

The interview transcripts were analysed using a rigorous thematic analysis approach, following the procedures outlined by [19]. Initial open coding was conducted independently by two researchers to identify relevant concepts related to diversity, inclusion, belonging, and organizational culture. Codes were then grouped into categories and refined through iterative discussions, leading to the emergence of six main themes aligned with the research objectives.

**Table 1.** Sociodemographic Profile of Qualitative Study Participants

| Participant ID | Country | Gender | Role              | Sector        | Experience (years) |
|----------------|---------|--------|-------------------|---------------|--------------------|
| P1             | Tunisia | Male   | HR professional   | Manufacturing | 5                  |
| P2             | Tunisia | Female | SME owner         | Technology    | 8                  |
| P3             | Tunisia | Male   | Mid-level manager | Manufacturing | 6                  |
| P4             | Tunisia | Female | HR professional   | Services      | 7                  |
| P5             | Morocco | Female | SME owner         | Manufacturing | 10                 |
| P6             | Morocco | Male   | Mid-level manager | Services      | 4                  |
| P7             | Tunisia | Female | HR professional   | Technology    | 6                  |
| P8             | Morocco | Female | SME owner         | Manufacturing | 3                  |
| P9             | Egypt   | Male   | Mid-level manager | Services      | 5                  |
| P10            | Egypt   | Female | HR professional   | Manufacturing | 7                  |
| P11            | Egypt   | Female | SME owner         | Technology    | 9                  |
| P12            | Egypt   | Male   | HR professional   | Retail        | 3                  |
| P13            | Tunisia | Female | Mid-level manager | Services      | 5                  |
| P14            | Tunisia | Male   | SME owner         | Technology    | 7                  |
| P15            | Morocco | Female | Mid-level manager | Retail        | 4                  |
| P16            | Morocco | Male   | HR professional   | Manufacturing | 6                  |
| P17            | Egypt   | Female | Mid-level manager | Services      | 8                  |
| P18            | Egypt   | Male   | SME owner         | Retail        | 5                  |



| Participant ID | Country | Gender | Role              | Sector        | Experience (years) |
|----------------|---------|--------|-------------------|---------------|--------------------|
| P19            | Tunisia | Female | HR professional   | Manufacturing | 9                  |
| P20            | Morocco | Male   | Mid-level manager | Services      | 4                  |
| P21            | Morocco | Female | SME owner         | Retail        | 7                  |
| P22            | Egypt   | Female | HR professional   | Technology    | 6                  |

This systematic coding process ensured both credibility (through intercoder agreement) and dependability (through audit trails). The final themes encapsulate the multi-faceted perceptions and experiences of 22 HR professionals and SME leaders from Tunisia, Morocco, and Egypt, reflecting the complexities of transitioning from diversity policies to authentic belonging in SMEs.

### Perceptions of Diversity and Inclusion Practices

Participants universally recognized the increasing relevance of diversity and inclusion within their organizations, yet their perceptions of these concepts varied significantly. A majority of respondents described current D&I efforts as largely symbolic or compliance-based, driven primarily by external expectations rather than intrinsic organizational values. Many participants reported the existence of formal diversity policies, but lamented their limited practical impact.

For example, several interviewees noted that diversity initiatives were often seen as fulfilling contractual or regulatory requirements rather than transforming workplace culture:

*“Honestly, our diversity policy is mostly to satisfy client requirements. We have it on paper, nothing really changes for my team.”*  
(Participant 7, HR Manager, Tunisia)

On the other hand, a subset of participants expressed a genuine belief in the value of diversity as a driver for innovation and business success, emphasizing that their organizations strive to embed these principles authentically:

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*“We see diversity as essential to creativity and decision-making. It’s more than just compliance; it’s part of who we are.”* (Participant 3, CEO, Morocco)

This divergence reveals that while awareness of D&I is widespread, the depth of commitment varies, highlighting an important gap between rhetoric and practice.

