

## Women Entrepreneurship Development in the Digital Age - Challenges and Opportunities in Bangladesh

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**Abstract:** This research examines how digital technology is transforming women's entrepreneurship in Bangladesh, bringing to light both new opportunities and persistent difficulties. Utilizing a descriptive, qualitative methodology grounded in secondary sources. Online marketplaces, mobile financial services, skill-development initiatives, and artificial intelligence technologies are among the major enablers identified in the report that have helped female entrepreneurs get more access to markets and financial inclusion. Significant structural and sociocultural barriers, including the digital gap, restricted financial access, online harassment, and underrepresentation in high-tech industries, are also highlighted by the study. It provides practical recommendations relating to cybersecurity, financial innovation, digital literacy, gender-sensitive legislation, and capacity-building programs. The paper concludes that while the digital era presents a promising landscape for inclusive entrepreneurial growth, equitable access, targeted policy support, and socio-technological empowerment remain critical for sustainable development. Addressing these challenges through coordinated efforts can unlock the full potential of women entrepreneurs and contribute significantly to Bangladesh's inclusive economic progress.

**Keywords:** Entrepreneurship, Women Entrepreneurship, Challenges, Opportunities, Digital Platform, Bangladesh.

### 1. INTRODUCTION

During the Industrial Revolution in the 18th and 19th centuries, the term "entrepreneurship" became more popular. It describes an active economic agent who takes financial risks to create profitable new ventures. A vital component of the economy, entrepreneurship fosters social progress, economic expansion, and innovation. The administration of a firm by women that has a big influence on society is known as women's entrepreneurship. Women's entrepreneurship is a contemporary issue that has been developing steadily in the digital age. It can gain from a number of opportunities in the digital world, including lower operating costs, the ability to work remotely, and a plethora of programs that assist women with the primary objective of starting their own businesses in a particular industry (Zamfir, 2023).

The rise of female entrepreneurs in Bangladesh is indicative of a changing story of economic independence and empowerment. Technology, agriculture, manufacturing, e-commerce, and services are just a few of the industries where women are making significant progress. Their businesses are fostering innovation and long-term growth in addition to producing jobs (Muntaha, 2023).

Globally, the emergence of digital tools and tactics in the twenty-first century has fundamentally altered what entrepreneurship means, opening up new opportunities for women to grow their companies. These days, women are gradually making their way into the digital world and employing ICT tools to start their own businesses. Because internet business is convenient and doesn't require a significant amount of capital or physical locations, women seem to be more interested in it (Lutfunnahar, 2023).

Bangladesh has seen substantial growth in the number of women engaging in entrepreneurial ventures, especially in urban and semi-urban areas. The inclusion of digital platforms and services has created numerous opportunities for women to bypass traditional gatekeepers and directly engage with markets (Asad & Sabary, 2025). About 7.2% of all entrepreneurs in Bangladesh are women, and they primarily

work in the micro, small, and medium-sized business (MSME) sector (Mujeri, 2019). Despite governmental and institutional initiatives, they continue to face significant structural and cultural challenges.

Nonetheless, issues pertaining to infrastructure, legislation, and society continue to exist. The potential brought about by digitalization and the structural obstacles preventing equitable growth are the main topics of this review, which examines the changing environment of women's entrepreneurship in Bangladesh.

### 2. BACKGROUND OF THE STUDY

The emergence of digital technology in recent years has had a profound impact on Bangladesh's entrepreneurial landscape, particularly for women. Although there are still significant socioeconomic, technological, and policy-level obstacles to overcome, the digital era provides tools and venues that can assist women entrepreneurs in overcoming many of the conventional obstacles they confront.

By lowering reliance on physical infrastructure and mobility, digitalization has created new opportunities for women in Bangladesh to pursue business (Haque & Afrin, 2022). Women are now able to launch and expand enterprises with little financial outlay because to social networking sites like Facebook and Instagram and regional e-commerce platforms like Daraz and AjkerDeal (Begum & Kabir, 2021). In a sociocultural setting where women's movement is frequently constrained, these platforms enable women to operate enterprises from home, which is a crucial characteristic. Additionally, digital marketing and messaging apps have expanded the market reach of female businesses (Khatun, 2020). Although the perceptions of women entrepreneurs are considered one of the leading factors for improving their performance and need a collaborative approach from the government and private sector for improving their entrepreneurial perceptions (Chowdhury & Akther, 2016).

