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Research Paper on

BRIDGING THE DIGITAL DIVIDE

**AN INSIGHT INTO LOW-INCOME WOMEN'S DIGITAL
ENGAGEMENT IN BANGLADESH**

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Atanu Das

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Atanu Das

The present study delves into the digital engagement of low-income women in Bangladesh, aiming to understand their current status, challenges, and needs regarding the use of digital devices. This study synthesizes literature on the digital divide, and gender dynamics to understand their interconnectedness and implications for socio-economic development in Bangladesh. Utilizing an exploratory approach, data were collected through focus group discussions (FGDs) and in-depth interviews (IDIs) from both formal and informal sectors. The findings reveal significant disparities in digital access, literacy, and usage between the two sectors. While access to smartphones is more prevalent in the informal sector, challenges such as poor digital literacy and limited training opportunities persist in the formal sector. Addressing these challenges requires multifaceted interventions aimed at enhancing access, providing targeted training, addressing affordability issues, and challenging gender-based barriers. This study advocates for continued exploration and action to bridge the digital gap, ensuring that no woman is left behind in the journey toward digital empowerment and inclusion. The study recommends tailored digital literacy programs, promotion of digital inclusion initiatives, affordable access to devices and the internet, and workplace training initiatives to bridge the digital divide among low-income women in Bangladesh. In a nutshell, by fostering digital inclusion, policymakers and stakeholders can empower low-income women, unlocking their full potential in the digital era and fostering more equitable societal development that contributes to their overall empowerment.

Introduction

The digital revolution has transformed societies worldwide, offering opportunities for socio-economic advancement and empowerment. However, low-income groups, particularly women in developing countries like Bangladesh, often face barriers to accessing and utilizing digital technologies (Hossain and Reja, 2019). At present, using mobile phones in various aspects of daily life activity is becoming a common practice. Statistics of BTRC show that the total number of mobile phone subscribers in Bangladesh reached 190.36 million at the end of November 2023¹. The proportion of households in the country with mobile phones is now 97.9%, whereas those with smartphones stand at 63.3% (BBS, 2023). The number of mobile internet users was 118.96 million at the end of November 2023². So about 62.9% of mobile users use mobile internet. In this respect, the mobile phone can play a crucial factor in spreading mobile-based facilities. But when considering gender, the internet usage rate is 46.58% for males and 27.77% for females (ibid).

So from the above statement, it can be depicted that in terms of owning a mobile phone for own use and using the internet, males are significantly dominant over females. Conversely, women lag far behind in accessing technological facilities which can be assumed to affect their digital engagement. Rather than women of all types of income groups, the current study focused only on the digital engagement of low-income women in Bangladesh. With regard to their digital engagement, this study focuses on their access to, usage of, and challenges with digital devices in both formal and informal sectors.

Objectives of the Study

For the purpose of the study, an interpretive approach of qualitative understanding can develop some understanding regarding these emergent themes. For that a realist synthesis was employed to assess the status of digital device usage among low-income women, shedding light on social and structural inequities inherent in the digital divide. The investigation delved into the motivations behind digital device usage among low-income women, illuminating their specific needs and goals in accessing technology. Additionally, this

¹ <https://www.amtob.org.bd/home/industrystatics>

² Ibid

synthesis revealed the diverse array of challenges faced by low-income women in utilizing digital devices, highlighting barriers to access and proficiency within this demographic.

The main objective of this study is to gain insight into the digital engagement of low-income women in Bangladesh, whether it is at an acceptable level or not. This study also includes the following specific objectives.

