

# Technological Advancement as a Catalyst for Women Empowerment through Entrepreneurship: Post Covid-19 Scenario in Bangladesh

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## ABSTRACT

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**Introduction:** Women Entrepreneurship plays a vital role towards economic development of a country. The Covid-19 pandemic, while disrupted Bangladesh with experiencing widespread employee retrenchment and economic uncertainty, also helped accelerate women entrepreneurship in several ways. During this crisis, women played a crucial role in fostering economic resilience by embracing technology, with a significant focus on online businesses.

**Objectives:** This paper explores how technological advancement drives as women's empowerment through entrepreneurship specifically after the Covid-19 period.

**Methods:** To conduct this research, primary data have been collected through focused group discussions (FGDs), from women entrepreneurs who launched their businesses during the pandemic.

**Results:** This study highlights some challenges such as income inequality and economic disempowerment, limited access to education, gender-based violence (GBV), workplace discrimination and harassment, glass cliff phenomenon etc. which drives women to start their online businesses. However, capital insufficiency and lack of knowledge to operate the technology is still a barrier to flourish an enterprise.

**Conclusions:** The situation in Bangladesh following Covid-19 has shown that technology may be a potent facilitator of women's social and economic emancipation. It is of utmost priority to design and execute some policies in favor of women entrepreneurship to have a smooth journey for upcoming women entrepreneurs.

**Keywords:** Women empowerment, Women entrepreneurship, Covid-19, Technological advancement, Smartphone, Internet Access.

## INTRODUCTION

Covid-19 had a drastic effect on employees' job security throughout the world and Bangladesh is not an exception here. A significant number of employees were retrenched during the period. Without having any notice these employees were thrown in the sea of uncertainty. It was just like a bolt from blue. As their earning came to zero level their spouse had to take a risk to start a new earning opportunity. As there were no such job opportunities right then, they had no other option rather to initiate a startup business. Most of the women entrepreneurship in Bangladesh has started during the Covid-19 outbreak. While taking the initiative to start a new business, entrepreneurs were concerned regarding the promotional activities. As we had to maintain social distance during Covid-19, the online platform played a vital role in this area. Facebook and other social media were the easiest and reasonable way to let the customers know regarding the product details. Some of the businesses have their own

facebook page, website. Others have only the owner's facebook id through which they post their product details and come to facebook lives where customers can see the product and ask their queries.

Along with the women entrepreneurs there are women employees in these businesses. So, they are creating employment opportunities in their businesses. Moreover, running a business allows women to make independent financial decisions along with strategic decisions. This enhances women's leadership skills and strengthens their position in society as well as in their family.

Women's empowerment is multi-dimensional including economic, social, political, psychological, and legal empowerment. Women entrepreneurs generate their own income, and this reduces dependency on family or spouses. Such activities help them to achieve financial stability and contribute to household earnings. Previous studies often conceptualize it through lenses like autonomy, decision-making power, and control over resources (Malhotra & Schuler, 2005). Empowerment refers to the process of enabling individuals to control their lives, make their own decisions, and act on issues which are important to them. Women empowerment is the process of conceding women with power, dignity, authority, and opportunities to make choices and control their own lives (Malhotra & Schuler, 2005). It involves ensuring that women have the freedom of pursuing education and work, making decisions, and expressing themselves freely (Nussbaum, 2000). Empowering women economically—through access to education, skills, and employment—has been shown to accelerate economic growth. Studies confirm that greater gender equality in the workforce contributes positively to national GDP by increasing productivity and broadening the skills available in the economy (Duflo, 2012). According to Kabeer, (2016), poverty reduction can increase women's economic empowerment. Research indicates that women, when economically empowered, invest a larger portion of their income back into their families and communities compared to men. This investment in family well-being can lift households out of poverty, benefiting children's health, nutrition, and education. Additionally, women having financial empowerment have greater influence in their families and communities. They become role models, motivating younger generations to pursue entrepreneurship.