Women's participation in digital business has been further enhanced via mobile banking services. Financial inclusion has increased dramatically thanks to services like bKash and Nagad, which have made financial transactions safe, quick, and easy (Islam & Sultana, 2021). Women in rural regions who do not have access to traditional banking services particularly benefit from these services.

Nevertheless, a number of studies show that despite these advantages, women entrepreneurs still confront technological and institutional obstacles. Many women are discouraged from actively participating in online platforms due to cybersecurity dangers, data breaches, and online harassment (Rahman and Afroze, 2021). Moreover, digital illiteracy continues to be a major obstacle, particularly for women in rural areas. Many do not have internet connection, smartphones, or the necessary skills to use digital tools efficiently (Jahan, 2022).

Financial limitations are yet another enduring problem. Due to collateral restrictions, a lack of banking experience, and gender bias in lending, women entrepreneurs frequently encounter barriers to obtaining finance, even in the digital economy (Islam & Sultana, 2021). While microfinance has aided some women in launching small enterprises, the absence of official funding and business support services makes scaling up difficult.

Initiatives from the government and non-government sectors have tried to close these disparities. A number of training initiatives aimed at promoting digital literacy and female entrepreneurship have been introduced by the Bangladeshi ICT Division (ICT Division, 2023). Incubation and mentoring programs have also been established by organizations such as BRAC, WEAB, and the SME Foundation; however, additional assessment is necessary to determine the scope and long-term effects of these endeavors.

Rahman and associates (2025) examine how digital money, specifically mobile and agent banking, might help women in Bangladesh become more entrepreneurial and less impoverished. According to their research, there are significant long-term benefits for women's economic engagement, decision-making authority in the home, and general poverty reduction. Crucially, the authors stress the necessity of inclusive policies that increase fintech accessibility and create loan solutions especially for female entrepreneurs. Building on this, Ripa et al. (2023) investigate women-led online entrepreneurship and find that Facebook was the main medium used by the majority of participants to launch their digital business endeavors during the COVID-19 pandemic. These businesses improved household well-being and greatly increased women's financial freedom. But they also had to deal with supply chain

limitations, poor product quality, and a shortage of workers. Notwithstanding these problems, the study shows that these women are highly motivated to start their own businesses and have a strong desire to grow them.

In their investigation of rural women's desire to embrace ICT, Sarker et al. (2024) demonstrate that access to digital resources, technical know-how, and microfinance assistance have a favorable impact on both technology adoption and entrepreneurial potential. Their results highlight how important ICT adoption is to fostering long-term rural business. This is consistent with the more comprehensive analysis by Chawla and Sharma (2023), which emphasizes the value of resilience, self-efficacy, and psychosocial support in developing successful female entrepreneurs in digital environments. They contend, however, that these psychosocial aspects are still little understood, especially in the context of Bangladesh. Less than 6% of Bangladeshi women entrepreneurs are able to obtain bank loans, according to Parveen (2024), highlighting the persistent problem of restricted access to formal finance. The main causes of this are ingrained institutional prejudices and collateral needs. Despite the introduction of gender-targeted financing schemes by a number of public and private financial institutions, women are frequently unable to fully utilize them due to the intricate and restrictive loan conditions. Parveen therefore advocates for a more lenient approach to collateral laws and a more gender-sensitive lending strategy.

