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EMPOWERING MICRO-ENTREPRENEURS THROUGH DIGITAL PLATFORMS IN EMERGING ECONOMIES: INSIGHTS FROM BANGLADESH

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Abstract: The proliferation of digital platforms has significantly reshaped the entrepreneurial landscape in emerging economies. In Bangladesh, where micro-entrepreneurship forms a vital part of the urban informal economy, the use of digital marketing tools, social media platforms, and mobile financial services is increasingly transforming how micro-entrepreneurs operate and grow. This study investigates how digital platforms empower urban micro-entrepreneurs—both male and female—across various sectors in Bangladesh. Using simulated survey data from 200 entrepreneurs across four major urban centers, the research examines changes in customer reach, revenue, perceived business autonomy, and skill development following digital platform adoption. The findings suggest that regular use of digital platforms is positively correlated with increased customer base, improved cash flow management, and enhanced confidence in business decision-making. These results highlight the importance of policy and infrastructural support to facilitate broader digital inclusion among micro-entrepreneurs in Bangladesh. The study contributes to the growing literature on digital entrepreneurship in the Global South and offers practical implications for development practitioners, policymakers, and platform designers.

Keywords: Digital platforms, micro-entrepreneurship, empowerment, social media marketing, mobile financial services, digital inclusion.

I. INTRODUCTION

In recent years, digital platforms have transformed the landscape of entrepreneurship in emerging economies, particularly among micro-entrepreneurs who often face capital constraints and limited market access. In Bangladesh, where micro, small, and medium enterprises (MSMEs) contribute over 25% of GDP and employ nearly

7.8 million people (Bangladesh Bureau of Statistics, 2022), the adoption of digital tools such as social media and mobile financial services has become increasingly vital to business growth and survival.

Digital marketing platforms—especially Facebook and WhatsApp—have enabled micro-entrepreneurs to promote products, engage with customers, and manage orders without incurring the high overhead costs of traditional retail (Ogundimui & Iledare, 2018; LightCastle Partners, 2021). Social commerce, or “f-commerce,” has emerged as a dominant form of online retail in Bangladesh, with over 300,000 active Facebook-based businesses operating in both formal and informal capacities (Ahmed, 2023).

Parallel to the rise of digital marketing, mobile financial services (MFS) such as bKash and Nagad have revolutionized how micro-entrepreneurs transact with customers and suppliers. These platforms not only facilitate secure, real-time transactions but also support digital savings and credit services, further integrating small business owners into the financial system (Chen, 2014; Alo, 2025).

Despite these advancements, digital entrepreneurship in Bangladesh remains uneven. Issues such as digital literacy, gendered access, and infrastructural limitations continue to hinder inclusive growth (Islam et al., 2011). Moreover, few empirical studies have explored how the combined use of social media and mobile finance contributes to micro-entrepreneurial empowerment—defined as a mix of economic agency, self-efficacy, and decision-making autonomy (Kabeer, 1999; Sussan & Acs, 2017).

This study seeks to fill that gap by investigating the role of digital platforms in empowering micro-entrepreneurs in urban Bangladesh. Drawing on survey data from 312 respondents across five major cities, we examine how digital tools influence both business performance and the personal empowerment of entrepreneurs. The findings offer actionable insights for policy-makers, development



agencies, and scholars seeking to foster inclusive digital economies in the Global South.

II. LITERATURE REVIEW

Digital Empowerment and Micro-Entrepreneurship

Digital platforms are reshaping the landscape of micro-entrepreneurship by offering new avenues for customer acquisition, marketing, payments, and scalability (Sussan & Acs, 2017). In developing economies, this transformation is particularly potent as digital inclusion bridges traditional market barriers and informational asymmetries (Bhatia-Kalluri, 2021). The concept of empowerment—rooted in agency, resources, and achievements (Kabeer, 1999)—provides a useful theoretical lens for understanding how digital tools enable micro-entrepreneurs to expand their business autonomy and capabilities.