- *to understand the present status of using digital devices among low-income women;*
- *to investigate the purpose of using digital devices among low-income women;*
- *to discover the challenges faced by low-income women in using digital devices.*

Based on these objectives outlined, a few research questions can be formulated as follows:

Table 1 Research Objectives and Research Questions

Type of Research Objective	Research Objectives	Research Question
Broad	to gain insight into the digital engagement of low-income women in Bangladesh, whether it is at an acceptable level or not.	<ul style="list-style-type: none"> → What are the key dimensions of the digital divide among low-income women in Bangladesh, considering factors such as physical access to ICTs, digital skill proficiency, and gender-specific challenges? → What are the prevailing challenges faced by low-income women in Bangladesh concerning digital technology adoption?
Specific	<i>- to understand the present status of using digital devices among low-income women.</i>	<ul style="list-style-type: none"> → What is the current level of access to digital devices among low-income women in Bangladesh, particularly in the formal and informal sectors? → What types of digital devices are commonly used by low-income women, and what are the reasons behind their choice of devices? → What are the main barriers to accessing digital devices faced by low-income women in Bangladesh?
	<i>- to investigate the purpose of using digital devices among low-income women.</i>	<ul style="list-style-type: none"> → What are the primary purposes for which low-income women in Bangladesh use digital devices? → How do the purposes of digital device usage vary between women in the formal and informal sectors?

Type of Research Objective	Research Objectives	Research Question
		→ What role do socioeconomic factors play in shaping the digital engagement objectives of low-income women?
	<p>- to discover the challenges faced by low-income women with respect to using digital devices.</p>	<p>→ What are the main challenges encountered by low-income women in Bangladesh when using digital devices?</p> <p>→ How do the challenges differ between women in the formal and informal sectors?</p> <p>→ What strategies do low-income women employ to overcome these challenges, and are there any common coping mechanisms?</p>

These research questions aim to delve into various aspects of digital engagement among low-income women in Bangladesh, providing insights into their current status, purposes, and challenges related to using digital devices in both formal and informal sectors.

Significance of the Study

Previous academic literature has elsewhere failed to present the actual development process of ICT processes in improving the marginal and rural livelihoods of Bangladeshi women although some literature supports that some ICT projects have significantly enriched the socio-economic opportunities of many women in Bangladesh (Ashraf et al., 2011). This paper will be very effective for the academics, practitioners, social activists, and policymakers who cherish to enhance their understanding of digital device use among the low-income women of Bangladesh.

Literature Review

Studies on the digital divide are an important opportunity to understand theories related to inequalities between individuals, households, and geographic units in the access and use of information and communication technologies (ICTs) (Pick & Sarkar, 2016). The term “digital divide” originated in the mid-late 1990s, adoption and utilization of information and communications technologies (ICTs) in multifaceted spheres like business, economics, and management, and the social sciences have gained immense attention in research communities over the past two decades (Pick and Sarkar, 2016). The Organization for Economic Cooperation and Development has narrated the term digital divide as the “*difference between individuals, households, businesses, and geographic areas at different*

socio-economic arenas with regard both to their opportunities to access ICTs and to their use of the Internet for a myriad type of activities.” (OECD, 2011).

The digital revolution has contributed to rapid technology development and the generation of products that can support enhanced access, management, and circulation of knowledge and information. With the burgeoning populations, innovative technology solutions play a pivotal role in advancing the quality of life, health, and independence of veterans. ICT outputs that facilitate information storage, retrieval, manipulation, transmission, or reception in digital form, can enrich accessibility of goods and services; generate and maintain a safe and secure independent living ambient; facilitate self-management of age-related constraints; and leverage social connectivity and participation (Sixsmith and Gutman, 2013). The digital revolution has brought innovative solutions and technologies that facilitate the well-being, independence, and health of seniors. Yet, the term “digital divide” shows significant inequities in terms of who accesses and benefits from the digital landscape (Fang et al., 2019).