Khanam Prity (2025) addresses more general policy issues by highlighting recent efforts like Bangladesh Bank's low-interest refinance program for female businesses. Although the goal of such policies is to reduce financial barriers, other issues—such as growing digital marketing expenses, algorithm-driven restrictions on online advertising, and cultural norms that hinder mobility—remain major roadblocks. Beyond conventional financial assistance, innovative actions are needed to address these new obstacles. Sinha (2024) highlights how women's economic emancipation is fueled by internet connectedness. She warns, too, that long-term advancement is hampered by political unpredictability and enduring gendered taboos, such as societal opposition to women owning or using smartphones. Furthermore, the lack of gender-disaggregated data leaves a policy gap that makes it challenging to develop and carry out focused, successful initiatives for digital inclusion.

Although the digital era has undoubtedly reduced entry barriers and opened up new opportunities for women entrepreneurs in Bangladesh, the advantages are not equally shared, as the literature shows. For women entrepreneurs to participate and succeed fairly in the digital economy, digital inclusion, gender-sensitive legislative assistance, and focused capacity-building activities are crucial.

### 3. STUDY OBJECTIVES

The primary objective of this study is to explore the evolving landscape of women entrepreneurship in Bangladesh in the context of digital transformation. Specific objectives include:

1. **To identify key digital opportunities** that are enabling Bangladeshi women to engage in entrepreneurial ventures across different sectors such as e-commerce, fintech, and digital services.
2. **To examine the major challenges** that hinder women's participation and growth in the digital economy.
3. **To propose actionable recommendations** for capitalizing on opportunities and mitigating risks.

### 4. RESEARCH METHODOLOGY

In order to investigate the opportunities, and challenges related to women's digital entrepreneurship in Bangladesh, this study uses a qualitative, descriptive, and analytical research approach, mainly depending on secondary data sources and document analysis. Using a constructive framework, the study seeks to comprehend how digital revolution has influenced the social realities and lived experiences of female entrepreneurs.

The data used in this study were entirely secondary in nature. Sources included peer-reviewed academic articles and journals, reports from national institutions, publications from international organizations, and insights drawn from reputable news articles and blogs.

#### 4.1. Opportunities for Women Entrepreneurs in the Digital Era

Bangladesh's entrepreneurial scene has seen a significant transformation due to the digital revolution, which has given women hitherto unheard-of opportunities to engage in the economy. Women,

especially those who were previously excluded from traditional business settings, are now participating in creative and adaptable forms of enterprise thanks to the development of mobile technology, internet accessibility, and digital platforms. In addition to lowering barriers to entry, these digital tools give women the ability to start, grow, and run enterprises from the comfort of their own homes. The following are some significant opportunities that have arisen for Bangladeshi women entrepreneurs in the digital age:

- 1. E-Commerce and Online Marketplaces:** Bypassing the conventional brick-and-mortar setup, digital platforms such as Facebook, Daraz, and Evaly have enabled thousands of women to launch home-based enterprises (Begum & Kabir, 2021). For women-led microbusinesses in the culinary, fashion, handicraft, and cosmetics industries, social media marketing has become an essential tool.
- 2. Digital Payments and Mobile Banking:** The growth of mobile banking services (such as bKash and Nagad) has made safe and practical transaction methods available to female businesses. This improves financial inclusion and lessens reliance on cash-based systems (Khatun, 2020).
- 3. Skill Development and E-Learning:** Free or inexpensive training in product design, digital marketing, and business development is offered by a large number of YouTube channels and digital training platforms. Digital literacy among women has improved as a result of programs like the ICT Division training programs and Meta's (Facebook) SheMeansBusiness program (ICT Division, 2023).
- 4. AI-Powered E-Commerce Optimization:** Women-led e-commerce platforms may compete globally by using chatbots to enhance customer service, customize marketing, and optimize supply chains with the aid of emerging artificial intelligence capabilities (Hafiz & Islam, 2024).
- 5. Social Media for Brand Visibility and Networking:** Social media sites like Facebook, Instagram, and YouTube provide affordable channels for networking, marketing, and information exchange, giving young female entrepreneurs more visibility and inspiration (Mridha et al., 2024).
- 6. Accelerator Programs Focused on Women:** Early-stage enterprises are increasingly being facilitated by women-led digital enterprise accelerators, which provide expert coaching, mentorship, and investor pitch preparation (Smart Bangladesh Accelerator, 2024).
- 7. STEM-focused Capacity Building:** Through organizations like the Bangladesh Computer Council, training programs in AI, IoT, blockchain, and robots give women advanced skills that facilitate their entry into high-tech industries (Bangladesh Computer Council, 2023).
- 8. Village-level Digital Enterprises:** Rural women can operate local digital services by replicating the Grameen Bank "Village Phone" program, which provides underserved villages with access to markets and communication (Grameen Bank, 2025).
- 9. Gig-Centered Platforms for Women Workers:** Gig-based work platforms like HelloTask enable women, particularly domestic workers, to make money online without being restricted by their location (BIGD, 2024).
- 10. Gender-Lens Investing and Funds:** Gender-lens investment regimes have been incorporated into national startup strategies, which provide incentives and specialized funding for women-led businesses (UNESCAP, 2022).
- 11. SME & Bank Partnerships via Women Banking Services:** Women entrepreneurs can access SME loans, online banking, and capacity training linked into banking platforms through financial services such as EBL's Ovilashi and Mukti (The Daily Star, 2024).