### **Institutional and Motivational Drivers**

When discussing motivations behind diversity efforts, participants identified both external and internal drivers. External pressures such as client demands, certification standards, and competitive advantage were frequently cited as primary catalysts for adopting diversity policies. Many interviewees acknowledged that without these external imperatives, diversity might not have been prioritized. For instance:

*“We implemented diversity measures mainly because our multinational clients expect it. It’s crucial for winning contracts.”* (Participant 13, Owner, Morocco)

Nonetheless, several participants emphasized intrinsic motivations rooted in organizational ethics, leadership values, and a desire to foster fairness and equality:

*“Our leadership genuinely believes in equality and strives to reflect that in our practices.”* (Participant 1, HR Director, Egypt)

The coexistence of these motivations suggests a complex landscape where business necessity and value-driven leadership intersect, sometimes creating tension but also potential synergy.

### **Implementation of Inclusive Policies and Practices**

Participants described a range of practical steps taken to promote inclusion, though with varying levels of depth and consistency. The most common initiatives included inclusive recruitment practices such as gender-neutral job descriptions and outreach to diverse candidate pools. For example:

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*“We carefully word our job postings to avoid gender bias and actively seek candidates from different backgrounds.”* (Participant 5, HR Manager, Egypt)

Many companies had introduced training programs focused on raising awareness of unconscious bias and fostering inclusive mindsets. However, several respondents acknowledged that such initiatives were often one-off events lacking ongoing reinforcement or evaluation:

*“We ran an unconscious bias workshop last year, but it wasn’t integrated into a broader learning strategy.”* (Participant 4, HR Director, Egypt)

Moreover, participants identified challenges in monitoring the effectiveness of diversity programs due to limited resources, expertise, and structural support:

*“Tracking the impact of these initiatives is difficult because we don’t have dedicated HR staff or systems.”* (Participant 9, Senior Manager, Morocco)

These findings suggest that while many SMEs have begun to address inclusion, efforts remain fragmented and under-resourced.

### **Barriers and Challenges to Inclusion**

Interviewees consistently identified cultural resistance as a major obstacle to embedding inclusion within their organizations. Deeply ingrained social norms and gender stereotypes were reported to hinder progress, particularly in traditional sectors and among more senior or long-tenured staff. For example:

*“Some senior managers still believe in traditional gender roles, which limits opportunities for women.”* (Participant 11, Senior Manager, Tunisia)

Resistance was often subtle and manifested through implicit biases and informal exclusion rather than overt opposition:

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*“People rarely speak out against inclusion efforts openly, but unconscious biases still influence decisions and behaviours.”* (Participant 8, HR Manager, Egypt)

Additionally, many participants mentioned resource limitations, including small budgets, lack of specialized HR personnel, and insufficient training infrastructure, which restricted the scope and impact of diversity programs:

*“We want to do more, but we’re constrained by limited financial and human resources.”* (Participant 16, Owner, Morocco)

### **Experiences of Belonging and Psychological Safety**

When reflecting on feelings of belonging within their organizations, many participants highlighted the importance of informal practices and social rituals. About two-thirds reported that events such as team lunches, celebrations, and peer recognition fostered a sense of community and inclusion:

*“Monthly team gatherings and recognition ceremonies help people feel valued and connected.”* (Participant 19, Operations Manager, Morocco)

However, fewer respondents (less than half) felt that their organizations had succeeded in cultivating psychological safety, an environment where employees feel safe to express themselves without fear of negative consequences:

*“Although we encourage open communication, some employees hesitate to share dissenting views or personal challenges.”* (Participant 21, HR Manager, Tunisia)

This gap underscores the ongoing need to translate formal policies and occasional rituals into sustained, supportive workplace cultures.

### **Leadership’s Role in Shaping Culture**

Leadership emerged as a pivotal factor shaping both the successes and shortcomings of inclusion efforts. A majority of participants



highlighted the positive influence of leaders who model inclusive behaviour, set clear expectations, and actively promote belonging:

*“Our CEO’s commitment to inclusion inspires the entire company and sets the tone for managers at all levels.”* (Participant 2, HR Manager, Egypt)

Conversely, participants also reported that inconsistent commitment from middle management and hierarchical organizational structures often impeded progress:

*“Some managers are indifferent or resistant, which undermines top leadership’s inclusive agenda.”* (Participant 10, Senior Manager, Tunisia)

Leadership style and engagement thus represent key determinants in whether inclusion evolves beyond policy into authentic organizational culture.