Despite significant progress in various sectors, women in Bangladesh continue to face numerous challenges that impede their full empowerment. In many societies, including Bangladesh, women are often expected to take on primary caregiving roles within the family. This can lead to a significant increase in domestic responsibilities after marriage or childbirth, making it challenging for them to maintain full-time employment (Kabeer 2016). Many workplaces do not offer flexible working hours or remote work options, which can make it difficult for women to balance their work and family responsibilities. This rigidity can push women to prioritize home life over their careers. (Jahan, Rahman & Rahman, 2020). In Bangladesh culture, it is very common that, after getting married or sometimes having kids, women will quit their job due to increased responsibilities at home. In doing so, they are sacrificing all the hard work and knowledge as well as the investment of government towards them. Increasing digital technology creates opportunities for the women who have the courage and desire to accomplish something. Kabeer (2016) emphasizes that access to technology can facilitate women's participation in the digital economy, providing opportunities for education, entrepreneurship, and networking. Research by Hossain (2021) highlights the impact of family support on women's empowerment. Moreover, entrepreneurship challenges gender stereotypes and traditional roles, and as a result successful female entrepreneurs inspire other women to step into leadership and business roles.

## OBJECTIVES

The objective of the study is to investigate how technological expansions have inclined the establishment and progression of women-led enterprises in Bangladesh post Covid-19. Here, convenient and reasonable costing of internet access and smartphone facility have been included as technological advancement in the flourishment of women entrepreneurship. Furthermore, this paper tries to focus on how the women entrepreneurship leads to women empowerment.

## METHODS

To conduct this research, focused group discussion has been used to collect data from the respondents. Participants were selected by using purposive sampling technique. This is used for qualitative research which consciously picks respondents that contain valuable information (Patton, 2014). Hence, respondents who started entrepreneurship

during Covid-19 were chosen to have a better understanding. Women entrepreneurs leading in clothing, food, lifestyle, daily necessary goods have been chosen to collect data. 17 women entrepreneurs were taken as representative of this sector. Semi structured open-ended questions were used to collect data from them. Questions were related to the driving factors for being a female entrepreneur, pre and post economic and social status, obstacles that they have faced family support, social acceptance, impact of technological advancement in terms of internet and smartphone, cost etc. Each FGD took 20-25 minutes which were recorded and transcribed later. The identities of the respondents were changed to maintain privacy. Thematic analysis was followed to coding the data. This is a perfect method for having realistic information from the participants (Braun and Clarke, 2006).

## RESULTS

### Challenges

#### Income Inequality and Economic Disempowerment

Economic deprivation limits women's access to financial resources, which constrains their ability to make independent choices. Studies show that poverty disproportionately affects women due to systemic wage gaps, gender-segregated labor markets, and limited ownership of assets (Kabeer, 2016). As a result, women in lower socio-economic groups are more likely to remain dependent on family members, reducing their agency (Chant, 2008).

*"Running my own small business has not only given me financial equality but also respect in my community."*-  
**Respondent 1**

#### Lack of Access to Financial Services

Women face significant barriers to financial inclusion, especially in rural and low-income areas, which further restricts their economic mobility and independence. Financial exclusion not only limits personal agency but also restricts participation in entrepreneurial or employment opportunities that could enhance economic security (Chatterjee & Sarangi, 2006)

*"After facing job insecurity during the pandemic, I realized I needed to take control of my financial future. Online business seemed like the best option."*- **Respondent 2**

#### Limited Access to Education

Education is foundational to empowerment, but limited access remains a significant barrier for many women. Educational deprivation, particularly in primary and secondary education, restricts women's capacity for informed decision-making and career development (King & Hill, 1993). Women with lower education levels are less likely to participate in the workforce and more likely to remain in traditional gender roles, perpetuating cycles of dependency (Stromquist, 2015).

#### Socialization and Gender Norms

Socialization from an early age influences women's empowerment by instilling traditional beliefs about gender roles. These cultural expectations condition women to accept subordinate roles within the family and community, which significantly limit their agency and aspirations (Ridgeway, 2011). Cultural resistance to gender equality can also hinder women's access to resources like healthcare, legal support, and political participation. Reality shows that a working lady has social recognition. By observing the differences, women had to rethink their role in the family. If they can contribute monetarily then they would have better status in their family and society too.

