

Online Business for Women's Independence: A Study on Women Empowerment in Bangladesh

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Abstract

In today's era, the educated women don't prefer to stay inside the walls of their own homes. They want equal rights and respect from their equivalent males. They want to use their talent and knowledge in their own businesses in addition to handle home duties. Women are rapidly gaining popularity and significant value in our economy as a result of economic globalization. Women have demonstrated that they can enter and work in every sector. Now-a-days, women are performing exceptionally well in online business in Bangladesh. The development of information and communication technology facilitates the women to take up new ventures and work from home. As a result, many women are participating in these online businesses and contributing to the progress and prosperity of the country. Along with this, it is also playing a supporting role in protecting and empowering women's rights. This study tries to analyze the existing prospects and barriers in online business for women in Bangladesh. Additionally, an effort is made to look at the many difficulties experienced by women who use online platforms to launch, develop and maintain their businesses.

Keywords: Women, Business, Empowerment, Technology.

Introduction

The digital revolution started in the developed countries in the late 20th century but in the 21st century it expanded to most of the developing countries. The unexpected development of information and communication technology has brought modernity and new dimensions to the world of business. The benefits of information and communication technology have spread to our cities and villages since 2009 as a part of the initiative to build digital Bangladesh. As a result, there is an opportunity to expand online business from cities to villages. Online shopping has become popular among us. Grassroots people are also getting involved in it.

The women in our country have started to take an active role in society like the women of other countries. Today every aspect of women's daily life is dependent on technology. Women are developing their own careers with the help of this technology in new ways. Now they don't have to hesitate

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before entering work. Meanwhile, as the rate of educated women is increasing, they are joining various professions with the help of information technology. Women today are moving ahead with great skill overcoming all obstacles. According to study by the Bangladesh Bureau of Statistics, women employment of our country rose from 33.5 to 36.3 percent between 2013 and 2017 (Daily Bonik Barta, 31 August, 2021). The economy will grow by 0.31 percent if women employment rises by percent. In Bangladesh, 31.2 percent of women are covered by wages against 42.6 percent of men.

In the past 50 years, women have made various contributions in various sectors of our economy. Women in particular have helped our economic progress through their labor. If the social and economic barriers can be overcome, the labor efficiency of women will increase. Since the success of economic growth lies in the employment of women, therefore everyone should be sincere and attentive in this regard.

Literature Review

Now-a-days online business or e-business provides a suitable atmosphere for women to enter and engage to business. There are many online platforms that offer virtual workplaces and digital lifestyle for women. This online process gives many facilities to women to work at anytime from anywhere. With the help of these online platforms women are selling various products including clothes, jewelry, handmade items, ready-made food etc (Dainik Amader Shomoy, 9 February, 2021). Many women are working to highlight the native culture. Someone has started a business with hobby products. In this way, women in our country can become entrepreneurs more easily. Online business is hassle free and it does not require a lot of money (The Financial Express, December 29,2020). As a result, women are particularly interested in this independent business in addition to manage the family responsibilities.

An entrepreneur is a person who embraces risk and uncertainty, recognizes major opportunities and gathers the resources required to launch a new business and generate growth earnings in order to profit from those resources (Fanggidae et al., 2019). In other words, an entrepreneur is someone who considers and controls the risk of a company or a business. On the other hand, entrepreneurship is a collective concept of operating a profitable business through knowledge, skill and desire. The key characteristics of an entrepreneur are taking initiatives, inventing new possibilities and anticipating possible risks (Cuervo et al., 2007; Sharma & Grewal, 2018; Pushpam & Thirumal, 2020).

Every woman has an entrepreneurial potential. The women or group of women who establish, manage and run a business are known as entrepreneurial women (Goyal & Parkash, 2011; Babu, 2012). Most women entrepreneurs in Southeast Asia are involved in small and medium

enterprises (ESCAP, 2017). Women entrepreneurs of our country are educated and skilled. They deserve praise for tackling various challenges. Increasing interest of women entrepreneurs in online business is being cited as positive by e-commerce stakeholders. Currently, online platforms have created opportunities for women to work from home with the help of technology. The number of women as online buyers is also high. According to the E-Commerce Association of Bangladesh (E-CAB), there are about 20,000 Facebook pages for shopping in the country. Among them, 12 thousand pages are run and managed by women. Using Facebook as a medium, women are becoming entrepreneurs with little investment. According to E-CAB data, more than one thousand five hundred crore taka has been transacted in the e-commerce sector in one year (Daily Prothom Alo, 13 October, 2019).