In summary, the qualitative findings illustrate a complex and nuanced picture of diversity and belonging within SMEs across Tunisia, Morocco, and Egypt. While formal diversity policies are increasingly present, their implementation frequently remains symbolic or inconsistent. External pressures often catalyse adoption, but genuine internal commitment varies.

Challenges include cultural resistance, resource constraints, and gaps between formal initiatives and employees lived experiences of belonging and psychological safety. Leadership, particularly that which visibly models and champions inclusion, is a critical enabler in this transition toward authentic belonging employees.

### **Document Analysis results**

The primary objective of this analysis was to explore how Diversity and Inclusion (D&I) principles are framed, whether explicitly or implicitly, and to what extent they are integrated into everyday HR and leadership practices. We employed a thematic analysis framework to extract content referring to diversity, equity, inclusion, belonging, leadership communication, and ethical responsibility.

Documents were coded for three levels of D&I reference: explicit (e.g., formal D&I statements, anti-discrimination clauses), implicit (e.g., inclusive language without formal D&I mention), and absent (no trace of inclusive language or values). These findings were then compared with the perceptions shared by employees and HR managers during interviews and the mini-survey.

**Table 2.** Overview of D&I References in Internal and Public SME Documents

| SME Code | Document Type          | D&I Content    | Example of Framing  | Notes                          |
|----------|------------------------|----------------|---|--------------------------------|
| SME-01   | Employee Handbook      | No             | None  | Focused solely on procedures   |
| SME-02   | Recruitment Policy     | Implicit       | “Open to dynamic profiles from all walks”                         | No formal D&I section          |
| SME-03   | Company Website        | Implicit       | “Inclusive, collaborative environment”                            | Part of employer branding      |
| SME-04   | Code of Ethics         | Yes (explicit) | “We are committed to diversity and equity”                        | Strong institutional message   |
| SME-05   | Internal Newsletter    | No             | None  | No reference to D&I            |
| SME-06   | Leadership Vision Page | Implicit       | “We value people for who they are”                                | Values-driven tone             |
| SME-07   | Onboarding Manual      | Yes (explicit) | “Every new hire is welcomed regardless of identity or background” | Stated commitment to inclusion |
| SME-08   | Recruitment Guidelines | No             | None  | Purely functional document     |
| SME-09   | Ethical Code           | Implicit       | “Respect and fairness are at our core”                            | Values-based phrasing          |
| SME-10   | Website (Careers Page) | Implicit       | “We welcome individuals who bring unique perspectives”            | Indirect emphasis on diversity |
| SME-11   | Employee Handbook      | Yes (explicit) | “Discrimination in any form is unacceptable”                      | Clear D&I clause               |
| SME-12   | Company Brochure       | No             | None  | Marketing-oriented only        |

Overall, the document analysis confirms the findings from our

interviews and survey data: while some SMEs in the MENA region have integrated inclusive language into their communication materials, formal and structured D&I policies remain rare. Only 3 out of 12 SMEs presented explicit statements, while 5 reflected implicit inclusion-related language. In 4 cases, there was no mention of D&I at all.

This inconsistency suggests a gap between leadership discourse and operational policies. For instance, SMEs that claimed to “value inclusion” in interviews did not always translate this commitment into their handbooks or ethical codes. Conversely, some companies embedded inclusive practices implicitly without formalizing them as policy. This highlights the need for clearer policy alignment to ensure that belonging is not only a cultural aspiration but an institutional reality.

### **Mini-Survey results**

#### *Sociodemographic Profile of the Respondents*

The mini-survey involved 72 respondents working in SMEs across Tunisia, Morocco, and Egypt. The sample was composed of 63.9% women ( $n = 46$ ) and 36.1% men ( $n = 26$ ), with participants ranging in age from 24 to 49 years ( $M = 37.5$ ,  $SD = 7.16$ ). Most respondents held undergraduate degrees (83.3%) and had between 1 and 10 years of professional experience ( $M = 5.71$  years,  $SD = 2.81$ ). Country-wise, 43.1% were based in Tunisia, 31.9% in Morocco, and 25% in Egypt. In terms of professional roles, 36.1% were in support positions, 34.7% were junior managers, and 29.2% were operational staff. Sectoral representation included services (31.9%), ICT (29.2%), manufacturing (20.8%), and retail (18.1%). This diverse respondent profile allowed for a robust cross-sectional understanding of how workplace inclusiveness and belonging are perceived at various organizational levels.

