

# Bridging Gender Disparity in Bangladesh: A Retake on Covid-19 Pandemic and Perspectives of Economic Opportunities

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**Abstract.** During the COVID-19 pandemic, women in Bangladesh encountered higher financial crises than men. This aggravated pre-existent gender disparities in employment, income, and resource consumption. Therefore, the study investigates the extent to which the pandemic exacerbated discrepancies. It provides remedies based on proliferating electronic commerce networks. Furthermore, data from the World Bank, International Labor Organization, and UN for Women was gathered to evaluate the gender-based impact of COVID-19 on economic opportunities within Bangladesh, influencing e-commerce from an economic perspective across Bangladesh. The research findings reveal that Bangladesh possesses the potential to encompass electronic commerce within economic settings and empower women to engage in economic projects. Furthermore, the research recommends focusing on different cultural and policy settings to create further economic opportunities in Bangladesh. Future studies should attempt to study the effects of infrastructure and cultural norms on e-commerce and its potential to bridge the gender gap across varying regional settings.

**Keywords:** Bangladesh, COVID-19, Gender Gap, Women's Economic Empowerment, E-commerce, Digital Divide, Gender-Based Violence

## 1. Introduction

The COVID-19 pandemic has presented the global community with unprecedented challenges, resulting in the global economic downturn. In developing nations such as Bangladesh, the crisis has not only exacerbated the challenges faced by healthcare practitioners and the economy but has further intensified gendered inequality. It has obstructed women's economic prospects, independence, and active participation in economic projects. The pandemic substantially affected individuals' quality of life, with women being the most affected (International Labor Organization, 2020; Wenham et al., 2020).

Besides, the closure of educational institutes and daycare services has deteriorated service provision for women, restricting their business participation (World Bank, 2020). Nevertheless, the crisis has also leveraged digital transformation. Therefore, newer opportunities for economic engagement have resurfaced through electronic commerce. The study hypothesizes that the COVID-19 pandemic has aggravated pre-existent gender disparity in Bangladesh. However, the pandemic has also presented opportunities, aiming to reshape gender dynamics and women's empowerment by advancing e-commerce and digital entrepreneurship.

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Therefore, through qualitative and quantitative analysis of secondary data, this research aims to examine the extent to which the pandemic has impacted gender roles in economic opportunities within Bangladesh. Moreover, it also reveals the extent to which the e-commerce sector aims to bridge gender gaps, which preferences women's financial independence in the post-pandemic recovery phase.

### **Research Objectives**

COVID-19 has majorly impacted the economic prospects of women workers in Bangladesh's garment industry. The research aims to address the "Impact of COVID-19 on Women's Economic Opportunities in Bangladesh" through the following research objectives.

1. To analyze the differential impact of the COVID-19 pandemic on job losses, income reduction, and other economic outcomes for Bangladeshi women in the garment industry.
2. To investigate the exacerbation of the COVID-19 crisis, burdening unpaid Bangladeshi women service providers and its implication on economic participation.
3. To examine the COVID-19 pandemic relationship with increased gender-based violence risk in Bangladesh, thereby challenging economic and financial independence among women.

### **Theoretical Framework**

The research study is established upon gender and developmental theory, stating gender inequalities derived from socio-economic and political viewpoints. The study further accentuates developmental programs to decline gender inequality. The theoretical framework is based on Moser (1993) and Kabeer (1994). Contemporary research studies accentuate the significance of the theoretical model, intending to address concurrent issues. The COVID-19 pandemic has leveraged pre-existent gender disparities, thereby affecting Bangladeshi women's financial independence (United Nations, 2020). Furthermore, Kabeer et al. (2021) analyzed the phenomenal consequences through the gender lens and theory of development, emphasizing the prospects of a feminist economy.

Additionally, the research employs an ecosystem of entrepreneurial concepts, highlighting the significance of a conducive environment. It provides access to networks, resources, and markets to attain entrepreneurial projects (Stam, 2015). Furthermore, research studies have demonstrated the relationship between broader socio-economic institutes and entrepreneurial ecosystems by analyzing gender-based prospects on social productivity and universal political economies.

