

**WOMEN'S EMPOWERMENT THROUGH E-BUSINESS IN
DHAKA CITY**

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CERTIFICATE

This is to certify that thesis paper entitled, “**Women’s Empowerment Through E-business In Dhaka City**” submitted to the department of Development and Poverty Studies, Faculty of Agribusiness management, Sher-e-Bangla Agricultural University, Sher-e-Bangla Nagar, Dhaka-1207, in partial fulfillment of the requirements for the degree of **Master of Science (MS) in Development and Poverty Studies**, embodies the result of a piece of *bona fide* research work carried out by **KAMRUN NAHER** bearing **Registration No. 11-04581** under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.

I further certify that any help or source of information, as has been availed of during the course of this investigation has been duly acknowledged by the author.

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WOMEN'S EMPOWERMENT THROUGH E-BUSINESS IN DHAKA CITY

ABSTRACT

The study was conducted to identify the major factors that influence women to involved in e-business and the challenges faced by the women entrepreneurs while running e-business in the study area. For this, a survey has been conveyed to find out the consequences of women entrepreneurship through e-business on women empowerment related issues. Data have been collected through a semi-structured questionnaire from a sample of 50 women entrepreneurs operating online business located in Dhaka city. Purposive sampling technique was applied. Data were analyzed by the concerned software SPSS 21(Statistical package for the Social Science). The result of the study reveals that through e-business women can achieve self-independency, economic freedom and better standard of living. The result also represents that personal satisfaction and achievement, time flexibility, convenience, lack of desired job and economic necessity factors are significantly influence women's participation in e-business. The findings of this study depict that inadequate access to finance, gender discrimination, lack of entrepreneurial training and skills, lack of support and trust are the major problems faced by the women entrepreneurs while running their e-business. In the recommendation, the study suggested that the government and policy-makers should take initiatives steps to stimulate women participation in e-business.

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LIST OF ACRONYMS

ICT	Information and Communications Technology
ITU	International Telecommunication Union
SPSS	Statistical Package for the Social Sciences
SD	Standard Deviation
GDP	Gross Domestic Product
e-CAB	e-Commerce Association of Bangladesh
NGO	Non-Governmental Organization
SME	Small and Medium-sized Enterprises
LFS	Labor Force Survey
RMG	Ready-made Garments
BASIS	Bangladesh Association of Software and Information Services
MDG	Millennium Development Goals
SDG	Sustainable Development Goals
UNCTAD	United Nations Conference on Trade and Development
WTO	World Trade Organization

CHAPTER 1

INTRODUCTION

1.1 Background of the study

Bangladesh is a small developing country with a population of 163.05 million and ranks 8th in the world as a densely populated country in 2019 where 49.44% of the total population is women (UN World Population, 2019). The empowerment of women in Bangladesh is considered as an important term to ensure gender equality, social status, and rights towards women and to achieve the country's economic prosperity. Empowerment is a process that gives power to the disempowered and increases their ability to make strategic choices (Kabeer, 2004). Bangladeshi women's contribution towards the country's overall economy from the agriculture, ready-made garments and small & medium-sized enterprise sectors is immense. Women's engagement in the agriculture, ready-made garments, and small & medium-sized enterprise sectors helps Bangladesh obtain more economic strength and GDP growth. Agriculture plays a big role in the country's export earnings and considered as a source of employment and livelihood. In this sector, 71.5% of women were employed compared to 60.3% of men (Roy, 2016). The ready-made garments industry has contributed to export earnings, foreign exchange earnings, employment creation, poverty alleviation and the empowerment of women. At present 2.88 million (78% of the total garment workers) female workers engaged in the ready-made garments sector of Bangladesh (Roy, 2016). SME plays a significant role in the economy which provides over 87% of the total industrial employment and at present women entrepreneurs constitute less than 10% of the total business entrepreneur in Bangladesh (Roy, 2016). Online or e-business makes its easier for women to be an entrepreneur. It is noticeable that women are particularly interested in e-business because it is hassle free, does not require large capital or physical stores (Geetha *et al.*, 2012). E-commerce could deliver a significant benefit to businesses in developing countries by increasing their control over its place in the supply chain, thus improving its market efficiency (Molla *et al.*, 2007). Women's participation in e-commerce in Bangladesh is playing an important role in the country's overall economy (Haque, 2013). In the context of the developing world, projects on e-business have been considered as the emerging factor for women empowerment (Haque, 2013). E-commerce is rapidly transforming the way in which enterprises are interacting among each other

as well as with consumers and Governments. E-commerce has the ability to play an instrumental role in helping developing economies benefit more from trade (World Trade Organization, 2013). E-commerce has the potential to provide many opportunities in a manner unprecedented by other technological advancements, with its positive impact on trade, investment, business transactions, and market penetration (Wresch *et al.*, 2011).

This study aims at finding the socio-demographic situation of the women involved in e-business, pull and push factors affecting women towards the involvement of e-business and challenges faced by the women entrepreneurs in running e-business online (e.g. social media and website) in the study area.

1.2 Role of ICT towards women's empowerment

In 2002, the annual UNCTAD (United Nations Conference on Trade and Development) report on e-commerce and development hailed e-commerce as a “potential goldmine” for women in the developing countries because of its great potential for women's empowerment. ITs have the potential to ‘redefine traditional gender roles’ and that ‘the spread of IT-enabled services has been immensely beneficial for both women and men, especially those who have limited skills or lack of resources to invest in higher education’. ICT enables women to participate in the political, social, and economic arenas and creates empowerment opportunities for themselves, their families, and their communities. Therefore, ICTs are called the ‘great equalizer’ and pioneers in the field of gender empowerment (Maier *et al.*, 2007).

ICT is playing an important role in changing the attitude and perspective of society towards women. It is creating a psychological comfort level of women at their work place by providing them additional knowledge and skills. Through Internet, television, radio and mobile phones women are getting information about all the real incidents happening in world and learning skills to tackle situations which helps to bring leadership qualities in them (Avram *et al.*, 2012).

Women are often neglected and discouraged from household decision making, participation in family planning and leading society (Afroze *et al.*, 2014). Gender equality and women's empowerment is the third of eight Millennium Development Goals (Kabeer, 2005). It is an intrinsic rather than an instrumental goal, explicitly valued as an end in itself rather than as an instrument

for achieving other goals (Kabear, 2005). World is now pointing at this goal to ensure equal access to resources i.e. education, health care, workplace, participation in political and economic decision-making processes for women and girls. ITU's vision is to become a model organization for gender equality and to leverage the power of ICTs for empowering both women and men (International Telecommunication Union, 2019).

ICT can make technologies available for both women and men to access information and markets, and participate in new income-generating activities. The access to ICT helps disregarded women to obtain individual satisfaction, freedom, social status and participation in family activities. Women and girls can acquire education, knowledge, and skills for making their empowerment with the help of advanced technology.

1.3 Overview of E-business

Electronic business is an emerging concept that describes the process of buying and selling or exchanging of products, services and information via computer networks including internet (Anupam, 2011). E-business involves the transaction of goods and services, the transfer of funds and the exchange of data. E-business is the use of electronic communications and digital information processing technology in business transactions to create, transform, and redefine relationships for value creation between or among organizations, and between organizations and individuals (Nisha *et al.*, 2012).

E-commerce provides a secure and fair platform through which buyers and sellers can interact with each other and get their transactions done on the web (Nisha *et al.*, 2012). It reduces the cost and complexity of shopping and saves time. E-commerce has been much popular in the last decade and is considered as one of the fastest-growing industries in the globe (Hasan, 2010). Nowadays e-commerce industries have increasingly become a necessary component of business strategy and a strong catalyst for economic development (Hasan, 2010).

E-commerce can be categorized as follows:

(a) Business-to-Business (B2B):

B2B e-commerce refers to selling goods or services to another business. Dealing between two or more businesses takes place in this type of e-commerce. For example, a software company sells its software to a manufacturing company.

(b) Business-to-Consumer (B2C):

B2C e-commerce is defined as e-commerce between businesses and consumers. In this type of e-commerce, consumers involve in purchasing physical goods such as books or other products i.e. electronic items, software, grocery items, handicrafts, garment items, etc. from the companies where transactions are done securely.

(c) Consumer-to-Consumer (C2C):

This is such a business platform where direct interaction between the consumers takes place and transaction is done in a simplified way. For example, a consumer sells his or her goods to another consumer via an e-commerce marketplace such as e-bay, bikroy.com, etc. where that company receives a little amount of money from both consumers.

(d) Business-to-Government (B2G):

B2G is simply defined as the commerce between companies and the public sector where licensing procedures, tax procedures, and other tasks related to the govt. are performed with the help of the internet.