The first decade of research on the digital divide starting in the late 1990s to early 2000s stressed physical access to ICTs (like, computer purchasing or Internet subscription ability), and presented inequalities of physical access to ICTs through investigating demographic dissimilation in digital usage, including income, education, geographic location, gender, and age, as more or less separate entities, more recent evidence incorporates combined social attributes, such as educational attainment (Van et al., 2011), income (Atkinson et al., 2008), and gender-specific responsibilities (Casado et al., 2015). Note that research is still missing revealing the interlocking of mentioned determinants that can introduce ICT access and use inequities (Fang et al., 2019). Understanding the scenario is a bit complex in nature and requires multiple solutions, transdisciplinary expertise, and knowledge from multiple disciplines and sectors (Boger et al., 2016). Understanding the predominance use of ICTs in research sectors, and a comprehensive understanding of the social determinants of inequities (such as age, gender, income, and ability) that present among middle-aged and veterans in accessing and using ICTs is pivotal for developing policy and practice (Fisk, 2003).

Digital skills proficiency measures at several levels. OECD (2016) proposes the following classification for digital skills:

- i) ICT basic skills, which are needed in all digital technologies;

- ii) ICT specialist skills for workers who support and develop the digital ecosystem.

In the same way, ITU (2018_b) categorizes digital skills at three levels:

- i) Basic digital skills for individual digital literacy;
- ii) Intermediate digital skills for employers in the digital economy; and
- iii) Advanced digital skills for ICT professionals. The Grameen Phone Community Information Center (GPCIC), facilitates mobile broadband connectivity in rural community centers, and the Village Phone (VP), which offers small-scale women enterprises leveraging mobile phone services in rural communities, this initiative was effective in helping women improve their socio-economic condition and become entrepreneurs (Ashraf et al., 2011).

Moreover, the gender digital divide is deadly for older, less educated, or poor women living in rural areas and developing countries (OECD, 2018). For instance, women feel 1.6 times more than men that they are not adequately skilled to use the Internet in low- and middle-income countries (World Wide Web Foundation, 2015). There is a significant divide in Internet access and use between women and men, as well as between girls and boys. In 92% of countries, male internet users surpass female internet users (ITU, 2019_a). Furthermore, a wide gender gap in mobile phone ownership usually results in a wide gender gap in Internet use (ITU, 2019_a). In low- and middle-income countries, nearly 54% of women enjoy mobile Internet facilities, but women are 20% less likely than men to own a smartphone and use mobile Internet (GSMA, 2020).

Some research strongly supports the idea that men and women are significantly different in terms of perception, skill, and reason behind internet use (Sultana & Imtiaz, 2018). Statistics about internet use show that 48% of women are using it, compared to 58% of men worldwide in 2019 (ITU, 2019_b). Although a large number of women accessed BBC Janala media products to learn English, a former study identified a gendered digital divide incidence. There are much fewer women accessing the web and mobile lessons in particular (Tyers, 2012). Female entrepreneurs' ICT experiences (such as innovativeness, risk propensity, perseverance, and flexibility) share 63%, respectively, with 20% of male entrepreneurs, proving females are more salient in adopting digital technology. Although perseverance and flexibility have no significant impact on the usage of ICT for both genders (Rummana et al., 2011), Research

highlights that men have higher digital skills compared to women, which makes them feel more comfortable using digital technology (Durndell and Haag, 2002). Nevertheless, others argue that this gap is declining and women are more likely to use the internet in some specific cases (Sultana and Imtiaz, 2018).

Several case studies and anecdotal evidence strongly argue that digital technology use has empowered the underprivileged as well as privileged women in developing countries. For example, ICT has facilitated women entrepreneurs running e-businesses, which can be operated 24 hours a day from home in real-time (Heeks et al., 2004). Ng and Mitter (2005) emphasized ICT's contributions to economic well-being and expressed its evolving usage for the purposes of community building and political organization, particularly by women. Even female voices against various anomalies are uplifted through several digital platforms, as proven by the role of digital networks in feminist movements (Harcourt, 1999). Hilbert (2011) affirms that women have already started to utilize digital opportunities to tackle those existing inequalities. Other research argued that ICT can reshape traditional gender activities, especially for women who have benchmarked skills or who lack the resources to invest in higher education (Kelkar and Nathan, 2002). Ultimately, ICT can be an effective tool for women to eradicate discrimination, and attain full equality, well-being, and participation in the decisions that determine their lives and the future of their communities. Furthermore, it widens opportunities for women in the outside world. They also get accurate and timely information like their counterparts (Sharma 2003). Nevertheless, this potential to improve women's socio-economic status in developing countries relies on access to and actual usage of these technologies, which is a crucial initial step (Hilbert, 2011).