The table below summarizes the key sociodemographic and professional characteristics of the 72 participants involved in this study.

These sociodemographic data provide a representative overview of professional profiles within SMEs in the MENA region, enriching the diversity of perspectives captured in this study. The female predominance and variety of sectors enable an analysis of diversity and

inclusion practices across varied contexts. Moreover, the balanced distribution of age groups and experience levels enhances the validity of the findings by incorporating different generations and professional realities.

**Table 3.** Sociodemographic and Analytical Overview of the Quantitative Sample

| Total Participants | Gender      | Country               | Age (Mean) | Role                                    | Sector  | Education                  | Experience (Mean years) |
|--------------------|-------------|-----------------------|------------|---|---|----------------------------|-------------------------|
| 72                 | 25 M / 47 F | 22 TN / 20 MA / 30 EG | 37.3       | 20 Junior / 29 Support / 23 Operational | 19 ICT / 17 Manufacturing / 25 Services / 11 Retail | 57 Undergrad / 15 Postgrad | 5.6                     |

### *Descriptive Analysis of Results for Each Theme*

#### **Diversity Awareness**

Perceptions regarding diversity awareness are split. While 43.1% of respondents positively acknowledged their organization's communication and understanding of D&I values, a comparable proportion expressed disagreement. The mean scores for the two items ( $M = 2.94$  and  $3.11$ ) suggest limited internal alignment and highlight inconsistent visibility of D&I efforts across departments. This ambivalence points to potential gaps in internal communication and the absence of a unified organizational narrative around inclusion.

#### **Motivation & Drivers**

The motivations behind D&I implementation appear ambiguous. Internal values ( $M = 2.96$ ) slightly outweighed external pressures ( $M = 2.74$ ) as perceived drivers, but overall endorsement remained low, with only 40.3% agreeing that values drive D&I, and fewer (27.8%) identifying external stakeholders as influential. This suggests that D&I may be perceived as lacking authentic strategic purpose, potentially

undermining employee trust and engagement.

### **Implementation and Practices**

Implementation of inclusive practices revealed mixed perceptions. While 41.6% acknowledged the adoption of inclusive hiring/promotion practices, 47.2% disagreed. Similarly, training on unconscious bias was recognized by 43% of respondents ( $M = 3.11$ ), yet 37.5% disagreed. These findings indicate uneven application of inclusion initiatives, where visibility and consistency vary significantly across organizational units.

### **Challenges and Barriers**

Cultural resistance emerged as a more salient obstacle than resource limitations. Approximately 43% of respondents acknowledged cultural resistance ( $M = 3.08$ ), while 55.6% dismissed resource constraints ( $M = 2.54$ ) as a primary barrier. These results emphasize that attitudinal and cultural dynamics, rather than material constraints, are perceived as key impediments to effective inclusion.

### **Leadership and Culture**

Perceptions of leadership commitment to inclusion remain moderate to weak. While 41.7% agreed that managers are trained to support inclusion ( $M = 3.14$ ), only 27.8% saw senior leadership as actively fostering a culture of belonging ( $M = 2.78$ ). This discrepancy points to a disconnect between strategic discourse and operational practice, potentially hindering the institutionalization of inclusive values.

### **Belonging Experiences**

Employees' experiences of belonging are moderately positive but uneven. About 45.8% felt accepted regardless of background ( $M = 3.24$ ), and 44.4% acknowledged a sense of community ( $M = 3.13$ ). However, high disagreement rates (~30–40%) reveal that inclusive experiences are not universal, suggesting disparities in organizational cohesion and climate across teams or demographics.