### 4.2. Challenges Women Entrepreneurs in the Digital Age Facing

Even though Bangladesh has made great strides in encouraging women entrepreneurs, especially in the digital era, a number of structural, technological, and societal obstacles still impede these businesswomen. Women now have more options for creativity, market access, and economic engagement because to the integration of digital platforms, but not everyone has had equal access to these developments. Particularly in rural regions, there are still entrenched gender disparities, poor policy implementation, and technology limitations. These obstacles restrict women-led enterprises' capacity to fully benefit from digital transformation in addition to impeding their potential. The following major issues faced by female entrepreneurs in Bangladesh:

- 1. Digital Divide and Technological Literacy:** Many rural women do not have access to smartphones, reliable internet, or digital skills. The BTRC (2023) reports that women are disproportionately affected by rural internet penetration, which is still below 45%.
- 2. Access to Finance:** Due to lack of financial paperwork, gender bias, and collateral restrictions, women-led businesses frequently have difficulty obtaining official loans (Islam & Sultana, 2021). Despite its benefits, microfinance is insufficient for scaling up.
- 3. Socio-Cultural Barriers:** Entrepreneurial activities are nevertheless restricted by gender stereotypes, limitations on women's mobility, and a lack of family support. When pursuing autonomous endeavors, especially online, many women encounter criticism (Jahan, 2022).
- 4. Cybersecurity and Harassment:** Concern over online abuse among female social media businesses is on the rise. Women are deterred from fully utilizing internet platforms by trolling, extortion, and privacy abuses (Rahman & Afroze, 2021).
- 5. Policy Gaps:** Bangladesh has policies for women's empowerment and SME growth, but they are not being implemented well. Additionally, there aren't many specific digital policies for female entrepreneurs, especially in rural areas.
- 6. Marketing Cost Inflation and Algorithmic Bias:** Even though social media and e-commerce provide easily accessible marketing tools, algorithmic prejudice and the growing expense of digital advertising might make small, women-owned enterprises less visible. High-budget advertisers are frequently given preference by algorithms, which makes it more difficult for young female businesses to compete and reach target consumers without a substantial investment (Khanam Prity, 2025). This issue immediately reduces the efficacy of market outreach and brand presence on social media.
- 7. Limited Participation in High-Tech Sectors:** Women continue to be underrepresented in sophisticated tech industries like blockchain, fintech, and artificial intelligence, despite more chances for skill development through ICT training. This is brought on by a lack of mentorship, a lack of institutional support when transferring skills into entrepreneurial endeavors, and gender disparities in STEM education (Chawla & Sharma, 2023). As a result, there is a barrier to taking full advantage of high-tech startup opportunities and STEM-focused capacity building.
- 8. Data and Platform Access Inequality:** Due to a lack of training or limitations on premium features, many female entrepreneurs do not have access to real-time business intelligence, analytics tools, and e-commerce management dashboards. Even when they use platforms like Etsy or Alibaba, this limits their capacity to scale internationally or efficiently analyze customer data (Sinha, 2024). Access to global markets and the effectiveness of digital company initiatives are both hampered by this imbalance.