1.4 Present status of E-commerce in Bangladesh

E-commerce has been the golden industry in Bangladesh nowadays. Immense growth from this sector has exceeded all the expectations and it contributes to doubling the country's economy (Islam, 2018). In Bangladesh e-commerce started its journey in the late 90s. At earlier, the e-commerce business was not familiar to the people since the e-commerce sites were targeted to the Non-Residential-Bangladeshis living abroad. During the period 2000-2008, the e-commerce sector noticed a slower growth. However, at that time no online transaction system has been made and this was the major difficulty for the e-commerce sector. According to Bangladesh Bank, "payments

and transactions by credit cards were nearly TK 11 billion in June 2008 and the bank took various initiatives including implementation of e-Payment Gateway”. Things started to change when Bangladesh Bank allowed online payment system in the country and officially opened the E-commerce sector in 2009. In 2013, the real journey started when the Bangladesh Association of Software and Information Services (BASIS) and Bangladesh Bank jointly observed “E-Commerce Week” for the first time in the country (Islam, 2018). There are 50,000 people actively engaged in e-commerce and of them, 1,000 are e-commerce entrepreneurs who run their business in the country through websites and social media especially Facebook (Islam, 2018). There are approximately 8,200 Facebook pages which are mostly maintained and owned by the women (Islam, 2018). In Bangladesh, women are leading this sector than men. Facebook Live is the best way for them to show the products and sell directly to the customers as if some women entrepreneurs have websites (Karim, 2018). Contribution from this sector towards the country’s GDP is less than 1%. At present per day, approximately 20 thousand & per month nearly 5-6 lakh parcels are delivered all over the country (Islam, 2018). Some of the biggest e-commerce platforms in Bangladesh are ekhanei.com, daraz.com, shohoz.com, chaldal.com and many more.

1.5 Justification of the Study

E-business is the emerging platform where women can empower themselves by utilizing their effort and skills. Online business become a media of platform of women empowerment in Bangladesh. The rapid growth in this sector brings enormous benefits which help GDP increase and achieve sustainable economic development as well as business growth. However, some studies were conducted on e-business and a few made link with women empowerment. No studies focused on the relationship between pull and push factors influencing women and women empowerment towards e-business in Bangladesh. Thus, it would be interesting to conduct a research on how e-business could improve women empowerment in Bangladesh.

1.6 Objectives of the Study

The key objectives of this study are as follows:

1. To identify the socio-demographic situation of women involved in e-business in the study area.

2. To analyze the role of e-business in empowering women in Dhaka city and identify the pull and push factors of women involving in e-business.
3. To identify the challenges faced by women involved in e-business in the study area.

1.7 Organization of the Study

This study is categorized into five chapters. Chapter one represents the brief summary of the study. The lessons of this chapter include the background of the study, objectives and purpose of the study. Chapter two presents a brief review of the literatures related to this study, their findings and research gap. Chapter three demonstrates an in-depth concept of the methodology by which the study is conducted. Chapter four represents the result and findings of the research, several pull and push factors, and challenges faced by the women entrepreneurs while running their business. Chapter five states the discussion and finally, chapter six presents the conclusion and recommendation of this study.

CHAPTER 2

REVIEW OF LITERATURE

2.1 Review of related literatures

Women entrepreneurship through E-commerce has appeared as a new platform in Dhaka city. This sector has been an important player in increasing the country's overall economy in this decade.

2.1.1 Women empowerment

The concept of women's empowerment was first introduced by the third world feminists and women's organizations in 1970 to achieve women's equality by transforming social and political structures at national and international levels (Bisnath *et al.*, 2000). According to Pillai (1995), "Empowerment" is an active, multidimensional process which enables women to realize their full identity and powers in all spheres of life. According to Moser (1989) empowerment is the capacity of women to increase their self – reliance and internal strength.

According to the World Bank (2001), Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Kabeer (2004) studied on women empowerment and defined empowerment as a process that gives power to the disempowered and increases their ability to make strategic choices.

Above discussion of literatures represent that women's empowerment refers to enabling and allowing women towards their rights to have access to resources, assets, income and achieve social status and dignity. It is all about providing women equal position as men and allowing women to participate in economic decision-making, household planning, social and political activities.

2.1.2 Role of e-business towards women involvement

E-commerce is the subset of e-business focused on transition (Frost *et al.*, 2003). E-commerce is defined as the process of buying, selling, transferring, or exchanging products, services, and/or

information via computer networks, mostly through the Internet and intranets (Turban *et al.*, 2012). A few studies have been conducted in Bangladesh considering the role and aspects of e-business towards women entrepreneurship and empowerment.

Barua (2016) studied on the prospects and growth factors of women's empowerment through online clothing stores in Bangladesh. The study was performed in Dhaka city considering only 10 women entrepreneurs who run online clothing stores. She found e-business as a profitable platform for women entrepreneurs, which makes them financially independent and allows them to contribute to the household expenditures, participate in decision making and opinion sharing.

Akhter (2017) studied on the role of e-commerce in empowering women in Bangladesh. The study was conducted in Dhaka city considering 105 women entrepreneurs. The research found e-commerce as the most convenient option to run business for the women entrepreneurs in Bangladesh on account of having low cost marketing facility, large web based market, business with minimum investment, economic independence from e-commerce.

Hossain (2018) worked on women's empowerment and entrepreneurship through e-business which was carried out in Dhaka City considering around 100 women entrepreneurs. The research was mainly based on various factors influencing women empowerment and the influence of e-business on women empowerment in Bangladesh which discovered that self-independency, economic freedom, and social recognition are the key factors that affects women to be involved in the e-business.

Above literatures state that e-commerce can be an effective platform for the women entrepreneurs to conduct their business over the internet since it comes with the simplest interface and brings new resources and employment opportunities for women. Women can be financially independent and various opportunities are available for them to contribute to family incomes and spend on household requirements. This can help them become significant players in the rural and urban economies.

2.1.3 Women and entrepreneurship

According to the UNDP: Human Development Report (2004), A woman entrepreneur is defined as a woman who has alone or with one or more partners started or inherited a business, and is eager

to take financial, administrative, and social risks and responsibilities, and participate in the day-to-day management activities. Khanka (2002) refers to women entrepreneurs as those who innovate, imitate or adopt a business activity.

Kirzner (1997) stated the fact that the entrepreneur is the decision maker in a particular cultural context, who commands a range of behaviors that exploit these opportunities. Begum (1993) identifies that an entrepreneur can be defined as one who initiates and establishes an economic activity or enterprise. Entrepreneurship thus refers to the general trend of setting up new enterprises in a society.

Amin (2018) carried out a study on women entrepreneurship through online clothing business in Dhaka city. She selected nine women entrepreneurs through a purposeful sample technique who run their online business in Dhaka city. She investigated that online clothing businesses offer opportunities for women entrepreneurs to leverage existing skills or experience and through this creative and innovative platform they can be economically independent thereby supporting their family and participating in household decision-making.

Roy (2016) studied the socio-economic contribution of women entrepreneurs in different sectors of business and commerce that contribute to the national economic development in Bangladesh. He stated that women's participation in income generation activities lends them a better status within the family and provides them with considerable freedom. He concluded that role of women in working environment also give them opportunity to exercise their rights and responsibilities, which contribute organizational as well as economic development of the country.

Above literatures represent that the women entrepreneurs using their existing skills and initiatives are becoming financially independent which helps them earn a better status within the family and allows them to participate in household activities.

2.1.4 Factors affecting women towards entrepreneurship

There are numerous studies and surveys carried out about the influential and negative factors affecting women to be involved in entrepreneurship in Bangladesh and concluded that both the factors play a significant role in empowering women through entrepreneurship.

Siddique *et al.* (2018) studied on the factors that affect women involvement as entrepreneur in SMEs sector, economic development and its impact on poverty reduction in Bangladesh. They took a sample comprising of 300 respondents through the convenient sampling technique from the Dhaka and Comilla districts. They analyzed data using frequency, mean, standard deviation and regression analysis. They found that business experience, business plan, practical knowledge, security, interest & hobby, adequate capital, and so on affect women to be involved as entrepreneur in SMEs sector. They argued that economical, psychological, knowledge & skills, family, and legal & administrative as the essential factors, which significantly affect women involvement as entrepreneur in SMEs sector in Bangladesh.

Imran and Hossain (2019) studied on women entrepreneurship in Bangladesh. The study was mainly based on some influential factors influencing women towards the participation in SMEs area. The study was carried out in Chattogram city by selecting 270 women entrepreneurs who are engaged in SMEs sector. The researchers analyzed their collected data using frequency analysis, factors analysis, and regression analysis. In the findings they identified that financial, technological, psychological, hard work, business plan, knowledge & skills, family, socio-cultural, security, training programs, administrative, taxation, regulatory, geo-graphical, political condition are the key influential factors that affect women participation in SMEs area.

Islam (2012) carried out a study about the pull and push factors towards small entrepreneurship development in Bangladesh. The study focused on identifying the reasons motivating entrepreneurs to establish business enterprises. He took a total of 400 small entrepreneurs with a combination of both male and female entrepreneurs from 6 districts (Dhaka, Narayanganj, Gazipur, Rajshahi, Bogra, and Pabna) of Dhaka and Rajshahi divisions. The researcher used descriptive statistics to analyze data and ranked the factors in sequence. After performing the research he found that self-employment with economic freedom, gaining higher social status, family business tradition, earning extra money for family are the pull factors that motive women towards entrepreneurship. He also pointed out that the family hardship, and husband's injury often force them to take challenges of starting business enterprises.

Above literatures show that the pull factors mostly affecting women to be engaged in entrepreneurship which include interest & hobby, independence, economic freedom, personal satisfaction, better living standard, and practical knowledge etc.

2.1.5 Challenges faced by women entrepreneurs

There are numerous studies and surveys conducted about the problems and challenges faced by the women entrepreneurs in Bangladesh.

