

# EFFORTS BY WOMEN TO BECOME FINANCIALLY INDEPENDENT THROUGH E-COMMERCE DURING COVID-19: A STUDY ON BANGLADESH PERSPECTIVE



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## ABSTRACT

*This research investigates the efforts taken by the women for introducing themselves as financially independent through e-commerce from the perspective of Bangladesh. After the outbreak of COVID-19, women of Bangladesh suffered a lot in case of – loss of jobs, lower wages, lower educational support, lower access to information, and deterioration of mental health due to depression and anxiety. At this bad time, e-commerce has shown women a new way of survival and gained economic independence. This study is for evaluating how e-commerce becomes a strong tool for women's economic independence during the period of this pandemic. Though there are some obstacles, e-commerce is opening the door to women's success. Bangladesh is a developing country where most people think that the only duty of women is cooking and looking after children but e-commerce is giving the opportunity to the women to work at home and become financially independent. The policy recommendations for encouraging women in e-commerce and mitigating their challenges could be helpful for The Government of the People's Republic of Bangladesh in making this sector more profitable.*

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## INTRODUCTION

In recent decades, Bangladesh has achieved significant progress in the area of women empowerment by ensuring women's education and employment (Mainuddin et al., 2015). During the COVID-19 pandemic, many women in Bangladesh are suffering badly who have lost their job. Woman has existing challenges in their workplace and restrictions in the home and for this; they are experiencing additional impacts of COVID-19 (Shammi et al., 2021). According to International Labour Organization (ILO) (2020), if the women employment drops, it will hinder the economic and social empowerment and it will create the deficit of experienced and skilled worker.

Female entrepreneurs get a huge number of orders during the pandemic because people are reluctant to buy from outdoor in fear of infection. Leacock (2020) found that COVID-19 increases the online demand of safety product, medicine, sanitizer etc. During this COVID-19 situation, people have no alternative market without online and the whole world is continuously becoming dependent on this online platform. Hasan (2020) found that sales through online are increased by 70% to 80% from the normal time and about 400000 women are using online platform to sell their product. So women are representing their expertise on digital platform by breaking the barriers during this pandemic situation. Women entrepreneurs are finding what is suitable for them as a result the nature of women entrepreneurship is changing (Begum, 2020). After losing their jobs many women has started their own business by using different social media with their small

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capital. The member of women and e-commerce forum (WE) has increased from 30000 to 300000 after the four month of COVID-19 (Bdnews24, 2021).

Women have come forward to take the helm of the family in times of pandemic. The woman who never thought of becoming an entrepreneur has also become an entrepreneur to meet the needs of the family. A woman starts a business by capitalizing on what she is good at. Through this, a woman entrepreneur has arranged employment for herself as well as many others in the area. According to the Bangladesh Association of Software and Information Services (BASIS), 3 lakh people in the country are currently doing business through Facebook. Half of them are women. They earn a minimum of Tk 10,000 to a maximum of Tk 1 lakh per month by selling their products. According to the research, the sale of women's products through Facebook has doubled in the pandemic. A significant number of women buy products online at this time, especially because they do not leave the house on lockdown; which was a blessing for the women involved in e-commerce. According to Maier (2007), e-commerce is the easiest and most popular way to overcome the obstacles in women's empowerment such as security, lack of suitable work, lack of capital, working outside the home for a long time. Through e-commerce, women can run their own businesses at a convenient time with little capital from home. E-commerce is convenient for women from all sides. Emphasis needs to be placed on e-commerce to empower women. The involvement of women in e-commerce will ensure their leadership and enable them to play a role in the country's economy.

### LITERATURE REVIEW

E-commerce is nothing but electronic commerce. It can be simply defined as conducting business by using electronic media. It is also known as online trading. It is a business model that lets organizations and individuals buy and sell products and services over the internet (Turban et al., 2007). E-commerce brings a revolution in business practices (Ohidujjaman et al., 2013). Traditional commerce can be viewed as transactions conducted among business partners. On the other hand, electronic commerce is an evolving concept that describes the process of buying and selling or exchanging products, services, and information over the internet through the medium of a computer (Khan, 2016). Therefore, e-commerce is all about trading or exchanging products and services through electronic media.