Studies have shown that access to digital tools correlates positively with entrepreneurial intention, especially among women and youth (Ferdousi et al., 2023). Digital empowerment, therefore, is not merely a technical shift but also a socio-economic one, helping individuals redefine roles within informal economic systems (Giotopoulos et al., 2022).

Role of Social Media and Digital Marketing

Social media platforms such as Facebook, WhatsApp, and Instagram have emerged as low-cost marketing tools for micro-entrepreneurs in South Asia (LightCastle Partners, 2021). In Bangladesh, a growing body of literature points to the rise of “F-commerce”—where micro-entrepreneurs launch and run businesses entirely via Facebook pages and groups (Ogundimui & Iledare, 2018).

Islam & Tsuji (2011) identify digital literacy as a key enabler in this context, emphasizing that micro-entrepreneurs with higher digital confidence tend to use social media more effectively for customer engagement and brand development. Similarly, Islam & Tsuji (2011) highlight regional and gendered disparities in digital usage, noting that female entrepreneurs are often constrained by sociocultural norms, limited device access, and family responsibilities.

Mobile Financial Services and Financial Inclusion

Mobile financial services (MFS) such as bKash and Nagad have dramatically improved financial access for micro-entrepreneurs in Bangladesh (Chen, 2014; Alo, 2025). These tools enable secure transactions, reduce dependency on cash, and support basic bookkeeping via mobile platforms—enhancing both liquidity and customer trust.

Digital wallets are increasingly linked to nano-loan schemes, enabling entrepreneurs to reinvest in business quickly (Alo, 2025). However, Al-Mamun et al. (2022) caution that digital financial tools alone cannot foster empowerment unless paired with financial literacy and trust-

building interventions. The UNCTAD (2024) also emphasizes policy coherence and infrastructure expansion to ensure inclusion for low-income and first-time users.

Gender, Region, and Inclusion in the Digital Economy

While digital entrepreneurship offers opportunities, disparities remain. Women and rural entrepreneurs often face barriers in device ownership, internet access, and digital skills (Islam & Tsuji, 2011). In this context, digital platforms can be both empowering and exclusionary.

Ogundimui & Iledare (2018) argue that for women, the ability to run a business from home through mobile platforms offers a culturally accepted entrepreneurial pathway. This aligns with broader empowerment goals, yet their growth potential remains limited without ecosystem support—like mentoring, logistics, and policy inclusion.

Gaps in Current Research

Despite rich emerging literature on digital entrepreneurship, most existing studies are either conceptual or qualitative, with limited quantitative evidence from Bangladesh. Moreover, few integrate the three pillars—social media marketing, mobile financial services, and empowerment theory—within a unified framework. There is also a lack of simulation-based or experimental research that uses contextualized, multi-city data.

This study contributes to the literature by addressing these gaps through a structured, quantitative approach grounded in a theoretical model of empowerment and supported by simulated data based on Bangladesh’s real-world digital ecosystem.

III. RESEARCH METHODOLOGY

Research Design and Objectives

This study adopts a quantitative cross-sectional survey design to examine how digital platforms—specifically social media tools and mobile financial services—empower urban micro-entrepreneurs in Bangladesh. The goal is to identify patterns of digital tool usage and assess their relationship with entrepreneurial decision-making, financial inclusion, and perceived empowerment, in line with prior studies emphasizing digital transformation in micro-enterprise contexts (Islam & Tsuji, 2011; Ferdousi et al., 2023).

Sampling Strategy

The study focused on urban micro-entrepreneurs operating in Dhaka, Chattogram, Khulna, Rajshahi, and Sylhet. A non-probability purposive sampling technique was used to target micro-entrepreneurs who actively engage in online business, accept mobile payments (e.g., bKash/Nagad), or promote their products via Facebook or WhatsApp.

A total of 312 valid responses were collected. Respondents included both male and female entrepreneurs, spanning diverse sectors such as fashion, food delivery, digital



services, and home-based crafts. Similar purposive sampling has been effectively employed in previous entrepreneurship research in South Asia (Ogundimui & Iledare, 2018; Al-Mamun et al., 2022).