Afroze *et al.* (2014) studied on the challenges and determining factors faced by women entrepreneurs in Bangladesh. The study was conducted in southern part of Bangladesh. They took 35 women entrepreneurs as sample from Khulna Metropolitan area and its surrounding areas. They identified some challenges confronted by women entrepreneurs including gender discrimination, illiteracy and lack of knowledge among women, non-availability of training program and technical support, lack of managerial experience, inadequate capital, sales promotion, getting permission to start-up a business. The findings revealed that the level of participation of women in mainstream economic activities remains insufficient and the percentage of women in business is still much below than that of their male counterparts.

Huq (2013) carried out a study focusing on the major barriers and challenges towards women entrepreneurship development and major problems faced by women entrepreneurs in Bangladesh. For the study, 50 women entrepreneurs of different age, classes were randomly selected from Dhaka city. He found various problems faced by women entrepreneurs including access to finance & financial institutions, lack of knowledge, lack of training, lack of entrepreneurial training, family responsibilities, government's taxing policy, lack of skilled/trained manpower, access to marketing facility, lack of access to technology, and lack of support etc.

Lubna and Parvin (2017) studied on women entrepreneurship development in Bangladesh to investigate the challenges faced by the women entrepreneurs. The study was conducted in Chittagong city considering 100 women entrepreneurs as sample. They investigated that lack of support, competitive pressure, inadequate access to finance, and lack of knowledge are the main problems confronted by the women entrepreneurs in starting and also running up their business.

Hossain (2017) studied on the prospects and threats of women entrepreneur in SME sectors in Bangladesh. The study was carried out in Sylhet city considering 100 women entrepreneurs who are involved in SME sector. In the findings, he found several major challenges faced by the women entrepreneurs that create impediments in their growths. He stated that women entrepreneurs have to face tough competition with male entrepreneurs, and they are reluctant by the family members

and society to stand beside their growth. He also highlighted that High production costs, lack of education, lack of prior experience, lack of marketing and promotional knowledge are the major problems faced by the women entrepreneurs which make a barrier on their success.

Above literatures narrate that the women entrepreneurs are facing a number of problems in starting and running their business including gender discrimination, illiteracy and lack of knowledge, lack of managerial experience, lack of support, and inadequate capital which resist them in earning higher business profit.

2.2 Research gap

The above reviews show that there are a number of studies and surveys have been conducted in relation to women empowerment through e-business in Bangladesh where prospects and challenges of e-commerce, and several factors which are affecting women towards the engagement of e-business took place. However, none of them showed the pull and push factors influencing women towards e-business in Dhaka city. They couldn't point out the relationship between women involvement, and pull and push factors. Therefore, the present study has been undertaken to make an in-depth study to fill the knowledge gap and to determine the role of e-business towards women empowerment in Dhaka city.

CHAPTER 3

METHODOLOGY

3.1 Introduction

The methodology is a process or technique which allows a researcher to identify, select, process, and analyze information for accomplishing a study. This study has focused on the survey method to collect the primary data among various methods of data collection. The present study was carried out through a field survey.

Methodology of this research includes selection of the study area, selection of samples and sampling technique, preparation of survey schedule, period of data collection, data collection method, editing and processing of data, data analysis, error checking and presentation of data

3.2 Selection of the Study Area

This research has been conducted in the Dhaka city targeting a group of women entrepreneurs who involved in e-business and dwelling in Dhaka city. The selected areas of this study are Dhanmondi, Uttara, Mohammadpur, Mirpur, Newmarket, Gulshan, Banani, and Panthapath. These areas have been selected because most of the e-business women entrepreneurs are from these areas. In addition, the selected areas are compatible to meet the objectives of the study and have easy accessibility and good communication facilities.

3.3 Sampling technique and sample size

For this study, a total of 50 women were selected through the purposive sampling technique based on availability of women entrepreneurs who run their business through social media. The purposive sampling technique was used because it is a judgmental and subjective sampling that allows a researcher to select sample among huge population as per his or her own judgment to participate in the study. As compared to other sampling techniques like random sampling where sample is selected randomly and thus each member of the population has an equal chance of being selected as subject which needs a complete list of all the members of the population and time.

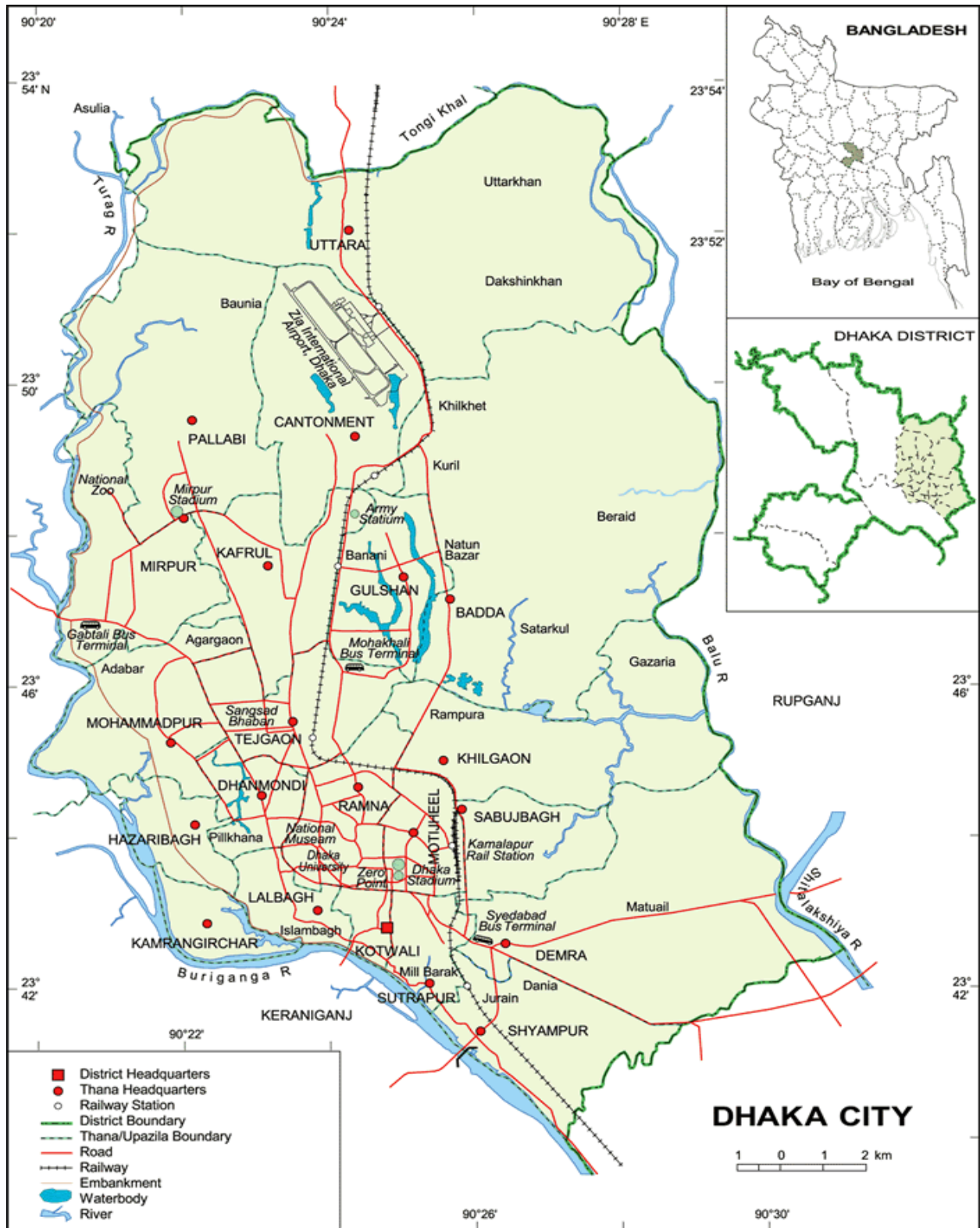


Figure 3.1: A map of Dhaka city showing study area

3.4 Preparation of the survey schedule

A draft questionnaire was prepared to collect data from the sampled respondents, which was equipped with a variety of queries related to the study. To meet the key objectives of the study, questionnaire was pre-tested, modified, and corrected. The data have been collected from the respondents through face-to-face interviews by a semi-structured questionnaire. 15 respondents personally interviewed & other 35 respondents were surveyed through social network sites.

3.5 Period of data collection

Data were collected during the period of September to October in 2019 by the face-to-face interview with the selected women involved in e-business.

3.6 Data collection method

A field survey was conducted to gather the requisite data from the sampled e-commerce businesswomen through face-to-face-interviews by using a questionnaire comprising of a variety of research-related queries.

3.7 Data entry

The collected data were coded and edited manually. After that all the collected data were scrutinized and summarized very carefully.

3.8 Data analysis

Data analysis is the core part for any research work. It helps researchers a lot to reach to the conclusion of the study. For this study, data were analyzed by using multiple linear regression. The researcher used SPSS 21.0 software for analysis as it is the popular software for quantitative analysis.

3.8.1. Multiple linear regression

Multiple linear regression is used to explain the relationship between one continuous dependent variable and two or more independent variables.