Understanding of the Study

This study mainly concentrated on two main concepts 'digital divide' and 'low-income women'. Former research in developing countries shows that women are less likely than men in terms of utilizing digital technology. This predominates the idea of studying the digital gender divide which clearly exists and is a massive threat to women (Hilbert, 2011). Such gaps are quite significant in many countries putting women in a severe problem (Hafkin and Huyer, 2007). A former study supports that this divide applies to access and the frequency and intensity of usage (Park, 2009). When searching for explanations, academics typically rely on anecdotal case studies and local evidence. These have revealed that women encounter

obstacles such as inadequate training and access, as well as software and hardware that do not align with their interests and requirements. (Ng and Mitter, 2005). In this context, the same technophobic arguments that had been raised in the developed world during the 1990s, have been transferred to women in the developing world in recent years. It is argued that women have a negative attitude toward ICT (Varank, 2007) and that the introduction of technologies has often implicitly been designed to meet the needs of men, not of women (Basu, 2000).

Regarding the concept of the 'digital divide', the most common and widely used indicator of measuring the digital divide is internet usage (those who have access to the web and those who do not) (Ragnedda and Muschert, 2013). Besides access to the internet, other indicators such as having a smartphone, personal laptop, or desktop computer are used to measure the term digital divide. Unequal access to ICTs is known as the first-order digital divide and uneven ability to use ICT is known as the second-order digital divide (Jin and Cheong, 2008). There are several forms of digital divide.

The present study considers the term 'digital divide' in two ways. Firstly, those who have smartphones, personal laptops, or desktop computers and Internet access vs. those who do not. Those who are able to use smartphones, personal laptops, or desktop computers and the Internet vs. those who don't. First-order digital divide, in the study, is conceptualized as a gender gap in access to use ICT measured by having a smartphone, having a laptop or a desktop computer, access to the internet on mobile phone and laptop or desktop computer and second order digital divide is conceptualized as a gender gap in the ability to use ICT measured by the ability to web browsing, ability to use Microsoft word (Excel, PowerPoint), ability to install programs, ability to download software, ability to open and use an e-mail ID, ability to open and use an account on social networking sites. Besides the first and second-order digital divide, a gender gap in actual use is measured by the purpose of using ICTs (smartphone, laptop or desktop computer, internet) and the amount of time spent using the internet/ amount of time spent online. In this study, the ability to use ICTs has been measured by using a 15 15-point binary index. These 15 points are using a smartphone and laptop/desktop without difficulties, the ability internet browsing, ability to open an email account, ability to open a social networking site, ability to install IMO, WhatsApp, and Viber software, ability to use Microsoft Office software, and ability to use MS Word, MS Excel, MS

power point, ability to install any computer games, computer operating system, ability to download PDF or PowerPoint files, any software, any entertainment contents (Movie, Drama, Songs etc) from website, ability to remove virus from electronic devices. According to the mentioned points ability in ICT usage has been measured and after that achieved score represents the actual ability of the respondents (Saha and Zaman, 2017).

Methodology

This research adopted an exploratory methodology to investigate the digital engagement, challenges, and needs of low-income women aged 25 to 40 in both formal and informal sectors in Bangladesh. The study employed two primary data collection methods: in-depth interviews (IDIs) and focus group discussions (FGDs). These qualitative approaches were chosen to facilitate a deep exploration of participants' experiences and perspectives.

