

GOVERNMENTAL AND INSTITUTIONAL INITIATIVES AND ACTIONS FOR THE ATTRACTION AND EXPANSION OF E-COMMERCE BY WOMEN IN BANGLADESH



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ABSTRACT

This research investigates the initiatives and actions taken by the Government of Bangladesh and institutions to attract women into e-commerce and introduce these women as financially independent. The existence and power of women in Bangladesh are very weak, and this is due to dependency, lack of education, and skills. To remove these obstacles and empower women through e-commerce, the Government and different institutions are taking various initiatives and actions as they can contribute to the development of Bangladesh. This study evaluates how Government and other institutions are working to introduce e-commerce as a strong tool for women's economic independence in Bangladesh. The Government is taking action to provide direct funds, introducing simple policies, tax exemptions, easy business space, transportation assistance, and many other ways. Different organizations are also working to assist the Government of Bangladesh in empowering women through e-commerce. The policy recommendations could be helpful for The Government of the People's Republic of Bangladesh to mitigate its challenges and make this sector more profitable.

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INTRODUCTION

In the world as well as Bangladesh, women are economically, socially, politically, and emotionally disadvantaged. Furthermore, women face substantial prejudice in areas like education, healthcare, and social services (Haque, 2021). In developing nations like Bangladesh, e-commerce has the ability to level the economic playing field for women, and it is considered one of the pushing factors behind women's economic empowerment (Weforum, 2020). Recent graduation from the group of least developed nations (LDCs) to a developing country opens up this opportunity as well as new chances for Bangladesh (DhakaTribune, 2021).

Taher (2021) stated that the internet has become crucial to the global commerce. From the comfort of their own homes, buyers and sellers are selling things online. People have realized the value of it during the coronavirus epidemic and everyone is increasingly interested in e-commerce. At the same time, millions of others will get jobs. Women entrepreneurs in particular are now selling a major share of their products online rather than in person. As a result, they are paid fairly for their products, and their health risks are minimized and thus they are gaining financial independence and becoming self-sufficient (Rahman, 2021).

Women's footsteps are increasing in different sectors of Bangladesh. Women are not backward in any way. At the beginning of the fourth industrial revolution, they are bringing success by working in various fields inside and outside the country. The participation of women is also seen most in the entrepreneurial sector. Surprising but true is that women have more business ownership in Bangladesh than in many other developed countries (Hossain et al., 2021). E-commerce has provided women in Bangladesh with the opportunity to work from home. A large market for online-based e-commerce

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businesses has emerged in recent years. Women are also in charge of a significant proportion of the country's online commerce.

Women entrepreneurs in Bangladesh have a lot of potential. It is time to make this possibility a reality and ensure women's empowerment through economic development and social progress. However, there are numerous barriers to women becoming successful entrepreneurs (Afroze et al., 2014). But it is a matter of great joy that Bangladesh's government has taken significant steps to promote women's empowerment through e-commerce and to remove these hurdles by enacting various initiatives and guidelines. The government is taking steps to give direct funding by enacting simple rules, tax exemptions, easy access to business space, and transportation aid, among other things. True development is impossible without excluding women, which is half of the country's people. As a result, the government is attempting to create a business environment that favors women. E-commerce will undoubtedly assist women entrepreneurs in the country in resuming their post-coronavirus economic recovery efforts (Sultana & Akter, 2021). Various institutions, such as the Women & e-commerce Forum (WE), handle the requirements of the female entrepreneurs in addition to the government. WE want to assist female e-commerce entrepreneurs in sustaining and empowering their businesses (The Business Standard, 2021). The E-commerce Association of Bangladesh (e-CAB) aspires to establish a single platform for women to provide support and assistance. For the advancement of women in the e-commerce industry, they engage in a variety of activities such as research, publication, training, workshops, and seminars (Dhaka Tribune, 2021).

Women don't have to waste time sitting at home, thanks to e-commerce. Furthermore, effective marketing at a low cost, easy management, minimal investment, a short time frame, and global business opportunities with no indirect costs, a simple online payment system, and 24 hour business opportunities make e-commerce appealing. Women are growing more engaged in online business as a result of these factors. The contribution of women is behind the development of Bangladesh. The government is making women more efficient and effective. This will ensure the equality of women in the workplace..