For pull factors:

The formula for multiple linear regression is as follows:

$$y_i = \beta_0 + \beta_1 x_{i1} + \beta_2 x_{i2} + \beta_3 x_{i3} + \beta_4 x_{i4} + \beta_5 x_{i5} + \beta_6 x_{i6} + \beta_7 x_{i7} + \epsilon$$

Where, for $i = 1, 2, \dots, n$ observations:

y_i = dependent variable (Women involvement)

x_i = independent variable

x_{i1} = Independence

x_{i2} = Personal satisfaction and achievement

x_{i3} = Autonomy and time flexibility

x_{i4} = Low cost

x_{i5} = Convenience

x_{i6} = To lead a stable and better life

x_{i7} = Training programs

β_0 = y-intercept (constant term)

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6,$ and β_7 are the coefficients of independent variables.

ϵ = the model's error term (also known as the residuals)

For push factors:

The formula for multiple linear regression is as follows:

$$y_i = \beta_0 + \beta_1 x_{i1} + \beta_2 x_{i2} + \beta_3 x_{i3} + \epsilon$$

Where, for $i = 1, 2, \dots, n$ observations:

y_i = dependent variable (Women involvement)

x_i = independent variable

x_{i1} = Unemployment

x_{i2} = Lack of desired job

x_{i3} = Economic necessity

β_0 = y-intercept (constant term)

β_1 , β_2 , and β_3 are the coefficients of independent variables.

ϵ = the model's error term (also known as the residuals)

3.9 Limitations of the study

There were some problems during data collection for the research. The researcher had to conduct this study in a limited time period which was not enough for conducting an in-depth study. That's why it was not possible to cover big area. The research was carried out with a small sample size due the lack of time, budget and resources.

CHAPTER 4

RESEARCH FINDINGS

4.1 Socio-economic Characteristics of the Women Involved in E-business

The socio-economic characteristics of the sampled women entrepreneurs which were evaluated in the study area include age structure, marital status, educational status, family structure, occupational level and religious status of the businesswomen.

4.1.1 Ages Structure of the Sampled women involved in e-business

In the study area, different ages of respondents were found. They were split up into five categories, such as 0-20 years, 21-30 years, 31-40 years, 41-50 years, 51 and above. Where age groups of 0-20 years and 21-30 years were considered young and respondents between 31-40 years were grouped into middle age, while respondents between 41-50 years, and 51 and above were classified into more than middle age and old age respectively. Table 4.1 shows the percentage of the respondents as per age group. It was found from the survey that out of the 50 respondents 8% fallen into 0-20 years, 56% were between 21-30 years, 28% were in 31-40 years, 8% of the respondents belonged to the age group of 41-50 years. It is seen from the table that the women entrepreneurs between 21-30 years ranked first among all the age groups having the highest percentage of 56%.

Table 4.1: Age distribution of the respondents in the study area

Age (Years)	No. of women entrepreneurs (n=50)	Percentage (%)
0-20	4	8.0
21-30	28	56.0
31-40	14	28.0
41-50	4	8.0
Total	50	100.0

(Source: Field survey, 2019)

4.1.2 Marital Status

Table 4.2 shows the marital status of the sampled respondents where 64% are single, 32% are married, and 4% are grouped into the divorced category. It is indicated from the table that single entrepreneurs occupied the top place with the highest percentage of 64% followed by the married entrepreneurs.

Table 4.2: Marital status of the respondents

Marital Status	Frequency	Percentage (%)
Single	32	64.0
Married	16	32.0
Divorced	2	4.0
Total	50	100.0

(Source: Field survey, 2019)

4.1.3 Educational status of the respondents

Table 4.3 represents that out of the total respondents 10% have secondary education, 48% higher secondary education, and remarkably 40% of the business owners are graduate/postgraduate. Moreover, it is evident from the table that only one respondent completed her primary level of education. It can be said from the table that among all the sampled respondents 24 respondents had their higher secondary level of education who occupy the higher percentage of 48% and majority of them are currently pursuing their bachelor degree alongside business.

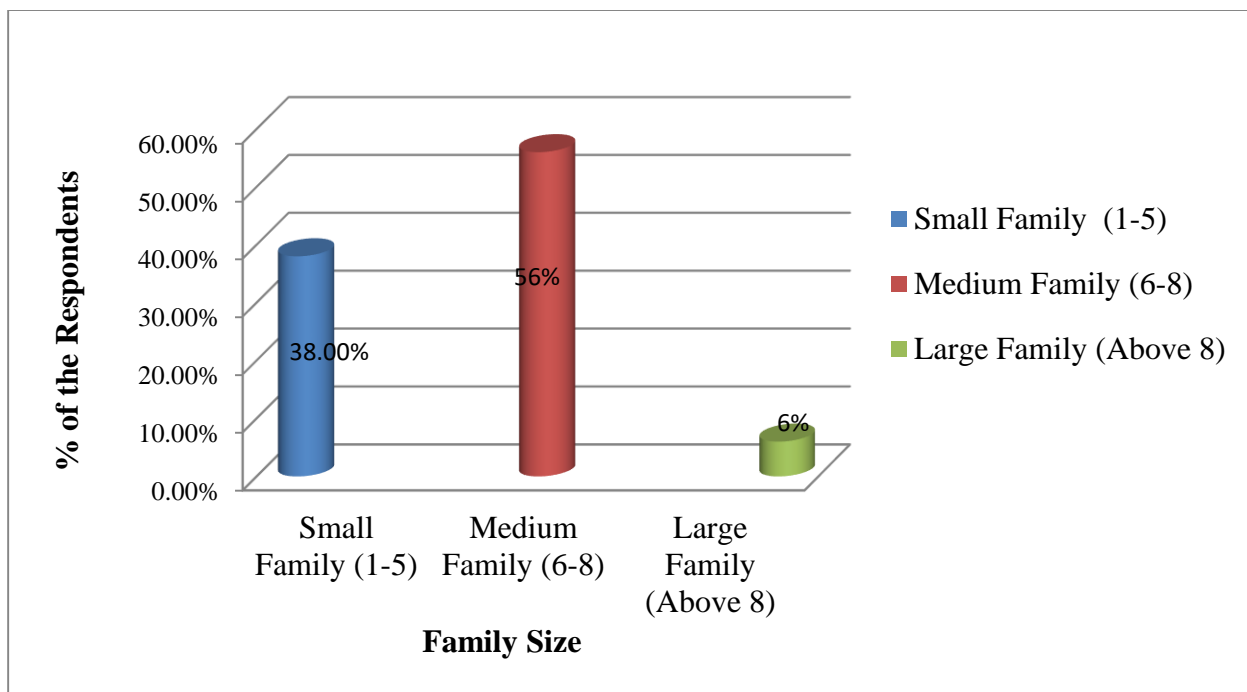
Table 4.3: Educational status of the respondents in the study area

Education Status	Frequency	Percentage (%)
Primary	1	2
Secondary	5	10
Higher Secondary	24	48
Graduate/Postgraduate	20	40
Total	50	100

(Source: Field survey, 2019)

4.1.4 Family Size

Figure 4.1 illustrates the family size of the sampled respondents. The respondents were classified into three families, such as the small family consisting of 1-5 members, medium family comprising of 6-8 members, and the large family which is composed of more than 8 members. The figure exhibits that out of the total business owners 56% belonged to the medium family and owned a higher percentage than others, while 38% and 6% of the business owners belonged to small and large families respectively.



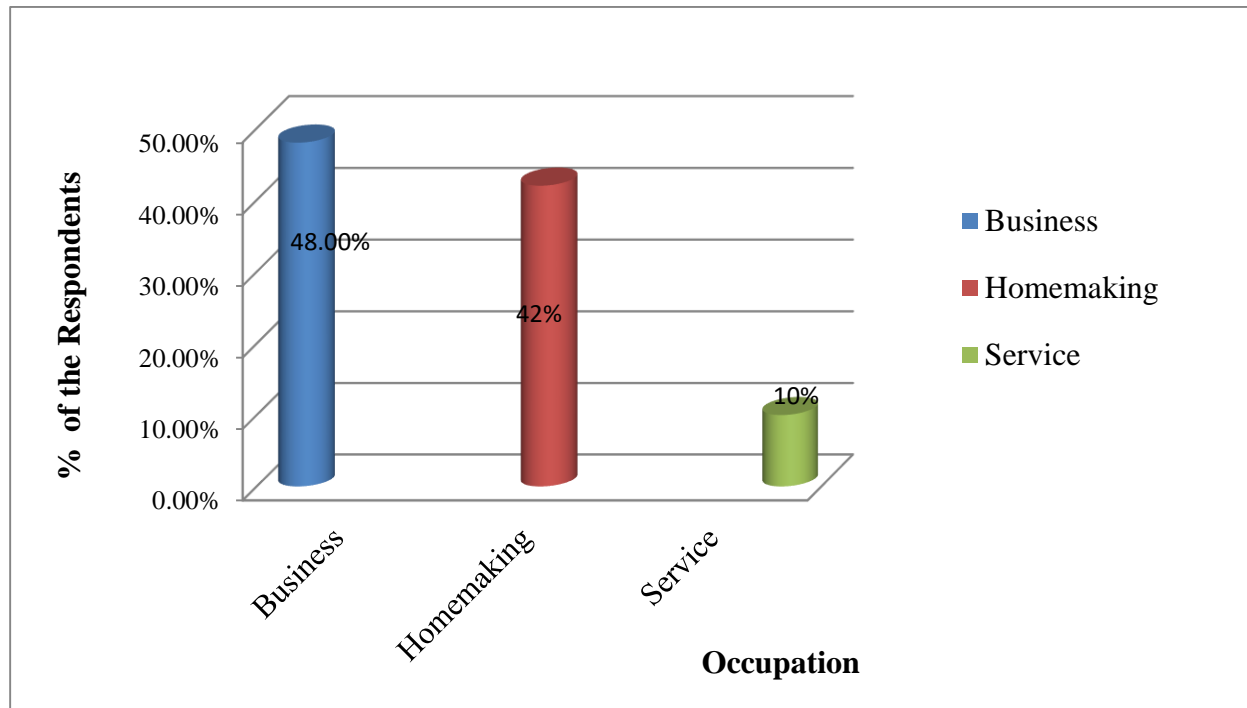
(Source: Field survey, 2019)