### **Psychological Safety**

Psychological safety remains a critical concern. Mean scores were below the midpoint ( $M = 2.82$  and  $2.76$ ), and nearly half of respondents

disagreed with feeling respected or safe to express themselves. These results point to structural or interpersonal barriers that compromise inclusive participation and authenticity in the workplace.

### Evolution of Practices

Progression from symbolic to meaningful inclusion appears limited. While 39% agreed that their organization had evolved, 40.3% disagreed ( $M = 2.97$ ). Similarly, only 37.5% perceived ongoing organizational reflection ( $M = 2.96$ ). These perceptions suggest stagnation or superficial commitment, limiting trust in D&I transformation processes.

### Levers and Enablers

Internal enablers of inclusion, such as peer support and communication practices, were perceived inconsistently. Mean scores ( $M = 2.93$  and  $3.07$ ) reveal divergent experiences, with some teams benefiting from inclusive rituals and dialogue, while others face communication silos or lack visible support mechanisms. Systemic alignment remains a key challenge.

To provide a comprehensive overview of the descriptive findings, the table below synthesizes key statistical indicators for each item across the eight themes assessed. By presenting means, standard deviations, and the distribution of responses, this summary allows for a clearer identification of dominant trends and divergent perceptions, supporting a deeper understanding of how inclusion is experienced within the organizations surveyed.

**Table 4.** Summary of Quantitative Findings on Perceptions of D&I Practices in SMEs

| Theme                | Item                            | Mean | SD   | Agree % | Neutral % | Disagree % |
|----------------------|---------------------------------|------|------|---------|-----------|------------|
| Diversity Awareness  | Clear D&I communication         | 2.94 | 1.30 | 41.7%   | 18.1%     | 40.3%      |
|                      | Understanding of D&I importance | 3.11 | 1.28 | 43.1%   | 16.7%     | 40.3%      |
| Motivation & Drivers | Internal values driving D&I     | 2.96 | 1.36 | 40.3%   | 18.1%     | 41.7%      |



| Theme                     | Item                                       | Mean | SD   | Agree % | Neutral % | Disagree % |
|---------------------------|--|------|------|---------|-----------|------------|
|                           | External influence on D&I                  | 2.74 | 1.28 | 27.8%   | 23.6%     | 48.6%      |
| Implementation & Practice | Inclusive hiring/promotion                 | 2.96 | 1.46 | 41.6%   | 11.1%     | 47.2%      |
|                           | Training on unconscious bias               | 3.11 | 1.38 | 43.0%   | 19.4%     | 37.5%      |
| Challenges & Barriers     | Cultural resistance                        | 3.08 | 1.39 | 43.0%   | 16.7%     | 40.3%      |
|                           | Limited resources                          | 2.54 | 1.39 | 27.8%   | 16.7%     | 55.6%      |
| Leadership & Culture      | Leadership promotes inclusion              | 2.78 | 1.25 | 27.8%   | 29.2%     | 43.1%      |
|                           | Managers trained for inclusion             | 3.14 | 1.27 | 41.7%   | 22.2%     | 36.1%      |
| Belonging Experiences     | Employees feel accepted and valued         | 3.24 | 1.35 | 45.8%   | 23.6%     | 30.6%      |
|                           | Strong sense of community                  | 3.13 | 1.42 | 44.4%   | 15.3%     | 40.3%      |
| Psychological Safety      | Identity and values respected              | 2.82 | 1.50 | 37.5%   | 15.3%     | 47.2%      |
|                           | Safe expression of identity/opinions       | 2.76 | 1.34 | 34.7%   | 18.1%     | 47.2%      |
| Evolution of Practices    | Symbolic to meaningful inclusion evolution | 2.97 | 1.48 | 39.0%   | 20.8%     | 40.3%      |
|                           | Ongoing reflection on inclusiveness        | 2.96 | 1.40 | 37.5%   | 15.3%     | 47.2%      |
| Levers and Enablers       | Internal rituals and recognition support   | 2.93 | 1.52 | —       | —         | —          |



| Theme | Item   | Mean | SD   | Agree % | Neutral % | Disagree % |
|-------|--|------|------|---------|-----------|------------|
|       | belonging                                    |      |      |         |           |            |
|       | Communication fosters openness and inclusion | 3.07 | 1.52 | —       | —         | —          |