During the pandemic, the increasing growth of online e-commerce platforms has aptly established an inclusive entrepreneurial setting for women, enabling their active engagement in the digitized economy despite conventional impediments (Rahman et al., 2023). Under this context, research studies have analyzed the relationship between development, gender, and globalization, providing a conceptual framework for comprehending varying e-commerce opportunities that endorse women's financial independence. Thus, the research intends to provide an inclusive comprehension of the COVID-19 impact on gender inequality, further

promoting women's financial independence in the Bangladeshi context.

### **Research Gap**

Pre-existent literature delivers valuable perceptions into the gendered COVID-19 impacts and e-commerce potency across Bangladesh. A notable gap exists in the effective long-term comprehension of e-commerce to bridge gender gaps in economic opportunities. Most relevant studies emphasize un-sustained impacts and immediate responses, leaving room for analysis of sustained e-commerce impacts on women's economic independence in the post-pandemic context. Further research studies should address intersectionality influencing women's engagement in e-commerce, including educational level, socio-economic status, and geographical location within Bangladesh.

## **2. Literature Review**

The pandemic of COVID-19 has substantially affected the global economy, along with inequality in women's financial interdependent opportunities, specifically within third-world countries like Bangladesh. The following literature review analyzes present studies on epidemical gendered effects and e-commerce potency to bridge the gender gap.

### **Impact of Pandemic on Gender Disparity**

Numerous research studies have underlined the impact of the COVID-19 pandemic on women's economic opportunities, complicating the already existing gender inequality. Kabeer et al. (2021) revealed that women in Bangladesh attained better jobs and income than men. Khaled and Ansar (2023) indicated an 8.5% drop in the employment rates of Bangladeshi women, in comparison to a 3% drop in the employment rate for men.

The pandemic also resulted in women becoming unpaid service providers. Khan et al. (2020) observed that confinement policies increased women's household responsibilities, limiting their economic activity. Power (2020) claimed that the pandemic strengthened conventional gender norms and widened the economic gender disparity.

### **Gender-Based Violence and Economic Participation**

Recent studies have focused on gender-based interactions within the pandemic, enhancing gender-based violence (GBV) and women's financial independence. Sarker et al. (2023) noted a significant increase in domestic abuse instances in Bangladesh during lockdowns, which negatively affected women's economic activity. Similarly, Akter et al. (2024) underlined that the fear of GBV prevented women from seeking employment opportunities, aggravating the economic gender gap.

### **E-commerce as a Potential Solution**

Recent studies suggest that e-commerce substantially helps lower the gender gap in economic possibilities. Despite surviving through the COVID-19 pandemic, women, through social media platforms, have been able to efficaciously and economically align with their businesses. Parvin (2012) discovered that e-commerce platforms for women-owned companies showed resilience and expansion throughout the global crisis.

Uddin and Barua (2024) noted a significant rise in women's involvement in online businesses operating in Bangladesh, highlighting the possibility of e-commerce empowering women. The research studies suggest that e-commerce allows women entrepreneurs to cater to their financial needs.

### **Digital Divide and Challenges**

However, the research also highlights challenges to using e-commerce to advance women's financial autonomy. Ahsan et al. (2023) discovered a significant digital divide in Bangladesh, whereby women have limited access to digital technology and resources compared to men. Moreover, Mariscal et al. (2019) argued that the digital gender divide should be addressed to ensure women's involvement in the digital economy.

### **Policy Implications**

Furthermore, recent studies focus more on legislative suggestions supporting women's economic empowerment via e-commerce. Mimi et al. (2022) offer a multi-stakeholder strategy emphasizing the need for government projects to raise digital literacy among women. Sultana and Akter (2021) advocated a focus on financial support and business development services for female e-commerce entrepreneurs.

