

# Women E-Commerce: Perspective in Bangladesh

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## Abstract

E-commerce (Electronic commerce) is a big hit in today's market. E-commerce is an abbreviation for electronic commerce. E-commerce is that the purchase and sale of products and services over the net. E-commerce is a term used to describe the shift from a regular market to a digital marketplace. It is a new era in business. As Bangladesh progresses toward becoming a digital Bangladesh, the participation of women in digital platform is tremendous over the past two centuries and their participation as digital entrepreneurs is inspiring. This noteworthy way of doing business is progressing admirably all over the world, and Bangladesh does too. The sample of the study was exploited using the convenient sampling technique. Primary information was collected using structured forms and the questionnaire consist of statements in Likert's five-point scale and secondary data was collected using various types of journals, document, and paper cutting etc. The primary area contains a segment profile of the respondents, and the second section is a questionnaire designed to understand women's involvement in the E-commerce sector and their perspectives in Bangladesh. The focus of this study is to evaluate the present state of women's e-commerce in Bangladesh, as well as to investigate the components, and challenges, and to sort out those challenges: road to fix it. The results of this study showed that, Cyber security now drives online-based businesses, resulting in web users building trust in the digital world. Finally, everyone in the community must collaborate to secure women's digital access and a safe atmosphere.

**Key Words:** E-commerce, digital market, women entrepreneurship, Facebook.

**JEL Code:** M1, M13.

## **1. Introduction**

The entire world is witnessing a marvelous evolution in electronic commerce, and Bangladesh is no exception. Women have made significant contributions to these evolutions, and those contributions have shifted to empowerment.

E-commerce trading and marketing of goods and services through the internet additionally referred to as electronic commerce. Since the early 2000s, when Bangladesh sought widespread access to a secure online transaction system, the country's e-commerce sector has expanded dramatically. Nisha and Sangeeta (2012) delineate e-commerce via the use of digital communications and information systems engineering in business networks to develop, redirect, and re-engineer value formation connections between or among organizations, as well as amongst businesses and groups.

There are 2000 e-commerce website and 100,000 Social media e-commerce communities, according to the (E-Commerce Association of Bangladesh's e-Cab, 2020) study. Bangladesh's largest software service association has around 300,000 members, roughly half of whom are women, who run their businesses with the help of Facebook. These are signs of a promising future for women's empowerment in Bangladesh. Women can now contribute to their families while also reducing poverty (Dhakatribune, 2020).

Bangladesh, as a developing country, stands to benefit greatly from women's inclusion in the business world. Women now use social media to run a variety of businesses such as fashion apparel, home furnishings, jewelry, handicrafts, clothing, food, and blogging. Women currently use social media to run a spread of companies like fashion attire, clothing, food, blogging etc. Cyber-crime and security have recently become key concerns for e-business in Bangladesh. On the guise of an e-business platform, some fraudulent pages defraud clients and commit crimes. To make some theoretical and practical contributions to the existing body of literature in Bangladesh context several recommendations are made.

## **2. Literature Review**

### **2.1 E-commerce Entrepreneurship**

E-business, according to Turban et al. (2000), entails the purchasing and selling of commodities, commodities, and info through computer networks via the internet. Due to the eventual expansion of the e-business sector, investors and investors are coming to this industry to invest their money. Vladimir (1996) defines e-commerce as "the exchange of business information, the maintenance of business connections, and the performance of commercial transactions through the use of telecommunication networks." Other academics concur, stating that e-commerce encompasses both purchasing and selling operations, as well as the integration of many processes within a

company (Applegate, 1998; Fellenstein and Wood, 2000). In a larger sense, e-commerce encompasses customer service and interaction among key stakeholders (David and Benamati, 2002).

E-commerce is rapidly being used by entrepreneurs to launch their own internet businesses. A nascent entrepreneur is someone who begins a sequence of actions with the goal of launching a successful business (Reynolds 1994). Individuals or organizations involved in the innovation process may be included (Naffziger et al., 1994). Entrepreneurship is a process that involves the development of something new as well as the management of risk and reward. It refers to actions of organizational formation, regeneration, or creation that take place inside or outside of an organizational framework (Sharma and Chrisman, 2007). A regenerated entrepreneur is one who has started a lucrative e-commerce company and has weathered external and internal challenges. However, e-business is defined as the sale or purchase of a service or product via internet sources like email.