*"Finding a job is still difficult for women. Employers often prefer men, believing they are more committed to their work."*- **Respondent 3**

#### Legal Discrimination and Weak Enforcement

In many countries, discriminatory laws and weak enforcement of gender-equitable policies hinder women's ability to claim rights and access justice. Women often lack legal protections for property rights, inheritance, and protection from violence, which can reduce their autonomy and security (Agarwal, 1994). Additionally, even when

protective laws exist, enforcement is frequently inadequate due to institutional bias, corruption, or lack of awareness (Malhotra & Mather, 1997).

### **Gender-Based Violence (GBV)**

Gender-based violence is a significant barrier to empowerment. Women who experience domestic violence, sexual harassment, or other forms of abuse often suffer from psychological trauma, diminished self-esteem, and limited freedom, which restrict their ability to pursue opportunities and make independent decisions. GBV also affects women's mental and physical health, further impacting their ability to engage in economic, educational, or social activities (World Health Organization, 2013).

### **Workplace Discrimination and Harassment**

Discrimination and harassment in the workplace limit women's access to high-quality jobs, career growth, and equal pay. Gender-biased recruitment, wage disparities, and limited opportunities for promotion in male-dominated fields restrict women's potential for economic independence and contribute to an unequal labor market (Blau & Kahn, 2007).

### **Corporate Downsizing**

Downsizing typically involves layoffs, restructuring, and reductions in resources, which affect employees' economic stability, career opportunities, and job security. This trend had a tremendous effect during Covid-19. Women, who may already face barriers to professional advancement, often experience heightened challenges in a downsizing environment. (Blau & Kahn, 2007).

### **Glass Cliff Phenomenon**

Women who remain in leadership roles post-downsizing are often placed in positions of high risk and responsibility without adequate support or resources, a phenomenon known as the "glass cliff." This situation may set women up for failure or place them in precarious situations, which can hinder their overall career trajectory and empowerment (Ryan & Haslam, 2005).

### **Opportunities:**

#### **Work-life balance**

Many religious and cultural contexts encourage women to manage their household responsibilities. Entrepreneurship becomes the first choice to women due to the flexibility to manage dual responsibilities and to live a more balanced life. Hence women don't hesitate to leave family issues and responsibilities, Online businesses often allow women to work from home, enabling them to adhere to traditional roles while pursuing entrepreneurship (Mamun, Jabbar, & Sultana, 2021). Online businesses provide the flexibility to set work hours according to personal schedules, allowing women to balance business with family and household responsibilities (Hossain, 2021).

#### **Minimal Startup Costs**

Starting an online business often requires lower initial investments compared to traditional brick-and-mortar businesses. This accessibility enables more women to enter the entrepreneurial space, particularly those with limited financial resources (Mamun, Jabbar, & Sultana, 2021).

*"I wanted to create something of my own and be financially independent. The online platform made it easier to start with minimal investment."* - **Respondent 4**

*"I started my online business with just uploading a photo of ready to cook country chicken in facebook. After getting order I took a loan of tk. 2,500 from my sister and purchased the 5 chickens from my neighbor and sold those after preparation. It was beyond my imagination that without any capital of my own I could start my business."* - **Respondent 5**

#### **Adherence to Religious Practices**

Due to religious perspectives some women do not involve themselves in the direct workforce. Women having limitations to show their face due to social or religious issues can also continue the business as it is not required to show the face here. Online businesses can provide the flexibility necessary for women to fulfill religious obligations (e.g., prayers, fasting during Ramadan). This adaptability makes it easier for them to balance their faith commitments with their entrepreneurial activities (Hossain, 2021).

## Online Learning Resources

Numerous online platforms offer free or low-cost courses on various aspects of business management, digital marketing, and entrepreneurship. These resources help women develop essential skills needed to succeed in online business (Mamun, Jabbar, & Sultana, 2021). There are many online based groups and pages from where entrepreneurs can learn regarding the business tricks and tips.