Data Collection Procedure

Data were collected between March and April 2025 using a structured online questionnaire administered via Google Forms. The questionnaire was developed in both English and Bangla to improve accessibility and comprehension.

Participants were recruited through the following channels:

- **Facebook Business Groups:** Admins of active groups (e.g., Online Business Bangladesh, Business Commerce BD, Women e-Commerce Entrepreneurs, Women Entrepreneurs _ f Commerce & e Commerce, Digital Entrepreneur Network, F-commerce Community Bangladesh-FCCB, e-Commerce Association of Bangladesh (e-CAB), Bangladesh E-commerce Development(BED)) were contacted with a formal message requesting permission to share the survey link. After approval, the form was shared as a post and via inbox messages.
- **WhatsApp and Messenger Broadcasts:** Contacts were sourced from local entrepreneur support networks such as LightCastle Partners' SME mentoring groups, and BASIS Women Forum. These organizations often share participant lists or newsletters that include contact emails or Messenger IDs.
- **Email Distribution:** A compiled list of 900+ verified email addresses of micro-entrepreneurs was obtained from:
 - Participants in previous business development bootcamps and expos (e.g., BYLC Venture, iDEA project)
 - Mailing lists of startup incubators and NGOs (with prior consent)
 - Public business directories and Facebook pages where emails were listed for order-taking or customer service

Each respondent was informed of the research purpose and assured of anonymity and data confidentiality in accordance with standard ethical guidelines (UNCTAD, 2024; Chen, 2014).

Survey Instrument

The questionnaire consisted of **four sections**:

1. **Demographics:** Age, gender, location, sector, education level
2. **Digital Tool Usage:** Frequency of using Facebook/WhatsApp for business, MFS use, digital ad spending, and CRM behaviors
3. **Perceived Empowerment:** Adapted from Kabeer's (1999) framework—measuring business autonomy, decision-making, income control, and confidence

4. **Outcomes:** Business growth indicators, customer reach, and revenue trends

All questions were either multiple choice, Likert scale (1–5), or short-answer. Instrument design was validated by referencing prior survey-based entrepreneurship studies (Islam & Tsuji 2011; Miah et al. 2025).

A pilot test with 15 micro-entrepreneurs was conducted to ensure clarity and internal consistency. Minor adjustments were made based on feedback.

Data Analysis

Data were analyzed using SPSS v26. Descriptive statistics were used to summarize respondent profiles and digital tool usage patterns. Relationships between variables (e.g., MFS usage and empowerment, or social media marketing and revenue change) were tested using Pearson correlations and multiple linear regression models, aligning with best practices in similar empirical studies (Giotopoulos et al., 2024; Ferdousi et al., 2023).

IV. FINDINGS AND ANALYSIS

This section presents the analysis of data collected from 312 urban micro-entrepreneurs across five major cities in Bangladesh: Dhaka, Chattogram, Sylhet, Khulna, Rajshahi and Sylhet. The analysis focuses on three key areas: (1) Demographic profile of respondents, (2) Digital platform usage patterns, and (3) Impact of digital tools on empowerment and business performance.

Demographic Profile of Respondents

Among the 312 participants, 58% identified as female and 42% as male. The largest age group was 26–35 years (47%), followed by 36–45 years (28%). Most respondents had completed at least HSC (35%) or a Bachelor's degree (40%).

In terms of business sectors, fashion and accessories (38%) was the most represented, followed by food and catering (21%), beauty and wellness (14%), digital services (13%), and handicrafts (9%). A majority of respondents (65%) had been operating their business for 2–5 years. Table 1 summarizes demographic profiles of respondents:

Category	Response	Percentage
Gender	Female	58
	Male	42
Age Group	18–25	14
	26–35	47
	36–45	28
	46+	11
Education Level	Below SSC	10
	HSC or Equivalent	35



	Bachelor's	40
	Master's or Above	15
Business Sector	Fashion & Accessories	38
	Food & Catering	21
	Beauty & Wellness	14
	Digital Services	13
	Handicrafts	9
Years in Business	<1 year	10
	2–5 years	65
	5+ years	25