E-commerce allows the individual computer owner to engage with a global audience of customers and conduct business with them. The notion has a broader reach, encompassing not just tiny e-businesses or organizations, but also large-scale company's entrepreneurship (Burgelman 1983). In contrast, in other industrialized nations, such as Germany, women who use government support for their businesses perform just as well as males. Women acclimatize better to the innovative service society than the old industrial society, owing to the belief that women contribute fresh energy and ideas to their professional job. Mellita and Cholil (2012) highlighted many elements as beneficial success motivators for females in developing-country e-commerce entrepreneurship:

- New challenges and opportunities for self-fulfillment,
- Education and qualification,
- Support from the family members,
- Role models to others,

According to Meenakshi (2015), the government plays a critical role in encouraging women to become entrepreneurs. The government's assistance is supporting women to start businesses by cultivating entrepreneurial purpose in them. Mat and Razak (2011) reinforce these viewpoints by arguing that government policies are critical in promoting women to become entrepreneurs. Several elements according to them, influence women's entrepreneurial activity, including education, outlook, and level of experience. Education has been discovered to be the most important element influencing women's entrepreneurial growth (Mat and Razak, 2011).

Education offers the knowledge of entrepreneurship as well as the confidence to pursue it. Aside from that, there are several contextual elements that influence women's entrepreneurial intentions

and development. Political and economic market conditions are examples of environmental influences. Through this, societal and cultural issues such as prejudice or men's preference for women are also regarded important elements that influence women's entrepreneurial intentions and growth. (Razak and Mat, 2011)

## **2.2 Women's entrepreneurial activity in Bangladesh**

Bangladesh's government has launched a variety of programs and policy that encourage the women entrepreneurship. Every year government announced the budget for entrepreneurship which is almost 1 billion with including other necessary facilities. (Huq & Moyeen, 2002). The government has adopted a few steps, including a distinct tax policy, a tax incentive, and a gift tax, all of which are part of the National Action Plan (NAP) for the advancement of women leaders. Bangladesh Bank however has developed massive measures to strengthen women, like authorizing a loan with a 9% rate of interest. (Parvin et al., 2012.). Several commercial and government sectors, as well as multiple Nongovernmental organizations such as Micro Industries Development Assistance and Services (MIDAS), different small Enterprise development support and advice agency, Basic Bank, commonly known as special bank, was established with the sole purpose of providing finance to small and cottage businesses, role of People's Republic of Bangladesh tiny and cottage industries corporation (BSCIC), and others, have been recognized for encouraging entrepreneurship development (Parvin et al., 2012). Different government banks lunched various efforts to boost women's equality (Roy, 2016).

## **2.3 Sectors of women entrepreneurs in Bangladesh**

Women entrepreneurs began their journey in Bangladesh and have achieved success. Women contribute to the economy of Bangladesh in a variety of ways, according to Roy (2016) and Hossain et al. (2009), which include 16.1 percent in textile, 69.4 percent in handicraft, 1.6 percent in printing, 3.2 percent in agriculture product, 3.2 percent in food, 4.8 percent in parlor, and 1.6 percent in others. In today's society, women are very interested in various types of online business. According to Haque (2013), women establish over 12,000 pages on the social networking website 'Facebook.' These statistics are steadily increasing.

## **2.4 Women's entrepreneurship via social media**

Platforms such as Facebook, according to Nylander and Rudstrom (2011), enable entrepreneurs to interact with clients. To open various social networking sites, most women entrepreneurs in Bangladesh create a page for their business, provide essential information about their business, and upload images of their products. As a result of these social networking sites, internet business is witnessing a transformation these days, with female entrepreneurs being able to easily update any product on arrivals, promotions, and consumer inquiries regarding pricing and shipping, among other things. One of the tools of times utilized by feminine entrepreneurs is social media