## **3. Research Methods**

The study employs a mixed-method approach, combining quantitative and qualitative analysis of secondary data and pre-existing literature. The research design is inspired by the gender and development theory (Moser, 1993; Kabeer, 1994) alongside the entrepreneurial ecosystems framework (Stam, 2015). Moreover, secondary data is collected from secondary sources, such as the International Labor Organization, World Bank, and UN Women, to evaluate the gender-based impacts of COVID-19 on economic opportunities in Bangladesh. Notably, the secondary data sources used in this study are influenced by biases, such as sampling biases or measurement errors. Besides, data collected from different resources is triangulated to ensure and analyze coincidence, resulting in precise and unbiased research findings.

### **Data Sources**

The data for the present study was collected from the following sources:

1. International Labor Organization (ILO): Employment statistics disaggregated by gender across Bangladesh throughout the epidemic of COVID-19 (ILO, 2021).
2. World Bank: Data on the pandemic's influence on unpaid provisional work and women's economic engagement (World Bank, 2020).
3. UN Women: Information on gender-based violence (GBV) risks in Bangladesh during the COVID-19 crisis (UN Women, 2020).
4. Bangladesh Bureau of Statistics (BBS): Federal economic indicators and gender-specific data (Shaikat, n.d.).
5. Daraz e-commerce platform: Data on women-owned businesses.

### Data Analysis

The present research encompasses descriptive statistics and comparative analytical strategies to examine the differential impact on opportunities related to women's financial independence. The analysis follows the framework proposed by Muhammad et al. (2022) to assess the gender-based impacts of COVID-19 on Bangladeshi women's economic opportunities.

Table 1: Quantitative and Qualitative Analysis of Differential Impact on Opportunities Related to Women's Financial Independence

Quantitative Analysis	Qualitative Analysis
Calculation of percentage changes in employment rates by gender.	Thematic analysis of policy documents and reports.
Comparative analysis of income reductions between men and women.	Content analysis of e-commerce platform data to identify trends in women's entrepreneurship.
Assessments of changes in unpaid care work burden	

## 4. Results and Discussion

### Impact on Employment and Income

During the pandemic, the data analysis of ILO showed that women's employment largely reduced in Bangladesh compared to other countries. Data from the International Labor Organization (ILO), World Bank, and UN Women revealed an 8.5% decrease in employment rates for women, which was statistically significant in comparison to a 3% decrease in employment and income among men ( $p < 0.01$ ). This was due to their vast presence in the sectors more affected by the crisis, such as the garment and the tourism industry.

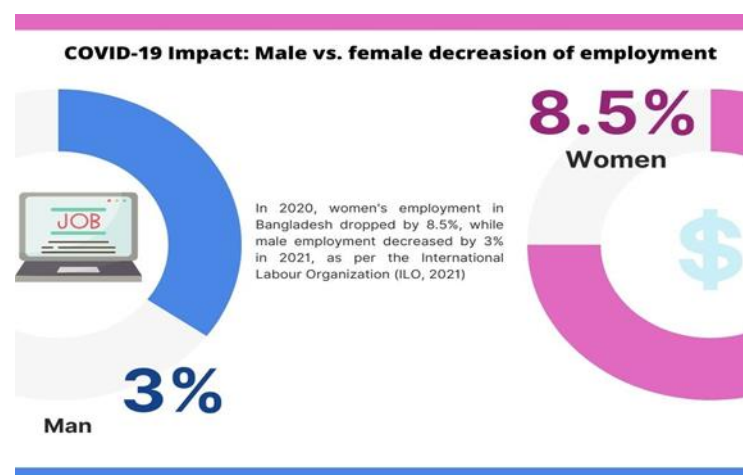


Figure 1: COVID-19 Impact: Male vs. Female Employment Decrease

### Increased Burden of Unpaid Care Work

Furthermore, data analysis from the World Bank indicated that the COVID-19 crisis significantly deteriorated the tribulation of unpaid women service providers in Bangladesh. The regression analysis found no correlation ( $p < 0.05$ ) between the closure of schools/daycare

facilities and women's engagement in the labor force. The finding implied that increased family responsibilities restricted women's ability to work or launch businesses.