Islam and Humam (2019) stated that both as shoppers and entrepreneur's women dominate the e-commerce market. Akhter (2017) identified that E-commerce provides the opportunity to avoid expenses like physical workplace, workforce, logistics etc. So the overall opportunity and convenience to start a business through online with small amount of capital contribute to encourage women empowerment. According to the WTO (2020), Women are suffering badly during this COVID-19 situation than the (Ali et al., 2020a; Ali et al., 2020b; Chowdhury et al., 2020; F. Chowdhury et al., 2021; S. Chowdhury et al., 2021; Iqbal et al., 2021; Kader et al., 2019; Kader et al., 2021a; Kader et al., 2021b; Kabir et al., 2021; Nayeen et al., 2020; Nahar et al., 2021; Rahman et al., 2021a; Rahman et al., 2021b; Shahriar 2021a; Shahriar 2021b; Zayed et al., 2021a; and Zayed et al., 2021b) men in case of loss of job, lower wages, lower educational support and lower access to information etc. The financial impact of COVID-19 is still going on but this situation is also opening the door to change the wheel of luck of those women who lost their job.

In Bangladesh, women's involvement in economic activity is common since ancient times. The role of women has gone through several transitions and consumed huge time to take shape of the present situation (Nandy & Biswas, 2022). Women entrepreneurship in Bangladesh has become an income source for women to get rid of economic dependency (Tabassum, 2018). There are different sectors where women entrepreneurship has started its journey and also achieved success. Among them, women are more empowered by heading toward e-commerce. Among the twenty thousand pages on Facebook, more than twelve thousand are owned by women, and the numbers are increasing day by day (Haque, 2013).

According to the Women Entrepreneurs Association, an organization of women entrepreneurs, about 60 percent of women in Corona have come to sell products online to sustain their business. Many women entrepreneurs have become interested in selling products online to keep their businesses afloat during the pandemic crisis. Specially educated women have come this way more. Women entrepreneurs promote products on Facebook, WhatsApp, Messenger, Viber. Many have opened personal websites to run businesses. Concerned people say that it is possible to promote and spread the product easily online. Being able to trade products online reduces the cost of running a business. Increasing the participation of women entrepreneurs in selling products online will have a positive impact on the economy (DW, 2020).

Using Facebook as a medium, women are becoming entrepreneurs with minimum capital. Some of the women entrepreneurs are selling various products including clothes, jewelry, handicrafts, and ready-made food. Many are working to highlight the indigenous culture. Someone has gone into business with fancy products (Fariha, 2021). These women are educated. Many could not get a job due to various problems including family pressure. Many are determined to do something on their own. As a result, besides managing the family, women's interest in independent business is increasing. For this reason, they can now enhance their living standard and also motivate other women to become financially independent. Compared to non-enterprise women (housewives), women in e-commerce have more control over resources, asset ownership, social and economic mobility, political participation, and involvement in household and family health decision-making. This is the perfect platform for fighting against the current discriminations between men and women in entrepreneurship (Khanum et al., 2020).

### OBJECTIVES

The major objective of this paper is to discover how women became financially independent during COVID-19 pandemic in the context of Bangladesh. The specific objective is to discover the financial impact of e-commerce on women based on their average order from different online platform which are the main platform to communicate with consumers in the online world. The consequences will impact on the economy of Bangladesh by empowering women through e-commerce. The paper identifies the challenges and recommendations for the women empowerment in Bangladesh through E-commerce.

**METHODOLOGY**

Qualitative approaches have been applied to this paper. As the population for the study is comprised of women e-commerce entrepreneurs who operate their businesses through various online platforms. Sample size has been determined from this population using the non-probabilistic sampling method, which is set at 100 users. Instead of randomly selecting respondents who are not the target respondents, this non-probabilistic sampling method allows for the selection of actual female e-commerce entrepreneurs. According to Hox and Boeije (2005), there are two sources of data collection- primary and secondary. Primary and secondary data are used to accomplish this paper. As the paper is a mix of qualitative and quantitative information, a questionnaire is designed to collect primary data from the sample population. The secondary sources of data have been collected from various websites, books, organizations, articles, and experts on women's e-commerce.