(Teoh & Chong, 2008). Anukrati Sharma (2013) explored recent trends, influences, and consumer tastes in E-commerce and online ordering. Individuals considering purchase decisions, according to the survey, are somewhere between ages of 21 and 30. Alexa (2018) claimed that Facebook is the biggest social media platform and the world's second - largest website. The uniqueness of this platform is that business organizations can use that to actively participate and work collaboratively with their clients in aimed at encouraging them to share and spread positive content (Smith et al., 2012). Now Facebook provides useful content about the business by creating adopting technological instrument's where subscribers also can comment and feel a part of the system in order to develop such relationships (Abedin and Jafarzadeh, 2013), and can make use of unofficial encounters to boost brand reputation for well-known intellectual property rights (Gretry et al., 2017) sentiments, which will increase the company's visibility

### **2.5 Female entrepreneur on the internet and on Facebook**

Facebook, which started in 2004, has gained a global presence and popularity. Facebook has been one of the most effective sites for promoting female entrepreneurs. It is easier to access and spread information than the other medium of business site. It is classified as a social site because it allows users to create personal profiles, which speeds up the process of sharing information and forming bonds effectively with other people (Haque, 2013). Tufekci and Lewis et al. (2008) claimed that, Women use Facebook more widely than men. When it comes to learning about the business environment, women face numerous obstacles that prevent them from entering the market. Regrettably, Facebook completely changes picture in digital advertising by forming a power dynamic, face-to-face interaction, financial strength, political and social status, time and cost constraints, lack of experience, and so on. In India, there is a lack of cyber security legislation, which is why Indians are having difficulty with e-commerce. The growth of e-commerce has been established in both rural and urban areas at a reasonable cost of consumption; as a result, more people are becoming involved in e-commerce, and the ratio is increasing day by day (Núñez-Fernández et al., 1994). According to (Sharma & Lijuan, 2014) the impact of e-commerce principles focus on purchases and its implications for online marketing. The e-commerce website's morally acceptable behavior will allow a rise in trust, which will improve consumer loyalty and retention.

### **2.6 Various platform of E-commerce**

Various e-commerce platforms operate their businesses in Bangladesh. Daraz is one of them, and it is now the largest e-commerce company in Bangladesh, with 100% foreign investment. Evaly, Bagdoom, Priyoshop, Pikaboo; rokomery.com, Ajkerdeal daraz.com.bdSHOHOZ.com; chaldal.com; othoba.com, meenaclick, sindabad.com, and other websites. Bangladeshi firms are

now operating and performing admirably alongside foreign firms. Amazon has recently established a presence in Bangladesh and is conducting business there.

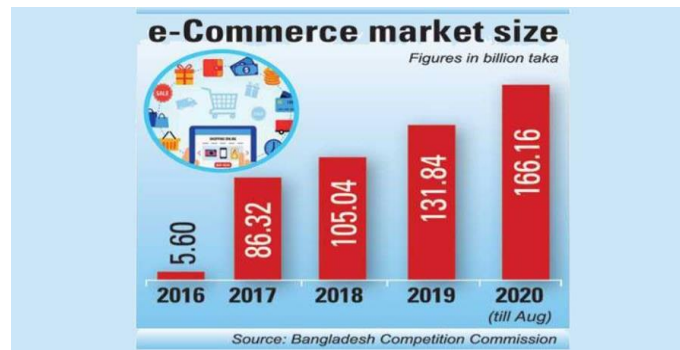


**Table: 1** E-commerce platforms of Bangladesh

Source: Bangladesh Competition Commission

Delivery systems are being improved as people continue to shift from offline to online shopping. They are becoming more intelligent and automated

### 2.7 Market Size of e-commerce in Bangladesh:



**Table: 2** E-Commerce Market Size

In 2016 the market size was around 5.60 billion and it has been increasing in 2019 131.84 billion and now it is 166.16 billion till August in 2020. So, it seems very clear that market size of e-commerce is increasing day by day. Now, Bangladesh becomes 47<sup>th</sup> position in the e-commerce industry in the world ranking.

## 2.8 Payment Method

According to statistics, Bangladesh is ranked 47th in the world for e-commerce. However, 90 percent of product transactions are cash, which is unfortunate. Since the order was made digitally, the owner of the page calls to confirm it. The consumer receives the items from the e-commerce business, which takes cash. In that case, by inference complete e-commerce has yet to be introduced in Bangladesh.