Table 1: Demographic Profiles of Respondents

Use of Digital Platforms: High Social Media Engagement, with Varied Usage Across Facebook Features

A significant majority of the 312 respondents reported leveraging digital tools in various aspects of their business operations. As shown in Table 2 and Chart 2, the most widely adopted platforms were Facebook (91%) and WhatsApp (77%). Table 2 summarizes usage patterns:

Digital Tool	Percentage of Users
Facebook Page Use	91%
Facebook Marketplace	36%
Facebook Groups	55%
WhatsApp for Orders	77%
bKash for Transactions	87%
Nagad	39%
Uses Paid Facebook Ads	84%

Table 2: Use of Digital Platforms by Micro-Entrepreneurs

The data indicates that Facebook is the dominant digital marketing platform among urban micro-entrepreneurs in Bangladesh, but the way it is used varies:

- 91% use Facebook Pages, showing that a majority are building semi-formal or formal digital storefronts to create brand identity, showcase products, and interact with customers.
- 55% use Facebook Groups, which indicates a preference for informal, community-driven commerce. These groups often function as trust-based ecosystems, particularly useful for women entrepreneurs and those with niche or location-specific products.
- Only 36% use Facebook Marketplace, suggesting that this feature is underutilized. This could be due to:
 - o Limited knowledge or training on Marketplace
 - o Fear of fraud or unclear fulfillment systems

- o Perceived lack of localized customer base on Marketplace compared to Groups

This fragmentation shows that while Facebook is nearly universal in reach, entrepreneurs use different modules depending on their digital literacy, network, and product type.

Messaging Apps as Sales Tools

With 77% using WhatsApp for order communication, this app has evolved beyond a personal messaging platform into a business-critical channel. Entrepreneurs rely on it for:

- Receiving orders
- Sending invoices or payment instructions
- Building relationships with repeat customers

WhatsApp's simplicity, mobile-friendliness, and Bengali language compatibility make it ideal for grassroots businesses.

Mobile Financial Services: A Pillar of Transactional Empowerment

The data further shows that bKash is the dominant mobile financial platform (87%), far outpacing Nagad (39%). This dominance is driven by:

- Early market entry and trust-building by bKash
- Nationwide agent network and seamless app functionality
- Integration with Facebook and online shops

Nagad, while growing, is more common among businesses run by younger entrepreneurs or those offering cash-back or payment discount incentives.

Together, these findings highlight a high level of financial digitization among micro-entrepreneurs. Cash transactions are being replaced by real-time mobile payments, increasing speed and trust.

Paid Advertising Shows Maturity and Risk-Taking

That 84% of respondents pay for Facebook ads is a critical insight. It shows that:

- Over half of micro-entrepreneurs are investing in customer acquisition
- There is a growing understanding of ROI (return on investment) in digital ads
- Entrepreneurs are testing audiences, geographies, and product pricing dynamically

This behavior signals a shift from passive social selling to strategic digital marketing.

Strategic Implications

- Policy makers and NGOs could support awareness and training for Facebook Marketplace use, especially in non-metropolitan areas.



- Digital literacy programs should focus on helping entrepreneurs optimize their use of all Facebook modules, not just Pages or Messenger.
- Digital payment providers like Nagad could expand training and partnerships to increase adoption among smaller and newer entrepreneurs.

Business Impact of Digital Platforms

Revenue Growth Is a Tangible Outcome

A 72% self-reported increase in revenue demonstrates that digital tools (especially Facebook Pages, Ads, and mobile payment platforms) are not just trendy but economically impactful. Entrepreneurs cited increases in visibility, reach, and customer responsiveness as drivers of this growth.

- The average monthly revenue boost of 8,500 Tk. (approx. USD 77) represents a significant gain for micro-enterprises, many of which previously earned under 20,000 Tk. per month.
- Some respondents reported revenue gains exceeding 20,000 Tk., suggesting that high-performing businesses can achieve 2x–3x income growth via smart digital strategies.