## 5. RECOMMENDATIONS

### 5.1. Recommendations to Capitalize on Opportunities

In fact, a significant shift in female entrepreneurship has been sparked by Bangladesh's changing digital ecosystem, which has transformed systemic obstacles into expandable opportunities. At the level of individual entrepreneurs as well as from the standpoint of policy and ecosystem-building, strategic, infrastructural, and instructional initiatives are required to fully take advantage of these prospects.

#### 5.1.1. E-Commerce and Online Marketplaces

Women's entry into the corporate world has been completely transformed by the growth of e-commerce in Bangladesh. Women are now able to start and run businesses straight from their homes, circumventing the traditional limitations of owning a physical store thanks to platforms like Facebook, Daraz, and Evaly. These platforms are especially helpful for microbusiness owners that sell handcrafted crafts, food delivery, cosmetics, and clothing. With the help of social media, women can now access specialized audiences, increase brand awareness, and engage with customers directly in real time, fostering a personalized and trustworthy purchasing experience. Particularly affected by this democratization of business are traditional women who might otherwise be excluded from positions involving direct interaction with the public.

### 5.1.2. Digital Payments and Mobile Banking

For Bangladeshi women entrepreneurs, mobile financial services like bKash and Nagad have been essential in expanding their financial inclusion. By offering quick, easy, and secure payment options, these platforms lessen the need for cash-based transactions, which frequently pose security and transparency issues. Women may now use their cell phones to monitor cash flow, pay suppliers, and receive payments from customers. More women are participating in business as a result of the simplicity of financial transactions, which also facilitates their shift from unofficial to official financial systems. Features like merchant accounts and digital wallets also address the demands of businesses and enable women to create digital financial histories, which are crucial for obtaining credit in the future.

### 5.1.3. Skill Development and E-Learning

Women now possess the necessary entrepreneurship skills thanks to government-sponsored programs like the ICT Division and digital learning sites like YouTube. Nowadays, there is little to no cost training accessible in branding, inventory management, digital marketing, and even coding. Aspiring female entrepreneurs can learn a lot about social media from programs like Meta's *SheMeansBusiness*. In addition to improving digital literacy, these platforms provide women the courage to try out other business ideas and grow their enterprises. Inclusion is further guaranteed by the availability of these materials in regional languages and dialects, especially for people living in rural and semi-urban areas.

### 5.1.4. AI-Powered E-Commerce Optimization

Bangladeshi women-led internet enterprises are starting to change as a result of artificial intelligence (AI) tools. AI-powered recommendation engines tailor the shopping experience, chatbots enhance customer support, and machine learning algorithms streamline inventories and supply chains. Adopting these solutions gives female entrepreneurs a competitive advantage, enabling them to efficiently manage higher client volumes and deliver services that are on par with global standards. In addition to automating tasks, AI has the ability to improve strategic decision-making and assist women in growing their businesses through data-driven insights.

### 5.1.5. Social Media for Brand Visibility and Networking

Social media sites like Facebook, Instagram, and YouTube are becoming vital resources for community development, consumer acquisition, and personal branding. Through live sessions, reels, and influencer partnerships, Bangladeshi women are increasingly utilizing these platforms to tell tales, promote products, and interact with their fans. Even tiny firms can reach national and international audiences because to these platforms' affordable and scalable visibility. They also provide forums for networking with other business owners, exchanging advice and insights, and getting peer support. Social media's story and visual components are particularly effective for women who want to establish authenticity and trust for their brands.

### 5.1.6. Accelerator Programs Focused on Women

Early-stage female entrepreneurs now have organized support thanks to the rise of women-focused accelerator programs like the Smart Bangladesh Accelerator. These programs provide specialized mentoring, coaching conducted by experts, preparation for investor pitches, and frequently seed funding access. These accelerators are helping women professionalize their firms and get ready for growing by removing gender-specific obstacles like access to networks and venture capital. Additionally, by fostering communities of female entrepreneurs, these programs promote cooperation, knowledge sharing, and the long-term viability of businesses.