*"I have been using an android phone since 2011 but that time I used to scroll on unproductive sites but nowadays I learn business ideas and promotional activities by joining different groups and pages where entrepreneurs are the main members."* - **Respondent 9**

## Passion & Creativity

Women want to execute their creativity which in turn brings money and power to them. During Covid-19 lockdown period housewives having expertise in cooking started their business with food. Baking experts took the opportunity to show their talents in the cake and pastry business. Women, who can prepare pitha, have started businesses selling those. Tailoring skill has led women to design and sell their self-made dresses. Some businesses that were focused on featuring Nakshi katha have flourished from rural women. Content creation through facebook, Youtube and other online platforms became a good source of earning.

*"I love saree, especially colorful sarees. Before my pregnancy period I used to wear sarees a lot. Besides the teaching profession I always wanted to do something for which I am very passionate. One day my husband told me, "Why don't you work with a saree as you love to wear it?" The idea hit my mind, and we together started working on it for a year. I mean gathering ideas about monipuri, visiting monipuri para & all. After a year, during Covid-19 finally I made up my mind and started."* - **Respondent 6**

## Positive experience in online shopping

Before Covid-19 people were skeptical regarding the quality of online shopping but due to lockdown they had no other option rather to choose the online shopping. That time only daily necessity products were preferred for online shopping and that positive experience leads customers to choose online shopping over the traditional one. During Covi-19 e-commerce including the f-commerce took the privilege to have a \$2.1 billion business which constituted 1,200 e-commerce entities, 60,000 SMEs. There are 35,000 individuals and 25,000 enterprises. Along with them there were 2,000 web based and 50,000 facebook based active merchants who sell products through live and active conversation with the potential customers. Wing (2022) projected there can be 5,00,000 employment opportunities over the next five years.

## Policy Support for Women Entrepreneurs

Effective government policies and programs that support women's entrepreneurship can play a significant role in empowering women in online business. Initiatives that provide training, access to funding, and business development support can create a more conducive environment.

## Easy Collaboration with NGOs and Development Agencies

Partnerships between the government, NGOs, and development organizations can enhance resources and support systems for women entrepreneurs, facilitating their entry into online business. (Jahan, Rahman & Rahman, 2020). 'Anondomela' is a popular online platform in Bangladesh which is run by UNDP where there is a direct linkage between buyers and sellers. SMEs are supported through the initiative during Covid-19 outbreak when maintenance of social distance was a great remedy for public health. Due to lockdown, a total of 7 million SMEs



were at great risk which led to a drastic impact on 25 million people directly. If the dependents and family members are included, then the number would be beyond imagination.

*"Our initiative aims to ease the pressure that the Covid-19 crisis has put on these very small and largely informal entrepreneurs, at a time when most feel naturally inclined to demonstrate more social solidarity and care during the holy month," -Sudipto Mukerjee, Resident Representative of UNDP Bangladesh.*

### Smartphone and Easy Internet access

In the digital era, technological advancement in the telecommunication sector has brought up a visionary change in our everyday activities. In Bangladesh, 97.9% households have mobile phones while the smartphone ratio is 63.3%. By 2024 50.4% families have internet connection 2024, which was 43.6% in 2023 and 38.1% in 2022. Among them 46% of rural households have internet access which is lower than urban households having 60.3% internet access (The Business Standard, 2025). Easily accessible internet in terms of wifi and mobile data has broadened the scope of operation. Electronic gadgets like laptop, desktop, I-pad, smartphones etc. can relate to the internet anywhere hence women have better connectivity with various applications which helps them to have independent decision-making capacity. Though there are some negative aspects of using technology, the appropriate use of such opportunities unveils to search, finding out proper information, sharing ideas and viewpoints, ensuring health and safety, access to education, collaborate network, generating income and have their voice to be heard (Goel & Gupta, 2019)