Figure 4.1: Distribution of the respondents as per family size

4.1.5 Occupational Structure

There were two types of occupation of the respondents found in the present study one is primary and another one is secondary occupation. It was found from the present study that e-commerce is the main occupation of all the respondents. In the study area, the sampled respondents had their secondary occupation as well which includes business, homemaking, and service. Figure 4.2 illustrates the occupational ordination of the business owners in percentage value. It represents that

48% of the respondents are running other businesses alongside e-commerce, and 42% are homemakers, while only 10% are service holders working in various institutions.



(Source: Field survey, 2019)

Figure 4.2: Distribution of the respondents in accordance with occupation

4.2 Business Profile of the Women Involved in E-business

This section represents the overall business information of the sampled respondents in the study area. Business profile includes experience of the respondents, types of products, sources of capital, methods of product marketing, delivery process, monthly net sales, expenditure and profit, and customers' feedback based on product quality and service.

4.2.1 Experience in E-commerce

In the present study, the respondents were split up into five groups according to their years of experience in e-commerce sector. Table 4.4 indicates that out of the total women involved in e-business 22% have <1 year, 52% have 2-4 years, 24% have 5-7 years, and 2% have 7-10 years of experience. It is evident from the table that respondents having 2-4 years of experience in e-commerce are on the top with the higher percentage.

Table 4.4: Distribution of the respondents according to experience in e-commerce

Years of experience	Frequency	Percent (%)
<1	11	22
2-4	26	52
5-7	12	24
7-10	1	2
Total	50	100.0

(Source: Field survey, 2019)

4.2.2 Product Varieties

From the survey analysis it was found that the respondents are selling a variety of products online including clothing items, ornaments, handicrafts, beauty products, and accessories. Table 4.5 reveals that out of the total business owners 46% are selling clothing items, 34% are selling ornaments, 10% are offering beauty items, while handicrafts and accessories are offered by only 6% and 4% of the respondents respectively. It can be said from the table that clothing items are on the top with the higher percentage among all the products.

Table 4.5: Distribution of the respondents as per product categories

Name of items	Frequency	Percentage (%)
Cloth Business	23	46
Ornaments	17	34
Handicrafts	3	6
Beauty Products	5	10
Accessories	2	4
Total	50	100.0

(Source: Field survey, 2019)

4.2.3 Credit Access

In the study area, the sampled respondents were asked about the sources of capital they managed and invested in their business which is demonstrated in the following table. 18% of them said they started the business through self-funds, 14% of the total respondents were financed by their husbands, 48% got the capital from their families, while 8%, 6%, and 4% of them were funded by their friends, Selling of property, and NGO respectively. It is noteworthy from the table that only 2% of the total business owners borrowed money from the bank. It can be said from the table that the majority of the respondents were financed by their families in terms of starting the business.

Table 4.6: Source of capital of the respondents in the study area

Sources	Frequency	Percentage (%)
Own Savings	9	18
From Husband	7	14
From Family	24	48
From Friends	4	8
Selling of property	3	6
From NGO	2	4
From Bank	1	2
Total	50	100.0

(Source: Field survey, 2019)

Table 4.7 shows the initial capital of the respondents they invested in setting up their business. It is seen from the table that among the respondents 6% started their business with an initial investment of below 50,000 TK, 24% had an initial investment between 50,000-1,00,000 TK, 28% of them invested in business between 1,00,000-1,50,000 TK, whereas, 20% and 12% of the businesswomen started with 1,50,000-2,00,000 TK, and 2,00,000-2,50,000 TK respectively. Notably, only 6% and 4% of the respondents had their initial capital between 2,50,000-3,00,000 TK, and above 3,00,000 TK respectively.

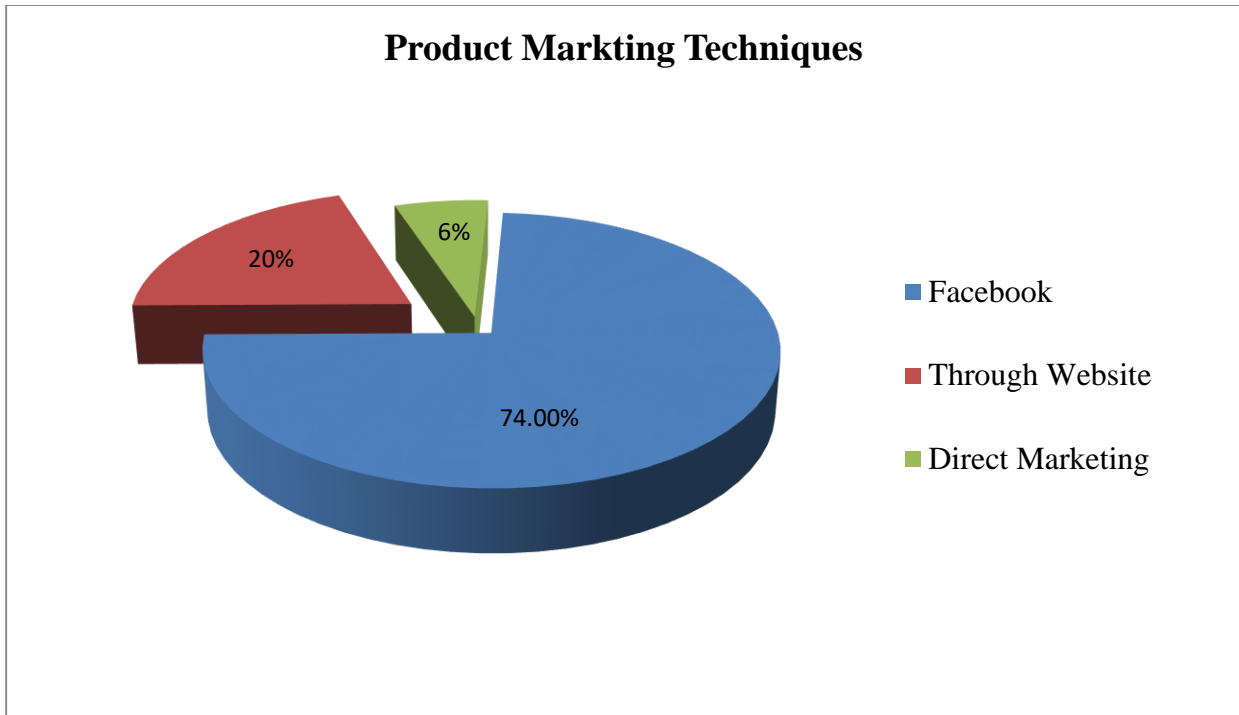
Table 4.7: Initial investment of the respondents in the study area

Amount in Taka	Frequency	Percentage (%)
Below 50,000	3	6
50,000-1,00,000	12	24
1,00,000-1,50,000	14	28
1,50,000-2,00,000	10	20
2,00,000-2,50,000	6	12
2,50,000-3,00,000	3	6
Above 3,00,000	2	4
Total	50	100.0

(Source: Field survey, 2019)

4.2.4 Product Marketing

From the survey analysis, it was found that all the business owners sell their products using three methods, such as Facebook page, website, and direct marketing. Figure 4.3 represents that out of the total respondents, 74% sell their products through Facebook, 20% of them use websites to display their products and reach to customers, on the contrary, only 6% of the respondents sell their products by direct marketing. It can be said from the figure that Facebook is the most popular platform for women entrepreneurs to sell their products and run business since Facebook offers a flexible and simplest interface to both business owners and customers.