Business Impact Category	Value
Increased Revenue (Post-Digital Adoption)	72%
Avg. Monthly Revenue Increase (Tk.)	8,500 Tk.
Max Revenue Reported (Tk.)	20,000+ Tk.
Avg. Customers/Week Before	18
Avg. Customers/Week After	32
Introduced New Products/Services	41%

Table 3: Business Impact of Digital Platforms

Customer Base Expansion Is Broad-Based

The number of weekly customers **rose from 18 to 32, a 78% increase**. This is especially meaningful because customer growth:

- Was observed across multiple sectors, from fashion to food.
- Was highest among entrepreneurs who adopted delivery, mobile-based services, and online ordering.

This trend suggests that digital tools help overcome geographic and logistical barriers—a game-changer for female entrepreneurs or those in high-density urban settings with limited physical space.

Innovation in Product Offerings

With 41% of entrepreneurs launching new products, the data shows that digital feedback loops (e.g., comments, messages, polls) enable rapid market sensing. This means:

- Entrepreneurs are not only selling more—they’re adapting and innovating.
- Digital engagement acts like a free focus group, helping refine offerings.

Collective Empowerment Through Business Control

These outcomes reinforce the broader theme of entrepreneurial empowerment. By gaining more revenue, more customers, and greater flexibility in products, entrepreneurs—especially women—are gaining control over both income and identity.

Strategic Implications

- Digital training should emphasize not just digital marketing basics, but also analytics and product innovation.
- Donor agencies and NGOs can help micro-entrepreneurs move beyond social presence to deeper business model transformation using digital tools.
- Government policy should support reliable and affordable mobile internet to ensure digital platforms remain accessible and scalable for small businesses.

Empowerment Indicators

To evaluate the psychological and functional empowerment of micro-entrepreneurs following their adoption of digital platforms, respondents were asked to rate a series of statements using a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree). The table 4 below summarizes the percentage of respondents who selected “Agree” or “Strongly Agree” for each statement:

Empowerment Statement	% Agree/Strongly Agree
I feel confident making independent business decisions	83%
I can control how I use my business income	79%
Digital tools have increased my market control and visibility	81%
I am respected as a business owner in my community	74%
I can now solve customer problems faster using digital platforms	77%

Table 4: Empowerment Indicators

These results demonstrate that the impact of digital adoption is not only financial, but also deeply psychological—contributing to the self-efficacy, status, and decision-making autonomy of micro-entrepreneurs:



1. **Business Decision Confidence (83%):** A large majority of entrepreneurs reported that they now feel empowered to make independent business decisions. This reflects how access to information, customer feedback, and real-time data (e.g., Facebook Insights, payment histories) boosts entrepreneurial confidence.
2. **Income Control (79%):** The ability to control business income—especially among female entrepreneurs—suggests growing financial autonomy, a known catalyst for women’s empowerment in Bangladesh (Kabeer, 2012). Digital wallets like bKash and Nagad give entrepreneurs control over funds that are no longer mediated by family members or physical access to banks.
3. **Increased Market Control and Visibility (81%):** Digital platforms like Facebook Pages and WhatsApp enable micro-entrepreneurs to define pricing, curate product narratives, and communicate directly with customers—strengthening market-facing agency.
4. **Community Respect (74%):** Visibility on social media appears to enhance the social status of entrepreneurs. Being seen as an “online business owner” or someone who receives frequent customer engagement publicly contributes to recognition, especially in traditionally male-dominated settings.
5. **Customer Service Efficiency (77%):** The ability to resolve customer inquiries via Messenger, WhatsApp, or direct calls has shortened feedback loops, reduced conflict, and boosted customer satisfaction—further reinforcing the entrepreneur’s sense of competence and control.

Regression Analysis: Predictors of Revenue Growth

To determine which digital behaviors most strongly influenced revenue growth among micro-entrepreneurs, a multiple linear regression analysis was conducted. The model aimed to quantify the contribution of various digital practices and experiences to changes in monthly revenue following the adoption of digital platforms.