*"I work from Chattogram and my products come from Sreemangal. Long distance, you can see. Product collection, maintaining communication with weavers, uploading in social media, reaching my clients, handling parcels everything is all about technology. So, my business is fully dependent on it!" - Respondent 10*

### Women entrepreneurship leading to women empowerment

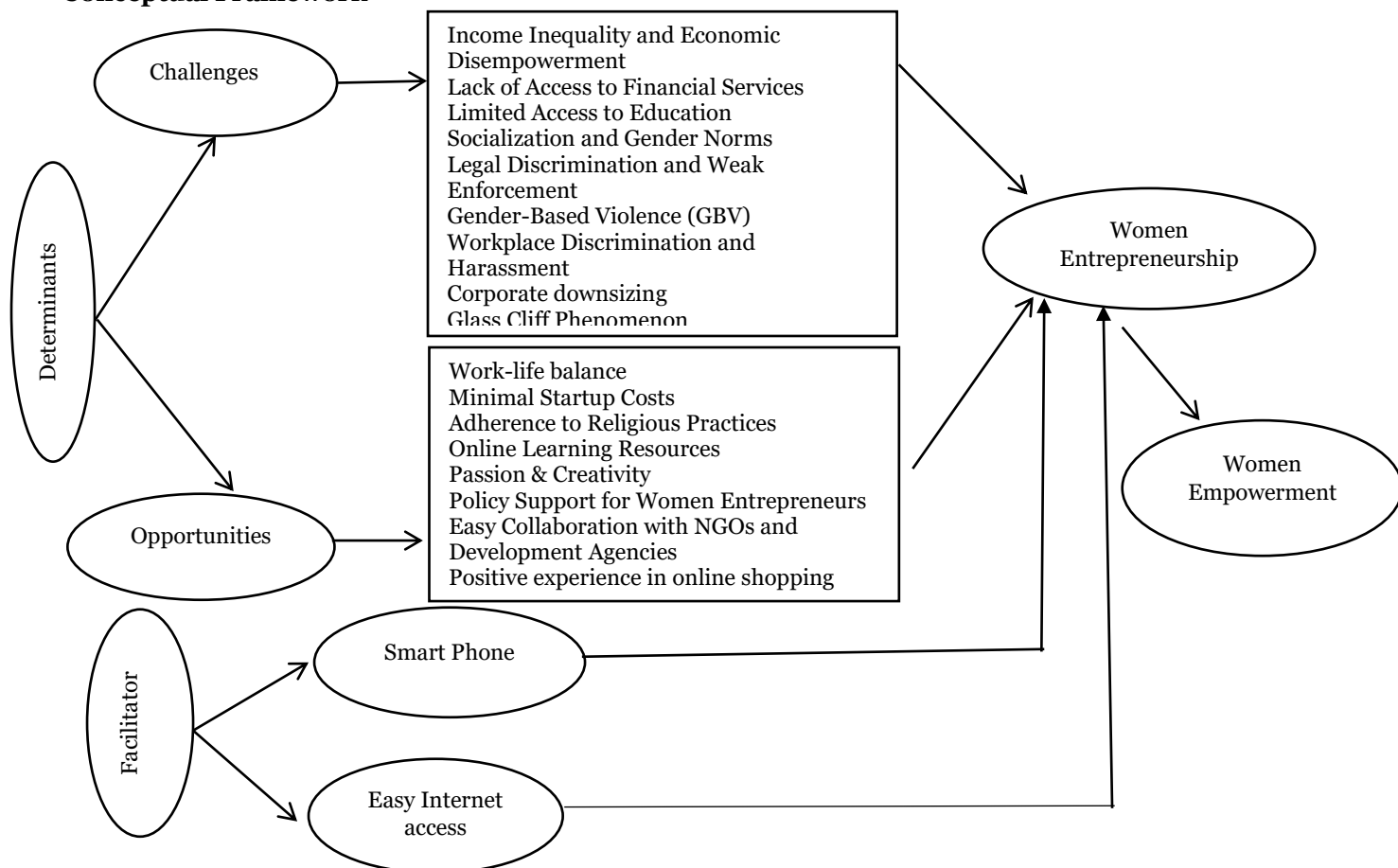
Only seven percent of total entrepreneurs is initiated by female which is very poor compared to the total population of female in our country. Hence the gap between men and women entrepreneurs plays as an obstacle in the economic development (Islam, 2020). However, this percent has increased during Covid-19 as a significant number of online based entrepreneurship headed by women has taken place. Therefore, women entrepreneurship leads to generate income and social status which ultimately brings women empowerment in our country. Because of the enhancement of women entrepreneurship in SME sector, women empowerment has been achieved in as economic empowerment, social empowerment and leadership empowerment. Women entrepreneurship increases women's decision taking capacity in all spheres of life in compared to the housewives (Morshed & Haque, 2015). By fostering financial independence, self-confidence, and leadership skills, women's entrepreneurship plays a vital role in promoting women's empowerment. A woman, when she starts and manages businesses, breaks traditional gender roles, gains decision-making power, and contributes to household and community well-being. Entrepreneurship is a way of providing opportunities for women to create jobs, support other women, and influence social and economic policies. Entrepreneurship also promotes diversity and innovation in the market. Empowered women entrepreneurs become role models, and inspire others to pursue their ambitions, which ultimately leads to greater gender equality, community development, and inclusive economic growth on both local and global levels.