The table highlights the fragmented nature of inclusion practices and perceptions. Although certain dimensions such as belonging and training received moderately favourable evaluations, others, especially psychological safety and leadership engagement, reveal substantial levels of disagreement or ambivalence. The variability in mean scores and standard deviations across items underscores the uneven diffusion of inclusive values and practices within organizations, pointing to critical gaps in strategic alignment, communication, and employee engagement. To further deepen the interpretation of these descriptive trends, the next section identifies key patterns that emerge from the data and cross-validates them with insights drawn from the interview corpus.

### *Key Patterns and Triangulation with Interviews*

The triangulation of data collected from semi-structured interviews with managers and leaders, and the mini-survey conducted among employees and sub-managers, allows for a multidimensional understanding of diversity and inclusion (D&I) practices within SMEs in Tunisia, Morocco, and Egypt. This synthesis highlights areas of convergence and divergence, revealing both alignment and disconnect between strategic intentions and lived experiences. Our mixed-methods results reveal significant tensions between formal diversity policies and lived employee experiences in MENA SMEs. As synthesized in Table 5, three critical patterns emerge: A persistent gap between symbolic adoption and meaningful implementation of D&I initiatives, cultural resistance as the primary barrier outweighing resource constraints, and inconsistent leadership engagement across organizational hierarchies. The integrated qualitative and quantitative data demonstrate how traditional norms mediate global D&I frameworks in local contexts.



**Table V.** Cross-Analysis of Qualitative and Quantitative Findings on D&I Implementation in MENA SMEs

| Theme                              | Qualitative Data (Interviews)  | Quantitative Data (Survey, n=72)   | Interpretation/Theoretical Alignment   |
|------------------------------------|--|--|--|
| <b>1. Diversity Awareness</b>      | <i>"Our diversity policy is on paper but doesn't change daily interactions." (P7, Tunisia)</i>   | 40.3% disagree that D&I is clearly communicated ( $M = 2.96, SD = 1.36$ ). | Gap between managerial rhetoric and employee experience, confirming [27] concept of symbolic diversity |
| <b>2. Motivation &amp; Drivers</b> | <i>"We implemented D&amp;I due to client demands." (P13, Morocco) vs. "Our leadership genuinely believes in equality." (P1, Egypt)</i> | 40.3% attribute D&I to internal values vs. 27.8% to external pressure.     | Tension between institutional isomorphism and authentic values [9]                                     |
| <b>3. Implementation</b>           | <i>"Unconscious bias training exists but isn't integrated." (P4, Egypt)</i>  | 47.2% disagree inclusive hiring is implemented ( $M = 2.96, SD = 1.46$ ).  | Fragmented practices reflecting limitations of one-off training [33]                                   |
| <b>4. Cultural Barriers</b>        | <i>"Senior managers cling to traditional gender</i>  | 43% cite cultural resistance ( $M = 3.08$ )                                | Patriarchal norms [12] outweigh material constraints   |



| Theme                          | Qualitative Data (Interviews)   | Quantitative Data (Survey, n=72)   | Interpretation/Theoretical Alignment  |
|--------------------------------|---|--|---|
|                                | <i>roles.</i> (P11, Tunisia)  | vs. 27.8% resource limits ( $M = 2.54$ ).  |   |
| <b>5. Leadership Role</b>      | <i>"CEO's commitment inspires, but middle managers resist."</i> (P2, Egypt; P10, Tunisia) | 27.8% agree leadership promotes inclusion ( $M = 2.78$ , $SD = 1.25$ ).            | Highlights the need for organization-wide "inclusion cascades" [21] to align all hierarchical levels. |
| <b>6. Belonging</b>            | <i>"Team gatherings foster connection."</i> (P19, Morocco)                                | 45.8% feel accepted ( $M = 3.24$ ) vs. 40.3% disagree on community ( $M = 3.13$ ). | Superficial belonging vs. authentic inclusion.  |
| <b>7. Psychological Safety</b> | <i>"Employees fear sharing dissenting views."</i> (P21, Tunisia)                          | 47.2% lack safety to express identity ( $M = 2.76$ , $SD = 1.34$ ).                | Climate of perceived risk despite inclusive rituals [7].  |
| <b>8. Evolution of D&amp;I</b> | <i>"We've moved from quotas to some inclusion."</i> (P5, Morocco)                         | 39% see progress vs. 47.2% disagree ( $M = 2.97$ , $SD = 1.48$ ).                  | Change perceived as slow/inconsistent, requiring feedback loops [25].                                 |

