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### Beyond the Double Shift: Women's Entrepreneurship and Empowerment in Bangladesh

<sup>1</sup> Habib Zafarullah, <sup>2</sup> Nishat Tabassum

<sup>1</sup> University of New England, Australia

<sup>2</sup> Pabna University of Science and Technology, Bangladesh

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Corresponding Author: Habib Zafarullah

#### Abstract

This study critically examines women's entrepreneurship and empowerment in Bangladesh through a feminist and cultural lens, focusing on how digital innovation intersects with traditional gender norms to reshape women's economic participation. Using a mixed-methods approach that combines secondary literature with a primary survey of 58 female entrepreneurs, the paper explores key drivers, barriers, and socio-cultural dynamics underpinning women's entrepreneurial journeys. Findings reveal that women are increasingly using digital platforms—especially Facebook commerce—to establish home-based enterprises that balance economic aspirations with cultural expectations. Motivation is multidimensional, blending financial necessity, passion, and flexibility. Despite progress, structural constraints—limited access to credit, inadequate training, domestic pressures, and gendered institutional biases—continue to restrict empowerment. Most

respondents report enhanced financial independence and social recognition, but retain limited control over financial decisions, revealing partial rather than transformative empowerment. The analysis interprets these outcomes through feminist theoretical frameworks to argue that entrepreneurship in Bangladesh represents a negotiated form of agency within patriarchal and neoliberal structures. Digital entrepreneurship offers adaptive empowerment but also reproduces inequalities through online precarity and algorithmic exclusion. The paper concludes that sustainable empowerment demands systemic interventions—gender-responsive financial inclusion, institutional reform, and collective feminist solidarity—beyond the rhetoric of individual success. Women's entrepreneurship in Bangladesh thus emerges as a site of both constraint and possibility within evolving postcolonial modernity.

**Keywords:** Women's Entrepreneurship, Digital Empowerment, Social Media Commerce, Gender Equality, Bangladesh

#### Introduction

The United Nations adopted the 2030 Agenda for Sustainable Development in 2015, which included women's business ownership as part of a bigger plan to change the world (United Nations 2015) [75]. This decision wasn't just an extra step in current development plans; it was a basic recognition that breaking down the structural hurdles that have previously kept half of humanity's economic potential from being realized is the only way to make real progress.

The SDG framework strategically positions women's entrepreneurship as a cross-cutting catalyst that can simultaneously advance several development goals. Goal 5 (Gender Equality), specifically aiming to end discriminatory practices and advance women's full economic participation, provides the fundamental framework. This strategy is a perfect fit with Goal 8 (Decent Work and Economic Growth), which acknowledges that utilizing the entrepreneurial potential of all citizens, male or female, is essential to sustainable economic development. It also recognizes that women's entrepreneurship is a way to reduce poverty and fight systemic inequalities. This all-encompassing approach shows a deep understanding of the problems with development, as it recognizes that single interventions rarely lead to lasting change. Establishing a business by a woman is not just about making money; it is also about making big changes that help solve many problems at once (Bianco *et al.*, 2017; Hanson, 2009; Hechavarría *et al.*, 2019) [13, 34, 36].

Despite the SDGs' recognition of women's entrepreneurship as a development catalyst, women still face systemic barriers such as being unable to acquire loans, not having enough connections, and cultural biases that are challenging to change (Lucas, 2024; Wu *et al.*, 2019; Bianco *et al.*, 2017) [46, 80, 13]. Even with individual aspects fixed, these barriers collectively hinder

entrepreneurs' success.

Women's entrepreneurship across South Asia has been experiencing noteworthy transformation in recent years, driven by increasing institutional support, private sector initiatives, international organizational efforts, and shifting societal attitudes. There have been positive changes in the business climate for women. The landscape of female entrepreneurship in South Asia is diverse, with certain nations exhibiting higher rates of engagement than others. There seems to be a downward tendency in the percentage of female entrepreneurs as they go from starting a business to running an existing one, which might be an indication of difficulties in maintaining an entrepreneurial spirit (Agarwal *et al.*, 2023).

The emergence of women's entrepreneurship is progressively acknowledged as a crucial driver for the empowerment of women, especially in contexts where prevailing socio-cultural, legal, and institutional obstacles hinder their economic participation (Brush *et al.*, 2009; Roomi & Parrott, 2008) <sup>[15, 58]</sup>. Entrepreneurial activities significantly shape psychological, social, and political aspects of this empowerment, which extends beyond simple economic benefits. It contributes to achieving SDG5 (Sánchez-Limón *et al.*, 2025) <sup>[61]</sup>.

### Women's Entrepreneurship and Empowerment: A Complex Reality

The relationship between women's entrepreneurship and empowerment is both compelling and complex in development discourse. Kabeer (1999: 435) <sup>[41]</sup> defines empowerment as "the process by which those who have been denied the ability to make strategic life choices acquire such an ability." It entails transformative change that enables the powerless to exercise real agency. Kabeer's framework outlines three dimensions: *resources* (including social and human capital), *agency* (the ability to act and make choices), and *achievements* (tangible outcomes aligned with one's capabilities, echoing Sen's (1985) <sup>[65]</sup> concept of "functioning achievements."

Entrepreneurship can enhance all three dimensions. Economically, it affords women control over resources, raising household income and financial autonomy, enabling choices about healthcare, education, and broader wellbeing (Dewi *et al.*, 2022; Trivedi & Petkova, 2021) <sup>[24, 71]</sup>. Psychologically, it builds self-confidence, resilience, and agency (Bandura, 2024) <sup>[10]</sup>. Women shift from dependent to independent actors capable of shaping their own lives. Socially, entrepreneurship enhances women's community standing. Many become role models and job creators, challenging gender hierarchies and inspiring others (Haugh & Talwar, 2016) <sup>[35]</sup>. Politically, economic and social capital can translate into civic engagement, advocacy, and influence over policy (Dahlum *et al.*, 2022) <sup>[22]</sup>.

