

**EMPOWERMENT OF YOUNG FEMALE ENTREPRENEURS IN
BANGLADESH:**

CAN E-BUSINESS BREAK THE BARRIERS?

BY
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This Thesis Presented in Partial Fulfillment of the Requirements for the Degree of
Masters in Development Studies

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DECLARATION

I, hereby declare that this thesis has been done by us under the supervision of Md. Fouad Hossain Sarker, Associate Professor and Head of Department of Development Studies, Daffodil International University. I also declare that neither this thesis nor any part of this thesis report has been submitted elsewhere for award of any degree or diploma.

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APPROVAL

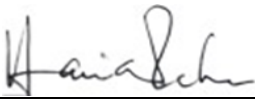
This thesis titled, "Empowerment of Young Female Entrepreneurs: Can E-Business Break the Barriers?", submitted by Uzma Kawser –ID 203-49-080 to the Department of Development Studies, Daffodil International University, has been accepted as satisfactory for the partial fulfillment of the requirements for the degree of Masters in Development Studies and approved as to its style and contents. The presentation has been held on 2nd January, 2022.

BOARD OF EXAMINERS



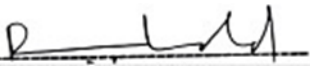
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DEDICATION

I, Uzma Kawser dedicate this work to my mother and sister. A special feeling of gratitude to my loving mother and sister whose words of encouragement and continuous push for tenacity ring in my ears all the time. My dearest mother who has supported me throughout the process has been my best cheerleader. My loving sister Marium has never left my side and is very special. Saying Thank you will not be enough for your support and caring.

.

ABSTRACT

In recent years, there has been a notable increase in the number of female entrepreneurs participating in e-business on social media platforms in Bangladesh. Given that women represent about half of the population; this is undeniably a considerable contribution to the country's economy. This study aspires to explore the factors that motivate young female entrepreneurs to join e-business and the factors that act as barriers. The study adopts both qualitative and quantitative research approaches followed by a non-conclusive descriptive research design. To collect the data from the respondents, a questionnaire has been developed and in-depth telephonic interviews have been conducted. Snow globe method and purposive sampling methods have been used for sampling. Their personal information for constructing a demographic profile, business information, success factors, and challenges to conduct their online business have been identified through data analysis. There are seven main clusters of success factors demographic characteristics, financial factors, technological and skill development factors, receiving training, social mobility, personal choice of profession, Extra Value generations and barriers identified, with lack of managerial skills, technological skills, competition, and personal challenge, institutional challenges being the most significant. This study also tries to identify by analyzing the data if being on e-platforms as female entrepreneurs can break the barriers for them in the context of Bangladesh and empower them in process. It will also contribute on the action of women who have already taken a step to become entrepreneur of e-businesses might discover a way to tighten their actions.

Key Words: Empowerment, Female Entrepreneurs, E-Business, F-commerce, Success factors, Entrepreneurship, Empowerment.

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CHAPTER 1: INTRODUCTION

1.1 Background

“Entrepreneurs make up the backbone of Asia-Pacific economies and in Bangladesh we are seeing more women becoming involved in economic activities. The Government’s ambitious vision for a „Digital Bangladesh” is supporting the promotion of digital innovations which will advance the country and bolster entrepreneurship. We need to build on this and ensure women entrepreneurs have the ability, skills and tools necessary to successfully start-up and expand their business,” said United Nations Under-Secretary-General and Executive Secretary of ESCAP Ms. Armida Salsiah Alisjahbana.

One of the major driving forces of any economy is entrepreneurship. Researchers described entrepreneurs as „innovators” (Schumpeter 1934) who are involving in allocating resources, endure all risks, and manages all activities. According to studies, female entrepreneurs have managed to make considerable evolution in the area of entrepreneurship and the formation of a new venture (Kickul et al. 2008). According to a 2016 study by the International Finance Corporation (IFC), out of 8 million businesses in Bangladesh 99.93 percent are fallen into the category of cottage/micro, small and medium enterprises (MSMEs) (Rahman, n.d.). Even then out of this huge number only 7.2 percent are owned by female entrepreneurs. Among so many other limitations, limited access to finance and ICT infrastructure, lack of financial supports, business knowledge and trainings and various discriminatory social norms are the prime barriers that women in MSMEs faces.

1.2. Statement of the Problem

While the whole world is going through a massive change in transiting towards e-commerce or electronic business Bangladesh is not immune to this trend as well. E-business playing an important role from a gender perspective as technology is facilitating to bridge the prevailing inequalities in entrepreneurship.

E- Businesses in Bangladesh have grown their reputation by devouring a reasonable market position. According to E- CAB’s 2019 report (E-commerce Association of Bangladesh), there

are more than 700 e-business websites and 8000 Facebook e-business groups that are engaged in selling their product on social networking sites. (Ayman.A,2021)

In contrast with the small percentage of women owned Micro/cottage ,small and medium enterprises (MSMEs) based on the review published in 2019 by the IDLC Finance Sector, In Bangladesh, e- business particularly the Facebook market size, is worth Tk312cr,out of the, supposedly 50% of Facebook stores are run by women entrepreneurs (Alam,2020). As Bangladesh is moving toward becoming “Digital Bangladesh” which can be supported by constant increasing of the internet penetration figure, which were 47.61 million in Bangladesh in January 2021(7.7 million or 19% increase from the year between 2020 and 2021),this study pursue to contribute on this emerging topic of empowerment of young women entrepreneurs by reviewing literature and researching on identifying the factors that influence them to become the entrepreneurs on digital platform and break the social, cultural, technological and financial barriers they faced.(Leacock.C,2020).

1.3. Scope of the Research

There had been researches done to identify the drives and reasons behind men to start business or become entrepreneurs (Shapero 1975; Denison & Alexander 1986; Hisrich & Brush 1987; Sheinberg & MacMillan 1988; Cooper et al. 1989; Birley & Westhead 1990; Shane et al. 1991; Marlow& Patton 2005; Brooks et al. 2014), yet it has been argued by Nguen (2005) , that compared to the total number of researches a very few studies have done on women entrepreneurs who entered in the field of e-business.

In the context of Bangladesh, there had been limited number of researches done on the female entrepreneurs who are doing business on digital platform - which mostly focus doing business only on Facebook platform and ignore the other platforms that share a good portion of the vastness of digital platform. I would also try to shed lights on establishing the link between empowerment by breaking the social, technical, financial barriers while doing e-business by young women entrepreneurs.

In the post Covid -19 world where there has been a major shift from analog to digital in every aspect have taken place, I think my research can contribute in this field of study and do the ground work for initiate more in-depth study on issues relating female entrepreneurs in e-business, policy formulation, addressing different institutional barriers and their prospective solutions.

1.4. Objective of the Research

While globally E-business has continued to grow, Bangladesh has also embraced it in recent time and it is keep getting popular within young female entrepreneurs. This research will try to critically evaluate the factors that motivate the young female entrepreneurs to become an entrepreneur of e-business on social media platforms and by doing that this study will also analyze if the success factors can break the barriers and achieve the status of empowerment in the context of Bangladesh. Moreover, I also suggest some recommendations based on the findings of the study that will not only promote e-business but also motivate the young female entrepreneurs to join this journey.

1.5. Significance of the Research

As the main focus of this study is to identify the motivating factor i.e the success factor for young female entrepreneurs to run enterprises on social networking platforms, and explain how these variables push them to seek out entrepreneurial possibilities. This research is being carried out in the hopes of contributing to a greater knowledge of the opportunities available to female entrepreneurs, which can break the barriers for them in socio political context of Bangladesh and empower them to choose to e establish or run their e-business using social media, both academically and practically.

Furthermore, some of the drawbacks of relying on social media have been highlighted, allowing aspiring female entrepreneurs to weigh all of the benefits and drawbacks before electing to utilize social media platforms to operate their enterprises.

1.6. Conceptual Framework

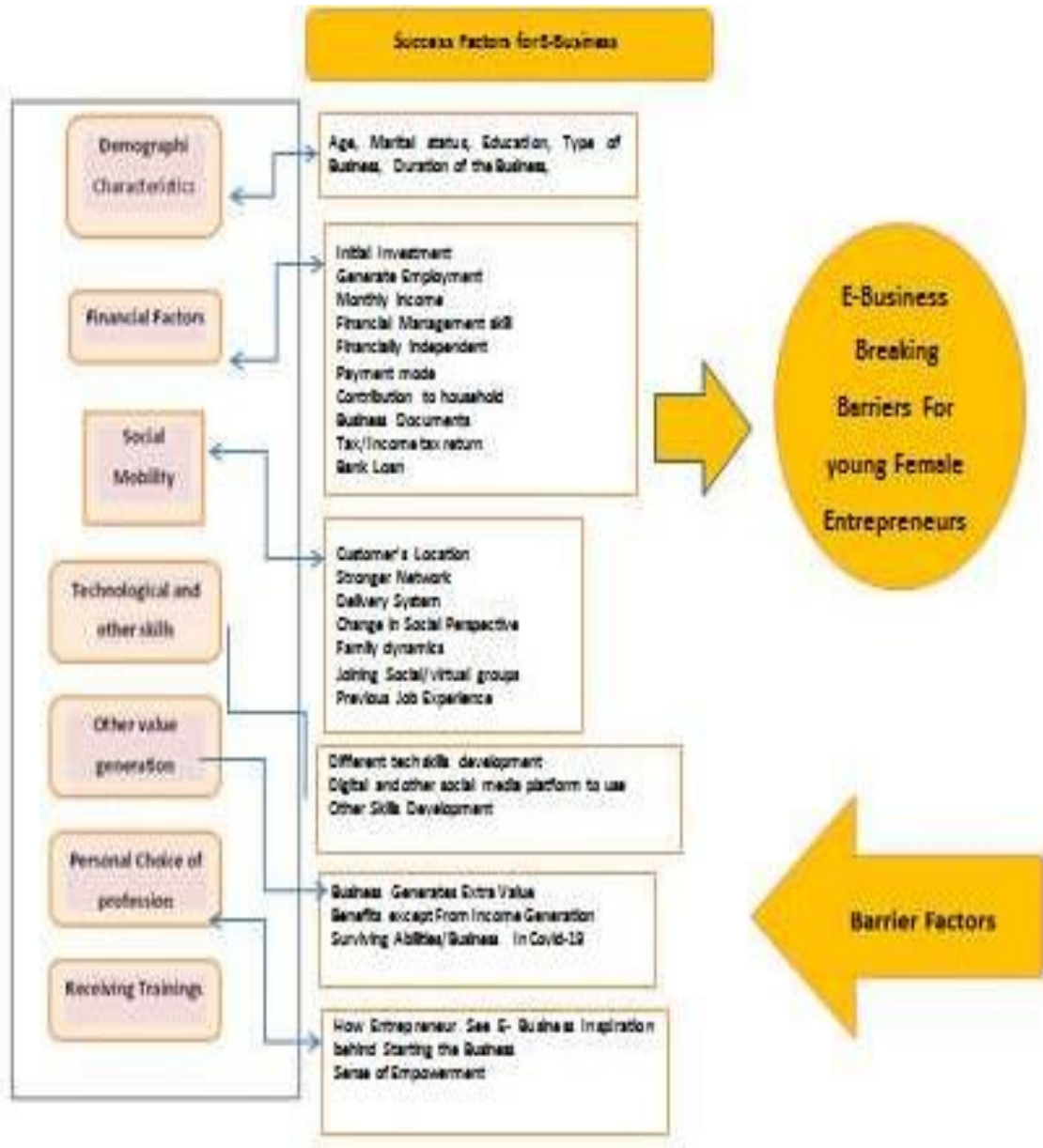


Figure: 1 Conceptual Framework

1.7 Organization of the Thesis

Chapter 1: Chapter one assembles the background information of the research topic. General condition of the female entrepreneur who are engaging themselves in entrepreneurial activities on online platform. This chapter also highlights statement of the problem, scope, objective and significance of the research. It also contains the conceptual framework that will shape up the research work later on.

Chapter 2: The content of this chapter is the review of existing literature which with the proper citations and references. This chapter demonstrates the review of secondary sources, Writings from the renowned authors and scholars and pioneers of the idea and concept of this field. This chapter illustrates the feasibility of research while comparing the literature reviews.

Chapter 3: Introduces research methods, as well as how to perform the study. The demographic provides methodology regarding research problems and how to perform the study, including where the data will be collected and the background of the sources of data. This chapter also discusses where the data will be acquired, the background of the data sources, the demographic, sampling methodologies, sample sizes, and interviewees. This chapter covers data collection, validation, and analysis, as well as an explanation of the study's constraints. This chapter covers data collection, validation, and analysis, as well as an explanation of the study's constraints.

Chapter 4: Discuss research findings and analysis presenting in tables, graphs, pie charts and related tools and features. The chapter also discusses in details of the findings and compares the same with other researches that have been done in this sector.

Chapter 5: In this chapter we will summarize the data findings after reviewing all the chapters and made some recommendations have been included in this chapter and role of government in the development of the E-Business.

Chapter 6: Drawing conclusion.

CHAPTER 2: Literature Review

E-business, also known as electronic commerce or internet commerce, refers to the buying and selling of products or services using the internet and the transfer of money and information to execute these transactions. Ecommerce is often used to refer to the sale of physical products online, however it can additionally describe any kind of business transaction that is facilitated through the internet.

By understanding the activities of buying, accompanied by selling, transferring, or exchanging products, services, or information through computer networks, including the Internet we can understand the notion of e-commerce. (Ul Hasan & Fatima 2012).

Due to the fact then, e-commerce or e-business has developed to make products easier to discover and purchase via online retailers and marketplaces by incorporating exceptional models which include business to consumer(B2C), business to business (B2B), consumer to consumer (C 2C)and consumer to business (C2B).Independent freelancers, small businesses and large organizations have all benefited from ecommerce, which enables them to sell their goods and services at a scale that was now not feasible with conventional offline retail. Prior to Covid 19 pandemic global retail ecommerce sales are projected to attain \$27 trillion by 2020.

An entrepreneur is a person who possesses entrepreneurial skills, accepts risk, and invests in the establishment of a firm. They come up with unique business ideas, seize innovative business possibilities, invest their own money or borrow money, take risks, and profit as a result of their efforts to expand business. According to Begum (1993), an entrepreneur is someone who begins and creates a business or economic activity. Thus, entrepreneurship refers to a society's overall tendency of establishing new businesses. An entrepreneur is defined by the International Labor Organization (ILO, 1984), as quoted by Islam and Aktaruzzaman (2001), as a person who possesses a set of traits such as self - confidence, result-oriented, risk-taking, leadership, innovation, and future-oriented. Women entrepreneurs, according to Khanka (2002), are individuals who invent, replicate, or adopt a business activity. Given that entrepreneurship is the set of activities performed by an

entrepreneur, it could be argued that being an entrepreneur precedes entrepreneurship.