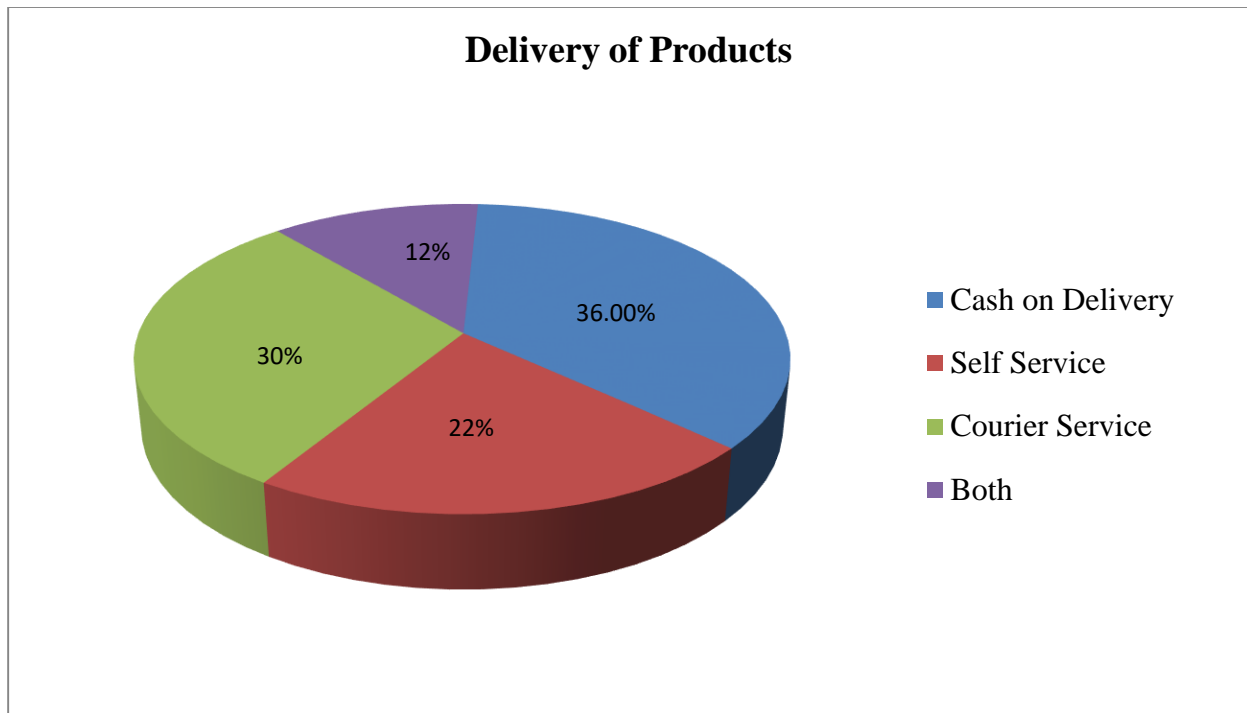


(Source: Field Survey, 2019)

Figure 4.3: Product marketing methods of the respondents in the study area

4.2.5 Delivery of Product

The following figure shows the methods of product delivery used by the respondents in the study area. It is explicit from the figure 4.4 that out of the total entrepreneurs, 36% use cash on delivery, 30% take the assistance of the courier service to deliver their products, while 22% of them deliver their products by self-service which includes asking customers to pick their parcels from the showroom or other places. The remaining 12% of entrepreneurs use both methods depending on the situation. It is apparent from the figure 4.4 that cash on delivery is the most faster and popular process used by the entrepreneurs in the research area.

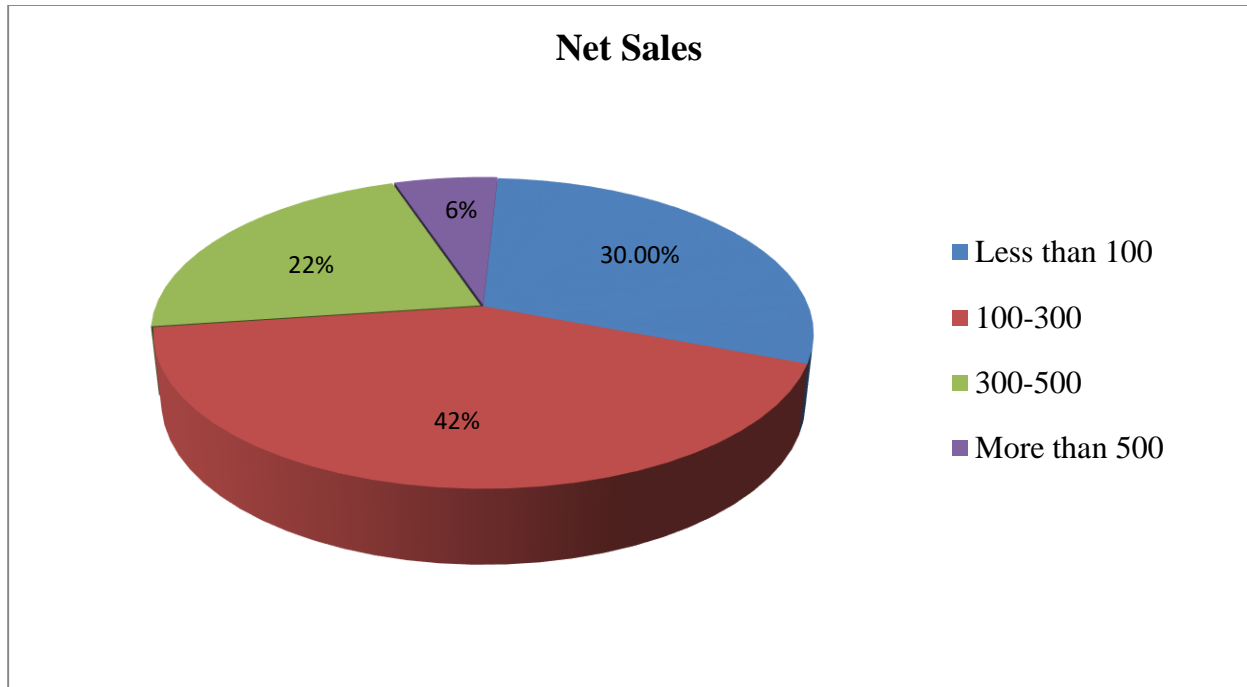


(Source: Field Survey, 2019)

Figure 4.4: Methods of product delivery followed by the respondents

4.2.6 Monthly Net Sales

This section represents monthly net sales of the respondents they earn from the business. The researcher classified monthly net sales of the business owners into four groups by interviewing them, such as below 100 sales per month, 100-300 sales, 300-500 sales, and above 500. It is evident from the figure 4.5 that among the businesswomen 30% sell less than 100 units of products per month, 42% of them have 100-300 unit sales per month. On the contrary, 22% of the respondents sell 300-500 quantities of products, however, only 6% of them have above 500 unit sales per month.



(Source: Field Survey, 2019)

Figure 4.5: Monthly net sales of the business owners in the study area

4.2.7 Monthly Expenditure

In the survey area, the expenditure of the business owners includes facebook page promotion cost, the salary of employees, utility cost, and office or showroom maintenance cost. Table 4.8 shows the monthly expenditure of the respondents in their business. It is apparent from the table that out of the total business owners, 8% spend less than 10,000 TK on their business, 32% of them spend between 10,000-20,000 TK on their business, 36% spend between 20,000-30,000 TK, whereas, 12% and 8% of the entrepreneurs spend between 30,000-40,000 TK and 40,000-50,000 TK respectively. However, only 4% of the respondents were found in the study area spending more than 50,000 TK in maintaining their business.

Table 4.8: Monthly expenditure of the respondents in the study area

Amount in BDT	Frequency	Percentage (%)
Less than 10,000	4	8
10,000-20,000	16	32
20,000-30,000	18	36
30,000-40,000	6	12
40,000-50,000	4	8
More than 50,000	2	4
Total	50	100.0

(Source: Field survey, 2019)

4.3 Role of e-business in empowering women in the study area

In the study area, the women involved in e-business were asked about the role of e-business in empowering women considering a few statements mentioned in table 4.9. Table 4.9 shows that 70% of the respondents agreed with the statement “E-business helps women to develop leadership in the society and ensures gender equality”, whereas, 20% disagreed and 10% of them were neutral. 84% of the businesswomen admitted that e-commerce ensures economic freedom and a better standard of living, while 16% of them disagreed. 88% of the business owners said that they can support their family through e-commerce business whereas, 12% of them disagreed in this context. Moreover, 92% of the entrepreneurs believe that e-commerce provides them self-independency and self-confidence, while 6% of them didn’t find it as a better platform and 2% were neutral in this regard. 50% of the respondents acknowledged that online business allows them to participate in household decision making and planning, contrarily, 40% of them disagreed and 10% were neutral with this statement.

Table 4.9: Expression of the respondents towards the role of e-business in empowering women

SL No	Statement	Disagree	Neutral	Agree
01	E-business helps women to develop leadership in the society and ensures gender equality	10 (20%)	5 (10%)	35 (70%)
02	Through e-business women can get economic freedom and better standard of living	8 (16%)		42 (84%)
03	Women can support their family by e-commerce business	6 (12%)		44 (88%)
04	E-business increases self-independency and women's self-confidence	3 (6%)	1 (2%)	46 (92%)
05	Enabling women to participate in household decision-making and planning	20 (40%)	5 (10%)	25 (50%)

(Source: Field survey, 2019)

4.4 Factors influencing women in involving in e-business

In developing countries like Bangladesh women's engagement in e-business is increasing to a great extent. Women's intention turns into entrepreneurship due to diverse factors which can be pull or push factors. This section includes pull and push factors by which women are influenced towards the involvement of e-business.

4.4.1 Pull factors

Table 4.10 exhibits the perception on pull factors influencing women entrepreneurs. In the survey area, businesswomen were asked about the pull factors which motivated them to be engaged in e-commerce. Pull factors influencing the women involvement in the study area are independence (Mean = 1.44, SD = 0.787), personal satisfaction and achievement (Mean = 1.78, SD = 0.954), autonomy and time flexibility (Mean = 1.50, SD = 0.789), low cost (Mean = 1.80, SD = 0.948), convenience (Mean = 1.72, SD = 0.927) to lead a stable and better life (Mean = 1.66

SD = 0.917), training programs factors (Mean = 1.72, SD = 0.948) and women involvement (Mean = 1.62, SD = 0.878).