**RESULT AND DISCUSSION**

**During COVID-19, Successful Women E-commerce Entrepreneur List**

Through the innovative moves, women are proposing new dimensions of improving their socio-economic status. Undoubtedly, e-commerce has emerged as a great platform for women empowerment in modern days. Despite having many constraints, it is continuously bringing new information resources and opening communication channels for women entrepreneurs of the marginalized communities. Undeniably, the revolution in e-commerce has brought a powerful sense of financial freedom along with imaginative fulfillment for women. Now they are actively participating in decision making and becoming successful leaders. Women are no longer dependent on their families for financial backup. Many of women lost income to the coronavirus pandemic, and then they took to Facebook, not to protest, but to sell products of their own or as businesses – this is how tens of thousands of women helped Bangladesh’s e-commerce sector thrive during the crisis.

Table 1. Successful Women E-commerce Entrepreneur List during COVID-19

NAME	LOCATION	DURATION	WEBSITE/PAGE NAME	SELLING AMOUNT
Rownok Jahan	Mirpur	10 months	Shokher Rannaghor	500000
Masuma Islam	Dhaka	7 Months	Personal Profile	193000
Sadia Emamon Borni	Dhaka	4 Months	Bornil Closet	110000
Bonny	Magura	10 Months	Moukhi	400000
Kaniz Mimi	Savar	9 months	Kaniz Shamogri	160000
Sabikunnaheer Maria	Brahmanbaria	1 year	Rakamari Hijab Collection	548000
Tamanna Erin	Chottogram	1 year	Erin’s Cooking House	116000
Meherun Meher	Cumilla	10 Months	Shokher Khabar Ghor	128000

Source: We Facebook Group

**Reasons for started E-commerce During COVID-19**

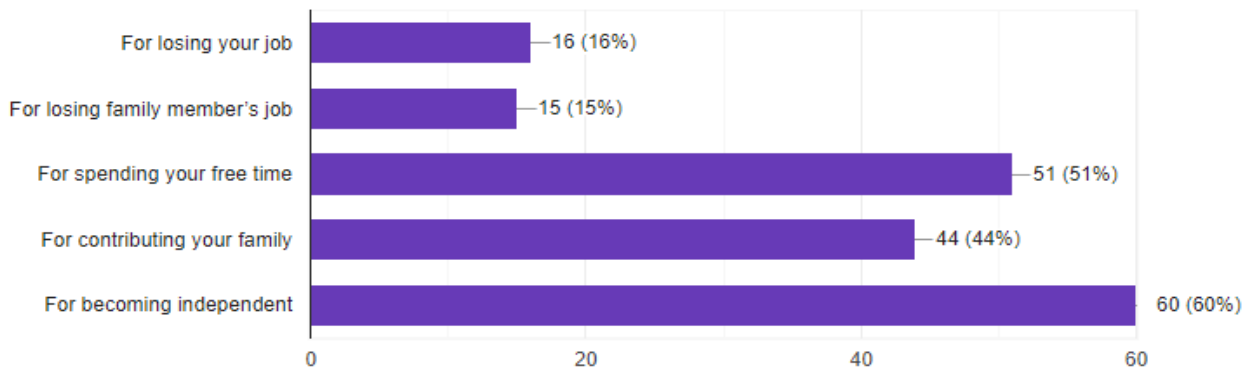


Figure 1. Reasons for started E-commerce During COVID-19  
Source: Author's Compilation

Lots of suffering is caused for large number of people due to COVID-19. Many people have lost their jobs during lockdown and many people become idle for staying inside home. During this pandemic period people have lots of free time which encourage them to engage with something like e-commerce which not only benefit them but also give the opportunity to contribute the national economy. According to the Figure 1, it has been found that 60% of the respondents have entered in this e-commerce sector to lead their life independently where 51% respondents also engaged with e-commerce for spending their free time during the period of lockdown. The figure revealed 44% of the respondents wanted to contribute their family. But this figure also revealed many miserable incidents because it shows that 16% of respondents lost their jobs for COVID-19 pandemic and 15% respondent’s family members lost jobs during this period that’s why it was their necessity to start e-commerce to survive.