According to Histrich and Brush's work from 1987, transforming ideas into economic opportunities is one of the most important issues of entrepreneurship. (Akhter 2017 p. 37). Although Bangladesh is a developing country where women frequently face unfavorable working and business environments and are restricted to limited economic activity, women still find a way to contribute to their family's income through business. Brown 1997; Chandralekha et al. 1995; Helms 1997; Hamilton 1993; Stoner, Hartman and Arora 1990; Winn 2005, among others, performed several studies to determine why women choose to establish their own businesses or transition from other professions. Women are entering new fields of entrepreneurship, including online-based ventures, demonstrating that women Entrepreneurs Play an Important Part In The Entrepreneurial Scene.

According to Schutte et al. (1995), male entrepreneurs have been widely researched, and the attention has now switched to female entrepreneurs, whose background, motivation for establishing a business, and business problems they confront are based on male entrepreneurs' studies. Further, if women's entrepreneurship is to be supported, John (2004) argues that it is critical to distinguish entrepreneurs based on gender. Women now, according to Rinkal et al., (2004), vary from women in the past in a number of ways. They now demand social and economic independence and are willing to take risks to get it. Mitchell (2004) discovered that women entrepreneurs are driven by a desire to create stability for their families as well as their own situations.

Several Asian countries, like Indonesia and Singapore, have seen this tendency as well. Watson (2003) believes that there are a number of potential systemic disparities between male and female owners that might explain why female-owned businesses appear to perform worse than male-owned businesses. The age of a female-owned business, family obligations, limited access to money, varying levels of education, past business experience, and risk mindset are all significant considerations. Developing countries, according to Jesselyn (2004), should also leverage the potential of female entrepreneurs. The capacity to transform ideas into action is referred to as entrepreneurship. It entails

the capacity to plan and manage projects in order to meet objectives, as well as creativity, initiative, innovation, and risk acceptance.

Women entrepreneurship, according to Garga and Bagga (2009), is described as a woman or a group of women who start, organize, and run a firm. According to Kumar (2006), a woman entrepreneur is one who owns and controls a business with a minimum financial interest of 51 percent of the capital and provides at least 51 percent of the employment provided by the business to women. In a broad sense, entrepreneurship may be seen of as a philosophy that can be applied to many aspects of work and life. As a result, entrepreneurship is a critical skill for everyone.

A woman entrepreneur is defined as a woman who has started or inherited a business, either individually or with one or more partners, and is willing to take financial, administrative, and social risks and responsibilities, as well as participate in day-to-day management activities, according to the UNDP: Human Development Report (2004). Sultana (2006) acknowledges that without women's engagement in the country's development sectors, no progress can be made. In today's global economy, women's engagement is critical in reducing poverty, playing an active role in the economy, and contributing to GDP. However, putting ideas into practice has its own set of issues, including the problems and hurdles that women entrepreneurs confront. According to Haque & Itohara (2009) and Rahman (2009), in the context of Bangladesh, women entrepreneurship development is a difficult phenomenon since women are economically and socially behind males.

According to Hossain and Rahman (1999), Chowdhury (2000), Afrin et al (2008), and Tambunan (2009), women in Bangladesh are more vulnerable to illiteracy, deprivation, and lack of knowledge, unorganized, powerless or less political representation, rigid social customs, and injustice by their male counterparts, particularly in rural areas. These obstacles must be overcome in order for women's entrepreneurship to thrive. Even if resources are accessible, they will be of little value unless they are appropriately utilized in the manufacturing process. Despite having natural and physical resources, Hossain and

Rahman (1999) agreed that if rural human resources are not adequately utilized, machinery and capital may be underutilized or misused. Women's entrepreneurial growth is clearly a prerequisite for all aspects of development. The major variable that relates the socio-cultural environment with women's entrepreneurial growth is the economic development rate.

Women entrepreneurs, according to Braun (2011), have improved their living conditions and gained greater respect in the family and society. Due to the engagement of governmental and non-governmental financial institutions, as well as other support services institutions and government policy backing, significant progress has been made. The Bangladesh Bank has issued a policy directive for listed banks to give priority to women while disbursing SME credit. Meanwhile, a large number of NGO-MFIs provide microfinance services to women who are actively involved in micro, small, and medium (SME) businesses. According to the BBS report (2009), women's access to land, credit, and other property (other than land) has increased steadily, reaching 0.80, 0.30, and 0.50, respectively, indicating that women have more access to loans than other assets. According to (Rahman et al., 2011), these resource mobilization institutions incentivized and supported rural women to become entrepreneurs, such as agricultural entrepreneurs (crops, livestock, and fisheries), small business owners, tailors, and handicraftsmen.

Bangladesh is a densely populated country with limited resources and a more stratified social structure. WED (2001) claims that economic, political, and social recognition are resolved depending on gender, class, and place. The opportunities for business expansion are stronger in metropolitan locations, whereas rural one's lag behind. Women make up about half of the population (sex ratio 106). The tremendous potentiality of the population is underutilized since few women participate in mainstream economic activity. For example, out of 66 percent of self-employed citizens, only 16 percent are women (based on entrepreneurship status). In rural Bangladesh, there is an encouraging rise of a new class of women entrepreneurs who have embraced life's hardships and emerged as leaders in socio-economic growth, earning for themselves and their families while also contributing to women's socio-political upliftment.

The government of Bangladesh has adopted a number of initiatives to promote entrepreneurship. Every year, a budget of almost \$1 billion is set aside for the growth of female entrepreneurs, as well as other required facilities. The government of Bangladesh has implemented significant laws and legislation aimed at promoting entrepreneurship (Huq & Moyeen 2002). The National Action Plan (NAP) for the improvement of the women entrepreneur includes a separate tax policy, tax holiday, gift tax, and so on. Bangladesh Bank has also taken the lead in encouraging entrepreneurs by providing a loan with a 9% interest rate (Parvin et al. 2012.). Micro industries Development Assistance and Services (MIDAS), a Special Bank named Basic Bank that was established with a goal to finance small and cottage industries, and the role of Bangladesh small and cottage industries are just a few examples of organizations from both the public and private sectors that are attempting to promote entrepreneurship.

Entrepreneurship is dependent on personal and professional relationships in order to grow a business. In the context of entrepreneurship, a social network focuses on the routes via which an entrepreneur will flow and interchange information that is necessary for conducting business.

A social network is becoming an increasingly important instrument for conducting business in the current situation. A social media platform may be a powerful tool for maintaining meaningful relationships and identifying business strategies (Upton et al. 2014). Butler and Hansen (1991), Greve & Salaff (2003), and Lewis et al. (2008) all advocated for the use of social networks at the pre-startup stage of business. Facebook is the most simple, appealing, and helpful of all the prominent social networking sites, such as LinkedIn, Biznik, and Cofounder.

FACEBOOK, which began its journey in 2004 and now has a global reach, is one of the other social media platforms. It is a social network that allows users to create personal profiles, which then allows them to share information and interact with others (Haque 2013). It is used for both personal and professional purposes. Tufekci and Lewis et al. (2008) said that women are more likely to be socially active on Facebook and to have a more diverse network than males. When it comes to learning about the business world, women encounter several obstacles that hinder their attempts to compete with males. In online business, however, Facebook alters the situation by providing a balance of power, a solution to their low financial strength, political and social

position, face-to-face connection, time and expense limits, lack of expertise, and so on (Herring 2001; Schwartz-DuPre 2006).

Nehru and Bhardwaj (2013) looked into what motivates women to establish their own business and how they fit into this competitive market. They insisted on using an approach that was outside of the box. Economic, financial indicators such as sales, profit, and staff survival rates, as well as non-financial criteria like as customer happiness, reputation, personal growth, achievement, and so on, determine success (Nehru & Bhardwaj 2013). According to Paige and Littrell (2002), success may be classified as an intrinsic category in which a person's sense of freedom and independence allows them to manage their own destiny by being their own boss. According to Alam et al. (2011), the trait "powerful communication tool" is one of women's most potent weapons in obtaining success. Because they have a great, compelling ability, they can readily discuss and trade their difficulties in groups. Women's internal motivation is emphasized by Murphy et al. (1996). Women entrepreneurs are mostly self-motivated by setting goals.

Women entrepreneurs are mostly self-motivated by their own wants and needs (Orhan & Scott 2010). According to certain research, women entrepreneurs are happy, enthusiastic about their job, curious, and have excellent problem-solving abilities using inventive solutions (Orser et al. 2011). The internet revolution and contemporary technology have become key tools in a business environment for women when combined with these success factors. (Qureshi et al. 2014; Alam et al. 2011). The competitive drive for online based women entrepreneurship is access to markets, networking prospects, and the internet (Teoh & Chong 2008). By analyzing previous research, the success factors for online based entrepreneurship are classified as "personal and relationship competencies," "work-life balance," "management capability," "sourcing capability," "entrepreneurial competency," "interpersonal competencies," "internal motivation," "passion."

On the otherhand, to establish, develop, and sustain a business, entrepreneurs need a ton of information, skills, and effort. However, in the current environment, online-based women's entrepreneurship is booming, but only a handful are surviving. Previous research has found obstacles such as a lack of financial resources, the inability to attract loyal employees, and a

weak economy, among others. Kirkwood (2009) discovered that entrepreneurs with a "lack of self-confidence" may have challenges in growing and developing their businesses. Women's networks are mostly comprised of female contacts (Aldrich et al. 1987; Andersson & Evensson 2000). While according to Frahm (2018), ICT might be used to promote 'solidaristic practices' among women entrepreneurs, especially home-based vendors, so that they can exchange ideas and build a supporting network. Female presence in the 'offline' public arena is barely aided by ICT-based online selling platforms. Female presence in the 'offline' public arena is barely aided by ICT-based online selling platforms. In certain ways, the internet may compensate for invisibility and lack of agency experienced by persons who are understated in certain professional situations.2006 (Schwartz-DuPre). According to previous researches, some individuals in the online business industry have had a mixed experience after receiving their items. Because there is no specific government agency or legal need for increasing an entrepreneur's capabilities, this research focuses on the 'personal barrier,' which is a generic obstacle for any entrepreneur in our nation. Because it relies on a courier rather than a regular retailer, the 'delivery problem' is a roadblock. A significant portion of any business depends on the material from the outside, so the study investigated „imported supplied material'-barrier. Both customers and suppliers must have confidence in and commitment to an online business. The study aims to learn more about 'customer and supplier engagement' and whether or not entrepreneurs encountered any obstacles when conducting business. Overall success in online business is dependent on both traditional and virtual networks.

Although success is based on the competitiveness of business operations, competition is beneficial when it is under control. Managing 'open competition' in online business is the effective method; otherwise, it becomes a major hurdle. women entrepreneurs who operate online businesses face a 'financial barrier,' a 'human resource barrier,' and other“ resource barriers.'

CHAPTER 3: Methodology

3.1. Research Design

While both qualitative and quantitative methods are used by researchers throughout the world, qualitative research methods deal with data into the non-standardized form and standardized form has been formulated by quantitative research methods (Saunders et al. 2000).

In This study, both qualitative and quantitative methods have been used to identify the factors that may link empowerment status of the young entrepreneurs with their involvement in E- business in digital platform. Data for research were collected during August to October, 2021. Moreover, to finalize the questionnaire I have conducted a Focus Group Discussion with five participants and selected the questions theme and criteria.

I use qualitative approach, in depth interviews, in this study to understand the logical explanation, thinking process, rational behavior and action of female entrepreneurs on their subjective experiences, judgments and personal opinions (Abuhammad, 2020; Marvasti, 2004) sample regarding the factors that motivate them to engage in e-business and the obstacle they face.

My method focused on understanding what are the factors that influence young females to become entrepreneurs of e-business on social media platforms, what are the obstacle they face and finally considering the obstacles and success factors we need to evaluate if e- business can breaking the barriers for female entrepreneurs in the socio political context of Bangladesh.

In explaining the complex social issues with causal relationship, the qualitative approach enables us to gather validated human experiences in a particular social setting influenced by socioeconomic and politico-cultural issues (Lune and Berg,2017; Maxwell, 2012). It also enables us to understand “how the participants construct and provide sense to their everyday life during the pandemic.”Both primary and secondary sources of data have been used to prepare this study.to do literature review I have reviewed existing literatures, reports, seminar paper, research works, internet, different government websites etc. as means of secondary sources.

3.2. Study Subjects and Sampling Methods

Using a purposive sampling method and snow globe method I selected forty participants among them only two entrepreneurs are based on Sylhet and other reside on Dhaka city. the inclusion criteria for the female entrepreneurs to be selected in the study were (a)they have been doing exclusively e- business on social media platform, (b)they have been doing business for at least six months to one year (c) they have the basic information regarding their business to be delivered and willingness to share the information. In the selection process of the participant I used theoretical purposive sampling (Bryman, 2012) and snow globe sampling method, as they ensure the saturation of my expected data from forty participants. Due to the lengthy question structure random participants refuse to give interviews and information regarding their business. Snow globe method came useful in this aspect to collect data.

I have collected data from forty online businesses on various social platforms which are run by women entrepreneurs within the above- mentioned time period. Their businesses include handicraft, makeup, jewelry items, bakery/food, online food delivery, customized sewing service provider for female clients“, herbal items, tea business clothing items, service provider, agro tech etc. I have also included business like e-service or e-products selling business, online content creator who are also entrepreneurs and earning money through being entrepreneurs on digital platform.

3.3. Interview Outline

During that particular time frame, among the forty responses and I consider thirty collected responses, which are useable as they were complete responses while ten were unusable due to different reasons like incomplete interviews, they were not comfortable sharing their income or tax related issues etc. So, that left us with a sample of thirty female entrepreneurs who are doing e-business.

As interviews were based on both closed ended and open ended questions it took almost eighty minutes to conduct a single interview. There were elaborate descriptive responses

so, I categorized all the responses and organized the responses to quantify the received data.

A semi structured questionnaire of forty-four questions, with both open and close ended questions, used for collecting Primary sources of data. It consists a five-point Likert scale (developed by Likert in 1932). The four part questionnaire consists with Young Women's demographic profile in part A with eight questions, Business information in part B with six questions, twenty three questions regarding the success factors which will be linked to the empowerment status earned by women entrepreneurs in e-business in part C and part D contains seven questions projecting to find out about the obstacle they face.

3.4. Data Collection Technique

I took in depth interviews of the female entrepreneurs who are involving in e - business over the phone, as face to face interviews were not possible due to the present context with the WHO recommended "social distancing", during Covid-19 situation. In few cases the respondents who did not manage time to give interviews fill up my questionnaire and sent the response via email. I had established contact with two online platforms that promotes e-business run by female entrepreneurs and posted a link to a Google form with basic questions to collect the contact information of prospective interviewees and contact them later via telephone and arranged telephonic conversation session according to their convenient time to take interviews.

To take interview over telephone during emergencies like the Global pandemic time can be beneficial in research work as it was difficult to make any sort of direct conversation, physically with the participants (Silverman, 2013), even though it was quite a challenge to conduct those long interviews over phone (Legard et al., 2003), besides, the telephonic interview being cost effective and most of the respondents were more comfortable in giving their responses instead of fill up the questionnaire, it ensures uniformity of the interviewer and provides guarantee regarding standardization of the queries, and ensures researchers' safety along with creating a better opportunity for the participants who live far away from the investigator (Brinkmann, 2013).