Nonetheless, entrepreneurship is not a guaranteed path to empowerment. Education, class, cultural norms, and policy contexts mediate its outcomes (De Vita *et al.*, 2014) <sup>[23]</sup>. Women with higher education and socioeconomic status have access to more resources, networks, and opportunities, thus reaping stronger empowerment benefits (Pereira & Manzo, 2024). In contrast, those with fewer resources face limited returns (Haugh & Talwar, 2016; Ojediran & Anderson, 2020; Lagrasta *et al.*, 2024) <sup>[35, 53, 44]</sup>. Patriarchal norms and household responsibilities further constrain entrepreneurial scope (Welter, 2011) <sup>[77]</sup>.

Critics also warn against overly individualistic narratives. Ahl and Marlow (2012) argue that dominant entrepreneurial discourse reinforces masculine ideals—risk-taking, independence, and growth—that often marginalize women by framing them as 'lacking.' Instead of focusing on how women can adapt, they urge examination of the gendered institutional logics that define entrepreneurial legitimacy.

Policy frameworks are critical. Supportive interventions, such as gender-sensitive financing, business training, and advisory services, can significantly enhance entrepreneurship's empowering potential (Agarwal *et al.*, 2023; Coleman *et al.*, 2019) <sup>[19]</sup>. Without these, structural barriers intensify, reducing entrepreneurship to a precarious and burdensome undertaking.

Networks also shape outcomes. Access to mentors, capital, and markets is essential but often restricted by social norms (Greguletz *et al.*, 2019; Contreras *et al.*, 2024) <sup>[32, 20]</sup>. Digital technologies offer new possibilities. E-commerce platforms, mobile banking, and social media allow women to build businesses from home, expanding market reach while maintaining cultural legitimacy (Bi *et al.*, 2017; Giones & Brem, 2017) <sup>[12, 31]</sup>.

However, the digital space introduces its own challenges. Women, especially in low-income contexts, continue to face exclusion, harassment, and digital violence (Ughetto *et al.*, 2019; Suseno & Abbott, 2021) <sup>[73, 69]</sup>. This *digital paradox* highlights how technology, while enabling, may also entrench existing inequalities (Mishra *et al.*, 2023) <sup>[48]</sup>.

Ultimately, entrepreneurship can foster empowerment—economic, psychological, social, and political, but outcomes depend on intersecting factors. Genuine empowerment requires structural support, critical attention to institutional norms, and an understanding that business ownership alone does not equal transformation.

### Women's Entrepreneurship in Bangladesh: Breaking Barriers Through Digital Innovation

Women entrepreneurs in South Asia are quietly dismantling long-standing gender stereotypes, one venture at a time. Their stories signify more than personal success; they reveal a broader transformation in how societies perceive women's capabilities and societal roles (Rosca *et al.*, 2020; Bianco *et al.*, 2017) <sup>[59, 13]</sup>. Nowhere is such change more evident than in Bangladesh, where digital innovation intersects with traditional values in unexpected ways.

Despite South Asia's projected economic growth of over 6% from 2025 to 2026, women's participation remains stunted by systemic barriers. Rapid urbanization and improved education coexist with enduring social constraints that hinder women's access to markets, finance, and legal support (World Bank, 2024) <sup>[79]</sup>: 91–116; Agarwal *et al.*, 2023; Bandara, 2024) <sup>[9]</sup>. Institutions often remain structurally blind to women's needs (Asia Foundation/ADB, 2018) <sup>[8]</sup>.

What makes Bangladeshi women entrepreneurs especially notable is their ability to innovate within, rather than reject, cultural boundaries. By framing business activities as extensions of caregiving or community service, they maintain cultural legitimacy while building economically significant enterprises. This strategic negotiation between tradition and transformation is central to their success.

Bangladesh illustrates this shift vividly. While women own only 4.5% of formal businesses (Sarker, 2023) <sup>[63]</sup>, the digital space presents a different picture. Around 300,000

people run online stores via Facebook—half of them women (ESCAP, 2021) [25]. The COVID-19 pandemic accelerated this trend. As traditional enterprises went online, women emerged as "e-bosses," launching and leading social media-based ventures. By mid-2022, women accounted for 70% of Facebook-based businesses started during the pandemic (Rahman & Choudhury, 2022) [57], and they now operate 40% of all Facebook business pages in the country (Xpress, 2024).

These entrepreneurs defy stereotypes. Most are young (66%), married (62%), and well-educated (69%) (ESCAP, 2021) [25]. Their demographic profile challenges the view that entrepreneurship is only an option of last resort. The affordability and flexibility of digital businesses—requiring as little as Tk 1,000–5,000 (\$10–40) to start and minimal monthly overhead—further lowers the barriers to entry (Press Xpress, 2024) [55], helping women bypass many institutional constraints.

Women's entrepreneurship in Bangladesh spans both digital and traditional sectors. In rural areas, women engage in farming, livestock, fishery, and food processing (Akter, 2024; Ahammad & Huq, 2013) [6, 3]. Urban entrepreneurs are active in fashion, beauty services, home textiles, tech ventures, and healthcare.

Survey data shows women are most concentrated in handicrafts (72%), followed by clothing (9%) and beauty services (8%), with others in agro-based industries, food processing, printing, and IT (Akter, 2024) [6]. This range reflects women's ability to blend traditional skills with contemporary demand.

Their economic contribution is substantial. Women own 7.2% of all businesses in Bangladesh, and by 2020, they ran 2.8 million SMEs, making up 24.6% of all SMEs and employing 8.4 million people—10% of national employment (Muntaha, 2023; Hafiz & Islam, 2004) [51, 33]. Their contribution to GDP reached Tk 12 billion in 2020 and is projected to rise to Tk 20 billion by 2025, a 67% increase (Xpress, 2024).

Contrary to the assumption that education and capital alone predict success, recent research identifies five key factors: capital size, product quality, sound planning, market positioning, and business integrity. Sales performance correlates moderately ( $r = 0.553$ ) with capital size, indicating that capital explains about 30% of performance variation (ESCAP, 2021) [25].