Objective of the Study

Despite numerous barriers, women are attempting to carve out a position for themselves in online business sector. They have contributed significantly to our economy. This study makes an effort to examine the place and function of women in online business in our country. Besides it aims to see how women have benefited and empowered. The specific objectives of this study are

1. To investigate the position of women in online business.
2. To look at the difficulties that faced by women in online business.
3. To examine how the online business has influenced the empowerment of women.
4. To learn how women can drive the growth of our economy via online business.

Methodology and Sources of Data

The present study is of an explanatory type. Both primary and secondary data have been used here. Primary data was gathered directly from the respondents through questionnaires. Women entrepreneurs who have been in online business more than three years were regarded as respondents. A total of 55 women entrepreneurs (respondents) were selected and interviewed to collect data from the study areas. All of the interviews were recorded. The questionnaire was limited to respondents' current situation, past experiences, current challenges and possible future prospects related to their online business. Two case studies were conducted in the study areas. In addition, secondary sources included national dailies, relevant articles, several research books and websites. The findings of the study were presented through tables and graphs. The data was processed using Microsoft Excel software.

Study Areas

The current study was carried out in the cities of Dhaka, Cumilla and Mymensingh. Dhaka, the capital of Bangladesh, is the most populated city. With 30,093 people per square kilometer, Dhaka topped the list of the cities with the highest population density in 2022. Cumilla and Mymensingh are two largest cities which closest to Dhaka, with population densities of 16,000 and 6,300 per square kilometer respectively. Considering the facilities, online businesses have developed mainly in big cities. To observe the present scenario of online business, these cities have been selected as study areas.

Limitation of the Present Study

The main limitation of the present study is the small number of sample cities. Only three cities were selected mainly due to low budget and time constraints. Emphasis is placed on representativeness in city selection.

Results and Discussions

It is true that women are always focused on their families. However, women today are well-positioned with good earning potential in online business. They are satisfied doing this business. They claimed they could support their family. They said that they might use their funds as they pleased. They are no longer dependent on anyone for financial support.

A semi-structured questionnaire survey was used to carry out the present study. I initially separated the respondents based on their age, level of education, work history, marital status and contribution to household expenses. Tables are used to present the findings of the study.

Age		
Year	Frequency	Percentage (%)
Below 25	8	14.55
25-30	18	32.73
31-35	24	43.64
Above 35	5	9.09

Based on the survey, 14.55% of respondents are under the age of 25, while 32.73% of are between the ages of 25 and 30, 43.64% are between the ages of 31 and 35, and just 9.09% are older than 35. The most of the responders, according to this data, are youthful and active.

Educational qualification		
Degree	Frequency	Percentage (%)
Post Graduate	9	16.36
Graduate	28	50.91
Under Graduate	12	21.82
Other	6	10.91

The respondents' level of education is shown in Table 2 for comparison. The majority of responders (50.91%) have graduated, as can be seen from this table. Additionally, 16.36% of them have post graduate degrees, while 21.82% have undergraduate degrees. It is noteworthy that respondents have significant levels of knowledge and experience with digital platforms.

Duration of Business		
Year	Frequency	Percentage (%)
Below 2	12	21.82
2-4	20	36.36
5-7	15	27.27
Above 7	8	14.55

The respondents' year of experience is shown in Table 3. According to data, 21.82% of respondents have experience below two years, while 36.36% have experiences between 2-4 years and 27.27% of the respondents have 5-7 years experiences. Conversely, 14.55% have work histories longer than seven years.

Marital Status		
Status	Frequency	Percentage (%)
Married	35	63.64
Unmarried	15	27.27
Single Parent	3	5.45
Divorced	2	3.64

According to the report, 63.64% of the respondents are married, which is the majority. In contrast 27.27% of respondents are single, 3.64% are divorced and 5.4% are single parent.

Contribution in household expenses (in BDT)		
Amount	Frequency	Percentage (%)
Less than 10,000	4	7.27
10,000-15,000	27	49.09
15,000-20,000	18	32.73
Above 20,000	6	10.91

Table 5 demonstrates that online business women make a significant monthly contribution to their household expenses. The table shows that 7.27% of total respondents are contributing less than 10,000 taka per month. On the other hand, around half of all respondents make a monthly contribution of between 10,000 and 15,000 taka.

Women Empowerment

Women's development and economic development are significant topics of discussion in our society. It basically refers to gender equality which means the position of women in the economic and social context. Disadvantaged women in our society are ensuring their empowerment by organizing other women and voicing their opinions through online activities. Women's full dignity is being achieved through decision-making, implementation, control and equal benefits in various fields. Women are empowering themselves and becoming independent today with the help of information technology. It paves the way for empowerment of women through economic freedom.