Even though I prepared the main questionnaire in English yet for conducting the interviews I used the Bangla language as respondents will be more comfortable in using their mother tongue to express their feelings and my inquiries. As the duration of each interviews extended for 70-75 minutes, I informed the participants they can take breaks. Specially, female participants who have child in their household took several breaks during the interview. The interviews which were took via zoom link were recorded; with prior permission from the participants. In Both the recorded and non-recorded interviews, respondents were assured that the information and the name of business page will not be used for commercial purpose; it will be used for academic purpose only. I place myself in a neutral position and remained cautious during the whole interview session with each of the participants, following the rule of unhindered acceptance, paying attention and clarification to validate the data and maintain a harmonious relationship with the respondents while interviewing them. In both the recorded interview via zoom and telephonic conversation, participants gave verbal consent to use the data for academic purpose.

However, after taking 40 interviews, I find a same pattern in the responses of the respondents, it seems that the assessment had reached an initial capacity and I discontinued the data collection process after that. Furthermore, I should also clarify the notion that in qualitative research sample number is not so essential to make generalization rather than the depth of the data is more significant (Bryman, 2012).

3.5. Data Analysis

Immediately after conducting the interviews, all the data recorded in written forms and voice recorded forms were transcribed and classify into themes and categorized them and gave the input using Excel sheet.

To analysis the data, thematic analysis and narratives both were incorporated and concentrate on how the issue is addressed and the frequency in which it occurs. Meanwhile, focus given into fixing inconsistent issues generated from the interviews, and after a careful assessment in some extreme cases inconsistent data were excluded.

3.6. Ethical Issues

Over the phone, all of the participants gave their verbal consent, which was recorded both in papers and audio clip and can be provided upon request. The contact information of the participants were recorded too incase they needed to be contacted for further clarification and verification. All the ethical issues were to be maintained so that there would be no academic dishonesty, such as data tampering or distortion.

3.7. Limitation and Challenges of the Study

All feasible efforts were taken to ensure the accuracy of this study. Certain limitations could not be overlooked and must be recognized when the report's recommendations are put into practice. For the study, I have done a review of key literature and the sample size was only 30 female entrepreneurs. This research is limited to focuses on online entrepreneurs who using mainly Facebook as a platform while a very few use instagram; because we could not find female we use other platforms. . Although the research includes literature, a questionnaire survey, and a face-to-face interview, it does not include the option of a case study, a research strategy that might be used to gain a better knowledge of women's issues.

CHAPTER 4: Research Findings and Analysis

4.1. Demographic Profile

Table 1 describes the demographic characteristics of the respondents.

It shows that 13 respondents (43.3%) are aged between 20-24 years and 25-30 years are (13.3%). total 17 respondents are below 30 years which demonstrates 56.6% of the sample population are below 30 years old. According to a British study (Bruch 1992), any woman who is capable of doing her own business is of maturing age. Moreover, the survey captures that majority of the entrepreneurs (56.6%) are young females who choose to be entrepreneurs of e-business on social media platforms.

In the case of educational attainment, 13 (43.3%) respondents have graduation or equivalent degrees, and another 13 (43.3%) respondents have post-graduation degrees. While 6.6% females of the total respondents have done other diplomas or equivalent degrees only 6.67% are the holding of Higher Secondary School Certificate holders but they are the youngest group among the respondents.

In the case of marital status, married women are found to be 33.3% among the respondents, and unmarried are 53.3%. Only 13.3% respondents are found to be married with kids who have started their journey as entrepreneurs on social media platforms.

While I interviewing the study subjects it has been revealed that 43.3% respondents are engaged in boutique which includes some form of clothing business while the entrepreneurs are the producers, suppliers or engaged in custom tailoring business, the second highest response was in catering/ home cooked foods, bakery items, cake and selling premium quality Tea business which is 30%, 13.3% respondents have been responded in Handicraft business category, 3.3% respondents are in a service providing business on social media platform i.e. teaching, self-development training, content creation etc. Another 6.67% Females are engaged in plant selling business on social media platform.

The duration of the business times varies from participants to participants. According to the data

of respondents 50% of the female entrepreneurs whom I interviewed told that they have been doing business for a year only, while 30% responded their businesses are 1-3 years old.13.33% interviewees said they have been doing online business for 3-5 years now and only 6.67 % responded that they are involved in e-business for more than 5 years.

From the demographic profile of the female entrepreneurs we can see that 46.67% of the respondent's monthly income varies from 10,000 to 25,000 taka, 16.67% earn between 26,000 to 40,000 taka, 3.33% of them earn in between 41 to 55000 taka, 6.67% earn more than 56000 taka but less than 100000 taka monthly. 26.67% of the female respondents earn below 10,000 takas on an average month.

Table 1: Respondent's Demographic Profile				
Demographic Characteristics	Category	Frequency	Relative Frequency	Percentage
Age	20-24 years	13	0.43	43.33%
	25-30 years	4	0.13	13.33%
	31-35 years	7	0.23	23.33%
	36-40 years	5	0.17	16.67%
	41- above	1	0.03	3.33%
	Total		30	1
Educational Qualification	Higher secondary School Certificate	2	0.07	6.67%
	Graduate Degree	13	0.43	43.33%
	Post Graduate Degree	13	0.43	43.33%
	Others	2	0.07	6.67%
	Total		30	1
Marital Status	Married	10	0.33	33.33%
	Unmarried	16	0.53	53.33%
	Married with kids	4	0.13	13.33%
Type of Business	Handicraft	4	0.13	13.33%
	Boutiques (producers/ Suppliercustomtailoring)	13	0.43	43.33%
	Beauty Products	1	0.03	3.33%

	Food(bakery/frozen food/cooked food/catering, TEA)	9	0.30	30.00%	
	E- service (any service provider on digital platform- Teaching, Self development, sk ill training/Influencers etc.)	1	0.03	3.33%	
	Plant selling business	2	0.07	6.67%	
Duration of the Business	0-1 years	15	0.50	50.00%	
	1-3 years	9	0.30	30.00%	
	3-5 years	4	0.13	13.33%	
	More than 5 years	2	0.07	6.67%	
Monthly Income	Below 10000	8	0.27	26.67%	
	10000-25000	14	0.47	46.67%	
	26000-40000	5	0.17	16.67%	
	41000-55000	1	0.03	3.33%	
	56000-100000	2	0.07	6.67%	

4.2. Social Mobility

4.2.1 Customers Location

According to the study 30% customers are mainly Dhaka based. 66.67% Customers of the female entrepreneurs are both Dhaka and outside of Dhaka based, only 3.33% of the entrepreneurs“ ship their products outside of the country as well. From our interview respondents we identified a pattern that the frozen food, bakery items, catering service or cooked food business owner only sells their products to Dhaka based customers. Same pattern can be found in plant business as well.

Delivery System and Satisfaction

99% female entrepreneurs revealed that they used Shundarban courier service and S.A paribahan for product delivery those are outside of Dhaka. When they were asked how they do like their service. They replied since there are no other major alternatives we cannot really compare. In a normal time, they are mostly satisfactory, but during festival or Eid season the quality of service get hampered. 80% of the entrepreneur said even though there are several options to choose from the available delivery services in Dhaka city they all struggle at the initial stage. That is because when you have lesser amount of package delivery it is a hassle every day, but as the delivery number goes up the service gets improved.

At the same time owners of food-based business-like homemade food/bakery item/ frozen food said they have less option available to deliver their packages as food items are not allowed in most of the courier company except for a few like Pathao and individual appointed persons to deliver the food.

4.2.2 Female Entrepreneurs Building Stronger Network

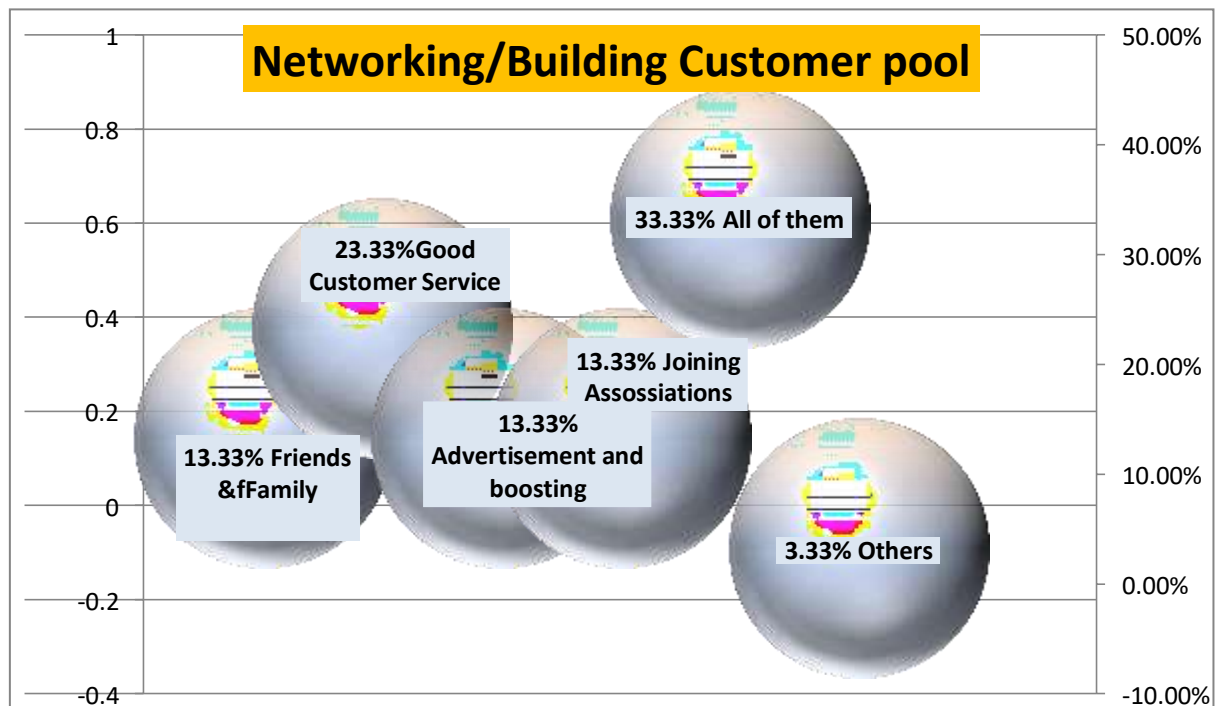


Figure: 2 Female Entrepreneur's Networking Trend

The figure demonstrates the respondents networking trend or how they build their customer pool for their e-business. 13.33% entrepreneurs think that only friends and family members are sufficient for their business to sustain, 23.33% believe good customer service, satisfying the customers can generate more customers, 13.33% will rely on paid and non-paid advertisements and post boosting in social media platform to enhance visibility and generate more customer, another 13.3% entrepreneurs are in favor of joining different social/virtual groups and associations to get the visibility and part of the network. 33.33% of the total respondents do all the activities above to ensure their growth and make a stronger network and enhance the customer pool for their business.

Nadia Mahmood Tushi, owner of Tushil said “Business will not grow overnight. You need time patience and hard work. I don’t believe in paid promotions and boosting methods of social media platforms because most of the time it may not reach to the targeted customer. On the other hand, good quality products, good customer service, joining platforms with similar business owner can reach to the targeted customer and enhance organic likes which is sustainable and productive method to grow business.”

4.2.3 Change in Social Perspective and Family Dynamic Of The Female Entrepreneurs

The study shows among the interviewed female entrepreneurs of e-business in Bangladesh, 33.33% think - doing e business somehow set their identity for them. While 26.67% think the family members value their opinion more than before, only 10% think that family members and society include them in important decision making process. The rest 30% of the e-business owner think that they have been experiencing all these privileges even before they have started the business.

Nuzhat Tasneem Ruhee told her story. She said, I am a full-time student, accounting major. During the year 2020, when people had limited access to markets and tailoring shop custom made home wears demand increased. I was doing online class so I take the opportunity and started the business of custom tailoring home wears for ladies. It got immense support and I kept on doing the business even after the lock down was lifted. It seems working women are always looking for services that will make their life easier. My family members and relatives were not at all happy with my choice. They asked me not to waste time on my hobby. Soon to be an accounting graduate should not get involved in

petty trades. But gradually when I established my business, they appreciate my initiatives and value my decision.

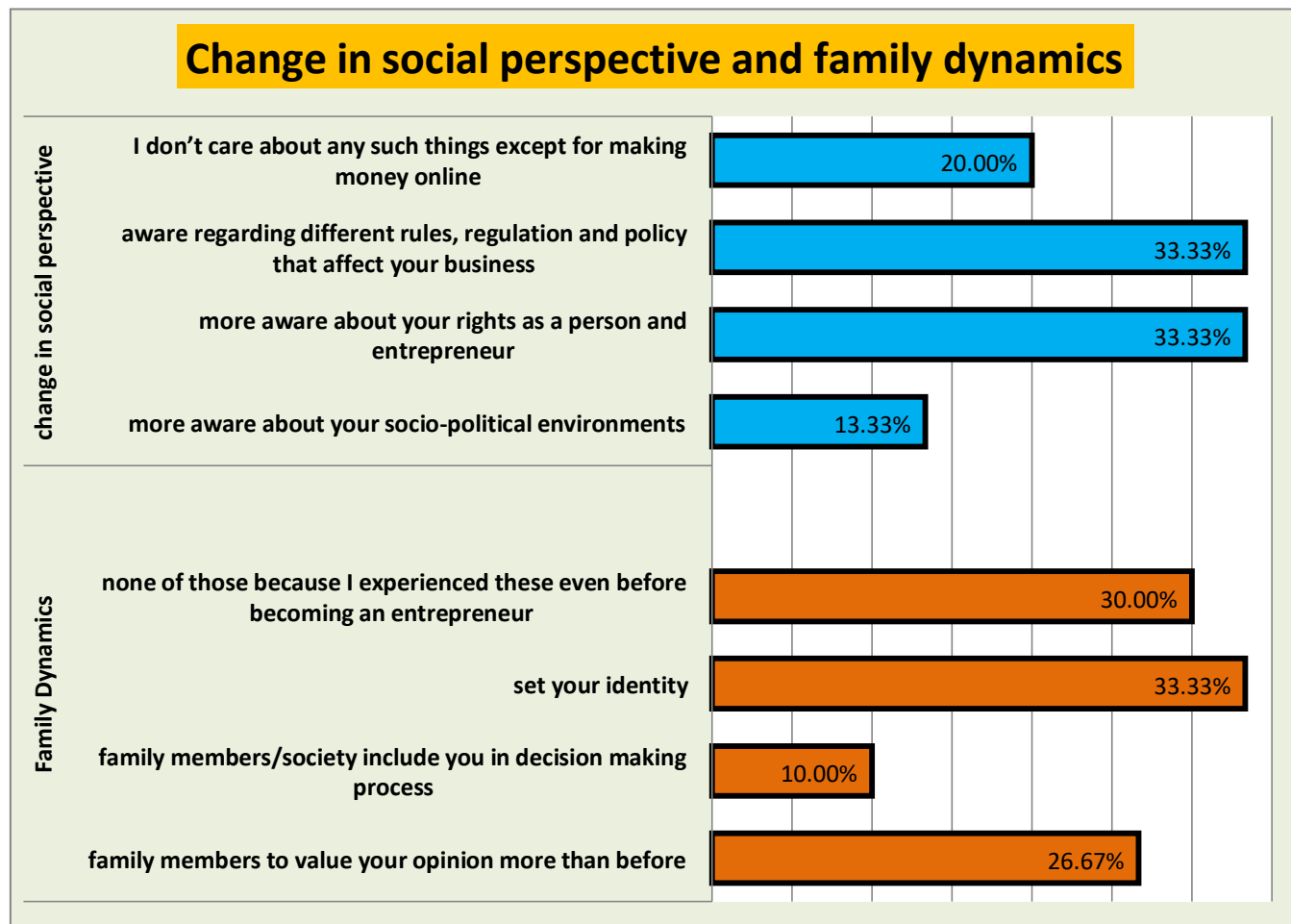


Figure 3: Change in Social Perspective and Family Dynamics due to E-Business

When the respondents were asked if there have been any change in social perspective after they started their e-business, 33.3% of them agreed to the fact that now they are more aware about their right as a person and a business owner. 33.3% of the respondents told us they are now more aware and try to updated regarding different rules, regulation and policy that can affect their business. 13.33% agreed that they are in general more aware about their socio-political environment than before while 20% of the female told us they are not interested and care regarding such things because only concern for them is to making money via e-business.