Yet many businesses hover below a critical growth threshold. Half of women entrepreneurs on social media see increasing sales, but most remain below Tk 40,000 (\$329) in capital. Around 40% face stagnation or closure, underscoring a fragile stage where targeted support could make a critical difference (ESCAP, 2021) [25].

Importantly, these outcomes go beyond economics. Entrepreneurship is a culturally and politically embedded practice that can reinforce or subvert gender norms (Calás *et al.*, 2009). It becomes a feminist act when it challenges social hierarchies, enables collective agency, or shifts dominant narratives around gender and labor. This phenomenon raises a fundamental question: Are Bangladeshi women entrepreneurs reshaping the gender order or adapting within its boundaries?

Women's entrepreneurial journeys are driven by both aspiration and necessity. *Pull factors* include the desire for financial autonomy, personal development, and decision-making freedom (Ahsan & Raju, 2019; Jahan, 2024) [4, 40].

Many women reject traditional employment due to its constraints and instead seek meaningful agency in business (Kabir, 2018) [43].

Entrepreneurship nurtures growth in financial literacy, resilience, and self-confidence, elevating women's status within families and communities (Hoque & Islam, 2022; UN Women, 2019; Islam *et al.*, 2019) [37, 74, 38]. *Push factors*, such as job dissatisfaction, limited career options, and family obligations, also play a role (Mujeri, 2019) [50].

Bangladeshi women entrepreneurs are not merely adapting to change—they are driving it. Their ventures challenge entrenched norms while respecting cultural contexts. This subtle, strategic negotiation between innovation and tradition forms the core of a quiet revolution—one that is creating new economic spaces and redrawing the contours of what it means to be a woman, a worker, and a leader in South Asia.

### Women Entrepreneurs in Bangladesh: Breaking Barriers Through Strategic Support

Women entrepreneurs in Bangladesh operate within a complex matrix of financial, cultural, and institutional challenges. Yet despite these barriers, a growing ecosystem of support is helping transform individual entrepreneurial efforts into systemic economic change.

#### Financial Barriers

Access to finance remains the most critical hurdle. A striking 90% of women entrepreneurs cite it as a major barrier, while 88% identify high interest rates as prohibitive (Akter, 2024) [6]. This disparity isn't due to poor creditworthiness—women exhibit higher loan repayment rates than men—but rather entrenched patriarchal norms in banking institutions (Mujeri, 2019; Santosha *et al.*, 2024) [50, 62].

Online entrepreneurs face additional difficulties due to the informal nature of their businesses. Many online entrepreneurs face complete exclusion from financial services due to their lack of formal registration and documentation (Pritha, 2025) [56]. Across South Asia, women receive less than 10% of commercial credit, forcing 64% to rely on personal savings to start businesses (Lubna & Parvin, 2017; Ahammad & Huq, 2013) [45, 3].

#### Cultural Expectations and Domestic Pressures

Cultural norms present another profound challenge. Women are still largely expected to prioritize caregiving and domestic roles, often at the expense of entrepreneurial pursuits (Gafur & Islam, 2024; Bari *et al.*, 2023 [11]; Chowdhury, 2024) [30, 11, 17]. One woman entrepreneur reflected, "After marriage, I had to manage all household chores... I had to discontinue online business" (ESCAP, 2021: 40) [25].

Research identifies five key stressors that undermine work-life balance: role overload, health issues, time constraints, dependent care, and lack of family support (Uddin & Chowdhury, 2015) [72]. These pressures deprive women of the time and energy needed to acquire essential business skills and knowledge (Ahammad & Huq, 2013) [3].

#### Networking and Skills Deficits

Professional isolation further impedes progress. Limited mobility and societal norms restrict women's access to business networks that are essential for securing capital,

building partnerships, and expanding market reach (Agrawal *et al.*, 2023; Santosha *et al.*, 2024 [62]).

Meanwhile, most women entrepreneurs lack formal training: 78% have fewer than three years of business experience (Akter, 2024) [6]. Limited access to technical and managerial education weakens their ability to compete effectively and scale operations (Gafur & Islam, 2024; Jahan, 2017) [30, 39].

### ***Emerging Agents of Change***

Despite constraints, many women are transforming business into a vehicle for social change. Entrepreneurs in fashion, agriculture, healthcare, and tech are not only generating income but also challenging gender norms and reshaping public discourse (Business Inspection BD, 2022) [16].

These women are redefining leadership and expanding inclusive economic spaces. Yet their success highlights the urgency of building enabling environments—offering capital, training, recognition, and market access—to ensure these are not isolated stories but part of a broader transformation.

### ***Institutional and Policy Support***

Bangladesh has taken meaningful steps to support women entrepreneurs. Policies like the National Women Development Policy (NWDP) and National Women Entrepreneurs Development Policy (NWEDP) streamline registration, offer incentives, and provide targeted training (Press Xpress, 2024) [55].

The Joyeeta Foundation, under the Ministry of Women and Children Affairs, offers low-interest loans, promotes women's products, and provides technical training (Etinosa, 2024) [26]. Bangladesh Bank has implemented a refinancing scheme that mandates banks and non-bank institutions to prioritize women entrepreneurs with favorable terms. All branches now maintain "Women Entrepreneur Desks" to offer personalized services, business proposal guidance, and strategic advice (Parveen, 2024) [54].

The SME Foundation strengthens gender-responsive growth through training in product development, marketing, and management. It also facilitates buyer-seller meetings to boost market access (TBS Report, 2022) [70].

### ***Global and Private Sector Partnerships***

International programs are expanding women's access to global value chains. The Women Entrepreneurs Finance Initiative (We-Fi) and Corporate Connect Project by the World Bank and WEConnect International link over a thousand Bangladeshi women entrepreneurs with multinational supply chains, bridging gaps between small enterprises and large markets (We-Fi, 2021; World Bank, 2020) [76, 78].