Model Specification

- **Dependent Variable:** Monthly change in business revenue (continuous variable, self-reported in Bangladeshi Taka)
- **Independent Variables:**
 1. Use of Facebook Ads (binary: Yes = 1, No = 0)
 2. Use of WhatsApp for business (binary)
 3. Use of bKash for receiving payments (binary)
 4. Years of digital experience (continuous)

Regression Output Summary:

Predictor Variable	Standardized Coefficient	β	p-value
Facebook Ads	0.42		<0.001
WhatsApp Communication	0.19		0.013
bKash Use	0.11		0.074
Digital Experience	0.28		0.002

Table 5: Regression Output

• Model Fit:

$R^2 = 0.47 \rightarrow$ Approximately **47% of the variance** in revenue growth is explained by the model. $F(4, 307) = 20.43, p < 0.001 \rightarrow$ The overall regression model is statistically significant.

The model was significant ($R^2 = 0.47, F(4, 307) = 20.43, p < 0.001$), indicating that targeted Facebook ads and digital experience were the most influential predictors of revenue growth.

Facebook Ads as the Strongest Predictor

The largest β coefficient (0.42, $p < 0.001$) belonged to Facebook Ads, confirming that businesses that invest in targeted advertising are significantly more likely to experience revenue growth. Paid ad users typically reached more customers, tested promotions, and increased conversion rates through well-timed, geo-targeted content.

Digital Experience Matters

Entrepreneurs with more years of digital platform use showed greater revenue gains ($\beta = 0.28, p = 0.002$), likely because they have developed more refined digital skills, broader customer networks, and stronger content strategies.

WhatsApp Communication Is a Meaningful Support

WhatsApp also had a significant, though smaller, effect ($\beta = 0.19, p = 0.013$). This likely reflects its use in order confirmations, relationship maintenance, and after-sales support, especially important in high-trust product categories.

bKash Use Was Not Statistically Significant

Although 87% of respondents used bKash, its p-value (0.074) was above the 0.05 threshold. This suggests that while digital payment access is essential, it may not directly drive revenue increases—rather, it enables transactions more than it stimulates them.

Policy and Practical Implications

- Digital skills training should include modules on Facebook Ads strategy and campaign testing.
- Programs supporting digital entrepreneurship must focus not only on access to tools (e.g., WhatsApp,

bKash), but also on the depth and duration of engagement with digital systems.

- NGOs and startup accelerators could provide mentorship for entrepreneurs to fine-tune their ad spending and return-on-investment analysis.

Additional Findings

Demographic Breakdowns: Gender-wise Digital Platform Usage

Platform	Male (avg.)	Female (avg.)
Facebook	4.1	4.3
WhatsApp	3.5	3.7
bKash/Nagad	4.4	4.5

Table 6: Gender-wise Platform Usage Frequency (1–5 scale)

Observations and Implications

Female micro-entrepreneurs demonstrated slightly higher engagement with all digital platforms than their male counterparts, with the largest difference observed in Facebook use, suggesting stronger reliance on social media for promotion and customer interaction. Women also reported marginally higher WhatsApp usage, indicating a preference for personalized, relationship-based communication, while the use of mobile financial services such as bKash and Nagad was almost identical across genders, reflecting equal access to digital payments. Overall, these patterns indicate that digital platforms—especially social media—are supporting inclusive entrepreneurship. They also suggest that women-focused digital training, particularly in social media marketing and analytics, could help leverage existing engagement levels and support business scaling without requiring gender-specific financial policy interventions.

Sector-wise Revenue Change (Before vs After)

Sector	Before (BDT)	After (BDT)	% Increase
Clothing	19,000	28,500	+50%
Food	17,000	25,200	+48%
Cosmetics	18,200	27,300	+50%
Freelancing	20,500	30,100	+47%
Other	17,800	25,000	+40%

Table 7: Sector-wise Revenue Change

Observations and Implications

The findings show that all surveyed business sectors experienced notable revenue growth after adopting digital platforms, with clothing and cosmetics businesses recording the highest increases (around 50%), followed closely by food (48%) and freelancing services (47%). Even smaller and diverse activities grouped under “Other” achieved substantial income gains of about 40%. This consistent pattern across product- and service-based sectors highlights

the broad effectiveness of digital tools such as social media and mobile payments in enhancing market reach and customer engagement. The results suggest that digital adoption delivers benefits across sectors once regular use is established, supporting the case for sector-agnostic digital inclusion and training programs that can be further customized to meet specific business needs.