4.2.4 Previous Occupational Experience

23% of the female entrepreneurs said they left their job and started e-business. while 3.33% respondents replied that they were searching for job and for the time being exploring their options and doing e-business, 43.33% said they simultaneously do their job and operate the online business. Among the young females 13.33% said they do not have any future plan and will go with the flow, while 16.67% revealed that they have no job experience beforehand.

When I asked Moushumi Sumi what made her to left a secure 9-5 job and become an entrepreneur? She laughed and said, " it is a long story. Before I started my job or doing business, I was a dancer. I am a part of a team and I am a professional dancer too. It was a part of me. But while I was at my 9-5 pm job I had to quit dancing, I was so stressed and I felt suffocated lately. So, I told my husband and he supported me. I left the job and started the business. I am good at what I do. So, it is okay. And I started dancing ageing since I am my own boss."

4.2.5 Joining Social/Virtual Groups

More than 90% of the female entrepreneurs said they have joined some sort of social/virtual groups for networking, making contacts, showcasing their products. From the interview session with female entrepreneurs, there are few groups which were mentioned by them frequently- WE, Brand Practitioners Group, Hutum, Shopnochura, Digital Skills BD etc. They mostly preferred to join groups to be on the same page, get to know about current trends, sharing knowledge, information and enhance their visibility as entrepreneur

4.3. Technological and other Skills development

4.3.1 Technological Skills

Modern development is the development of technologies. Production cannot meet the demand unless its quality is up to the market requirement (Rahman, Hossain & Miah, 2000). The chart below is the response of the female entrepreneurs regarding what technological skills they need to possess to run the e-business successfully. 60% of the study subject pointed out that photo taking, editing, page maintaining, managing communication online is needed for the e-business to be a successful one and female entrepreneurs are learning these skills by doing them

practically. According to them to ensure their production and marketing efficiency need to have managerial and technical skills.

23.33% said that they have been a tech savvy person hence they are coping well while the rest 16.67% of the respondents revealed that they have been facing challenges to adopt new technologies.

Syeda Ashfah Toaha Duti, a 20 years old, female entrepreneur, owner of a Agro tech business said, " our generation is already into virtual world, so it is even easier for us to adopt new technologies, new advertisement strategies like making reels, tiktok videos to promote business, taking photos and using free templates to make them lucrative and drive customers to the online shop. I have participated in workshops and seminars but they did not help me much to enhance my skill for e-business. Eventually I teach myself from watching tutorials online and learning by doing. There are all contents that you need online."

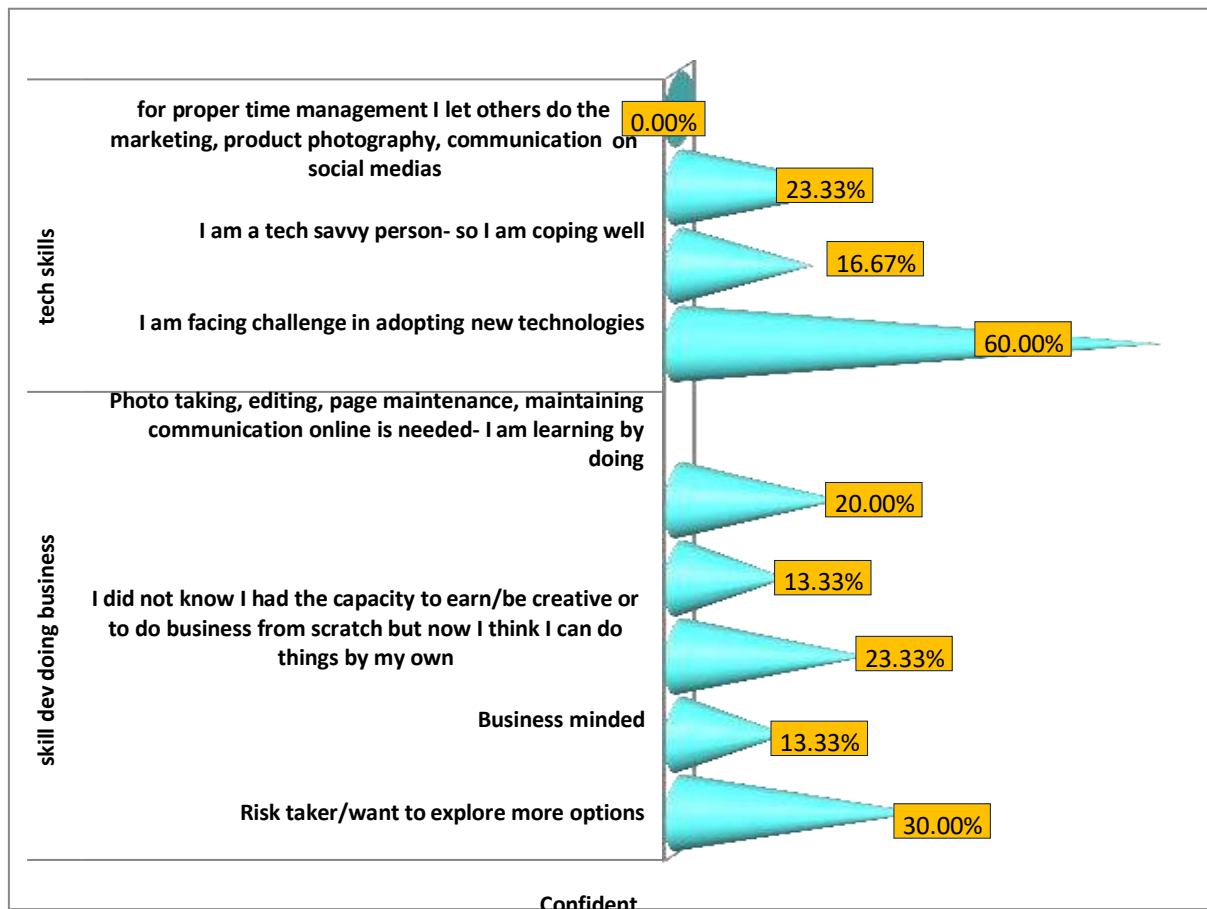


Figure 4: Technological and Other Skills Development

4.3.2 Skills Development

The interviews demonstrated different skills that they have developed as they are doing e-business. 30% female entrepreneurs said doing e-business make them managing people more efficiently as they have deal with variety of people like customers/ clients, suppliers, team members on a daily basis, 13.33% said they are now more confident, 13.33% revealed that the whole process from generating the idea and execute it make them a business minded person, 23.33% believe doing e-business shift their nature to explore options and enhance their risk taking behavior. 20% of the female entrepreneurs said they did not now they were capable

enough to earn money and do something creative that will help them to do business from the scratch but now they know that they can do it.

4.3.3 Digital/ Social Media Platform Used For E-Business

During the interview the finding regarding the usage of preferred digital platform for doing e-business is demonstrated in the graph. It demonstrates that 76.67% of the young female entrepreneur of e- business preferred to use social media platform like Facebook while 23.33% use both Facebook and Instagram for their business purposes. all of the respondents claimed to be very active presence in Facebook, because it is the portal to an immense number of users who are potential customer of e-commerce. The instagram users mentioned nowadays presence in instagram matter because it gives online presence in an aesthetic way and people are very much in good aesthetic instagram pictures and short reels and those drive them to Facebook stores.

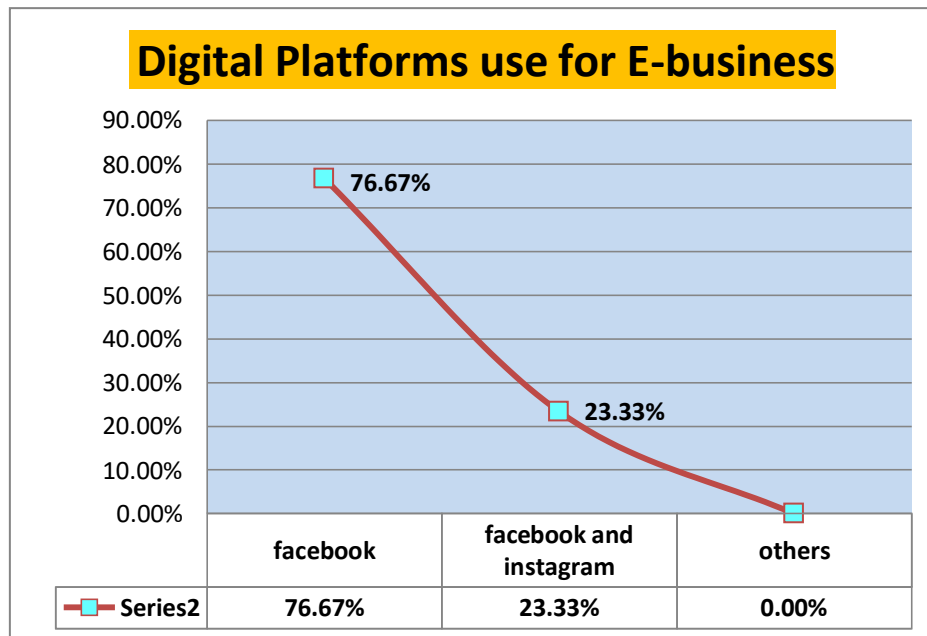


Figure 5: Female Entrepreneur's Choice of Digital Platforms for E-Business

4.4 Other Value Generation

4.4.1 Business generates extra value

Except for 3.3% of the respondents, 96% the female entrepreneurs believe their e-business generates extra value along with the monetary value it provides for the owners their businesses create employment generation too.

Moushumi Akter Sumi, owner of an online boutique store said, “if making money was the only goal for me, I can just sell Indian dresses or Pakistani lawns on my online page. But that can never be sustainable. I have seen such pages go out of trend. As I wanted to take this as my profession, I planned thinking ahead of making easy money for a short period. I do my own design. I involved my personal tailors and block print artisans in my business and give them enough work to sustain their workshop and factory. In future I hope I can give them work so that their workshop can be booked for the whole year.”

4.4.2 Covid-19 Affecting E-Business or Adoptability Of E-Business

According to the e-Commerce Association of Bangladesh (e-CAB), online sales has been increased by 70-80%. This trend can also be found in the study.

73.33% responded Covid -19 affect their e-business positively while only 26.67% confirmed that their business has been negatively affected. 50% of the respondents’ business duration is a year or one and half year that clearly demonstrate that they have started their journey during the pandemic.

Tulika Sarkar, one of the female entrepreneurs whom I interviewed said, “I have started my business during the lockdown of the Covid - 19 Pandemic. As a plant lover I have always give indoor plants as a present to other on occasions. During lockdown when I was not going to office or giving tuitions to my students I came up with this business idea and started researching and soon after that launch my Facebook business page. It was a huge success as people were staying home more and they ordered indoor plants which are easy to maintain and decorate their home. I don’t think if it was not for the lockdown I could have manage time to pursue my passion.”

COVID-19 has been cruel to the world and its economy in general, with protracted lockdowns and social distancing measures affecting both supply and demand-side enterprises. However, it has aided the growth of a few industries, like digital/contactless payments, e-commerce, and Facebook commerce (or f-commerce). Though fear, uncertainty, and rising unemployment initially reduced demand in these industries, they rebounded swiftly thanks to their innovation, agility, and the continuous paradigm change in consumer behavior from physical to digital ways of purchasing, selling, and paying. COVID-19 has been cruel to the world and its economy in general, with protracted lockdowns and social distancing measures affecting both supply and demand-side enterprises. However, it has aided the growth of a few industries, like digital/contactless payments, e-commerce, and Facebook commerce (or f-commerce).

The country's e-commerce business was changed during the COVID-19 epidemic, according to the e-Commerce Association of Bangladesh (e-CAB), which acts as a common platform for the industry. During the pandemic, internet sales soared by 70–80% in the fourth quarter (July–September 2020), and online shopping produced \$708.46 million in income. (S.Samvit, 2020)

4.4.3 Benefits Except For Income Generations and Reasons Behind Choosing E-Business

While we were interviewing the study subjects, it has been revealed that there are few other benefits except than income generation that motivates young females to start the e-business. 16.67% of the respondents demonstrated that e-business creates broader social network along with generating income, 13.33% female think that their personal skills got increased, decision making capacity increased for 3.33% female entrepreneurs. While there were other factors that have been identified by the female entrepreneurs 63.33 % choose all the above-mentioned benefits along with increased social mobility and acceptance in family and friends.