The Bangladesh Women Chamber of Commerce and Industry (BWCCI) offers skill-building programs, advocacy, and trade expositions that support microenterprise growth and networking (Akhter & Mazumdar, 2024) [5]. The Center for International Private Enterprise (CIPE) collaborates with BWCCI and financial institutions to develop gender-responsive lending practices and build leadership skills (CIPE, 2014) [18].

### ***Microfinance as an Enabler***

Microcredit institutions such as Grameen Bank, BRAC, and ASA provide crucial support through collateral-free loans and simplified procedures. Their lending models help

marginalized women establish and grow microenterprises, contributing to household income and local economic development (Andalib & Rahaman, 2024; Siddiq, 2023) [7, 67].

## **Women's Entrepreneurship in Practice in Bangladesh: A Case Study**

In Bangladesh, there has been a significant surge in women venturing into e-business, particularly on social media platforms like Facebook, WhatsApp, and Instagram (Xpress, 2024). Social media platforms offer a cost-effective and accessible means for women to start and operate businesses from home, overcoming traditional barriers such as lack of physical space, high overhead costs, and mobility restrictions imposed by societal norms (Ferdous *et al.*, 2024) [28]. This 'F-commerce' became a vital survival strategy for many who lost traditional jobs (FE Online, 2025) [27]. E-business sustained their livelihoods and, in many cases, helped achieve new levels of social and economic empowerment despite persistent societal challenges. The ability to manage businesses from home offers greater flexibility, allowing Bangladeshi women to balance their entrepreneurial aspirations with domestic and family responsibilities, which is particularly crucial in their patriarchal society in which they live.

We conducted a short online survey to complement previous studies and present important information regarding the evolving landscape of women's entrepreneurship and the transformative role of digital platforms in a developing, patriarchal context.

### ***Research Methodology***

This study employed a mixed-methods approach, incorporating primary and secondary data sources to comprehensively understand women's entrepreneurship patterns and experiences. We systematically collected secondary data from multiple authoritative sources to establish a foundational understanding of the research context. These sources included academic journal articles, published books on entrepreneurship, newspaper reports, relevant websites, and various organizational reports. This diverse range of secondary sources enabled the researchers to contextualize current findings within existing literature and identify gaps in knowledge regarding women entrepreneurs.

The primary data collection centered on a comprehensive survey designed to address four key research objectives: (a) Determining the specific sectors and industries where women entrepreneurs predominantly operate (business type identification); (b) Understanding the underlying drivers that compel women to initiate entrepreneurial ventures (motivational factors); (c) Identifying the obstacles and barriers encountered during the entrepreneurial process (challenge assessment); and (d) Evaluating women entrepreneurs' knowledge of government support initiatives and programs.

The survey successfully engaged 58 female entrepreneurs as participants. They were administered a questionnaire and were asked to answer specific questions and share their experiences. While this represents a small, focused sample size, it provided valuable insights into the entrepreneurial experiences within the target demographic. However, several factors contributed to limited survey participation, reflecting broader societal and practical constraints. First,

many potential participants were unable to engage due to demanding business schedules, highlighting the intensive nature of entrepreneurial commitments. Second, prevailing cultural norms appeared to influence participation decisions, suggesting that social expectations may impact women entrepreneurs' willingness to engage in research activities. Third, participants expressed reservations about confidentiality, indicating the sensitive nature of business-related information sharing. Fourth, women entrepreneurs frequently receive requests relating to research, leading to diminished motivation for survey participation. This phenomenon reflects the growing academic and policy interest in women's entrepreneurship, which paradoxically may be creating barriers to future research efforts. Finally, some potential participants expressed uncertainty about how their responses would be utilized, indicating the need for greater transparency in research communication and potential benefits to the entrepreneurial community. These participation challenges highlight important considerations for future research in women's entrepreneurship, including the need for more flexible data collection methods, enhanced privacy protections, and clearer communication about research benefits to participant communities.

Both qualitative and quantitative data were subjected to rigorous, multidimensional analysis. Quantitative survey responses were analyzed using descriptive and inferential statistics, including correlation analysis to explore associations between capital size and sales performance, as well as stratification by duration, sector, and employment size. Patterns and outliers were closely examined to identify underlying drivers and constraints beyond headline trends. Additionally, where possible, tests for statistical significance and effect sizes were calculated to move beyond basic frequency analysis and better highlight robust relationships within the sample.

Qualitative data were systematically coded using thematic analysis. First-person accounts and open-text responses were grouped into key themes such as empowerment, agency, discrimination, and familial support, then further evaluated against feminist theoretical frameworks to contextualize findings within broader discursive and cultural paradigms. This approach enabled nuanced interpretation of interview material and open survey responses, distinguishing complex intersections between economic agency and structural barriers, and avoiding the reduction of women's experiences to binary outcomes.

### Findings

The survey sought to identify the various categories of businesses owned by women. Twenty-five percent of women operate businesses that focus on homemade cakes, henna application, Arabic art, and calligraphy. Furthermore, 10% of women own organic skincare product businesses, and 5% run restaurants. Furthermore, 10% of women engage in henna art, and an additional 10% manage businesses that produce homemade ghee (Table 1).

**Table 1:** Businesses Owned by Women [n=58]

<i>Type of Business</i>	<i>Percentage</i>
Wholesale and retail	8.62
Homemade cakes, Mehedi, Arabic Calligraphy	25.86
Men's Women's clothing store	10.34
Restaurant	5.17
Manufacturing	3.45
Henna Artist	8.62
Homemade ghee	6.90
Catering Business	8.62
Organic skincare products	6.90
Women's dress	15.52

Women entrepreneurs have been operating their businesses for different durations. Table 2 indicates that 85% of women entrepreneurs operate their businesses for a duration ranging from 6 months to 4 years. A total of 5% of women have been operating their businesses for a duration of 5 to 9 years, while 10% of women have maintained their businesses for a span of 10 to 14 years.