Table 4.10: Perception on pull factors influencing women involvement as entrepreneur

SL No	Statement	Disagree	Neutral	Agree	Mean	SD
		F (%)	F (%)	F (%)		
01	Independence	9 (18%)	4 (8%)	37 (74%)	1.44	0.787
02	Personal satisfaction and achievement	18 (36%)	3 (6%)	29 (58%)	1.78	0.954
03	Autonomy and time flexibility	9 (18%)	7 (14%)	34 (68%)	1.50	0.789
04	Low cost	18 (36%)	4 (8%)	28 (56%)	1.80	0.948
05	Convenience	16 (32%)	4 (8%)	30 (60%)	1.72	0.927
06	To lead a stable and better life	15 (30%)	3 (6%)	32 (64%)	1.66	0.917
07	Training programs factors	17 (34%)	2 (4%)	31 (62%)	1.72	0.948
08	Women involvement	13 (26%)	5 (10%)	32 (64%)	1.62	0.878

(Source: Field survey, 2019)

Table 4.11 depicts that the R square value is 0.966 which indicates that the linear regression explains 96.6% of the variance in the data. The value of R square (0.966) shows that the independent variables including independence, personal satisfaction and achievement, autonomy and time flexibility, low cost, convenience, to lead a stable and better life, and training programs factors explain the variability and predict women involvement.

Table 4.11: Coefficients of pull factors influencing women involvement as entrepreneur

Model	Un-standardized Coefficients		standardized Coefficients	Sig.
	B	Std. Error	Beta	
(Constant)	0.033	0.059		0.572
Independence	-0.070	0.051	-0.063	0.174
Personal satisfaction and achievement	-0.251	0.105	-0.273**	0.022
Autonomy and time flexibility	0.135	0.066	0.121**	0.048
Low cost	0.128	0.082	0.138	0.128
Convenience	0.223	0.103	0.235**	0.036
To lead a stable and better life	0.866	0.095	0.904**	0.000
Training programs factors	-0.069	0.099	-0.074	0.492
Dependent Variable: Women involvement as entrepreneur				
R Square = 0.966				
** 5% level of significance				

(Source: Field survey, 2019)

4.4.1.1 Independence:

Table 4.11 shows the coefficients analysis of the pull factors. It is explicit from the table that the regression coefficients of the factor “independence” are $\beta_1 = -0.063$, $p > 0.05$. The factor is found negative and insignificantly influence on women involvement towards entrepreneurship. It indicates that one unit increase in independence factor decreases the women involvement by a value of 0.063 and other factors remain constant.

4.4.1.2 Personal satisfaction and achievement:

The personal satisfaction and achievement's regression coefficient are found $\beta_2 = -0.273$, $p < 0.05$, which is negative but significantly influence on women involvement. Considering other factors constant it indicates that one unit increase in personal satisfaction and achievement decreases the women involvement by a value of 0.273.

4.4.1.3 Autonomy and time flexibility:

The regression coefficients of the factor "autonomy and time flexibility" are $\beta_3 = 0.121$, $p < 0.05$, which is positive and significantly influence on the women involvement towards entrepreneurship. It indicates that other factors remain constant and one unit increase in autonomy and time flexibility increases the women involvement by a value of 0.121.

4.4.1.4 Low cost:

The regression coefficients of the factor "low cost" are $\beta_4 = 0.138$, $p > 0.05$, which is positive but insignificantly influence the women involvement. It indicates that other factors remain constant and one unit increase in low cost increases the women involvement by a value of 0.138.

4.4.1.5 Convenience:

The regression coefficients of the factor "convenience" are $\beta_5 = 0.235$, $p < 0.05$, which is positive and significantly influence the women involvement. It indicates that other factors remain constant and one unit increase in convenience factor increases the women involvement by a value of 0.235.

4.4.1.6 To lead a stable and better life:

The regression coefficients of the factor "to lead a stable and better life" are $\beta_6 = 0.904$, $p < 0.05$, which is positive and significantly influence on the women involvement towards e-business. It indicates that other factors remain constant and one unit increase in to lead a stable and better life factor increases the women involvement by a value of 0.904.

4.4.1.7 Training programs factors:

The regression coefficients of "training programs factors" are $\beta_7 = -0.074$, $p > 0.05$, which is negative and insignificantly influence on the women involvement. Considering other factors

constant it indicates that one unit increase in training programs factors decreases the women involvement by a value of 0.074.

4.4.2 Push factors

From the survey analysis, it was found that women are engaging in e-business due to several push factors which are demonstrated in the following table. Table 4.12 shows the perception on push factors influencing women entrepreneurs. The push factors influencing the women involvement in the study area are unemployment (Mean = 1.88, SD= 1.003), lack of desired job (Mean = 1.76, SD= 0.960), economic necessity (Mean = 1.62, SD= 0.901) and women involvement (Mean = 1.62, SD= 0.878).

Table 4.12 : Perception on push factors influencing women involvement as entrepreneur

SL No	Statement	Disagree	Neutral	Agree	Mean	SD
		F (%)	F (%)	F (%)		
01	Unemployment	22 (44%)		28 (56%)	1.88	1.003
02	Lack of desired job	18 (36%)	2 (4%)	30 (60%)	1.76	0.960
03	Economic necessity	14 (28%)	3 (6%)	33 (66%)	1.62	0.901
04	Women involvement	13 (26%)	5 (10%)	32 (64%)	1.62	0.878

(Source: Field survey, 2019)

Table 4.13 shows that the R square value is 0.882 which indicates that the linear regression explains 88.2% of the variance in the data. The value of R square (0.882) represents that the independent variables including unemployment, lack of desired job, and economic necessity explain the variability and predict women involvement.

Table 4.13: Coefficients of push factors influencing women involvement as entrepreneur

Model	Un-standardized Coefficients		standardized Coefficients	Sig.
	B	Std. Error	Beta	
(Constant)	0.074	0.097		0.452
Unemployment	0.015	0.103	0.017	0.887
Lack of desired job	0.299	0.131	0.326**	0.027
Economic necessity	0.613	0.097	0.629**	0.000

Dependent Variable: Women involvement as entrepreneur

R Square = 0.882

** 5% level of significance

(Source: Field survey, 2019)

4.4.2.1 Unemployment:

Table 4.13 shows the coefficients analysis of the push factors. It is found from the table that the regression coefficients of the factor “unemployment” are $\beta_1 = 0.017$, $p > 0.05$. The factor is found positive but insignificantly influence on women involvement towards entrepreneurship. Considering all other factors constant it indicates that one unit increase in unemployment factor increases the women involvement by a value of 0.017.

4.4.2.2 Lack of desired job:

The regression coefficients of the factor “lack of desired job” are $\beta_2 = 0.326$, $p < 0.05$, which is found positive and has a significant influence on women involvement towards entrepreneurship. Considering all other factors constant it indicates that one unit increase in lack of desired job increases the women involvement by a value of 0.326.

4.4.2.3 Economic necessity:

In addition, The regression coefficients of the factor “to lead a stable and better life” are $\beta_6 = 0.904$, $p < 0.05$, which is positive and significantly influence on the women involvement towards e-business. Considering all other factors constant it shows that one unit increase in economic necessity increases the women involvement by a value of 0.629.

4.5 E-business challenges faced by women entrepreneurs

There were numerous problems found in the study area that affected women entrepreneurs in conducting the business. In the survey area, all of the respondents were asked about the major problems they often encounter in running their business. Those problems were then ranked and arranged in descending order based on the priority of the problem, which are shown in table 4.16. It is evident from the table that “inadequate access to finance” was the major problem faced by the 90% respondents in starting their business and ranks first in the table.

In the study area, the women entrepreneurs were questioned whether they are having equal rights as men. In response, 88% of the total business owners stated that they are still being discriminated from the resources including employment, work environment, and business opportunities, whereas, 10% of them disagreed and 2% were neutral with this statement. Additionally, “lack of entrepreneurial training and skills” was the third problem faced by 84% of the women entrepreneurs in the study area.

Moreover, 80% of the respondents said they have difficulty in time management due to family care, even if 20% of them don't face this problem. 76% of the business owners said that due to not having proper IT skills they encounter challenges in running the business and earning a higher profit, while 22% of them disagreed and 2% were neutral with the statement.

Additionally, 70% of the entrepreneurs said that they can't promote their business to a larger portion of the audience due to not having proper internet access, whereas, 26% of them were in opposition and 4% were neutral with this statement. 66% percent of the businesswomen reported that there is lack of trust on the quality of products noticed between the buyers since the whole process is done online, while 32% of them denied the statement and 2% were impartial in this regard. Moreover, 62% of the respondents stated that they don't get sufficient support from their

family to run their business, whereas, 32% of them were in opposition and 6% were neutral with this statement. Furthermore, “Family restriction”, “high interest rate”, “making business license”, and “lack of knowledge about market opportunities” were the 9th, 10th, 11th, and 12th problems in the ranking order of the table faced by the 60%, 56%, 52% , and 48% of the entrepreneurs respectively.