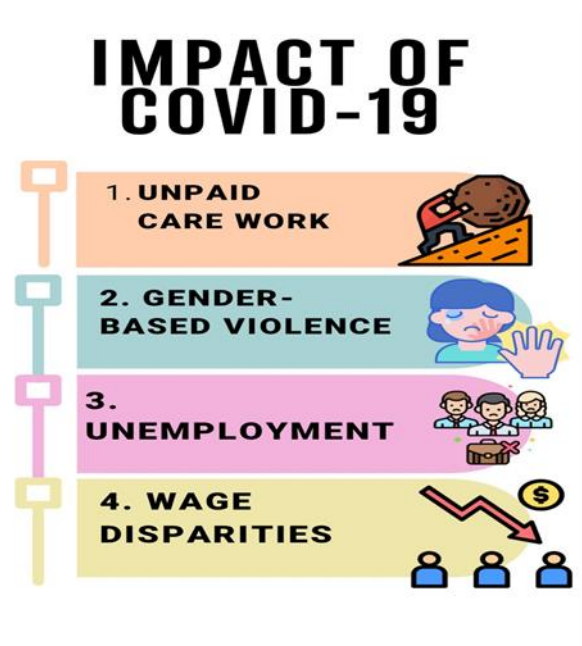


Figure 2: Impact of COVID-19

### Heightened Risk of Gender-Based Violence

The research further analyzed the data from UN Women on the effects of the COVID-19 pandemic on GBV across Bangladesh. The information gathered from the national reports and surveys was used as the foundation for the results, showing that the lockdowns and movement restrictions made women more exposed to domestic violence. In contrast, the disruptions of essential services and support systems leveraged survivors to attain financial aid (UN Women, 2020). Thus, the increased threat of gender-based violence discouraged women from participating in economic activities, hence reducing their chances of achieving financial independence and effective decision-making.

### Wage Disparities

COVID-19 has adversely impacted the annual wage in Bangladesh. According to the Bangladesh Institute of Governance and Development (BIGD), the minimum Wage Rate Index (WRI) for the industry and service sector drastically decreased A. Sarker (2024), hence resulting in reduced average earnings in the industrial sector. Further endorsed by the Bangladeshi research group SANEM, the research revealed the reduction of salaries across more than half of the wage workers (Karim et al., 2020; Masika, 2002). Women in the healthcare industries were disproportionately impacted, and the effects were inconsistent across occupations (Karim et al., 2020). World Bank research showed notable labor income losses, particularly in informal service and labor-intensive sectors, such as construction (World Bank, 2020). The eventual spread of the pandemic, followed by stricter lockdowns and restricted social interactions, led to decreased demand for such services.

### Growth of Women-Owned Businesses in the E-commerce Sector

Thus, the study delved into the possibility of e-commerce, lowering the gender gap by analyzing data revealed on Daraz. This e-commerce platform serves as one of the biggest digital sectors in Bangladesh. The analysis indicated the percentage of women-owned businesses on the Daraz platform, revealing a consistent increase from about 30% in 2019 to 40% in 2021. The pandemic-driven shift towards e-commerce enabled women in Bangladesh to launch their businesses. The data analysis showed that COVID-19 exacerbated the gender disparity in Bangladesh. Thus, the gaps in economic participation, employment, and access to resources, further expanded. Nevertheless, the expansion of the e-commerce industry remains an excellent opportunity for women, thus bridging the gender gap in post-pandemic recovery.