**Table 2:** Duration of Businesses

<i>Duration</i>	<i>Percentage</i>
6 months- 4 years	85%
5 years-9 years	5%
10years-14years	10%
Total	100%

Several motivating factors influence the entrepreneurial pursuits of women in Bangladesh. The primary motivating factors that influence women's entrepreneurial journey in Bangladesh include financial freedom, achievement, independence, and the necessity to support their families. Table 2 reveals that simple passion drives 25% of women in Bangladesh to become entrepreneurs. Twenty percent of women become entrepreneurs due to financial necessity. 20% of women are driven to become entrepreneurs by their passion and the availability of flexible work options. In Bangladesh, 10% of women engage in entrepreneurial activities, primarily driven by financial necessity and the availability of flexible work arrangements.

**Table 3:** Motivation for Starting Businesses

<i>Motivation</i>	<i>Percent</i>
Financial necessity	20
Financial necessity; Flexible work options	10
Financial necessity; Passion; Flexible work options	5
Financial necessity; Passion; Flexible work options; Personal desire	5
Simply Passion	25
Passion; Flexible work options	20
Passion; Flexible work options; Personal desire	5
Passion; Provide employment opportunities to other women	5
Provide employment opportunities to other women	5

Table 4 illustrates the number of employees that women entrepreneurs employ within their businesses. Half of the women entrepreneurs operate their businesses without any employees. They manage all aspects of their businesses. Among women entrepreneurs, 40% operate businesses with a workforce ranging from 1 to 40 employees. In contrast, a mere 5% relies on between 41 and 80 individuals, while another 5% has a staff size of 81 to 120 employees.

**Table 4:** Number of employees

Nos.	Percentage
0	50%
1-40	40%
41-80	5%
81-120	5%

Initiating and running a business provides a female entrepreneur with the opportunity to generate and control her financial resources. She is not required to rely on others for her personal or family financial needs. She possesses a greater degree of authority regarding financial decision-making. Ninety percent of female entrepreneurs have experienced an enhancement in their financial independence due to their businesses, whereas only 10% have seen a slight rise in this regard. Also, 20% of women entrepreneurs make financial decisions independently, whereas 80% engage in joint decision-making regarding finances.

Women entrepreneurs in Bangladesh encounter various challenges when seeking access to business loans or credit facilities. In Bangladesh, a significant number of women lack property or assets registered in their names, which undoubtedly complicates their ability to secure bank loans, as banks typically require collateral for such financial transactions. Additionally, certain women lack adequate understanding of banking procedures, loan applications, and financial management (Monamee, 2024) [49]. As a result of the issues highlighted before, the women entrepreneurs participating in this study refrained from seeking loans from banks or financial institutions. Eighty percent of the participants did not experience any challenges in accessing business loans or credits, whereas 20% encountered difficulties in this regard.

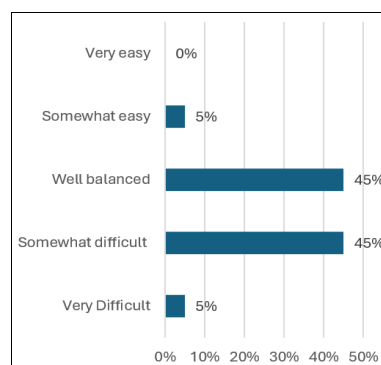
Ninety percent of women entrepreneurs concur that the perception of their community towards them has evolved because of their entrepreneurial activities. As a catering business owner expressed, “Now I am known as a business owner in my community who turned a passion for cooking into something impactful. People trust me to deliver quality service for important events in their lives—weddings, birthdays, community gatherings—and that has built a new level of respect.”

One woman engaged in organic skincare articulated the transformation her business has brought to the community's perception. She states, “Individuals now seek my expertise regarding natural skincare, ask for suggestions, or express pride in having a locally owned brand they can support.” Another woman doing an organic skincare products business expressed, “People often approach me for advice on natural products, skincare routines, or even starting their businesses. Such behavior raises my confidence to another level, thinking that people are trusting me.” A henna artist conveyed the transformation in her community's perception of her business, stating, “I initiated my business when I started going to university.” In the past, I did not receive any

assistance from my family or relatives. Over time, each of them began to inspire me as they observed other girls pursuing their businesses driven by passion. Currently, my father takes me to various clients' residences and subsequently brings me back from those locations as well. My family and relatives now view me as a self-sufficient young woman who is actively involved in the family. On the other hand, 10% of women entrepreneurs claimed that there has been no change in their community's perception regarding their business operations. One of the entrepreneurs stated, “I do not share anything related to my business with my community; that’s why I do not notice any change in their perception.”

The variety of notable organizations and networks provides various platforms designed specifically for women entrepreneurs, facilitating networking opportunities, training programs, financial assistance, and access to markets, among other resources. These groups play a key role in helping women entrepreneurs gain power. The Bangladesh Federation of Women Entrepreneurs (BFEW), the Women Entrepreneur Association of Bangladesh (WEAB), and the Bangladesh Women Entrepreneurs' Council (BWCCI) are all important groups that help women in business. But only 15% of women business owners are involved with women's business networks and associations. The other 85% are not involved with any of these groups.

A few government programs and policies specifically aim to support female entrepreneurs. These initiatives structure their growth, enhance skill development, and improve access to financial resources. It is concerning that the level of awareness regarding these programs and policies among female entrepreneurs is relatively low. However, a mere 30% of female entrepreneurs possess knowledge of government programs and policies designed to support women entrepreneurs, whereas a significant 70% remain unaware of such initiatives. Thirty percent of female entrepreneurs have knowledge of the Joyeeta Foundation, the WEDU of Bangladesh Bank, training programs offered by the SME Foundation, and seminars conducted by USAID and BRAC. Nonetheless, a mere 15% of women entrepreneurs have accessed training or mentorship for business development, whereas a significant 85% have not received any form of training or mentorship. Fig 1 illustrates that 45% of women entrepreneurs perceive a well-balanced approach to managing business responsibilities alongside household duties, whereas 5% of women entrepreneurs report experiencing significant difficulty in this regard. Furthermore, 45% of women entrepreneurs claim to have some difficulty in balancing their business responsibilities with household duties.