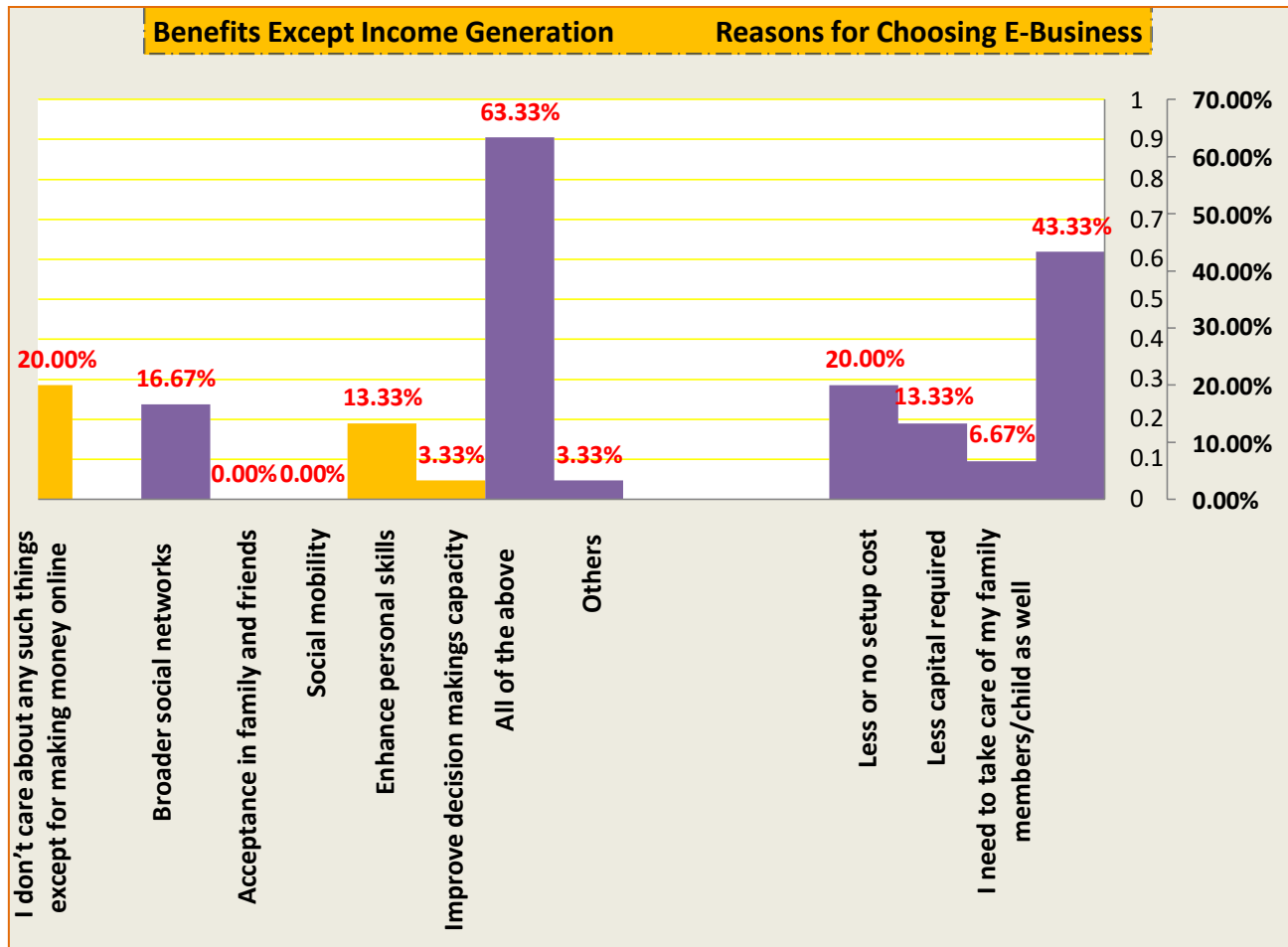


Figure 6: Other Benefits and Reasons for Choosing E-Business

From the above chart we can see reasons young female of Bangladesh preferred e-business. 20% preferred e-business because it requires less or no set up cost. 13.33% choose because less capital is required for e-business, 6.67% preferred doing e-business because they need to take care of their family and child as well, 43.33% are choosing e-business as they find this option to be more flexible for them. 16.67% female referred to all the above reasons for choosing e- business.

Sadia Chowdhury owner for organic cooked food business said, “even though I had previous job experience and got a good salary I left the job and started my own business. Cooking is my passion. I figured later that even when a fixed salary was important it never liberated me that way my own business makes me feel. Itenhances my social mobility, decision

making capacity, broaden social network, improved so many other personal skill in just 1.5 years that my job could not do in last 6 years. But it is not an easy way to survive and thrive you needs to adjust; you need to improve 24/7. It is a competitive world, yet I enjoy every minute of being an entrepreneur.”

4.5. Personal Choice of Profession

4.5.1 Online Business to The Female Entrepreneur

While 16% responded that e-business is the side income source to them, 13% agreed to the fact that it is the only source of income and their choice of profession. Only 3.33% female entrepreneur considers e-business as their hobby and option for passing time.

4.5.2. Inspiration Behind E-Business

According to the chart 40% of the female entrepreneur find inspiration to start e-business in Bangladesh from friends, sometimes family members, also from family members or known persons who operates e-business, social media influenced 13.33%.

females, 16.67% female start e-business because they needed financial independence, 13.33% believed they are good at what they do hence starting the business, 10% young females do not see themselves as service holder and work 9-5 under someone which inspire them to start e-business, 7% responded to other factors which inspired them to start e-business business.

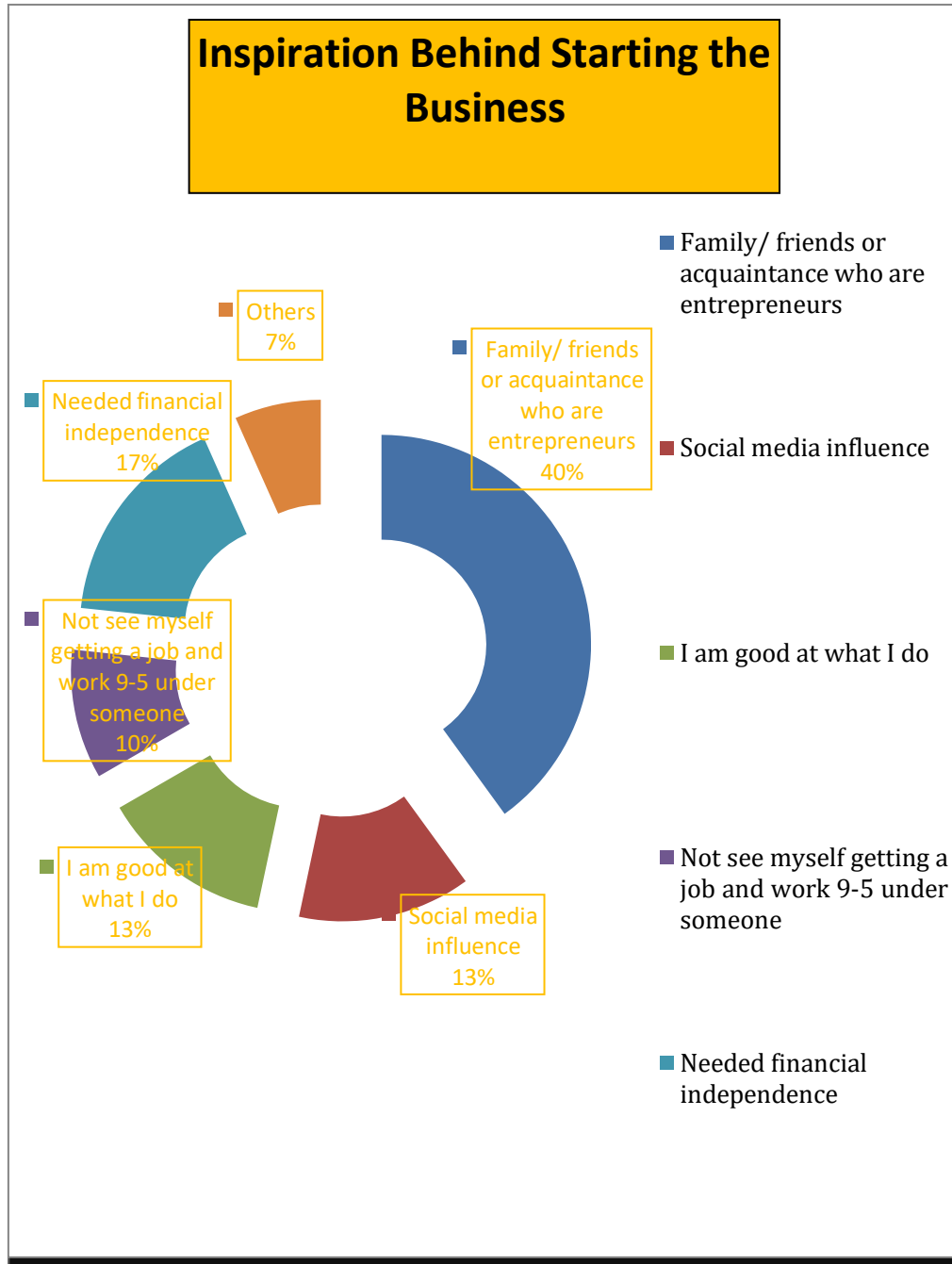


Figure 7: Inspiration for Starting E-Business

Yamin Ara Tanjila, owner of Booner Heshel, informed us that during the Covid-19 pandemic she was doing her second master's and preparing for job interviews.in one of her class

discussion she got the idea of starting the home-made food business on social media platform. *She said, " I cooked really well and all my relatives always praise me. So, I was confident I can make good foods. Though I do not know much about the online business I started taking baby steps. Now my business is doing really well.*

4.6. Financial Factors

4.6.1 Initial Investment and Source

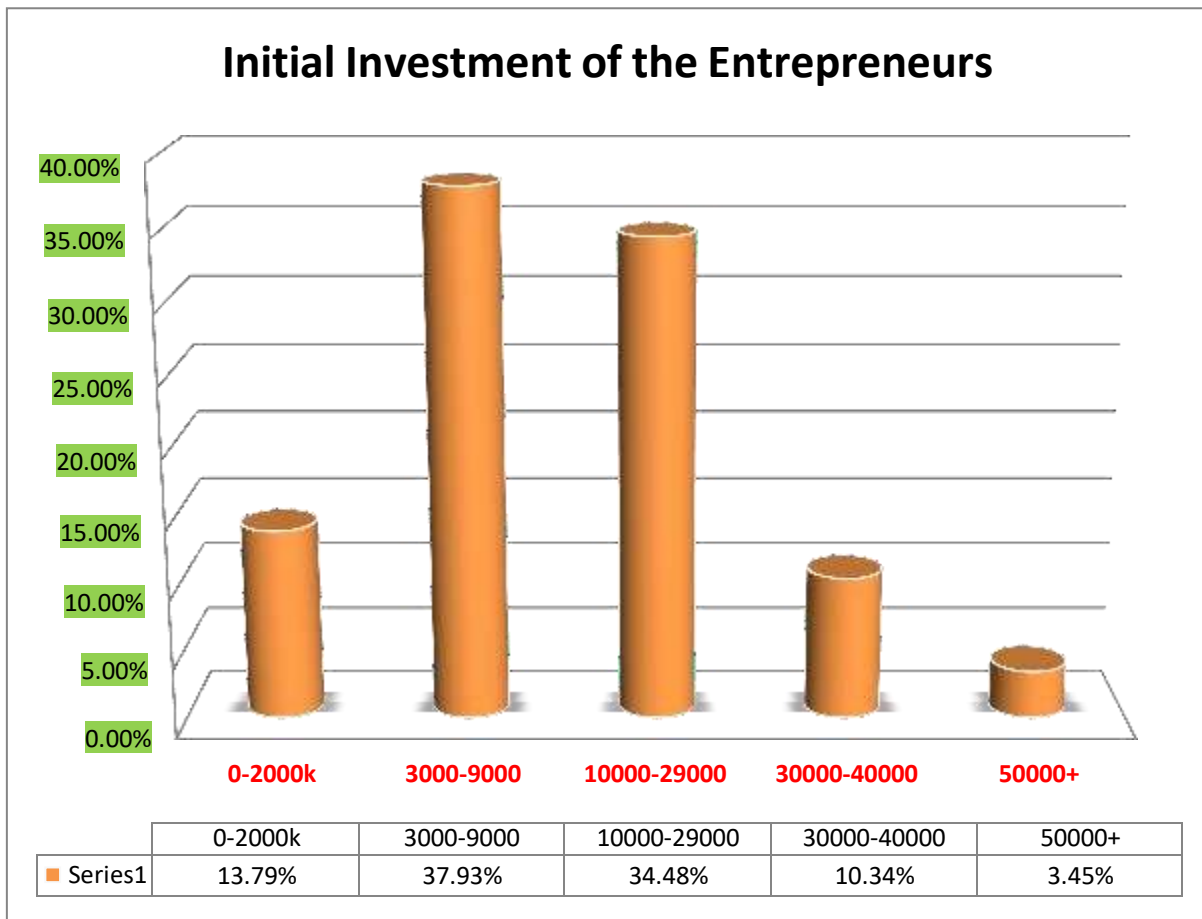


Figure 8: Initial Invest Amount to Start the Business

13.79% female entrepreneurs' investment was 0-2000 taka, 37.93% invested about 3000-9000 taka, 10000-29000 taka were invested by 34.48% females, 10.34% respondents started their

journey by investing 30000-40000 taka. Only 3.45% young female entrepreneurs initially invested more than 50000 taka.

Most of the young female entrepreneur's initial investment came from their own savings, income from giving tuitions, from parents or husband, savings from salary.

4.6.2 Contribution to Household

According to the respondents, 43.33% said that their family or households do not depend on their income and they spend their income for personal growth/personal savings or reinvest it in business. 33.3% female entrepreneurs said they contribute to their household according to their income or equally with the other members, while 10% said they do the business for personal satisfaction only. 13.33% choose other options to answer this question

4.6.3 Generate Employments

66.67% respondents claim that their e-business contribute to society by generating indirect employment such as – business employs persons for delivering the products, producing products, employment generates from outsourcing the business etc. on the other hand 16.67% informed that only family members, without salary have been involved in the business and another 16.67% said they have paid employees in their core team.

Umma Fozil Amy , owner of “Caker golpo” said when I tapped the business of boutique cakes in Dhaka among many other barriers I found out that delivering these cakes which are very fragile is one of the most complicated things in the whole process. Since I have a day job I cannot do the deliveries by myself. But where there is a will there is a way. I gave the responsibility of delivering the delicate items to one of the persons who was jobless and lives in my neighborhood and that solves my problem, I started taking more orders. my business not only generates income for me but for others as well. This is the beauty of local businesses.”

4.6.4 Payment Mode

100% respondents said they use Bkash and Cash on Delivery when they were asked about the payment mode they have been using for their E-business. Out of 30 interviewees only 1 female entrepreneur has merchant Bkash account while rest of the entrepreneurs use their personal bkaash account for transaction purpose.