Table 4.14: Rank order of the problems faced by women entrepreneurs

SL No	Statement	Disagree	Neutral	Agree	Rank
01	Inadequate access to finance	5 (10%)		45 (90%)	1
02	Gender discrimination	5 (10%)	1 (2%)	44 (88%)	2
03	Lack of entrepreneurial training and skills	8 (16%)		42 (84%)	3
04	Difficulty in time management due to family care	10 (20%)		40 (80%)	4
05	Lack of IT skills	11 (22%)	1 (2%)	38 (76%)	5
06	Unavailability of internet access	13 (26%)	2 (4%)	35 (70%)	6
07	Lack of trust	16 (32%)	1 (2%)	33 (66%)	7
08	Lack of support	16 (32%)	3 (6%)	31 (62%)	8
09	Family restriction	18 (36%)	2 (4%)	30 (60%)	9
10	High interest rate	17 (34%)	5 (10%)	28 (56%)	10
11	Making business License	24 (48%)		26 (52%)	11
12	Lack of knowledge about market opportunities	22 (44%)	4 (8%)	24 (48%)	12

(Source: Field survey, 2019)

CHAPTER 5

DISCUSSION

5.1 Discussion

The present study explored the role of e-business in terms of women empowerment and the influence of the pull and push factors motivating women towards the involvement of e-business in the Dhaka City, Bangladesh. In addition, this study found the challenges and problems faced by the female entrepreneurs while conducting the business. The analysis on the role of e-business in empowering women discloses that women entrepreneurship through e-business increases self-independency and women's self-confidence and e-business allows them to be financially independent, thus supporting their family.

This interprets that e-business is greatly linked with the women's empowerment enabling the country to achieve its sustainable economic development. This finding is in resemblance with Tanjela Hossain (2018) who in her article "Empowering Women through E-Business: A Study on Women Entrepreneurs in Dhaka City" highlighted that e-business enables women to contribute in family income, increases women's self-confidence, self-worth, and creates a greater social acceptability for women.

The present dissertation also analyzed pull and push factors influencing women to be engaged in e-business. It revealed that the extent of perception on pull factors influencing women to take entrepreneurship of e-business in Dhaka City is higher than that of push factors. Independence, personal satisfaction and achievement, autonomy and time flexibility, to lead a stable and better life, training programs factors influence women mostly to be involved in online business than unemployment, lack of desired job, and economic necessity.

This finding is in agreement with Jesurajan and Gnanadhas (2011) who in their research discovered that economic independence, dissatisfaction with the existing job, unemployment, self-interest, and financial assistance motivates women towards entrepreneurship. Begum (1993) pointed out self-motivation and confidence, job skills and technical qualification, external motivation, government policy, and calculated incentives as motivational factors.

This study also agrees with Islam (2012) who in his dissertation explored that self-employment, economic freedom, gaining higher social status, family business tradition, earning extra money for family are the motivational factors influencing women towards entrepreneurship. In addition, the family hardship, and husband's injury often oblige them to start business enterprises.

The present research investigated the problems confronted by the women entrepreneurs while running their business. The findings discovered that women face obstacles to start and conduct their business due to the inadequate access to finance, gender discrimination, lack of entrepreneurial training and skills, difficulty in time management due to family care, lack of support etc. This finding is in agreement with Siddiqui (2012) who in his study highlighted the problems and challenges faced by women entrepreneur and identified some of the major problems such as women's family obligations, gender difference, difficulty of finance and low level risk attitude.

E-commerce is inevitable for the economic growth and success of Bangladesh. The result of this study represents potential opportunities associated with the development of women entrepreneurship which provides economic improvement. E-commerce is the sector where women can utilize their capabilities with total freedom.

CHAPTER 6

CONCLUSION AND RECOMMENDATION

6.1 CONCLUSION

E-commerce has been one of the fastest growing industries now in Bangladesh with tremendous progress. The rapid growth in this sector brings enormous benefits which help GDP increase and achieve sustainable economic development as well as business growth.

The study had been conducted by selecting a few key objectives e.g. analyzing the socio-demographic characteristics, identifying pull and push factors influencing women to be involved in e-business, and finding out the challenges and constraints faced by women involved in e-business. Keeping the objectives in mind, the present study was carried out in the Dhaka city.

A field survey was conducted to gather the requisite data from the entrepreneurs through face-to-face-interviews by using a questionnaire comprising of a variety of research-related queries. A total of 50 women entrepreneurs were selected through purposive sampling technique from the targeted area. The data were collected by the researcher herself during the period of September to October in 2019.

The socio-demographic situation of the e-commerce businesswomen was explored. To meet this objective various properties of the entrepreneurs, such as age, marital status, educational status, family size, and occupation were considered. It was seen from the survey analysis that majority of the entrepreneurs (56%) fell into the age group of 21-30 years and most of them (64%) were found single. The study showed that a majority group of the business owners (48%) had higher secondary level of education. The business profile of the entrepreneurs was analyzed. In order to gather the indispensable business information from the respondents efficiently, this section was divided into several sub-sections, such as experience in e-commerce, types of products, credit access, ways of selling products, delivery method, net sales, expenditure, and profit ratio. It was found from the survey that most of the entrepreneurs (52%) had 2-4 years of experience in e-commerce and majority of them (46%) sell clothing items online.

It was evident from the study that the family was the main source of capital for a greater portion of the respondents (48%) and a greater part of them (28%) started the business initially by investing around 1,00,000-1,50,000 TK. The survey revealed that nearly one-third of the business owners (74%) sell their products through Facebook and most of them (36%) reach the products to customers by cash on delivery process. In addition, a larger number of the respondents (42%) sell monthly between 100-300 units of products and a greater portion of them (36%) have monthly expenditure around 20,000-30,000 Tk .

The role of online business in empowering women and a few pull and push factors which influence women in involving in e-business were analyzed. To identify these objectives the respondents were asked a few questions to take their statement based on the questions. The survey disclosed that majority of the respondents (92%) believe e-business increases self-independency and self-confidence of women. For this purpose, the study mainly focused on the pull and push factors which are influencing women entrepreneurs towards the involvement of e-business.

The multiple linear regression determines the effects of independent variables on the women involvement. In case of pull factors, the considered independent variables were independence, personal satisfaction and achievement, autonomy and time flexibility, low cost, convenience, to lead a stable and better life, and training programs factors. From the result, the value of R square was found (0.966) which shows that all the independent variables explain the variability and predict women involvement. The personal satisfaction and achievement's regression coefficient $\beta_2 = -0.273$, $p < 0.05$, which is negative but significantly influence on women involvement. The regression coefficients of the factor "autonomy and time flexibility" $\beta_3 = 0.121$, $p < 0.05$, which is positive and significantly influence on the women involvement towards entrepreneurship. The regression coefficients of the factor "convenience" $\beta_5 = 0.235$, $p < 0.05$, which is positive and significantly influence the women involvement. The regression coefficients of the factor "to lead a stable and better life" $\beta_6 = 0.904$, $p < 0.05$, which is positive and significantly influence on the women involvement towards e-business.

In case of push factors, the considered independent variables were unemployment, lack of desired job, and economic necessity. The lack of desired job's regression coefficient was found $\beta_2 = 0.326$, $p < 0.05$, which is found positive and has a significant influence on women involvement towards entrepreneurship. The regression coefficients of the factor "to lead a stable and better life" $\beta_6 =$

0.904, $p < 0.05$, which is positive and significantly influence on the women involvement towards e-business.

The present study identified some problems faced by the businesswomen in the study area. These are inadequate access to finance, gender discrimination, lack of entrepreneurial training and IT skills, difficulty in time management due to family care, lack of support and family restriction, high interest rate.

6.2 Recommendations

For ensuring a bright future for women entrepreneurship through e-business in the country the government and private sector should come forward and take proper initiatives to eradicate constraints while operating business, policy makers and business stake holders should take some steps. The following recommendations can be taken into consideration to alleviate the problems affiliated with women entrepreneurship.

1. In the survey area, the leading problem for the majority of the entrepreneurs was the lack of finance. Government, bank, financial organizations can provide incentives to individuals to become women entrepreneurs by lowering borrowing rates.
2. The majority of the entrepreneurs reported that they can't manage their business due to not having enough training in entrepreneurial and IT skills. For this, different training programs and workshops can be arranged on the process of starting up new business online.
3. The majority of the entrepreneurs narrated that the customers are in doubt with the delivery of exact product while shopping online. This is due to the fact that most of the buyers are deceived delivering low quality products by a group of dishonest sellers. For this reason, there is a lack of trust seen between the customers. The government and e-Commerce Association of Bangladesh (e-CAB) should take initiatives to alleviate this major problem.
4. A greater portion of the respondents reported that they face trouble in making business license while starting the business. The government should simplify the process of making a business license for them.
5. Implementing cyber laws.
6. Protection of intellectual property.

6.3 Further research recommendation

The present study provides an insight into women's entrepreneurship through e-business which can be fruitful for entrepreneurs, researchers, and policy-makers. This is a quantitative study which was carried out based on a few objectives. In addition, the researcher considered a small sample size due to lack of time, fund and resources. Furthermore, the researcher could not represent the economic and statistical analysis of the profitability of e-business. Thus, there is a scope for the researchers to conduct further research by considering a high sample size and economic analysis.

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