**Fig 1:** Balancing Business Responsibilities with Household Duties

The women entrepreneurs in Bangladesh encounter various forms of gender discrimination, which significantly affect the growth and sustainability of their businesses. For instance, banking regulations exhibit discriminatory practices. Women entrepreneurs are often required to provide one or two guarantors when seeking bank loans, a requirement that is not consistently imposed on their male counterparts. Women entrepreneurs encountering social and cultural barriers navigate the complexities of running their businesses. The lack of family support for women entrepreneurs significantly affects the growth and expansion of their businesses (Shoma, 2019) [66]. However, 35% of respondents reported encountering gender discrimination in their experience of managing their businesses, whereas 65% mentioned no such experiences of discrimination. In discussing the challenges of gender-based discrimination in the business world, a female entrepreneur remarked, "At times, I encounter questions regarding the necessity of my involvement in business. Men will run the business." A female entrepreneur engaged in the women's dress business remarked, "People often inquire about who assists me with the business, presuming that I am unable to manage it independently." Another engaged in the manufacturing sector expressed, "While my family provided support, I faced societal judgment for dedicating more time to my work than to my home."

Women entrepreneurs overwhelmingly conveyed that managing their businesses significantly enhanced their confidence in decision-making processes. A female entrepreneur managing a catering business stated, "Operating a catering business has compelled me to make swift, assured decisions in high-pressure situations. In situations involving last-minute changes or the coordination of staff on the day of an event, I have developed a strong reliance on my instincts and the ability to adapt swiftly to evolving circumstances. Every event brings special difficulties and addressing these has enhanced my problem-solving abilities and increased my confidence in my capacity to lead and make informed decisions." A female entrepreneur engaged in the homemade cake business expressed, "Initially, I faced uncertainty regarding pricing and the potential marketability of new flavors. However, as time progressed, witnessing my choices resulted in satisfied customers and repeated orders provided me with the confidence I required. Every successful cake delivery and satisfied customer reinforced my confidence in my skills."

Another female entrepreneur involved in the organic skincare business expressed how her business has significantly boosted her confidence in decision-making. She noted, "I consistently address customer feedback and concerns. At times, they purchase certain products from me, but these items do not meet their needs or preferences. During that period, certain customers became offended and exhibited a lack of willingness to comprehend the situation. It is quite challenging to convey the complexities surrounding the issue of not being compatible with any specific ingredient in the product. I am consistently engaging in this process, acquiring skills to manage them with calmness. Currently, I make decisions with greater confidence, extending beyond the realm of business to encompass various aspects of my life."

Women entrepreneurs in Bangladesh need to set long-term

business goals that will help their businesses grow and support the country's overall economic and social development. This will help them plan for long-term growth instead of just focusing on short-term profits. Setting long-term business goals is advantageous for better allocating resources, managing risks, and adjusting to changing market conditions. This method is necessary to navigate around the competitive and often male-dominated business world in Bangladesh (Afroze *et al.*, 2015) [1]. Female entrepreneurs can grow their businesses and create more jobs by setting long-term business goals (Nesa, 2016) [52].

The female entrepreneurs who participated in this survey articulated their comprehensive long-term business objectives. The female entrepreneur engaged in wholesale and retail business expressed her long-term objectives, which include expanding her operations into new locations or markets, enhancing her revenue and profitability, increasing her workforce by hiring additional employees, developing innovative products and services, transitioning from informal to formal business registration, and establishing a robust brand and online presence for her business. A woman who has owned a restaurant for three years discussed her long-term business goals. These include opening new locations for her business, making it more profitable, hiring more people, coming up with new products and services, building a strong brand and online presence, partnering with other businesses, making sure her and her family's finances are stable, keeping a balance between her business and personal life, and eventually passing her restaurant business on to her kids. A henna artist who has been in business for 13 years said that her long-term goals are to ensure that she and her family are financially stable.

There is no doubt in the fact that a female entrepreneur's business significantly contributes to the empowerment of women, both for the entrepreneur herself and for other women in society. A woman who is doing business earns her income, increasing her financial independence and decision-making power within her family and community. It is found out from studies in Bangladesh and other regions that female entrepreneurs have more control over resources and greater ownership of assets in comparison with other women who are not involved with entrepreneurial activity (Sohu *et al.*, 2022) [68]. Women entrepreneurs often exhibit a propensity to employ a greater number of women than men within their businesses, which in turn contributes to a notable rise in the participation of women in the workforce. Thus, businesses led by women play a significant role in empowering other women (Biswas, 2024) [14]. Women entrepreneurs who are well-known and successful inspire other women to start their businesses. A woman who runs a homemade cake business said that her business helps empower females because she is a role model and mentor for other women who love to bake. A woman who has worked in manufacturing for 14 years said that her business helps women become more powerful by giving them jobs. Another woman who works in the restaurant business said that her business helps empower women by giving them financial freedom. We can say that women's entrepreneurship is a major force behind women's empowerment. Women who start their businesses play a big role in making society more fair, inclusive, and prosperous.

## Interpreting Women's Entrepreneurship and Empowerment in Bangladesh

The data from this survey reveal the complex reality of women's entrepreneurship in Bangladesh, where genuine empowerment intersects with persistent structural barriers. Women are carving out economic spaces for themselves, but their journey reflects both remarkable agency and the deep persistence of constraints that demand critical feminist interpretation.