### 5.1.7. STEM-Focused Capacity Building

Institutions in Bangladesh, such as the Bangladesh Computer Council, are funding training initiatives that give women skills for the future in fields like blockchain, robotics, artificial intelligence, and the Internet of Things (IoT). These initiatives seek to increase women's access to high-growth industries where female representation is still low and to bridge the gender gap in STEM professions. Women can pursue chances outside of established business areas and even start firms in emerging technologies by developing their technical competencies. These abilities also promote financial independence by giving women access to better job options in the formal tech sector.

### 5.1.8. Village-Level Digital Enterprises

Rural women are becoming service providers in their communities thanks to new digital entrepreneurial opportunities at the grassroots level, which are replicating the success of Grameen Bank's Village Phone model. These ladies provide services like basic IT help, digital form submission, and smartphone recharges. They serve as digital go-betweens, giving the peasants access to communication tools, government services, and markets. By enabling women to take the lead as prominent local businesswomen and integrating rural populations into the digital economy, this paradigm fosters inclusive development. These businesses have the potential to develop into scalable, multi-service rural hubs with the right training and microfinance.

### 5.1.9. Gig-Centered Platforms for Women Workers

Bangladeshi women now have more opportunities in the gig economy, particularly in content production, online teaching, and domestic services, thanks to platforms like HelloTask. Without being restricted by geography, these digital platforms enable women to make money in a flexible and secure manner. Gig labor offers many women a low-barrier access into the digital economy, particularly those living in urban slums or in semi-formal employment. These platforms frequently offer digital profiles, ratings, and reviews in addition to revenue, which serve as credentials and create long-term professional paths. For millions of women, this might be a long-term job paradigm with the right regulations and social safety.

### 5.1.10. Gender-Lens Investing and Funds

Bangladesh is starting to incorporate gender-lens investing into its national startup plans, which entails allocating funding with a deliberate focus on promoting gender equality. By providing grants, mentorship opportunities, and favorable funding terms, these investment regimes assist women-led enterprises. Through impact funds, local venture capitalists and international organizations are increasingly directing resources toward female entrepreneurs. According to studies, women-led enterprises typically yield higher returns per dollar invested, so this funding strategy not only advances equity but also unlocks economic potential. These grants have the potential to significantly contribute to the mainstreaming of women entrepreneurs in high-value sectors.

### 5.1.11. SME & Bank Partnerships via Women Banking Services

To increase access to SME loans, digital banking, and financial literacy, banks like Eastern Bank Limited (EBL) have introduced women-focused services like Ovilashi and Mukti. These banking solutions, which frequently include integrated business advice services, are designed to meet the needs of female entrepreneurs. These services help women entrepreneurs scale their enterprises and close the credit access gap by fostering collaborations between financial institutions and female entrepreneurs. Additionally, digitally enabled banking services foster long-term connections between formal financial systems and women-led businesses, encourage transparency, and aid in the development of credit histories.

## 5.2. RECOMMENDATIONS TO OVERCOME CHALLENGES

To ensure that women in Bangladesh can fully capitalize on the digital era's entrepreneurial opportunities while overcoming existing barriers, a multi-pronged, policy-driven, and community-anchored strategy is essential. The following recommendations aim to create a more inclusive, accessible, and sustainable entrepreneurial ecosystem for women.

### 5.2.1. Bridging the Digital Divide and Enhancing Technological Literacy

To tackle the digital exclusion of rural women, the government should expand 4G and 5G infrastructure in remote areas and offer subsidized internet packages for women entrepreneurs. Community-based digital literacy programs should be designed with a mobile-first approach, focusing on business applications like mobile banking, online marketing, and e-commerce. Additionally, training and deploying "Digital Women Ambassadors" at the village level can ensure ongoing mentorship and peer support to bridge the skill gap.