4.6.5 Relation between being a female entrepreneur and financial management skills

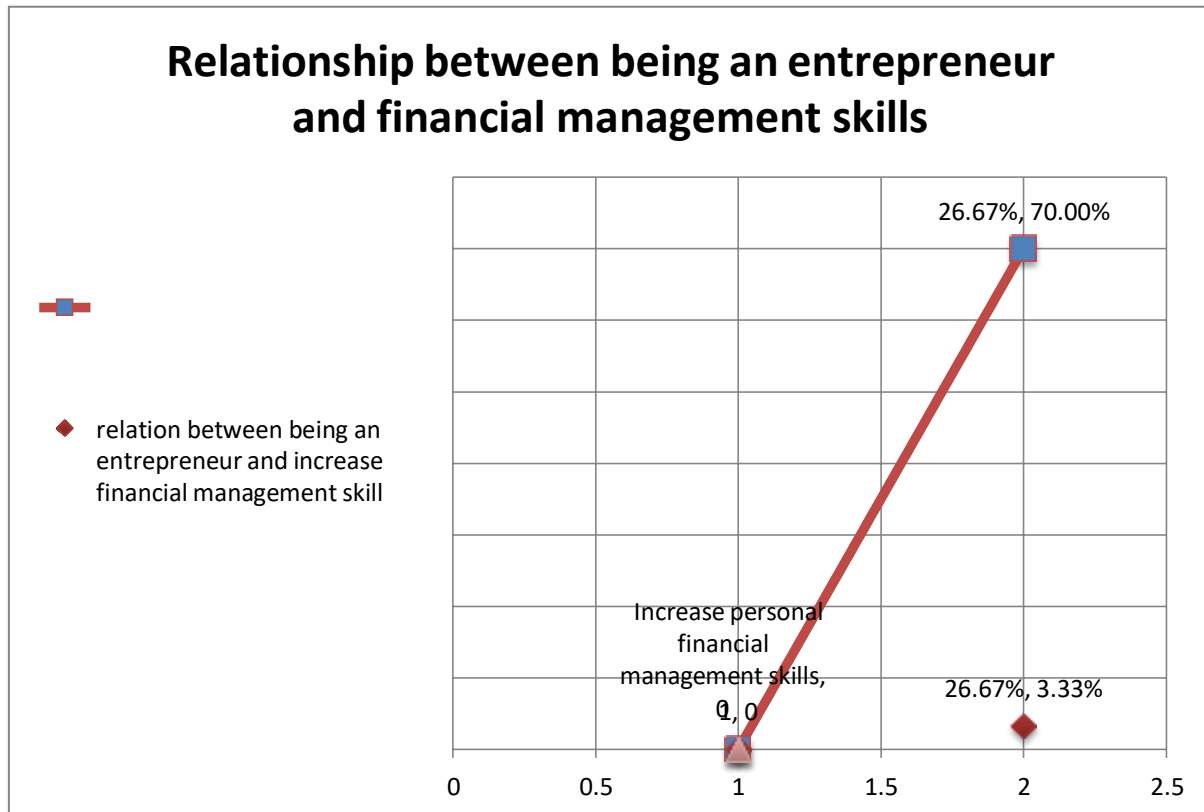


Figure 9: Relationship Between being an Entrepreneur and Financial Management Skills

From interviewing the respondents, we found out that there has been a strong positive relation between female to become entrepreneurs of e-businesses and increase personal financial management skills. Even though only 3.33% confirmed they are financially independent and 26.67% said their personal financial management skills improved; 70% respondents give confirmation that they have achieved financial independency and their personal financial management skills have been improved at the same time.

4.6.6 Business Documents

When the respondents were asked if they have any business documents against their e-business we found out that only 23% of them possessed trade license, 30% have their TIN no. (Most of them have the tin number from their current job or previous job). Even though it appears that 43.33% of the respondents have bank accounts (personal) due to the low rate of having Tin and

Trade license they cannot open business accounts.3.3% e-business owners have their Facebook Id authenticated to ensure their authenticity.

4.6.7 Tax /Income Tax Return

From the interviews, 96.67% of the responses have been identified that demonstrate the trend of not paying tax or not giving tax return. Only 3.33% respondents indicated positive responses to be a tax payer.

4.6.8 Bank Loan

In the interview, female entrepreneurs were asked if they already avail any sort of loan for business purpose or if they have any intention of taking loan from banks in future and it has been found out that while 96.67% think they do not need any loan right now, 3.33% think they are planning to take loan in future.

4.7. Receiving Trainings and Joining Different Social Groups for Networking And Sharing Information And Knowledge

Respondents, while giving interviews showed their interest doing trainings to develop their skills for e-business. Among them 10% said they did some sort of trainings or session mostly online to enhance their knowledge and get information. While only 13.33% responded they do not need to do any sort of training because all they encounter in their business is basic instinct or skill and they can gradually learn them by doing them and experiencing it, 56.67% of the female entrepreneurs shared their interest doing different training in future to operate their business successfully.

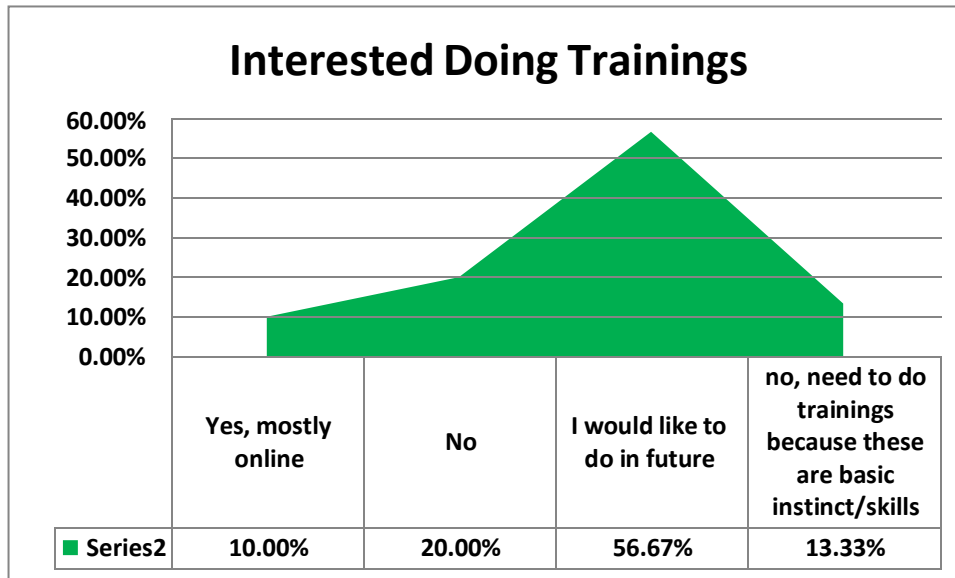


Figure 10: Entrepreneurs Interest in Doing Trainings

4.8. Barriers faced by the female entrepreneurs

Factors that act as barriers for female entrepreneurs doing e- business in Bangladesh have been focused while taking interviews.

4.8.1 Major Obstacle for Starting Or Doing Online Business

Internal Motivation 26.67%, Restrain from family and society 43.33%, Challenge coping with new technology 26.67%, fear of not having a sustainable business idea act as a barrier for starting business 3.33%.

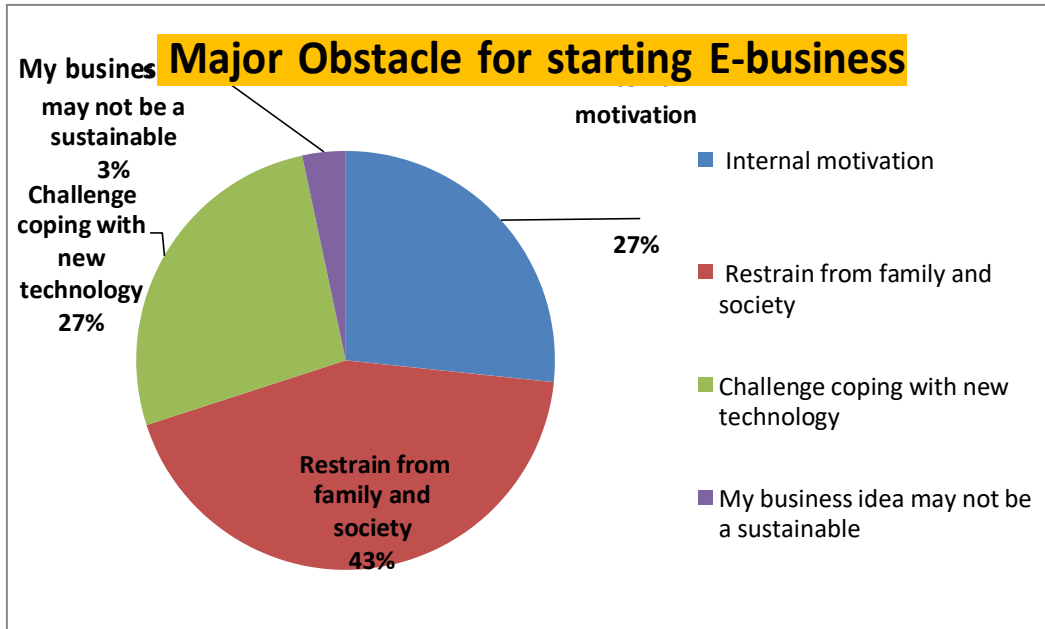


Figure 11: Major Obstacle for Entrepreneurs to Start or Do the Business

4.8.2 Barriers to Become A Successful Entrepreneur

According to the interview of the study subjects, major obstacle becoming a successful entrepreneurs of e business for female entrepreneurs are found to be – 43% mentioned unable to reach to the target group of the customers, 26.67% said they think of marketing as obstacle, 13.33% mentioned about funding/ capital issues, 16.67% thinks that not being able to update in technological skills like video editing, new product design, promotional activities photo editing etc. are on the path of becoming successful entrepreneur.

4.8.3 Challenges Exclusive To E-Business

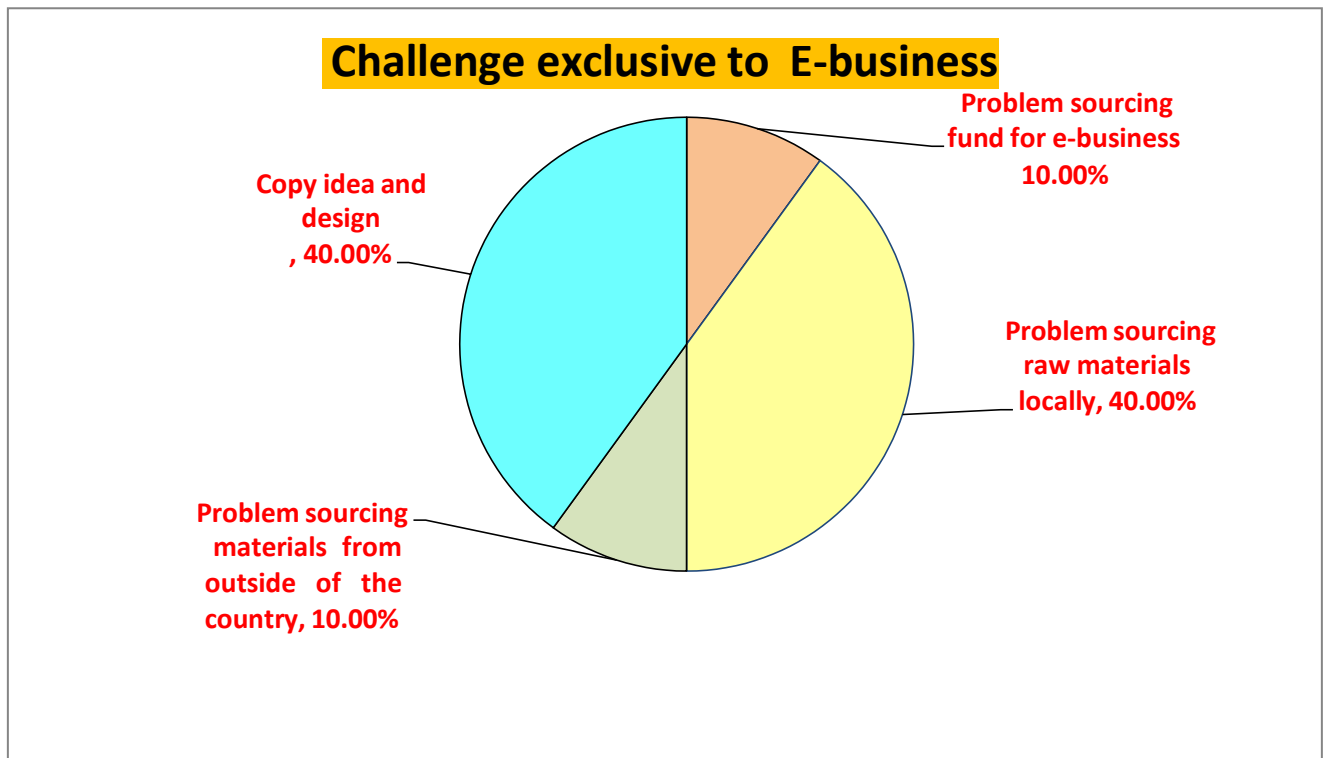


Figure 12: Barriers for Becoming Successful Entrepreneurs

10.00% replied that Problem sourcing fund for e-business, 40% replied sourcing raw materials locally is a major challenge for them, 10% faces problem to source raw materials from outside of the country, while the major portion 40.00% of the respondents replied that copying idea and design since they are out on internet is a challenge exclusive to e-business

4.8.4 lacking in Skills Need For Running E-Business

Managing team members efficiently 16.67%, met delivery schedule 16.67%, managing day to day business 50%, managing fund/capital 16.67%.

4.8.5 Entrepreneurial Competency

Too much competition 20.00%, 46.67% said lower quality of online products due to mushroom like e-business is opening on social media platforms without any sorts of regulation, 13.33% female entrepreneurs see all others entrepreneurs not as competitor but a source of network,

problems identifying new customers are marked by 20% of the total responses and lastly problem identifying new suppliers 3.33%

Alokporna Das, owner of the page shuvolokkhi which sell monipuri saree and kamij, promote or cultural heritage of monipuri design and handloom said, one of the major challenges of e-business is the whole thing is online. You cannot restrict anyone from visiting your online store therefore your design and ideas are completely open for everyone. now-a-days e-businesses are few clicks away to open even if most of those mushrooms like online business will not stay afloat for a long time but they do hamper the credibility of entrepreneur like us. As because it is online business we have to ensure 100% quality as people will order the products by seeing the pictures only, but short time sellers who has no intention doing business for long time start it off selling cheaper quality products with a lower price and after a while they vanish off from the platform. They destroy our authority and credibility and customer pool think we are charging high for a product that someone was charging less.”

4.8.6 Institutional Challenges

46.67% Lack of knowledge about associating with proper institutions that can safe guard entrepreneurs rights, 30.00% say they face challenges due to absence of training institutions or platforms. 23.33% responded that due to lack of institutionalization no policy advocacy is possible.