From a feminist theoretical standpoint, empowerment should not be viewed merely as acquiring resources or autonomy but as a process embedded within historically gendered and culturally specific power relations (Kabeer, 1999; Cornwall & Rivas, 2015) <sup>[41, 21]</sup>. Poststructural feminist perspectives invite us to consider empowerment as a discursive construction shaped by neoliberal development narratives that valorize entrepreneurial individualism while obscuring systemic inequities (Gill & Scharff, 2011; McRobbie, 2015). In the Bangladeshi context, women entrepreneurs' assertion of agency through business ownership must be situated within broader fields of gendered social norms, religious expectations, and postcolonial power dynamics (Mahmood, 2012; Badran, 2009). Women entrepreneurs in Bangladesh operate across diverse sectors, from traditional ventures to capital-intensive enterprises. This diversification signals a shift in the gendered economic landscape, yet questions of constraint versus choice remain prominent. Many women gravitate toward low-overhead, home-based businesses that align with cultural expectations, allowing them to bypass mobility restrictions without challenging patriarchal hierarchies. While this indicates adaptive agency, it also underscores what Saba Mahmood (2012) calls the politics of piety—a form of embodied agency that operates within, rather than against, patriarchal and religious norms. Such practices reflect Homi Bhabha's (1994) notion of hybridity, where women negotiate modernity and tradition simultaneously, producing new gendered subjectivities without necessarily dismantling hegemonic power structures. The fact that half of the entrepreneurs surveyed work alone, managing all operations themselves, reinforces this concern. While independence can be empowering, it may also reflect isolation from broader business networks and support systems that could enable growth.

Intersectional feminism (Crenshaw, 1991; Hancock, 2007) further clarifies that empowerment cannot be uniformly understood. Class, education, geography, and digital access intersect to shape entrepreneurial opportunities. Urban, educated women with digital literacy and family support experience empowerment differently from rural women constrained by limited resources and conservative community surveillance. Yet the survey data treat women as a largely homogeneous group, eliding such differentiated experiences. Future analysis must disaggregate empowerment outcomes along intersecting axes of privilege and exclusion.

The motivations driving women's entrepreneurship reveal fascinating tensions between neoliberal self-responsibilization and genuine self-actualization. Many cite "passion" as their primary driver, yet significant numbers also point to financial necessity, flexible work arrangements, and family support obligations. This duality—passion intertwined with precarity—captures how women's

economic participation serves both empowerment and survival goals simultaneously. Within feminist political economy, this discourse reflects the internalization of neoliberal affect, where emotional fulfillment substitutes for structural equity (Gill, 2016; Wilson, 2015). The valorization of passion and resilience reproduces a gendered narrative of self-sacrifice, positioning women as flexible, self-managing subjects responsible for navigating systemic failure (McRobbie, 2015). These findings resonate with Sen's (1999) <sup>[64]</sup> concept of "capability freedom," where true empowerment requires not just having choices but being able to act on them meaningfully. Notably, expressing "passion" often provides socially acceptable cover for entrepreneurial ambitions in contexts where openly pursuing financial success might face cultural resistance.

Nearly all respondents report increased financial independence—a cornerstone of empowerment. However, this apparent success provides only a partial picture. While women are earning income, relatively few make independent financial decisions; most share such choices with family members. This partial empowerment reveals how increased earnings don't automatically translate into autonomous control. The persistence of joint decision-making suggests patriarchal adaptation rather than transformation. As Bourdieu (2001) notes, symbolic violence operates through everyday practices that naturalize male authority. Limited asset ownership and unfamiliarity with banking procedures further constrain financial agency. Paradoxically, while most women claim they faced no challenges accessing loans, their assertion occurs in a context of low engagement with formal financial systems—suggesting self-exclusion shaped by systemic deterrents rather than genuine ease of access. These contradictions reveal that economic empowerment, absent structural change, risks reinforcing rather than dismantling gender hierarchies.

Entrepreneurship has transformed how communities view these women. Almost all report positive shifts in perception, with recognition as competent professionals, mentors, and role models replacing earlier dependency narratives. This social dimension of empowerment enables new subjectivities and expanded influence. However, feminist cultural theory invites us to interpret such recognition not only as validation but as a rearticulation of gendered respectability. Women gain visibility as moral and economic actors when their businesses conform to culturally sanctioned domains like catering, fashion, and childcare. Their success is celebrated as long as it complements familial and social expectations. Thus, empowerment occurs within the bounds of respectability politics—a dynamic particularly salient in Muslim-majority societies where public femininity is closely policed (Mahmood, 2012; Badran, 2009). A small but significant number reports no change in community attitudes, highlighting how empowerment experiences vary dramatically based on family support, public visibility, and individual assertiveness.

Despite progress, roughly one-third of women still face discrimination through biased banking practices, patronizing attitudes, or domestic role expectations. These experiences validate criticisms of empowerment rhetoric that overlook existing institutional and cultural inequalities (Cornwall & Rivas, 2015) <sup>[21]</sup>. Requirements for male loan guarantors and

male relatives managing businesses demonstrate how gender hierarchies remain embedded in formal and informal institutions.

The digital entrepreneurship sphere, while democratizing access, introduces new forms of gendered precarity. Feminist digital theorists argue that online spaces reproduce patriarchal and capitalist logics through algorithmic visibility, emotional labor, and digital harassment (Banet-Weiser, 2018; Gray, 2020). Bangladeshi women's use of social media platforms as business sites thus simultaneously subverts and reifies gender norms. They perform empowerment through digital self-branding while remaining vulnerable to online misogyny, surveillance, and data exploitation—what Banet-Weiser (2018) terms the paradox of popular feminism.

The low engagement with support organizations and limited awareness of relevant government programs reveal structural exclusions embedded in what Elson (1999) calls gendered institutions. The state's neoliberal framing of women's entrepreneurship as an inclusion strategy masks the unequal distribution of care labor, which continues to deplete women's time and energy (Rai, Hoskyns, & Thomas, 2014). The tension between household responsibilities and business demands remains acute—nearly half report difficulties balancing both roles. This "double shift" persists: entrepreneurship adds to, rather than replaces, domestic responsibilities, fundamentally limiting the scale and ambition of women-owned enterprises. Without systemic interventions like affordable childcare or family leave policies, women's entrepreneurship risks remaining confined to micro-scale survival models rather than becoming vehicles for broader transformation.