*"When a woman is financially independent her value increases. As my business made me more confident because of financial independence, I got priority especially in my in-laws." - Respondent 7*

Empowered women most of the time do not rely solely on their spouses' or other family members' income. As they have started earning, they start spending for their necessities along with contributing to family expenditures. Even, when a woman starts earning, they can participate in the family's financial-related decision-making. Moreover, many women are also assisting their siblings to continue their education. Additionally, when a woman starts doing business, she wants to employ women in her business, which eventually opens doors for new opportunities and source of income. This not only fosters economic growth but also strengthens the cycle of empowerment within the community.

*"I had to go through an extreme financial crisis due to retrenchment during Covid-19 but now from my online business I earn 15 lacs yearly and 4 people are working under my direct supervision."* - **Respondent 8**

### Conceptual Framework



### DISCUSSION

The entrepreneurial scene has seen significant change in the post Covid-19 age, especially when it comes to Bangladeshi women's empowerment. As this study demonstrates, the development of technology has been essential in dismantling long-standing obstacles that formerly prevented women from entering the professional world. Social media, e-commerce, finance, and digital platforms have all contributed to the development of an ecosystem that makes it easier for female entrepreneurs to launch, grow, and maintain their companies with more efficiency and independence. These developments have given women the means to go above long-standing barriers like sociocultural limitations, limited mobility, and financial isolation. Through digital entrepreneurship, women who were formerly restricted to domestic responsibilities because of social expectations and mobility limitations have discovered new ways to participate in the economy. With the growth of online marketplaces like Daraz, ShopUp, and Facebook-based companies, women now have the chance to reach a larger audience without having to open a physical store. Women can now easily conduct transactions, receive payments, and access microfinance without requiring traditional banking services thanks to the growth of mobile financial services (MFS) like bKash and Nagad.

Nevertheless, difficulties still exist despite these noteworthy developments. Due to social constraints and a lack of education, many women find it difficult to use digital tools, particularly in rural and lower-income areas. Furthermore, even if technology has made it easier for people to start their own businesses, these endeavors need ongoing skill development, mentorship, and supportive policies that remove structural barriers to be sustainable. Multi-stakeholder cooperation is necessary to guarantee that technical developments continue to serve as a catalyst for women's empowerment. Training and infrastructure development for digital literacy must be given top priority

in government programs, especially in underprivileged areas. Engagement from the private sector, such as investment in women-led companies and mentorship programs, can aid in closing the knowledge and financial gaps that frequently impede the sustainability of businesses. Academic and research institutions can also help by determining best practices, assessing the effects of technology-driven entrepreneurship, and putting forward legislative suggestions that promote a digital economy that is inclusive.

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