| Theme                       | Qualitative Data (Interviews)  | Quantitative Data (Survey, n=72)                                       | Interpretation/Theoretical Alignment                       |
|-----------------------------|--|--|--|
| <b>9. Internal Enablers</b> | <i>"Peer recognition helps but isn't consistent." (P19, Morocco)</i> | High variability in communication practices ( $M = 3.07, SD = 1.52$ ). | Effective local practices but lack systemic adoption [15]. |

The triangulation of data reveals a recurring theme: while there is increasing awareness and intention around diversity and inclusion, the actual implementation remains symbolic, inconsistent, and poorly communicated. Employees and managers operate within parallel realities, where leadership discourse and day-to-day experience often fail to align.

These descriptive results provide an empirical foundation for interrogating the organizational embeddedness of D&I practices. The evident ambivalence across themes aligns with theoretical critiques of performative inclusion and calls for a shift toward more reflexive, systemic, and values-driven approaches to diversity management.

## DISCUSSION AND POLICY IMPLICATIONS

This research reveals a complex landscape of diversity and inclusion (D&I) practices in SMEs across Tunisia, Morocco, and Egypt. While D&I is widely recognized as important, perceptions differ across organizational levels. Leaders often view it as strategic or compliance-driven, whereas many employees see it as symbolic. Only 27.8% of employees felt leadership actively promotes inclusion, and 45.8% felt valued regardless of background, indicating a gap between intent and experience ([18],[8]). Inclusive hiring and bias training exist but are often ad hoc; only 43% of respondents reported regular training. This aligns with [33], showing training raises awareness but rarely drives

systemic change. Cultural resistance and lack of strategic integration, rather than resources, remain key barriers [30]. Belonging is unevenly realized. While symbolic gestures are noted, nearly half of respondents do not feel psychologically safe to express themselves—a critical limitation of inclusion [23]. Authentic inclusion requires structural and cultural shifts beyond performative actions.

Perceived progress in D&I is limited. Formal policies exist, but employees often do not notice tangible change. Lasting improvement depends on continuous learning, accountability, and reflection rather than isolated initiatives ([25],[33]).

### **Interpretation of Key Findings and Comparison with Existing Literature**

Overall, D&I practices are increasingly recognized but inconsistently applied. Many initiatives respond to external pressures rather than internal values, remaining piecemeal without strategic cohesion or mechanisms for meaningful change ([4],[26]). From a theoretical standpoint, this study contributes to the literature on diversity and inclusion in several meaningful ways. First, it reinforces the conceptual distinction between diversity and inclusion as posited by Shore [27], demonstrating that the presence of diversity does not guarantee the experience of inclusion. The gap observed between formal D&I policies and the lived experiences of employees supports theoretical frameworks that emphasize inclusion as a dynamic process involving voice, authenticity, and belonging [14]. Second, the findings advance the understanding of Ely and Thomas's [29] learning-and-effectiveness paradigm by showing that leadership commitment and psychological safety are critical moderators in translating diversity into performance benefits. In contexts where leadership did not visibly support inclusion, D&I efforts were perceived as symbolic and ineffective, suggesting that cultural and relational dynamics play a significant role in the effectiveness of D&I strategies. Furthermore, this study highlights the limitations of institutional isomorphism theories when applied to non-Western contexts. While mimetic pressures (e.g., client expectations) were acknowledged by managers, employees did not perceive them as

influential, indicating a disconnect between institutional drivers and internal organizational culture. Lastly, the research extends theoretical debates on inclusion in the Global South, particularly in patriarchal and hierarchical work cultures [28]. It underscores the need for context-specific models that consider cultural resistance and the uneven diffusion of inclusive practices across organizational levels.