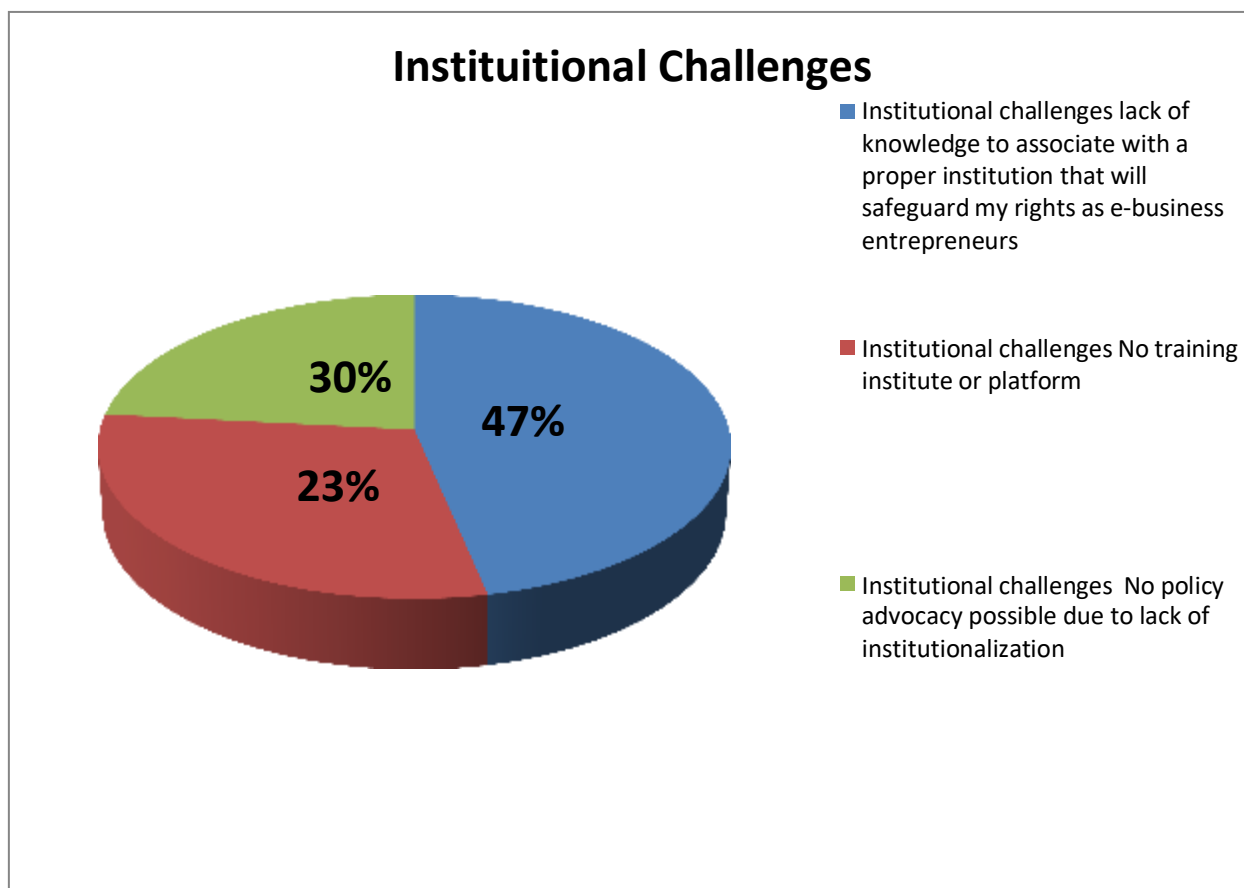


Figure 13: Institutional Challenges Face by Female Entrepreneurs

Ms Suchi, entrepreneur of online business that sells premium quality tea both in retail and wholesale said, after I finished my studies in United Kingdom and got married, I started this business. I am from sylhet and I know this business very well. Even though my husband does a job in MNC I equally contribute to my household expenditures. my sole income was a huge support when my husband got laid off during pandemic. As businesswomen I face challenged due to lack of institutionalization of e-businesses. It creates a barrier for me to explore so many other options. For example- it tools a great deal of effort to manage some of the special licenses from tea board that I need to do business due to the type of my business which in online. They are not up-to-date with “new way of doing things”, and always things to be a successful business owner I need to have a retail shop. I hope there will be organization or platform legit enough which will represent ebusiness and entrepreneur like us and make things right for us.”

4.8.7 Personal Challenge

Facing problem balancing work and personal life 36.67%, struggling to give time to family members 13.33%, family members do not take it seriously as female entrepreneurs work from home or own a business 46.67%, female entrepreneurs response of lack giving sufficient time to their business which may hamper their growth is 3.33%.

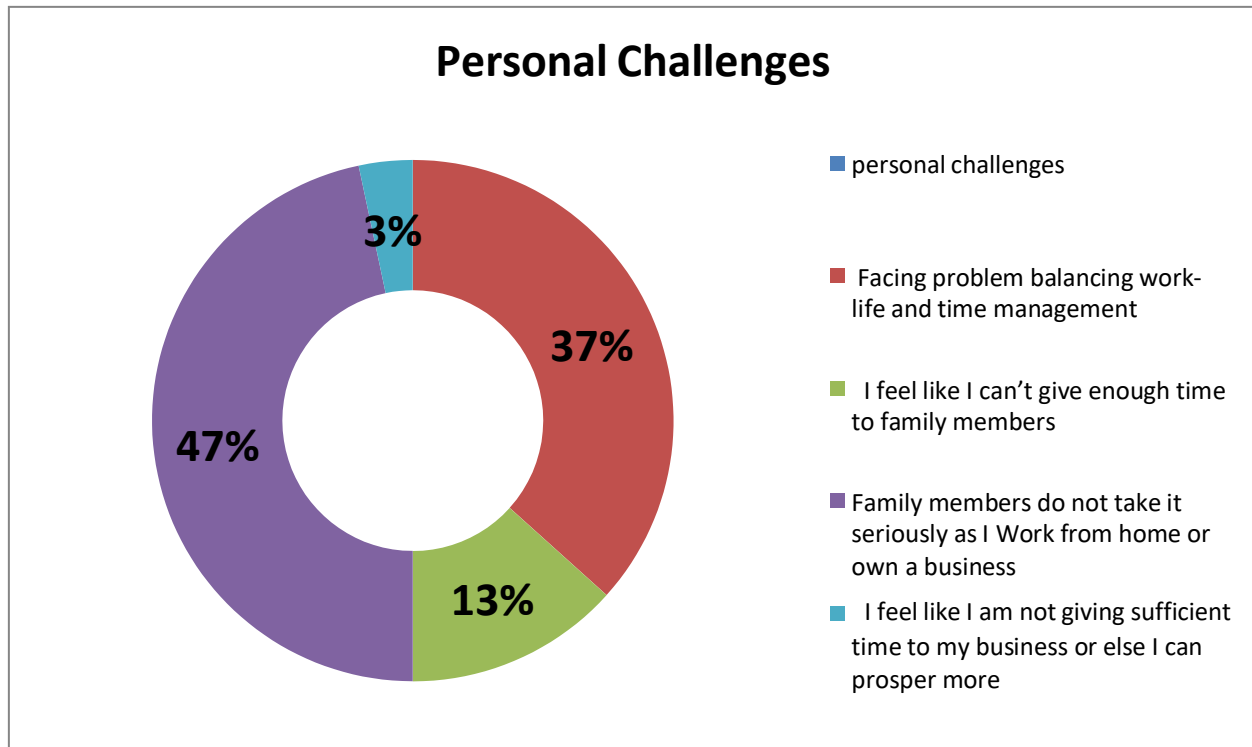


Figure 14: Personal Challenges Face by Female Entrepreneurs

Nishat Nabila while interviewed said, "it is not always the technical challenges of e-business that get to us. It is and has been always challenge for a female to start everything and fight all the way. I started my business during pandemic time by supplying food to the hospitals. My parents never supported me. It was quite challenging when they try to stop me from even cooking in the kitchen. Things got even worse for me because my brother does not have any job and being the younger sister, daughter of the family starts earning. But it did not stop me from doing business and earning. My grandmother supported me all the way, even now I do the cooking at her home, and thankfully she lives nearby. I sometimes wonder If girls in our country can get a little bit of support from family and society sky will be the limit for them."

4.9. Perception Of The Respondents Of Achieving The Level Of Empowerment Using Likert Chart

During the interview respondents were asked if they think they achieved some level of empowerment due to become entrepreneurs of e-businesses. Their responses have been demonstrated through the Likert Chart, where 63.3% think or strongly agree that they achieved empowerment, 23.3% have moderate view as in agree to the achievement of the status while 13.33% think they do not achieve empowerment status due to joining online business as female entrepreneurs.

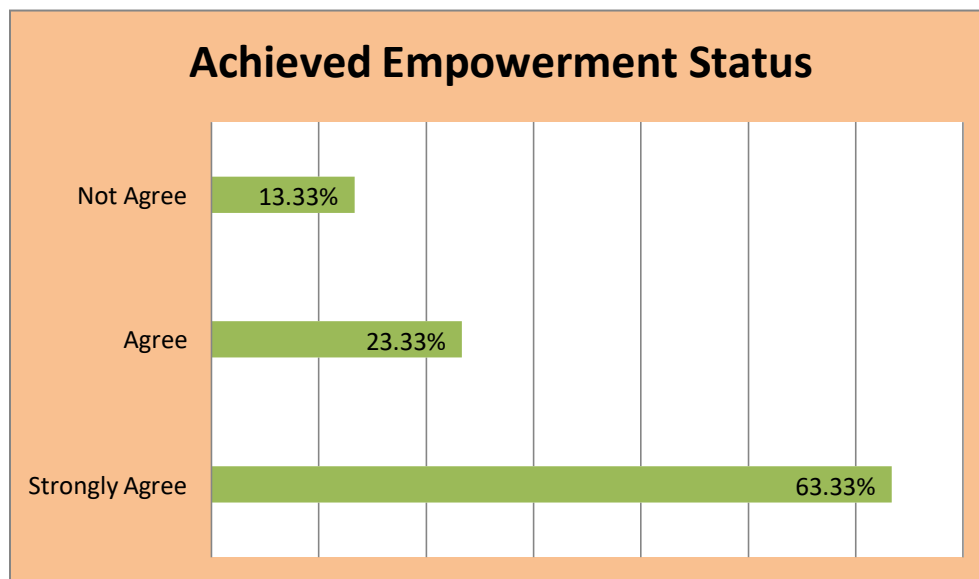


Figure 14: likert Chart of respondents achieved level of empowerment

CHAPTER 5: SUMMARIZATION OF FINDINGS AND RECOMMENDATION

5.1. Summarization of Findings

- Majority of the female entrepreneurs (43%) are aged between 20-24 years old who have finished their graduate and post graduate degree and 53% of them are unmarried. among them 43% involved in boutiques or clothing related business and the second largest group (30%) belong to catering/ home cooked and bakery related e-business. Even though the social norm is after getting the degree one must look for conventional jobs but these young female entrepreneurs starting their own business demonstrate not only breaking the social norm by exploring other options and their passion at the same time they are getting financially independent as 46% of the respondents earn between 10000-25000 taka monthly and acquiring different skills like Business management skills which help them to manage people efficiently (30%), exploring option as they tend to take more risk(23%), confident(13%),achieved a sense of self-worth (20%) that will also help them in future. Moreover, while 33% female entrepreneurs said they contribute to their household according to their income, at the same 43% revealed that their families do not depend on their income and they spend their income for personal growth/personal savings or reinvestment purpose.
- Contrary to the popular believe, in context of Bangladesh where females are preferred to remain in the household and take care of the family and household works – they preferred doing e- business on social platforms, we can see that young educated females are joining this sector because of their own choice and chose this as a profession for side income source(53%), 43% of the female entrepreneurs simultaneously are doing their day job and operate their e-business. 63% of the female entrepreneurs also mentioned that they are doing business for other benefits like broader social network, enhance personal skills improve decision making capacity etc.at the same time the need for network building for generating new customers and efficiently handling the business requires enhanced social mobility, greater communication skills ,joining social/ virtual groups (90%) even for the online business.

- From the study we find that young females are already aware of using social media specially Facebook and somewhat use to it they are comfortable in that space and 33% of the respondents informed that involving in e-business make them more aware, about their socio political environment and regarding different rules, regulations and policy that affect their business.
- Even though 33% mentioned that being an entrepreneur set their identity yet 30% said that family dynamics (such as include in decision making process, value their opinions) remain unchanged as they have been already enjoying these benefits. This indicates a shift in social and family dynamics in the context of Bangladesh. Though more in-depth study will reveal the entire picture for the whole Bangladesh as this particular study has been done in Dhaka only with a very limited sample size.
- The duration of the 50% of the businesses is 0-1 year and another 30% is only 1-3 years. It shows that Covid 19 affect these e-businesses positively. The reasons can be these changing situations making people of Bangladesh more comfortable in e transactions, ordering online and coping with the change in electronic medium. Also a shift in both consumer behavior and business trend has been noticed in post Covid situation in Bangladesh.
- 30% of the female entrepreneurs said they develop the skill of people management with efficiency while 20% said the venture definitely boost up their confidence level. While 23% mentioned they are well equipped with sound technological skill set that are needed for e-business, 60% revealed that they are learning these skills (photo taking, editing, page maintaining, managing communication online etc.) by doing them practically.
- One of the major findings that majority of the respondents (96%) believe their e-business generates extra value along with the monetary value and employments generations. they promote heritage, culture, clean eating and at the same time makes life easy for the customer pool.
- Even though the respondents(43%)faced somewhat barriers or from their family 40% of the respondents revealed that their inspiration to start e-business come from family, friends and someone they know who are entrepreneur themselves and from social media influence (13%), beside the fact that they said they are driven by the need for financial independence

17%.

- Interestingly from the interviews it has been found that the personal challenges the entrepreneurs face like lack of motivation (26.67%), challenge coping with new technology (26.67%), restrain from society and family (43%) etc. are being dealt as a group or community effort. Different social platforms, virtual groups for similar minded female entrepreneurs are acting like support system for each other.
- There is a very strong relationship, which was mentioned by 70% of the respondents that, between being an entrepreneur and having both financial independency and improved financial management skills.
- From the responses we can see that the respondents have no major issues with financial capacity as they said they (96%) do not need bank loans at this moment and their initial investment was from their own savings and majority 37% informed they started their business with 3000-9000 taka and 34% said the amount for them was below 30,000 taka only.
- The other major challenges we found out from this study are mushroom like e-business which are opening up every other day said by 46% of the respondents not only lowering the quality of the products but also their non-sustainable business plan and structure have been creating a havoc due to piracy issues because not only they are lack of originality but also tend to copying the design and ideas from established business but also their incapacity to run the business and making quick profit make the customers and clients unsatisfied which created a negative impact for the e- business community. Along with this lack of knowledge and information that can safe guard entrepreneurship said by 46% respondents and 77% possessed no trade license and 70% with no TIN , 96% demonstrate the trend of no paying tax or filing tax returns indicate institutional challenge and incompetency.
- There is a gap in knowledge regarding financial matters. 46.67% Lack of knowledge about associating with proper institutions that can safe guard entrepreneurs rights, and due to lack of institutionalization no policy advocacy is possible said by 23.33% of the respondeds. For example: tax filing, having a trade license and why it is important to have these documents does and how to process the papers. but they are willing to take necessary steps for their e-business.so, strong institutional support from both private and public platform is needed as

30.00% say they face challenges due to absence of training institutions.