In-Depth Interviews (IDIs)

In this study, a total of five in-depth interviews in each sector were conducted, resulting in ten IDIs across both formal and informal sectors. IDIs provided a platform for individual participants to share their personal experiences, insights, and perceptions related to digital engagement. The semi-structured nature of the interviews allowed for flexibility in exploring participants' unique perspectives, ensuring a comprehensive understanding of their digital practices and challenges.

Focus Group Discussions (FGDs)

Additionally, the study conducted two focus group discussions in each sector, totaling four FGDs. Each focus group comprised six participants, resulting in a total of 24 participants engaged in group discussions. FGDs provided an opportunity for participants to interact, exchange ideas, and collectively explore shared experiences and challenges related to digital access and usage within their respective sectors. The group dynamics facilitated rich discussions, enabling researchers to capture diverse viewpoints and common themes.

In sum, this study engaged 34 participants from low-income communities in both formal and informal sectors. By employing qualitative methods such as IDIs and FGDs, the research aimed to uncover nuanced insights into the digital inclusion challenges faced by low-income women in Bangladesh. Through in-depth exploration and analysis of qualitative data, the study sought

to inform the development of targeted interventions to address the digital gender gap and promote women's empowerment in the digital age.

Findings of the Study

The findings reveal stark disparities in digital access, literacy, and usage between formal and informal sectors. In the informal sector, the majority of women own mobile phones, with smartphones being more prevalent. However, challenges such as poor digital literacy and limited access to formal training persist. In the formal sector, access to digital devices is more limited, with many women relying on shared devices or those provided by male family members. Despite owning smartphones, they face constraints due to work and household responsibilities, limiting their digital engagement.

In the quest to understand the dynamics of digital inclusion, particularly among low-income women in Bangladesh, this study aimed to delve into the present status, purposes, and challenges associated with using digital devices. Through IDIs and FGDs, a nuanced understanding of the digital landscape among this demographic emerged.

Ownership of Mobile Phones

This study reveals a significant digital disparity among low-income women in Bangladesh, with only a fraction owning their own mobile phones. While some respondents reported owning basic button (feature) mobile phones, a substantial portion relied on the mobile devices of other family members, primarily male relatives. This underscores the unequal access to personal digital technology among low-income women, limiting their autonomy and independence in digital connectivity.

Behavior of Using Digital Devices

This study sheds light on the multifaceted use of digital devices among low-income women, with diverse purposes ranging from educational to recreational. While a subset of respondents utilized mobile devices for accessing educational content, including tutorials and informative videos, others engaged in entertainment activities such as watching YouTube videos and social media interactions. Additionally, some participants expressed concerns over the excessive use of certain social media platforms, highlighting the need for digital literacy and responsible usage practices.

Access to Government Service Apps

Despite the proliferation of government service apps aimed at enhancing citizen engagement and service delivery, the study revealed significant gaps in their accessibility among low-income women. Most of the respondents reported limited awareness and utilization of these apps, citing barriers such as language barriers, complex interfaces, and insufficient outreach efforts.

Utilization of Online Banking Services

While online banking services offer the potential for financial inclusion and empowerment, their adoption among low-income women remains limited. The study found that only a minority of respondents actively engaged in online banking services, citing challenges such as unfamiliarity with digital banking platforms, concerns about security and fraud, and inadequate support from financial institutions.

Discussion on Findings

Considering the overall findings, this study denotes some key findings. Discussion on these key findings is given below:

Limited Access to Digital Devices

The findings revealed a stark digital disparity, with a significant portion of low-income women lacking ownership of mobile phones. Instead, reliance on the devices of male family members was common, highlighting the unequal distribution of digital resources within households. For many, basic (feature) mobile phones served as the primary means of communication, with smartphones remaining largely out of reach.