### Product Type

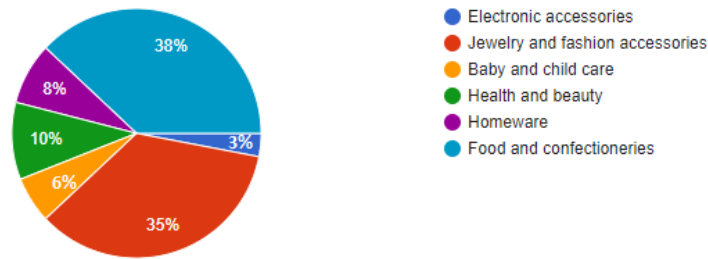


Figure 2. Product Type  
Source: Author's Compilation

The Figure 2 represents that 38% of the respondents are involved in food and confectioneries like candy, packaged snacks, canned and pickled product, dried herb, baked items, raw ingredients (flours etc.), coffee and tea etc. The figure also represents that 35% respondents are engaged in jewelry and fashion accessories which includes clothes, ring, bag, shoe, bracelets, necklaces etc. 10% respondents in the figure are engaged with beauty and health related products like soap, skincare, shampoo, hair coloring, cosmetic (eye, facial etc.) fragrance etc. 8% respondents operate homeware product. 6% provide baby and child care products and rest 3% provides electronic accessories.

Many women run two or more business at a time but for 2 different businesses (clothes or jewelry or food) 2 different trade licenses are required. The TIN certificate will be possible for one product and the bank account will be possible for one product. But they must have a bank account in the name of business. Personal account or savings account will not be accepted.

### Average Order per Week

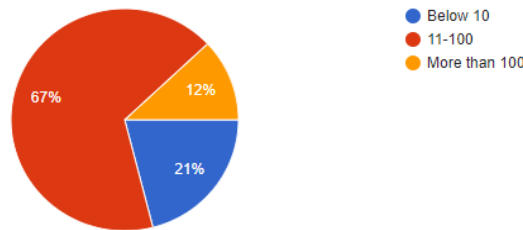


Figure 3. Average Order per Week  
Source: Author's Compilation

Most of the women e-commerce entrepreneur observed an increasing rate of 70 to 80 percent compared to the previous time in their online order during pandemic. Figure 3 shows that most of the entrepreneur (67%) got averagely 11-100 orders per week during pandemic. 21% said that they got below 10 orders per week. Besides, only 12% said that they got more than 100 orders per week.

Sometimes women receive many orders from their customers beyond their production capability. On the other hand, they confirm too many orders without taking advance. So they face funding problems to deliver the product. There are many customers who have the intension to cancel their order after confirmation. These situations create an uncomfortable situation for women.

### Total Sale

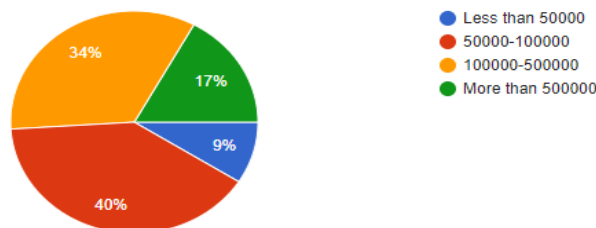


Figure 4. Total Sale  
Source: Author's Compilation

In the Figure total selling amount of each respondent are collected. From the Figure 4 it is found that during the COVID-19 period, 40% of the respondent's total selling amount was between 50000-100000. But the most important thing that 34% of the respondent's total selling amount range is 100000-500000. These 34% respondents are contributing greatly

in the economy of Bangladesh during the pandemic. 17% respondents have the total selling amount more than 500000 where less than 50000 have only 9% respondents.

### Monthly Income

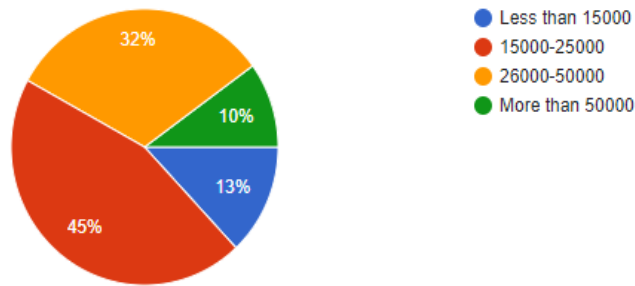


Figure 5. Monthly Income  
Source: Author's Compilation

COVID-19 and lockdown come as a blessing for e-commerce entrepreneurs. In that time people stayed at home and prefer to online shopping. That's why they saw an increasing rate in their sales and monthly income. Figure 5 reveals that 45% earn monthly the range of 15000-25000 taka. 32% said that they earn 26000-50000 taka monthly. 13% reported that they earn more than 50000 taka monthly. Only 10% said that their monthly income is less than 15000 taka. In many ways online means a selling less expensive things at a higher price. The people who operate business physically do not incur packaging charges and delivery charge is not charged. But the women who run online business have to cut their income for packaging and delivering charge, this reduces their monthly income also.