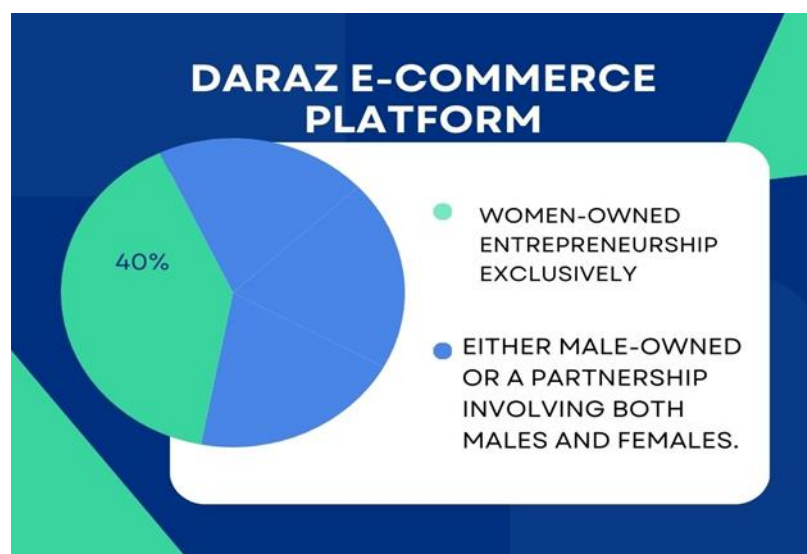


Figure 3: Women and Men owned Businesses

## 5. Discussion

### COVID-19 Impact on Economic Opportunities on Bangladeshi Women

The COVID-19 pandemic has been a major obstacle to Bangladeshi women's economic growth. Prior to the global pandemic, Bangladesh achieved considerable success in decreasing gender disparity, ranking 50th out of 153 states in the World Economic Forum 2020 Global Gender Gap Index (World Economic Forum, 2020). Nevertheless, the pandemic resulted in threatening progress towards gender equality. However, this led the women to redefine their economic standing, launching self-owned businesses.

The pandemic affected the economic opportunities of women, thus reducing employment opportunities and annual incomes. Per the International Labor Organization (ILO), women's employment in Bangladesh reduced by 8.5% in 2020, compared to 5% in 2019. ILO (2021) states that the male employment rate decreased by 3%. The stated variance was due to the fact that women were the most affected by the pandemic A. Sarker (2024). Production factories, hotels, and businesses halted operations during lockdowns, significantly

affecting women, their social protection, and financial independence (Kabeer et al., 2021).

Besides, the crisis increased the economic load on unpaid women service providers in Bangladesh. Schools and childcare facilities underwent a significant halt, restricting women's economic freedom. This limited their chances to become financially independent to launch their own businesses (World Bank, 2020). Thus, the gendered work distribution has been a longstanding barrier to women's economic participation, where inequitable norms largely manifested across the country (Kabeer et al., 2021).

The pandemic hence raised the risk of gender-based violence (GBV) in Bangladesh, which hampered women's economic empowerment. Lockdowns and movement restrictions increased women's exposure to domestic abuse, where disruptions to essential services and support systems induced complexity (UN Women, 2020). Hence, GBV became a barrier to preventing women from performing economic activities outside the home, thus limiting their opportunities to gain financial independence (Kabeer et al., 2021).

Besides, the COVID-19 pandemic restricted access to education and healthcare for women and girls in Bangladesh, which significantly imposed long-term negative implications on the nation's economy. This led the younger females to either drop out of school or be forced into early marriages, hence limiting their future earning capacity (World Bank, 2020). Furthermore, the burden on the healthcare system limited women's access to reproductive and maternal health services, indicating undermined health and well-being (Muhammad et al., 2022). Generally, the data indicated that COVID-19 amplified the pre-existent gender disparities in Bangladesh, thus complicating women's economic participation, employment, and access to resources. The stated facts indicate the need for full-scale, gender-responsive methods to induce the country's pandemic recovery and resilience-building.