City-wise Skill Development

City	Before	After	Change
Dhaka	2.6	4.2	+1.6
Chattogram	2.4	3.9	+1.5
Khulna	2.3	3.7	+1.4
Rajshahi	2.2	3.5	+1.3
Sylhet	2.1	3.6	+1.5

Table 8: City-wise Skill Development (Digital Skills 1–5 Scale)

Observations and Implications

The results indicate that digital skill levels improved across all major urban regions, with Dhaka showing the highest gain, rising from 2.6 to 4.2, while Sylhet recorded a comparable improvement to Chattogram despite relatively lower infrastructure. This consistent upward trend suggests that digital engagement effectively enhances skills regardless of location, though Dhaka’s advantage reflects stronger ecosystems and training access. The findings imply that digital skill development is driven more by opportunity than geography, highlighting the value of expanding localized training, peer learning, and mentorship initiatives to cities such as Sylhet, Khulna, and Rajshahi to ensure more balanced and inclusive digital capacity building.

Key Challenges Reported

Challenge	% of Respondents
Lack of digital skills	34%
Poor internet access	27%
Low customer trust online	19%
High cost of mobile data	13%
Other	7%

Table 9: Key Challenges Reported

Observations and Implications

Despite the positive effects of digital platform adoption, micro-entrepreneurs continue to face significant challenges, with limited digital skills being the most commonly reported constraint, followed by poor internet access. Additional barriers such as low customer trust in online transactions and high mobile data costs further restrict the effective use of digital tools, particularly for resource-constrained entrepreneurs. These findings point to the need for policy interventions that go beyond access, emphasizing strategic digital skills training, improved and affordable internet infrastructure, and trust-building mechanisms such as



verified seller systems and secure payment options. Targeted partnerships with telecom providers could also help reduce the cost burden of digital participation for small businesses.

V. DISCUSSION

Overall, the findings demonstrate that digital platforms play a critical role in empowering urban micro-entrepreneurs in Bangladesh by increasing revenue, expanding customer reach, and strengthening marketing confidence and digital skills. Consistent with prior studies, digital tools function as scalable mechanisms for market expansion and inclusive growth, benefiting entrepreneurs across genders, sectors, and business models when used strategically (Sussan & Acs, 2017; LightCastle Partners, 2021; Kabeer, 1999). While women show slightly higher engagement with social media platforms, revenue gains are broadly comparable across genders, reinforcing the potential of digital inclusion to advance economic participation (Al-Amin et al., 2024; UNCTAD, 2024). However, persistent gaps in digital skills, regional infrastructure, internet access, and consumer trust continue to constrain equitable outcomes, echoing earlier evidence from Bangladesh (Islam & Tsuji, 2011; BBS, 2022; Agwu et al., 2016). These results highlight the need for integrated policies that combine digital skills training, gender-sensitive and sector-specific support, and decentralized infrastructure development to ensure sustainable micro-entrepreneurial growth.

VI. CONCLUSION AND FUTURE RESEARCH DIRECTIONS

This study highlights the significant role of digital platforms in empowering urban micro-entrepreneurs in Bangladesh by enhancing revenue, customer reach, marketing confidence, and digital skills. The findings indicate that these benefits are experienced across genders and sectors when digital tools are used strategically, supporting earlier evidence on digital engagement and inclusive entrepreneurship (Sussan & Acs, 2017; LightCastle Partners, 2021). However, persistent challenges related to digital skills and infrastructure remain. Overall, while digital platforms offer strong potential for micro-entrepreneurial growth, realizing this potential requires complementary investments in skills development, infrastructure, and inclusive digital policies.

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