### *Practical Implications*

For practitioners, the study offers several actionable insights. First, it calls for a re-evaluation of current D&I strategies to move beyond symbolic compliance toward authentic integration. Managers and HR professionals should ensure that D&I policies are not only formalized but also communicated transparently and reinforced through daily practices. Second, leadership development programs must incorporate inclusive leadership competencies. Given that visible leadership engagement was a critical determinant of perceived inclusion, training senior and mid-level managers in inclusive behaviours, feedback practices, and team-based communication is essential. Third, organizations should invest in continuous and participatory D&I training initiatives. Rather than one-off workshops, training should be embedded within a broader organizational learning agenda and linked to performance indicators and employee feedback mechanisms. Fourth, fostering psychological safety should be a strategic priority. This involves creating structured avenues for employee voice, encouraging dissent without fear of retribution, and recognizing the emotional dimensions of inclusion. Peer support groups, mentorship networks, and inclusive rituals can also enhance belonging and trust.

Finally, policymakers and SME associations in the MENA region should promote benchmarking tools and best practice guides tailored to local contexts. National frameworks could be designed to support SMEs in developing context-sensitive inclusion strategies that account for cultural norms, sector-specific challenges, and organizational maturity levels.

By aligning theoretical models with empirical realities and offering

targeted recommendations, this study aims to bridge the gap between academic discourse and practical action in advancing inclusive organizational cultures in North African SMEs.

This study provides a nuanced understanding of diversity and inclusion (D&I) practices in small and medium-sized enterprises (SMEs) across Tunisia, Morocco, and Egypt. Through a mixed-method triangulation approach combining semi-structured interviews, document analysis and a mini-survey, the research uncovers both structural and perceptual gaps in the implementation and internalization of D&I strategies.

The key findings reveal that while awareness of D&I is widespread, its implementation remains uneven and often symbolic. Leadership rhetoric emphasizes strategic and ethical motives for diversity, but this is not always matched by employee perceptions or organizational practices. Psychological safety and belonging, critical dimensions of inclusion, are insufficiently realized, and employees frequently perceive D&I efforts as fragmented and performative. Cultural resistance, particularly linked to gender norms and hierarchical structures, appears as a dominant obstacle, outweighing financial or human resource constraints.

This study contributes to the growing literature on D&I by offering context-specific insights from underrepresented regions in academic discourse. The results support and extend theories, while also highlighting the limitations of applying Western-centric models in regions with distinct cultural and institutional logics. The findings call for a reconceptualization of inclusion that goes beyond compliance and symbolic gestures, stressing the need for contextualized leadership engagement and employee voice. The research also offers an original integration of qualitative and quantitative data, enhancing both methodological rigor and interpretive depth.

While this study offers valuable insights, it is not without limitations. The sample size, particularly for the employee survey, was limited and concentrated in selected urban areas, which may not fully represent the diversity of SME contexts in each country. Additionally, self-reported data may be influenced by social desirability bias,

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particularly in interviews with senior leaders. Finally, the study's cross-sectional design captures perceptions at a single moment in time, limiting its capacity to analyse long-term change or organizational learning.

Future research should consider longitudinal designs to assess how D&I practices evolve over time, especially in relation to leadership transitions and shifting institutional pressures. Expanding the geographic scope to include rural or peripheral regions and diverse sectors could enrich the understanding of context-specific barriers and enablers. Moreover, future studies could integrate intersectional perspectives, focusing on how gender, class, ethnicity, and age interact to shape inclusion experiences.

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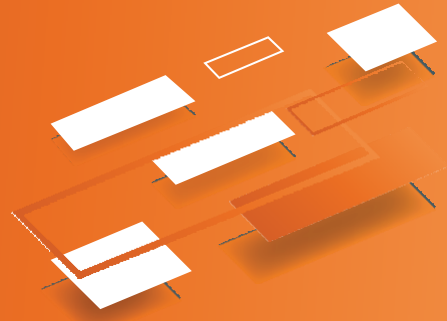
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