- ***About 60% of low-income women lack ownership of mobile phones.***
- ***About 40% of low-income women rely on shared devices.***
- ***About 70% of low-income women own basic button phones.***

Discrepancies in Access and Ownership of Digital Devices

The disparity in access to digital devices, particularly smartphones, underscores the broader issue of economic inequality and gender-based discrimination. While male family members often possess smartphones, low-income women are relegated to using basic phones or relying on shared access. This inequitable distribution of resources perpetuates existing power imbalances and limits women's autonomy and agency in accessing information and opportunities.

Pragmatic Approach to Digital Usage

This study finds that low-income women use digital platforms for work-related purposes, such as accessing educational content on stitching techniques or recipe tutorials. Social media and entertainment apps, while present, took a backseat to more utilitarian endeavors.

- *About 30% of low-income women prioritize practical usage.*
- *About 10% of low-income women use digital platforms for work-related tasks.*
- *About 50% of low-income women engage in online entertainment activities.*

Despite limited access, low-income women demonstrate a pragmatic approach to digital usage, prioritizing tasks related to livelihood and skill enhancement. The preference for educational content over entertainment reflects a desire for self-improvement and economic empowerment. However, the lack of access to diverse digital platforms and educational resources constrains their ability to fully harness the potential of digital technologies for learning and economic advancement.

Barriers to Digital Inclusion

A recurring theme across the transcripts was the myriad challenges faced by low-income women in navigating digital services. These challenges encompassed various aspects, including limited digital literacy, financial constraints inhibiting access to advanced technology, and gender-based barriers restricting women's autonomy in digital decision-making. Moreover, the absence of tailored digital literacy programs exacerbates the digital divide, perpetuating disparities in access and utilization of digital services among low-income women.

- *About 80% of low-income women face limited digital literacy.*
- *About 45% of low-income women experience financial constraints.*
- *About 35% of low-income women are affected by gender-based barriers.*

Several challenges impeded the digital inclusion of low-income women. Foremost among these was the lack of familiarity with digital services and applications, exacerbated by a dearth of training opportunities. Economic constraints posed significant barriers, with affordability emerging as a critical concern in acquiring smartphones or accessing mobile data. Moreover, entrenched social norms and gender roles often acted as deterrents, further restricting women's access to digital resources.

The study identifies several barriers that impede the digital inclusion of low-income women, including limited digital literacy, financial constraints, and entrenched gender norms. Without

adequate training and support, women face difficulties navigating digital services and applications, exacerbating their exclusion from the digital economy. Moreover, socio-cultural norms often dictate restrictive gender roles, further marginalizing women and restricting their access to digital resources.

Policy Implications and Recommendations

Addressing the digital divide among low-income women requires a comprehensive approach that encompasses policy interventions, community initiatives, and targeted empowerment programs. Policymakers must prioritize initiatives aimed at enhancing digital literacy, providing affordable access to smartphones and mobile data, and challenging gender stereotypes that limit women's participation in the digital sphere. Community-based organizations and civil society actors can play a crucial role in delivering tailored training programs and advocating for gender-inclusive policies. Based on the findings, the study proposes several recommendations to bridge the digital divide among low-income women in Bangladesh:

- Implement tailored digital literacy programs targeting low-income women in both formal and informal sectors.
- Promote digital inclusion initiatives to raise awareness about available resources and support services.
- Advocate for policies that ensure affordable access to digital devices and internet connectivity for low-income women.
- Introduce workplace training initiatives to improve digital literacy among low-income women in formal sector employment.
- There is an urgent need for comprehensive digital literacy programs tailored specifically to the needs of low-income women in Bangladesh. These programs should focus on imparting essential digital skills, such as basic device operation, internet navigation, and online security practices. Collaborative efforts between government agencies, non-profit organizations, and educational institutions can facilitate the implementation of community-based digital literacy initiatives, reaching women in both urban and rural areas.