- 47% majority of the entrepreneurs are faced personal challenges because they think their family do not take their work seriously as they work from home and second comes the problem of work life balance which is about 37% of the response. These problems are faced my most females regardless they are in formal or informal profession. We also need a social shift in our thinking process by promoting how e-business is boosting our economy. Different fairs in public places, awards are recognitions are not only making the difference but also establish a strong presence of the female entrepreneurs of e-business in the real physical world.

5.2. Further Research Scope

During the research, it was discovered that there is no standard performance indicator for these enterprises that are run online through social media, making it impossible to evaluate how well these female entrepreneurs are doing. As a result, more study might be conducted to assess their performance. Furthermore, a comparison research may be conducted by contrasting and comparing conventional physical stores company operations with businesses conducted online through social media, which can aid potential and existing female entrepreneurs in deciding on their method of operation.

However, while doing this study I have come across some blockheads which demonstrate the blind spots in the conceptualization of e-business, mostly e-commerce and F-commerce that focus on female entrepreneurship and highlights their short comings from a feminist perspective. Given the theoretical and methodological framework of orientation here, this study does not rule out the potential that E -business for young female entrepreneur can promote female empowerment which may improve the target group's everyday lives from their perspective. Even then, to be considered as empowered, empowerment from a feminist perspective it also need to be analyzed through the lens of changing patriarchal structures and gender inequality. The word "entrepreneurship" will be deceptive to characterize women's home-based income-generating activities as long as this is not the case. Women will stay "working housewives" rather than becoming "entrepreneurs," as a microcredit taker put it (Geuney-Frahm, 2014). To put it another

way, new technologies, which are now seen as the most important indications of a new age in human history, should also represent new entrepreneurial activity for women in underdeveloped countries. Further research need to be done to test this theory in the context of Bangladesh.

5.3. The Role of Government in the Development of E-business and Some Recommendations

While it is widely agreed that the private sector should lead in the development and use of e-commerce, the government can help by enacting concrete policies that encourage e-commerce growth, such as creating a favorable policy environment for e-commerce and becoming a leading-edge user of e-commerce and its applications in its operations, as well as a provider of e-government services to citizens. "Bridging the digital gap" or fostering low-cost, simple access to information networks are among the public policy challenges in electronic commerce that governments should address.

E-commerce transactions are legally recognized Policies, laws, and incentives aimed at promoting trust and confidence among e-commerce participants and developing a national framework that is compliant with international e-commerce norms (covering, for example, contract enforcement, consumer protection, liability assignment, privacy protection, intellectual property rights, cross-border trade, and delivery infrastructure improvement, among other things).

E-commerce may be used by the government in the following ways: E-procurement - Through 'agency enablement' programs, „supplier enablement' initiatives, and e-procurement information systems, government agencies should be able to trade electronically with all suppliers utilizing open standards.

Customs Clearance - With the computerization of customs processes and operations (e.g., electronic submission, processing, and payment; and automated data entry systems to integrate customs tables and codes), more predictable and precise information on clearance time and delivery shipments, as well as increased legitimate revenues, can be expected.

Tax Administration - This comprises, among other things, an electronic system for processing and transmitting tax return data, online granting of tax clearances, permits, and licenses, and an

electronic procedure for registering enterprises and new taxpayers.

The following are the most important areas where the government can help SMEs adopt e-commerce:

E-SME Development - The government can offer incentives to encourage SMEs to adopt e-commerce or e-business. A "e-SME development program" might be created, in which several industries give technical help to SMEs in order to increase e-business adoption. Banks, financial lending and training institutions, and enterprises should be encouraged to establish "SME desks" to handle the unique needs of small businesses.

Steps should be taken, in particular, to:

- provide incentives to individuals to become entrepreneurs by lowering borrowing rates;
- provide incentives to SMEs that plan to use ecommerce in their business operations;
- broaden credit extension facilities to SMEs in order for them to use ICT and ecommerce;
- offer discounts on business solution software packages and software licenses.

Furthermore, big companies and enterprises should be encouraged to transfer technology to SMEs by providing free ICT and e-commerce training. Campaigns for Public Awareness - According to evidence, SMEs lack enough expertise of information technology and ecommerce. Government and private sector collaborations might launch a campaign to enlighten SMEs on e-commerce policies, best practices, success stories, and possibilities and challenges related to ICTs and ecommerce. Free training classes and workshops on e-commerce, security and privacy, awards programs, and information centers to assist SMEs might all be part of these awareness initiatives. Finally, this public awareness campaign should be part of the economy's broader e-commerce growth plan, with an emphasis on the different creative uses for SMEs.

If diverse business and private-sector linked activities are to be urged to shift online, the government should be the primary user of ecommerce. E-government can take the shape of a range of online transactions, including company registration, taxation, and applications for a variety of employee and business-related needs.

Network Infrastructure and Content Localization - Building "telecenters" or electronic

community centers that serve as a community-shared access and connectivity platform, particularly in rural areas (e.g., an electronic Agri information center that provides market information to farmers in rural areas) is an important strategy in this regard. These telecenters may also be used for capacity development, skill upgrading, training, communications, and content creation.

Consumer Protection Enhancement - The establishment of a Certification Authority, which verifies seller and buyer identities, examines transactions and security procedures, and issues digital certificates to those who can meet the set security standards, is a more comprehensive measure that the government can take to ensure security in e-commerce transactions. Singapore's Certification Authority, Netrust, is a superb example of this government initiative.

The case studies above demonstrate how information and communication technologies (ICTs) may be used to alter women's lives on a collective level. Connectivity and information access for livelihoods and businesses. Access to information can be facilitated by network connectivity, which can include technical information on sustainable agricultural practices and innovation, market news and agricultural commodity processes, weather forecasts and rainfall patterns, recommended crops for the season, and information on institutions that provide expertise and training.

(ii) Data Management: Information technology may be used to establish systems for storing, retrieving, and managing data, which can improve operational efficiency and accuracy in financial transactions, which can be beneficial to organizations that deal with impoverished women.

(iii) Data Repositories: Information and communication technologies (ICTs) can assist women regain their agricultural knowledge base by facilitating the systematic recording and sharing of information regarding agricultural practices.

(iv) Women workers' mobilization and education: ICTs may help women gain political power by advancing their demands, needs, and rights as workers.

(v) Connecting women producers to worldwide markets: While not a simple path, ICTs can help women producers profit from e-commerce by connecting them to global markets.

(vi) Efficient communication for poor women's micro-enterprises: For poor women who run micro-enterprises, ICTs can help them build a network with customers, suppliers, banks, and other businesses, allowing them to get timely access to people and resources and thus improve their business opportunities.

(vii) Opportunities for skill development and employment: Disadvantaged women with educational and training barriers may nonetheless be able to profit from opportunities in the IT job market. This is possible if they can learn the fundamentals of computer operation and maintenance. Some groups are seeking to investigate such possibilities;

(viii) Self-employment opportunities: Self-employment using information and communication technologies (ICTs) are another area where the disadvantaged may make money. Because ICTs provide commercial prospects, establishing a successful micro-enterprise may provide women with a variety of options.

Policymakers and business players should take steps to eliminate obstacles, and the government and private sector should come up and take meaningful measures to secure a bright future for the country's F-commerce. bolstering Bangladesh's Standards and Testing Institution, and lowering value-added taxes lowering the tax and extra charge on e-commerce enterprises to a rational level, and making the licensing requirements for e-commerce businesses easier e-commerce companies should be formalized, a 5G network should be built, and training for e-commerce-based SME should be arranged.

Bangladesh's F-commerce Dimensions: Scope, Challenges, and Recommendations

Regulators and governmental authorities should now consider modifying trade restrictions in order to assist business in scaling up and contributing to the social economy. The following are some general guidelines:

- Cost of bandwidth: The cost of the internet plays an important part in encouraging people to use it; if the cost remains high, F-commerce will be harmed. In addition, we must pay particular attention to internet speed and network coverage, both of which should be improved everywhere from villages to megacities. Customers, merchants, e-payment gateways, and banks are the four stakeholders engaged in an online transaction in

Bangladesh. When clients buy goods from a merchant's website, the merchant sends a transfer request. To overcome the impediments, the adoption of a clear rule for online transactions should be given top priority. Government rules function similarly to blueprints, providing both information and direction.

- Dual Language Translation: Because the majority of people are not fluent in English, having the site's contents printed in both Bangla and English makes it easier for people to buy online at the same time will be able to obtain the desired product with minimal effort and time.
- Establishment of a regulatory body: The primary responsibility of this regulatory body will be to handle any complaints. proper importance of both customers and merchants and address the problem in the lowest amount of time feasible. It is going to happen.
- build consumer confidence in purchasing from e-commerce sites Improvement of the Delivery Channel: The entrepreneur should put in place a system that allows them to get to their consumers' doorsteps in less time. They also need to set up a zone-based distribution center so that they can cover all of Thana.
- Legal Guidelines: The government must develop a legal framework so that any malpractice may be dealt with on a legal basis. Consumer rights must be protected if Bangladesh's e-commerce industry is to thrive. Consumer rights are inextricably tied to product quality, compliance, responsibility, distribution, a secure payment method, and pricing.

CHAPTER 6: CONCLUSION

Due to the vastness, complex and growing nature of the field of entrepreneurship, studying female entrepreneurship is hard and challenging to study. Digital Bangladesh makes the internet sufficiently accessible to women that they are confident in their ability to use it to start a business. This study set out to determine the percentage of female entrepreneurs that do business on the virtual social networks and if being young female entrepreneurs make them to break the barriers and make them empowered. The relevance of social networks for women entrepreneurs conducting business online is supported by relevant literature. According to the young females of Bangladesh prefer Facebook-based internet or e- businesses since they have easier access to them.

They feel that by managing their family, studying and pursuing a job, they can perform a dual role which can be their side income source or only source of income and passion. The outcomes of the study also show that it contributes to enhance their skills and breaking social barriers that eventually empower them. It outlines twenty-one critical variables that represent entrepreneurship success factors.

It reveals several key barriers that women frequently encounter, such as fierce rivalry, Mushroom like business profiles with lower quality goods diminished the credibility of e-business, ever, changing technological barrier, Problem identifying targeted customer and reach to them on via internet, societal barriers and obstacle from family for young female to involve in e-business that traditionally not something they have been doing, work life balance, overall absence of institutional support common platform, training centers and barrier for Imported-supplied products are some of the major barriers that was found from the study.

We may end by stating that this study will undoubtedly chart a course in the area of entrepreneurship. With Facebook being the most appealing Virtual social networks are playing an increasingly important role in online business. In the meantime, women can find ways to be involved with business that can promote sustainability, going with the locals, promoting local design and ideas and innovative products and tapped the untapped resources and customer pool.

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Appendix-1

Interview questionnaire

Disclaimer: All the collected data will be used for academic research purpose only. I will not be using the information for any commercial purpose and the name of the business/enterprises will not be disclosed.

If you agree we can start the interview.

Name:

Contact no & email id:

1. Demographic information of the respondents:

1.1 Name of the respondent: _____

1.2 Age of the female entrepreneur:

1.3 Educational Qualification:

1.4 Marital status: Married Unmarried Married with children widowed/divorced

1.5 No. of dependents under you? _____

1.6 How/how much money do you contribute to your household?

2. Business related information:

2.1 What type of business you own?

2.2 To you, your E-business/ online entrepreneurship

- Side income source
- Only source of income and choice of profession
- Hobby
- Time pass

- Others _____

2.3 What inspires you to start your business?

2.4 Why have you motivated to be an entrepreneur?

2.5 Your monthly income from this e-business in taka?

2.6 How the Covid 19 affect your e-business?

3. Success factors:

3.1 Apart from income generation what are the other benefits you receive from E-business?

- Broader social networks
- Acceptance in family and friends
- Social mobility
- Enhance personal skills
- Improve decision makings capacity
- All of the above
- Others _____

3.2 Do you think your e-business generates any extra value or your target is delivering the ready goods to a bigger market?

3.3 How do you develop your own business idea?

3.4 Does your business generate other's employment? If yes, can you mention how many people are involved in your business?

- Only family members without salary
- Core team involves _____ persons (under salary)
- Indirect employment generation (you outsource from the regularly/seasonally/etc)
- Others _____

3.5 Your customers are from where?

3.6 What sort of payment mode you use?(online/ offline/ mixed?)

3.7 Which delivery system you use for product delivery? Are you satisfied with their services?

3.8 Do you think building network and customer pool are important in your business?

- Yes
- No

If yes, how do you build your network?

- Only friends and family members are sufficient
- Good customer services can generate more customers
- Advertisement, boosting in social platform enhance visibility
- Joining different association help me to grow
- Others _____

3.9 What are the skills you have developed by doing e-business?

3.10 What are the technological/ technical skills have you needed doing e-business?

3.11 Do you think being an entrepreneur affects your personal financial management skills or being financially independent?

3.12 What changes took place in your family dynamics after you have become an entrepreneur ofE-business?

3.13 Being an entrepreneur change your perspective about society or what changes you have noticed as a social being and as a women entrepreneur after you have become an owner of e-business?

3.14 Why you choose doing e-business?

3.15 Do you have any other occupational experience before starting e-business?

3.16 What digital platform you choose for business purpose?

3.17 What was the source and how much was your initial fund to start your business?

Mention initial investment range:

- 10,000 – 20,000 taka
- 21,000 – 30,000 taka
- 31,000 – 40,000 taka
- Others _____

3.18 What are the business documents you have?

- Trade license
- Tin certificate
- Business bank account
- Others: (PayPal /merchant Bkash account etc. _____)

3.19 Have you paid tax/income tax return?

- Yes

- No

if yes, can you mention the bar:

- below 10, 000 tk/yearly
- 10,000- 25000 tk/yearly
- 25000- 40000 tk/yearly
- 40,000-50000 tk/yearly
- Above 50000 tk/yearly
- Others_____

3.20 Have you joined any social/virtual group of entrepreneurs for sharing knowledge/ideas/solving problem or building community?

3.21 Have you done any sort of training for the growth of your e-business? do you think is it necessary?

3.22 Have you taken any bank loan?

a) If yes ; please describe_____

- Do not need any bank loan yet
- Planning to take one in future
- Applied but I don't qualify for taking loans
- Others_____

4. Barriers experienced by the respondents

4.1 What are the personal (personal life/family life) challenges you face while doing e- business?

4.2 Do you think creativity or skill is enough to run an e-business successfully?

4.3 What are the major obstacles you face while starting/doing e-business?

4.4 What type of Entrepreneurial competency do you face doing an e- business?

4.5 In the context of Bangladesh what sort of institutional challenges you faced?

4.6 According to you what were the major obstacles you faced to become a successful entrepreneur?

Please rank them from major to least.

- Marketing problem
- Reach to target group of customers

- Updated Technological skills like (video editing, product design, promotion, photo editing etc.)
- Funding/capital issues

4.7 What are the challenges you face that only occur because you are doing e-business?