**Table: 3** Payment Methods.

Source: Bangladesh Competition Commission

The focus of this research was to add to the growing body of research on this issue by performing a systematic review on Women E-Commerce in Bangladesh.

**3. Objective:** The research's following objectives have been set:

- I. To study the e-commerce and its status in Bangladesh.
- II. To examine the various e-commerce components during present situation.
- III. To evaluate the overall possibilities and give some recommendations of e-commerce business in Bangladesh.

## 4. Methodology

### 4.1 Nature of the study

This study is a quantitative research where data have been collected to know the current situation in Women E-Commerce.

## 4.2 Data collection procedure

The study is based on primary and secondary data. For this purpose, different recognized literature, government rules, regulations, policies, and laws, newspapers, national and international journals, online portals have been consulted. Besides this, internet has been used as another source of information.

**Table 4: Research Design**

|                      |                       |                                                                                                                         |
|----------------------|-----------------------|-------------------------------------------------------------------------------------------------------------------------|
| 1. Target Population | Elements              | Women E-Commerce: Perspective in Bangladesh                                                                             |
|                      | Sampling Unit         | Women                                                                                                                   |
|                      | Extent                | E-Commerce                                                                                                              |
|                      | Time                  | 2021                                                                                                                    |
| 2.                   | Nature of the study   | Research                                                                                                                |
| 3.                   | Sampling Technique    | Judgmental Sampling technique was used.                                                                                 |
| 4.                   | Technique for Scaling | Our study employed a 5-point Likert Scale.                                                                              |
| 5.                   | Data Used             | Primary and Secondary (government policies, laws & legislations, different articles, journals, literature and internet) |
| 6.                   | Sample Size           | 100                                                                                                                     |

## 4.3 Reliability and Validity of Data

The reliability of the questionnaire was assessed by considering Cronbach's alpha. The reliability is said to be satisfactory when Cronbach's alpha has a value greater than 0.70 (Hair, 2006). The value of the Cronbach's alpha of the questionnaire of this study was .714 which is higher than the above recommended value (0.70). That means the data had sufficient reliability.

**Table-5: Reliability Statistics**

|                  |            |
|------------------|------------|
| Cronbach's Alpha | N of Items |
| .714             | 22         |



**Table 6: Demographic distributions of the respondents**

| Serial No. | Variables                    | Characteristic            | Frequency | %   |
|------------|------------------------------|---------------------------|-----------|-----|
| 1.         | Work experience              | < than 3 years            | 131       | 23% |
|            |                              | >3-6 years                | 130       | 28% |
|            |                              | >6-9 years                | 45        | 10% |
|            |                              | >9-12 years               | 70        | 21% |
|            |                              | >12 years                 | 95        | 18% |
| 2.         | Age                          | < 35 years                | 230       | 50% |
|            |                              | >35 years                 | 241       | 50% |
| 3.         | Gender                       | Female                    | 148       | 30% |
|            |                              | Male                      | 323       | 70% |
| 4.         | Marital status               | Unmarried                 | 99        | 22% |
|            |                              | Married                   | 372       | 78% |
| 5.         | Qualification                | Graduate                  | 134       | 30% |
|            |                              | Postgraduate              | 287       | 60% |
|            |                              | Others                    | 50        | 10% |
| 6.         | Personal Income              | < Tk.30000                | 150       | 45% |
|            |                              | >Tk.30000 to Tk.50000     | 250       | 35% |
|            |                              | >Tk.50000                 | 71        | 20% |
| 7.         | Family Income                | < Tk.30000                | 145       | 40% |
|            |                              | >Tk.30000 to Tk.50000     | 126       | 25% |
|            |                              | >Tk.50000                 | 200       | 35% |
| 8.         | Designation                  | Upper level               | 100       | 25% |
|            |                              | Mid-Level                 | 250       | 55% |
|            |                              | Lower level               | 121       | 20% |
| 9.         | Children                     | 2 or more children        | 270       | 60% |
|            |                              | 1 or less than 2 children | 70        | 20% |
|            |                              | No children               | 131       | 20% |
| 10.        | Working Hours                | 8 hours                   | 50        | 15% |
|            |                              | <8-9 hours                | 170       | 45% |
|            |                              | >9-10hours                | 251       | 40% |
| 11.        | Transacts through E Commerce | Yes                       | 250       | 48% |
|            |                              | No                        | 221       | 52% |