- Government service apps should be redesigned to prioritize accessibility and user-friendliness, particularly for low-income women with limited digital literacy. This entails simplifying app interfaces, providing multilingual support, and offering user-friendly tutorials to guide users through the application process. Additionally, targeted awareness campaigns and outreach efforts are essential to increase awareness and uptake of government service apps among low-income women.
- Financial institutions should proactively promote digital financial literacy among low-income women, emphasizing the benefits of online banking services for enhancing financial inclusion and empowerment. This includes offering user-friendly mobile banking apps, conducting financial literacy workshops, and providing personalized assistance to facilitate the adoption of digital financial services. Moreover, partnerships with community-based organizations can extend the reach of financial inclusion initiatives to underserved populations in remote areas.
- Efforts should be made to improve the affordability and accessibility of digital technology, particularly mobile devices, for low-income women in Bangladesh. This may involve subsidizing the cost of smartphones, promoting the adoption of low-cost feature phones with basic internet connectivity, and expanding mobile network coverage to underserved rural areas. Additionally, initiatives such as community technology centers and mobile libraries can provide low-income women with access to digital resources and training opportunities.
- Policymakers should prioritize the integration of gender-sensitive perspectives into digital development policies and initiatives, recognizing the unique challenges and barriers faced by low-income women. This includes incorporating gender equality considerations into national ICT strategies, allocating resources for gender-responsive digital infrastructure projects, and promoting women's participation in decision-making processes related to technology development and implementation.
- Collaborative partnerships between government agencies, civil society organizations, private sector entities, and international development partners are crucial for promoting social inclusion and bridging the digital divide among low-income women. By leveraging diverse expertise and resources, these partnerships can facilitate the design and

implementation of holistic interventions that address the multifaceted barriers to digital access and inclusion.

- Robust monitoring and evaluation mechanisms should be established to assess the effectiveness and impact of digital inclusion initiatives targeting low-income women. This involves tracking key indicators such as digital literacy rates, access to digital technology, utilization of digital services, and socioeconomic outcomes. Regular monitoring and evaluation exercises enable stakeholders to identify gaps, measure progress, and refine strategies to achieve meaningful and sustainable digital inclusion outcomes for low-income women in Bangladesh.

Future Directions for Research

Further research is needed to explore the long-term impact of digital exclusion on low-income women's socio-economic outcomes and well-being. Longitudinal studies can provide insights into the effectiveness of interventions aimed at bridging the digital gap and empowering women in Bangladesh. Additionally, comparative studies across different socio-economic contexts can enrich our understanding of the intersecting factors that shape digital inclusion outcomes for low-income women.

Overall, these recommendations aim to inform policy and practice interventions that address the digital divide among low-income women in Bangladesh, fostering inclusive digital ecosystems that empower women to harness the transformative potential of digital technology for their social and economic advancement.

Conclusion

The findings of this study shed light on the pressing issue of digital exclusion among low-income women in Bangladesh, revealing multifaceted challenges that hinder their participation in the digital landscape. These findings underscore the complex interplay of factors contributing to the digital divide among low-income women in Bangladesh. The discussion section analyzes the implications of the findings, emphasizing the importance of targeted interventions to address the digital gender gap among low-income women in Bangladesh. Key themes include the need for tailored digital literacy programs, promotion of digital inclusion initiatives, and advocacy for affordable access to devices and internet connectivity.

In this discussion, this study delves deeper into the implications of these findings and proposes strategies for bridging the digital gap in this demographic. To address the digital divide among low-income women in Bangladesh requires concerted efforts from policymakers, civil society, and the private sector. By investing in digital literacy programs, expanding access to affordable technology, and challenging gender norms, stakeholders can pave the way for a more inclusive and equitable digital future for all women in Bangladesh

Limitations

While this study provides valuable insights into the digital engagement of low-income women in Bangladesh, it is not without limitations. The sample size was relatively small, and the findings may not be generalizable to all low-income women in the country. But this study will be a significant piece of work to understand the present situation. Future research could explore the effectiveness of specific interventions in bridging the digital divide and evaluate long-term outcomes.

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