Perhaps most significantly, entrepreneurship fosters self-confidence and decision-making skills. Women's accounts reveal clear trajectories from uncertainty to assertiveness—a cognitive shift representing fundamental empowerment consistent with Rowlands' (1997) [60] notion of "power within." Yet feminist analysis reminds us that empowerment must be collective and relational to achieve structural transformation. By hiring other women and serving as mentors, these entrepreneurs create multiplier effects that extend empowerment beyond individual success, indicating potential for what Mohanty (2003) envisions as feminist solidarity—a movement beyond individual success toward systemic change.

The presence of long-term business objectives among many respondents reflects genuine business maturity and sustainability commitment. Aspirations to expand markets, improve profitability, and build brands signal transitions from informal home-based enterprises toward structured endeavors, demonstrating emergent capability freedoms (Sen, 1999) [64]. However, as Cornwall and Rivas (2015) [21] warn, empowerment rhetoric risks being co-opted by neoliberal governance if not grounded in redistributive justice and collective mobilization. With proper institutional support, such planning holds transformative potential, but sustainable empowerment in Bangladesh requires more than entrepreneurial inclusion—it demands reconfiguration of social, cultural, and institutional power.

In sum, integrating feminist and cultural theories reveals that women's entrepreneurship in Bangladesh is neither a straightforward path to liberation nor a simple reflection of oppression. It is a site of negotiated agency (Mahmood, 2012) where empowerment is simultaneously enacted,

constrained, and redefined. This perspective deepens our understanding of entrepreneurship as both an economic strategy and a gendered cultural performance within the hybrid terrain of postcolonial modernity.

### Theoretical Synthesis

In Bangladesh, women are transforming commerce through digital platforms, turning social media into marketplaces and smartphones into business tools. Yet, from a feminist theoretical lens, these transformations must be read critically. Digital entrepreneurship is not merely an economic innovation—it is a gendered and cultural phenomenon situated within the neoliberal development paradigm that commodifies empowerment (Wilson, 2015). While women appear to claim autonomy, their labor is embedded within structures that celebrate individual agency but obscure collective struggle and systemic inequality (Rai *et al.*, 2014; Elson, 1999).

The narrative of empowerment through entrepreneurship thus contains a paradox. On one hand, women's engagement in e-commerce and small enterprise creation reflects the expansion of *capability freedom* (Sen, 1999) [64]. On the other, as feminist political economists argue, empowerment divorced from redistributive justice risks reinforcing the very inequalities it seeks to transcend (Cornwall & Rivas, 2015) [21]. Without structural attention to care work, wage parity, and gendered institutional bias, the entrepreneurial ideal risks becoming an extension of what Bourdieu (2001) terms *symbolic domination*—a subtle form of control maintained through internalized norms.

Feminist cultural theory further suggests that these entrepreneurs inhabit a *hybrid identity* (Bhabha, 1994)—modern, digital, yet culturally bound. Their negotiations with tradition and modernity reflect a pragmatic agency consistent with Mahmood's (2012) conception of *pious subjectivity*. This hybridity is not failure but a re-signification of gender norms, indicating a dynamic interplay between adaptation and resistance within Bangladesh's socio-religious fabric.

Digital feminism highlights the need to interrogate how algorithmic visibility and online harassment shape women's entrepreneurial presence (Banet-Weiser, 2018; Gray, 2020). Empowerment through technology cannot be assumed when digital infrastructures replicate patriarchal hierarchies and surveillance economies. Consequently, digital empowerment must be coupled with feminist digital literacy, institutional protections, and collective online advocacy.

### Concluding Comments

In Bangladesh, women are transforming commerce through digital platforms, turning social media into marketplaces and smartphones into business tools. This digital entrepreneurship represents more than economic opportunity; it is challenging traditional gender roles and creating new pathways to empowerment.

Women entrepreneurs leveraging Facebook commerce, Instagram marketing, and mobile banking have built thriving businesses from their homes, bypassing conventional barriers. These success stories demonstrate technology's democratizing power, enabling women to access markets previously beyond their reach.

However, true empowerment remains complex and uneven. Many women still face interconnected obstacles: financial

institutions view them as risky investments, families question business pursuits that challenge domestic priorities, and skills gaps in digital literacy persist across urban-rural divides. Restrictive cultural norms, limited internet access, and inadequate support networks continue to constrain entrepreneurial potential.

The digital revolution has provided infrastructure, but infrastructure alone doesn't guarantee inclusion. For every successful online business owner, others struggle with systemic inequities that technology cannot automatically overcome. Empowerment through entrepreneurship is not uniform; it is negotiated within existing power structures and cultural expectations.

Bangladesh's development trajectory increasingly depends on unleashing women's economic potential. This requires moving beyond celebrating individual achievements toward comprehensive solutions: strengthening financial inclusion, building technical capabilities, and fostering cultural shifts that recognize women as economic architects rather than exceptional cases.

The foundation exists; women have proven their entrepreneurial capacity despite obstacles. The challenge lies in scaling systemic interventions to match the opportunity's magnitude, ensuring genuine inclusion rather than gendered accommodation.

Women's entrepreneurship in Bangladesh should be reimagined not as a linear progression toward empowerment but as a contested field of gendered negotiation. A feminist and cultural lens reframes these ventures as socio-political acts where women continuously navigate between constraint and possibility. Sustainable empowerment will therefore require multi-scalar interventions: policy frameworks informed by feminist political economy, community-based solidarity that transcends individualism, and cultural transformation that redefines the boundaries of feminine respectability and economic participation.

This research transcends previous work by combining empirical data with feminist and intersectional analysis, investigating entrepreneurial agency within its lived cultural, social, and digital context. It moves beyond descriptive accounts to reveal how patterns of empowerment, discrimination, and adaptation emerge in the dynamic interplay between tradition and innovation. The study pioneers the integration of capability approach and post-structural feminist theory into quantitative and qualitative entrepreneurship data, providing a multidimensional understanding rarely found in Bangladesh-focused research.

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