### 5.2.3. Enhancing Access to Finance

To overcome financial exclusion, there is a need for collateral-free digital credit schemes that evaluate eligibility based on alternative credit scoring methods, such as mobile transactions or online

engagement. Banks should introduce women-friendly financial products with integrated training and low documentation requirements. Online peer-to-peer lending and crowdfunding platforms—tailored for women and equipped with identity protection—can further diversify financial access for female-led enterprises.

### *5.2.4. Combating Socio-Cultural Barriers and Promoting Inclusion*

Cultural norms that limit women's entrepreneurship must be addressed through awareness campaigns involving local influencers, religious leaders, and community organizations. Training programs should also include family members—particularly husbands and parents—to build household support. Establishing women-only business hubs equipped with internet, co-working space, and advisory services can offer a secure environment for those constrained by mobility or social restrictions.

### *5.2.5. Ensuring Cybersecurity and Online Safety*

With increasing cyber threats, digital safety must be prioritized. Entrepreneurship training should include modules on privacy settings, fraud prevention, and secure online communication. A dedicated women's cyber helpline supported by BTRC and law enforcement agencies should be established for rapid response to harassment or cybercrime. Platforms should offer verified badges for women sellers to protect identity and build customer trust.

### *5.2.6. Improving Market Reach and Digital Visibility*

To tackle the rising cost of digital marketing and algorithmic bias, the government can offer subsidized ad credits for women-owned businesses. Women entrepreneurs should also be trained in SEO, hashtag strategies, and analytics to improve digital visibility. A national digital business directory for women-led enterprises can further help improve discoverability and facilitate business networking.

### *5.2.7. Promoting Women in STEM and High-Tech Sectors*

To close the gender gap in advanced technology sectors, short-term bootcamps in AI, blockchain, and fintech should be offered exclusively to women, with scholarships and mentorship. Universities should establish startup incubators for women in tech, and national innovation challenges should reserve funding and recognition for women-led high-tech ventures.

### *5.2.8. Strengthening Policy Implementation and Governance*

A dedicated Digital Women Entrepreneurship Policy (DWEP) should be introduced to specifically support women's digital businesses. This should include targeted funding, safety regulations, and inclusion in national ICT plans. A real-time dashboard to monitor the growth, challenges, and outcomes of women-led digital enterprises should also be developed. Gender quotas in government-supported startup programs will ensure equitable participation.

### *5.2.9. Improving Access to E-Commerce Tools and Global Platforms*

Many women lack the ability to use advanced digital business tools. Free workshops on Google Analytics, CRM platforms, and Meta Business Suite should be delivered in Bengali with practical examples. E-commerce platforms should simplify dashboards and offer local language support. A government helpdesk can support women in accessing international marketplaces like Amazon and Etsy by providing legal, logistical, and translation assistance.

## **6. CONCLUSION**

The development of women's entrepreneurship in Bangladesh inside the digital sphere tells a powerful story of tenacity, creativity, and slow empowerment. Although women can now access markets, circumvent old barriers, and start scalable businesses thanks to digital technologies, the path is still paved with intricate structural, sociocultural, and technological obstacles. Particularly for metropolitan and semi-urban women, opportunities like e-commerce, mobile banking, social media marketing, AI-powered tools, and capacity-building initiatives have created an ideal environment for the rise of entrepreneurship. Broader inclusion is hampered by enduring problems such as algorithmic biases, underrepresentation in high-tech industries, online harassment, restricted financial access, and digital illiteracy. In order to close these disparities, comprehensive and gender-sensitive policy interventions, enhanced digital infrastructure, inclusive financial products, focused skill development, and more

robust support networks are required. Long-term sustainability will also depend on how well women are integrated into national innovation agendas and international digital markets. With dedicated multistakeholder initiatives, Bangladesh is well-positioned to realize the full potential of its female entrepreneurs, encompassing the business sector, academia, civil society, and government. Encouraging women to launch enterprises is only one aspect of inclusive economic development's future; another is enabling them to lead and prosper in a society that is becoming more digitally linked and networked. The study does have some drawbacks, though. It solely relies on secondary data, which could compromise the conclusions' depth and real-time application.

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