Obstacles for Online Business Women

It takes some effort and initial investment to start an online business, but it is now more cost-effective than it always was. It is true that this particular sector presently gains all attentions. Every woman who runs a business online faces a number of significant obstacles. After talking to the respondents of this study I got to know about some problems and challenges. Below is a list of the top three challenges.

Women in our country are chained to the four walls of their homes and need a sheltered life. They have lower levels of education and are less independent economically than males. Women have lack of self confidence in their own skills. All of these factors make it harder for women to take risks.

The main concern for any woman in our country is family support. Many respondents claim that society still look down upon independent women. They complain that the patriarchal society still discriminates against women in the workplace. Even some family members believe that women shouldn't work outside the home. Furthermore, cultural norms may discourage a woman from starting her own business.

Online businesswomen typically do not have adequate property in their names, which prevents them from accessing financing. A businesswoman faces greater challenges than a man in obtaining a bank loan. Additionally, the bank disapproves of them for loans since the authority believes women are less creditworthy.

Ways to Overcome the Obstacles

The fundamental prerequisite in development of women is to make aware the women regarding her existence, her unique identity and her

contributions to national economic development. The removal of obstacles for online business women requires a major change in usual manners and mindsets of people in society. On the other hand, most of the respondents are doing their business from home without a trade license. Consequently, it's difficult for the government to provide loans to someone without a license. We should develop a program where women can register their online business using an online system and can apply for bank loans. It is mentioned that our government has taken some initiatives to provide loans and tax exemptions for women.

Case Study 01

Jannatul Ferdous, age 40, lives in Mymensingh. She is the owner of 'Sulov Butics'. She has a family with husband and 2 children. Her husband works in a private college as an Assistant Professor in Mymensingh. She started her off line business in 2005 at her home. During the Corona epidemic, with the help of social media Facebook (Uddokta Mymensingh), she started her online business. Her sells mainly Salowar Kamiz, Bed sheet, Hijab, Hand bag, Hand stitch three pieces etc. Basically, she chose this business to work independently without being dependent on others. She started this business with taka 10,000/- given by her husband. Currently her monthly income is around taka 30,000/-. During Eid and Puja festivals, it crosses one lac. Due to rising commodity prices, only one family member's income can no longer cover household and educational costs. That is why she reinvests earned income in her business to fulfill the basic needs of the family. She is getting support from all the family members including her husband. She said that she is getting a lot of response by launching this new initiative at her home on Facebook. She also said that honesty is a great asset for online businesses. She added that she now believes she has successfully established herself as an entrepreneur.

Case Study 02

The 45-year-old Sonia Parvin Suchi resides in Dhaka. She is the proprietor of "Suchi's Collection". Her family consists of her husband and three little boys. Her husband works in a private company. When her older son was a little child, she launched her online business. She said that it was not possible to go out for work but the desire to stand on my own feet involved me in this business. She started this business with Rangpur's famous Shataranji, table mat investing taka 5,000/-. Initially she spent some money for boosting her business. She mentioned that the profit is only half of what it was previously because everything has increased in price. She continued by saying that earnings are reinvested back into the business, with some going toward personal expenses and savings. She highlighted that there is a risk that the entire amount deposited will not be returned on time. She expects that Bangladesh government will provide more opportunities for the promotion and expansion of domestic products.

Conclusion

Almost half of the population of Bangladesh is women. We have to walk the path of development along with the entire women society of the country. To become an industrialized high-income country by 2041, we must ensure equal participation of men and women in every sector. The results of this study indicated that online business is convenient and easy choice for women in our country. The use of appropriate knowledge of information technology is playing a role in the employment of women as well as creating women entrepreneurs. Along with this, it is also playing a supporting role in protecting and empowering women's rights. Without any doubt women's participation has been able to play a major role in the overall development of this country. So, various steps should be taken to encourage and support online business women so that they can develop and empower themselves.

Recommendations

Making an environment for women running online business is surprisingly simple. Some hints, suggestions, counsel and motivational ideas that can assist women, especially homemakers, in starting successful online business. The following actions can be taken for the betterment of online business women

1. All family members should help women for running their online businesses.
2. Employment opportunities should be created for women by imparting information and communication technology education.
3. Educated and unemployed women should be encouraged to become self-reliant through self-employment.
4. Some conceptual changes should be taken to transform women into human resources through relevant training.
5. Women should be given priorities in all planning related to their developments. Women friendly environment should be established based on information and communication technology.
6. Some initiatives should be taken by government to provide loans and tax exemptions for online business women.
7. The government should properly monitor the online business process to stop harassment of both buyers and sellers.

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