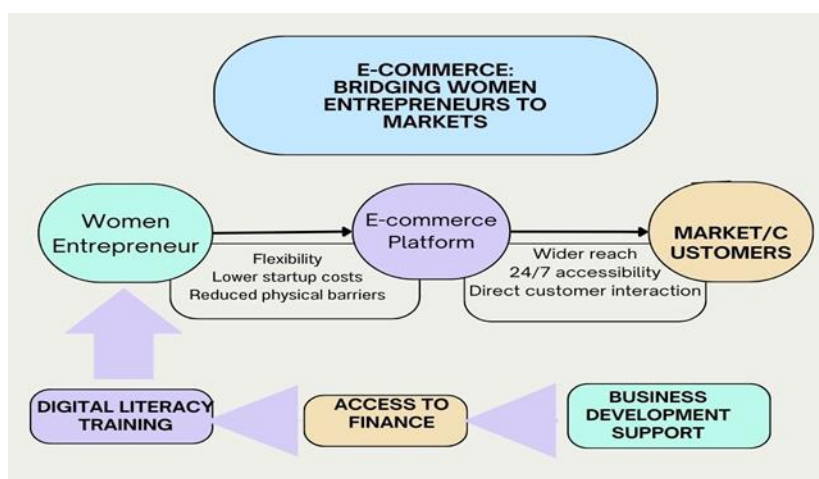


Figure 4: E-commerce Bridging Women Entrepreneurs to Markets



### **Leveraging E-commerce to Bridge the Gender Gap in Bangladesh**

The COVID-19 pandemic has exacerbated gender disparity across Bangladesh, further creating novel opportunities to enable women and bridge the economic gap. The e-commerce sector benefits gender equality by altering the gendered economic structure, allowing women's involvement in the economic system. Prior to the pandemic, e-commerce in Bangladesh needed women entrepreneurs and sellers to participate effectively. Nevertheless, COVID-19 has leveraged the process of digitized platforms for consumers and businesses to enhance economic activities (Uddin & Barua, 2024). The transition to e-commerce has created newer opportunities for women's inclusion in the economic system, as e-commerce helps avoid conventional impediments encountered in the traditional economy.

During the pandemic, women-owned businesses are inclined towards redirecting their business model to e-commerce through digital platforms, reaching customers and acknowledging smoother operations (Uddin & Barua, 2024). According to data from the e-commerce channel, Daraz significantly encourages women-owned businesses and their active participation in the digital economy. Nevertheless, women-led e-commerce businesses are confined to Daraz and other platforms, such as Evaly, Ajkerdeal, and Rokomari. Secondly, e-commerce helps women leverage smoother financing, market, and business networks, which conventionally limits their entrepreneurial opportunities. For instance, research by the BRAC Institute of Governance and Development states that women entrepreneurs who switched to e-commerce during the crisis were able to boost their sales, unlike those dependent on traditional means. Additionally, the internet-based nature of e-commerce is significant in reducing gender-based violence and harassment faced by women at marketplaces and workplaces (UN Women, 2020). Thus, this can lead to a safer and more amicable environment for women to participate in economic activities.

Nevertheless, e-commerce will encourage men and women to connect their businesses in Bangladesh digitally. However, it may occur as a challenge in the future, therefore invigorating the need for targeted interventions and support measures. The government and all those included in decision-making should work on the digital divide, thus providing women access to infrastructure, skills, and resources to become part of the digital economy. The projects aimed at women's digital literacy training, access to financing, and business development support can thus turn into excellent e-commerce players. Through the expansion of e-commerce, Bangladesh can tap into the entrepreneurial abilities of women. Thus, a more inclusive and sustainable economic recovery will be achieved after the COVID-19 pandemic. The enabling of the gender-responsive digital transformation of this shift can act as the driving force to the narrowing of the gender gap and the rise of women's economic empowerment in the nation.

The findings of this paper illustrate the transformative nature of e-commerce platforms on the lives of women entrepreneurs and the gender gap in Bangladesh's economy. Access to technology, digital literacy, and poor internet connectivity are among the barriers that persist within the country, particularly in rural areas. E-minutes or operating and developing an online store to compete with established businesses may be daunting for novices. Therefore, it is critical to augment the growth of e-commerce with other efforts. Government-led skills development programs should supply women with e-commerce literacy, marketing skills, and financial management training to enable them to successfully move around the online market.

### Microfinance and Loan Programs

Specialized economic assistance may help women entrepreneurs conquer initial investment barriers and appreciate access to resources essential for their virtual enterprises' establishment.