The principal component method of factor analysis was used to identify the most important factors. Exploratory Factor Analysis was used to categorize 22 variables of women's e-commerce in Bangladesh and determine the results. The output of Exploratory Factor Analysis is described below:

**Table: 7 Exploratory Factor Analyses**

| Component                 | Initial Eigenvalues |               |              | Rotation Sums of Squared Loadings |               |              |
|---------------------------|---------------------|---------------|--------------|-----------------------------------|---------------|--------------|
|                           | Total %             | % of Variance | Cumulative % | Total %                           | % of Variance | Cumulative % |
| Security                  | 14.298              | 35.242        | 35.242       | 9.082                             | 26.185        | 26.185       |
| Self-reliance             | 7.018               | 19.050        | 54.292       | 8.238                             | 23.119        | 49.304       |
| Internet                  | 8.660               | 18.550        | 72.842       | 6.074                             | 14.750        | 64.054       |
| Infrastructure            | 3.804               | 8.299         | 81.141       | 4.850                             | 11.285        | 75.339       |
| Coverage about e-commerce | 3.154               | 7.110         | 88.251       | 5.001                             | 10.035        | 85.374       |
| Language                  | 1.559               | 5.255         | 93.506       | 2.150                             | 9.605         | 94.98        |
| Economic Background       | 1.789               | 6.494         | 100.000      | 2.888                             | 5.02          | 100.000      |

Source: Author's extraction: method utilized is Principal Component Analysis

According to the total variance table, security has the highest variance of 26.185 percent among the seven variables, followed by self-reliance with a variance of 23.119 percent, and internet usage with a variance of 14.750 percent; followed by 11.285% variance for infrastructure; followed by E-Commerce coverage with variance of 10.035%; followed by 9.605 variance for Language and last is Economic Background with 5.02% of variance. The total variance explained by the 22 variables is highly significant with 100%. While trading online people want more security and safety and then other factors come one after another such as internet facility, infrastructure facility etc. So, government and telecommunication and related authority should be concerned about these factors and make a law to prevent fraud through the online platform. In Bangladesh government should make prop

## 5. Discussion

Women in Bangladesh are now playing an important role in developing their position in their family and contributing to the family as well as the society. E-commerce is the best option for working from home or at a workplace. E-commerce platforms are becoming increasingly popular among the young population, particularly among girls and women. Because they rely on it and buy a variety of make-up accessories and others necessary items. Males are also interested in e-

commerce, which is synonymous with online shopping. Online shopping has increased day by day in recent years, particularly in the COVID situation. A lot of money is exchanged on the website. Most of the time, it is a cash-on-delivery method. In a few cases, customers use a variety of debit and credit cards. However, new challenges have emerged, with the first being security issue. There are no proper national policies or a specific roadmap for the development of e-commerce. Aside from that, a poor and expensive network system, as well as a lack of infrastructure and delivery channels, each lead to different problems.

## 6. Conclusion

In Bangladesh, women are exploring new avenues for improving their lives and status through e-commerce. In Bangladesh, e-commerce is playing a key role in women's emancipation. There are various types of constraints that impede the evolution of this sector, but high-level preparation, monitoring, and tracking systems can reduce these constraints. To analyze the influence of these companies on women's living situations, further study and seminars are needed and how those impacts have changed their economic and social lives.

## 7. Recommendations

The government should take the initiative to develop a policy for operating a digital platform and making it safe for users. However, the banking system, various private and public organizations, as well as educational institutions, must step forward to help the e-business sector grow. Web-based companies are driven by cyber security, which leads to web users developing confidence in the digital world. Finally, the entire community must work together to ensure women's digital access and a favorable environment. The outcomes of the e-commerce survey action will be beneficial in modern practices such as designing control policies and plans, as well as sharing information with executives and decision makers.

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