### Social Media Platforms to Run Business

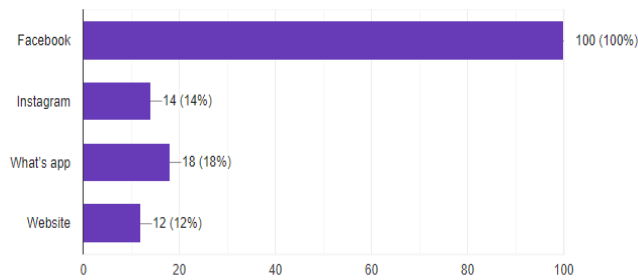


Figure 6. Social Media Platforms to Run Business  
Source: Author's Compilation

Figure 6 shows that 100% women e-commerce entrepreneur are running their business through Facebook. Women learned Facebook entrepreneurship from a popular support group based on Facebook called Women and E-Commerce forum (WE). This platform inspired many women to become e-commerce entrepreneur and also helped them to learn customer relationship skills required to run their business on Facebook and earn money. Everyone chooses Facebook for too many reasons such as, Facebook is low-cost marketing strategy, helps to hare basic information about the business and pictures and videos from the business, helps to talk to existing and potential customers and provide customer support, helps to raise brand awareness and promote positive word-of-mouth and so on. This study also reveals that among 100%, 72% women are running their e-commerce through personal Facebook page. On the other side 14% uses Women & E-commerce forum (WE) Facebook group to sell their products. Only 4% respondents uses their personal Facebook profile to sell products. To draw customer attention, most of the entrepreneur named a unique and creative name for their page. On the other hand, the figure also shows that, 18% uses what's app to run the business and 14% uses Instagram to operate their business. Besides, only 12% uses own website to run the business.

Nowadays it has become very important to run personal branding or self-promotion on social media. In order to build business, it must first build a person as a brand. Many women run their business in online but they are not aware or they don't have appropriate knowledge about personal branding in social media.

### CONCLUSION AND POLICY RECOMMENDATION

E-commerce allows women for getting economic independence by running their own businesses by balancing their personal and professional life. They can now contribute to their families as well as the national economy through income generation activities. But they suffer several hurdles when they effort to become self-reliant or financially stable. The truth is that women in Bangladesh are lagging in socioeconomic growth which placed them in a disadvantageous position because they have less access to money, productive capital, services, and opportunities than men. The responsible authority should carefully handle these aspects to provide a better e-commerce platform for them. But still, the growth of women's involvement in e-commerce is increasing day by day because e-commerce helps them to overcome poverty, reduce inequalities, produce innovative ideas and work from home.

Because of encouraging women's effort for empowering them through e-commerce, the following policies are advocated to help them to grow-

- Bangladesh is a developing country where most of the women are living in rural areas and they need to be inspired. They require latest internet facility all over the country, appropriate understanding about e-commerce website development, advertising, online transaction, flexible payment methods and other facilities.
- We need more women who are willing to take the lead, men who are willing to take on more responsibilities in household chores and employers who are interested in creating more flexible workplaces for women in online.
- Many women don't take advance for their online order but in this case their protection is required from fraud.
- Appropriate packaging and delivery channel should be introduced because it cuts their most of the monthly income.
- It is required to provide training on personal branding in social media.
- Many people in Bangladesh do not like the word women entrepreneur when they hear it. Because in our society, many people still do not like to work outside for women. Later, only housework appears to be his responsibility. But overcoming these social barriers, many women entrepreneurs have reached the pinnacle of success through their work. Women as entrepreneurs have now taken place in the minds of the people. Nowadays, many women are moving forward with their work and intelligence.

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