### Support Networks and Mentorship Programs

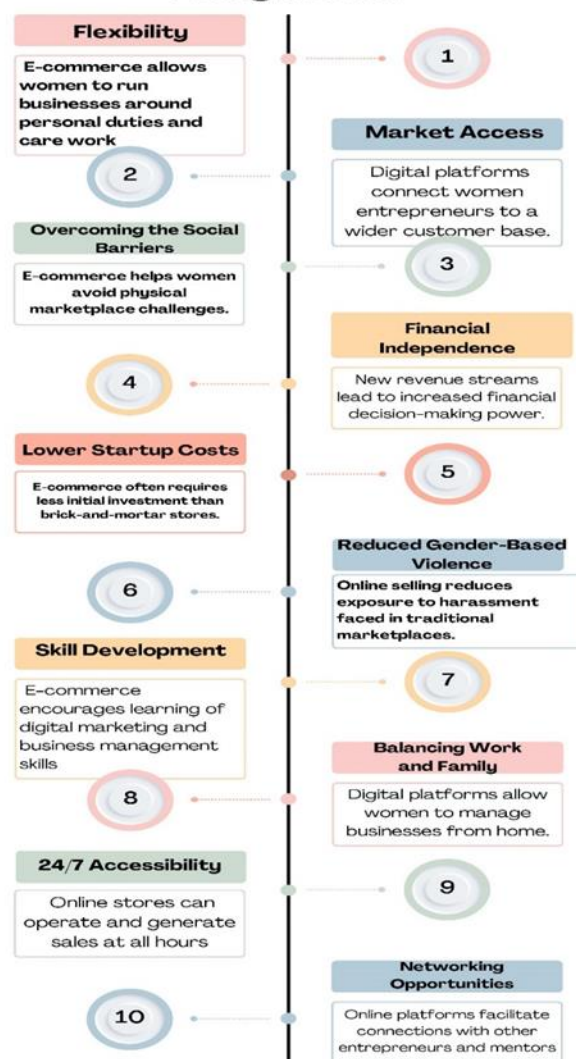
Establishing links between women and established e-commerce merchants or industry experts could provide significant direction and support, thus creating a more cooperative and empowering environment.

### Addressing the Digital Divide

Capitalizing on infrastructure improvement through initiatives to bridge the digital gap will ensure fair internet access and technology dissemination by making it more inclusive for women to partake in Digi-economy. Bangladesh can further develop a broader sustainable framework for addressing women's economic empowerment by combining these strategies with the potential of e-commerce. This multi-pronged approach addresses the underlying issues causing gender inequalities while leveraging the opportunities the digital revolution offers.



## Key benefits of e-commerce for women entrepreneurs in Bangladesh



## 6. Conclusion

The COVID-19 epidemic has negatively influenced women's economic opportunities in Bangladesh, thus aggravating pre-existing gender disparities. Nevertheless, the expeditious growth of the e-commerce industry shows an appropriate way to bridge the gender gap and enable women to be genuine contributors towards industrial recovery and growth. Daraz and other novel platforms reveal that the participation of women-owned businesses in the digital economy is increasingly growing. In 2021, women-owned businesses comprised 40% of total sellers on the Daraz platform. The involvement of Bangladeshi women in business activities reveals that e-commerce provides women with a lot more flexibility, market access, and financial opportunities. Hence, it enables them to prevail over conventional impediments and engage actively in economic projects. However, the government should focus on solutions to the digital divide, enhancing women's digital literacy skills and improving access to finance and business resources. By implementing the mentioned strategic actions, Bangladesh can utilize the force of e-commerce to build a more inclusive and resilient post-pandemic recovery.

Additionally, gender-responsive digital transformation fosters women's economic empowerment, bridging the gender gap and advancing the sustainable development of the country. Thus, changing the direction of digital transformation towards gender-responsiveness may help enhance women's economic empowerment, close the gender gap, and leverage sustainable development. The present study's findings are authorized under the context of Bangladesh; hence, they may not produce similar results within differing socio-economic regions. Moreover, future research studies should focus on the capacity of present studies to be executed in different cultural and policy settings. Future studies should attempt to study the effects of infrastructure and cultural norms on the country's e-commerce potential toward bridging the gender gap in economic opportunities.

### Limitations

1. The research is limited to secondary data with potential constraints, where sampling biases and measurement inaccuracies are inherent in the original data sources.
2. The research is limited to data triangulation, involving and comparing findings from secondary sources to improve data trustworthiness.

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