LITERATURE REVIEW

Concept of E-commerce

Electronic commerce is referred to as e-commerce. Simply said, it is the act of conducting business through electronic media. E-commerce (electronic commerce) is the purchase and sale of products and services, as well as the transmission of payments and data, over an electronic network, primarily the (Chai et al., 2020; 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; Nayeem 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) internet. These transactions can be B2B, B2C, C2C, or C2B. E-commerce and e-business are phrases that are frequently interchanged. While e-business covers all aspects of managing an online firm, e-commerce focuses on the exchange of goods and services (Deitel, 2011). Computers, laptops, smartphones, and various smart devices are used to conduct the e-commerce. Nowadays, e-commerce allows to buy almost anything (Stefko et al., 2019).

Motivational Factors that Engage Women in E-commerce

E-commerce is becoming popular in Bangladesh as well as all over the world. Our women are also moving ahead in the e-commerce business which has become popular in art, literature, culture. Although online business is still very new to the people of our country, women are no longer lagging behind men in terms of doing business in the online world. Rather, women's participation in e-commerce is slowly increasing. 60% of the country's e-commerce industry is occupied by women. Some factors motivate women to engage in e-commerce. The least investment, opportunity of working from home, and global reach are the main reasons for choosing e-commerce. A big advantage of e-commerce is the opportunity to continue working as well as study. The number of women who prefer to order online at home rather than go to the market to buy by pushing the crowd is also increasing day by day, which is a positive aspect for online business (Jethwa & Mishra, 2016).

Economic Independence: According to Hakim (2016), women's economic independence identifies that women play the role of economic actors who contribute to economic activity and should be benefitted equally with men from it and that financial independence can have a significant role in reinforcing the position of women in society and within the household. Devalla (2016) stated that economic independence plays a key role to establish women's empowerment. E-commerce allows women for getting economic independence by running their own businesses by balancing their personal and professional life. The flow of e-commerce has brought financial freedom for women and also brought imaginative fulfillment. For this reason, they become self-dependent and actively participating in decision-making. They are also becoming successful leaders. Now women enjoyed financial freedom and are no longer reliant on their families for economic backup.

Social Recognition: Every entrepreneur wants to gain prestige or status, to be known and respected. They also want to be a role model for people to be followed. These social reasons drive the entrepreneur to operate an online business. Women can be socially recognized through their online business. Through e-commerce, they can contribute to the family and this helps them to achieve a social status along with men. By running online businesses, women can make significant gains along with shifts in social attitudes. Moreover, they also gain self-prestige, the status of an online business owner will definitely give a special superiority which is not possible if she works with other people as employees (Lewis, 2013).

Self-Reliance: E-commerce helps women to achieve self-reliance. For this women do not need to depend on their families for economic support. They can now contribute to their families as well as the national economy through income generation

activities. For this reason, they can now enhance their living standard and also motivate other women to become financially dependent. Furthermore, these women-driven businesses help to reduce the unemployment rate and accelerate the national GDP by creating additional opportunities (Maier & Nair-Reichert, 2007).

Global Reach: Today, women entrepreneurs can reach out to customers in any part of the world to sell their products, through the use of e-commerce because e-commerce has enhanced the reach of business establishments. They also create the opportunity to establish a newer market for their products through e-commerce (Jethwa & Mishra, 2016).

Eliminate Gender Bias: The perfect platform for fighting against the current discriminations between men and women in entrepreneurship is e-commerce. "Achieve gender equality and empower all women and girls" is the sustainable development aim under Agenda 2030. By enhancing the use of ICT this aim can be achieved. The e-commerce platform offers women new business opportunities and increases the chance of their involvement in national and international commerce. Women are now accelerating growth, helping poverty reduction as well as reducing inequalities through e-commerce (DhakaTribune, 2020).

Convenience & Cost Saving: Fanggidae et al. (2019) stated that e-commerce activities are more convenient than any other form of business and these activities can be performed at home and require no physical shop to operate the business. One can receive queries and replies these queries immediately. Privacy, safety, and security of transactions can be secured by maintaining passwords. It also makes the fastest business transactions which can save time and money.

Investment: One of the most motivational factors to engage in e-commerce is the least investment. One can start her online business with minimum investment. One can come up with a unique business idea, show some creativity and can raise funds from personal savings or friends and families, and start her own online business (Bangladeshpost, 2021).

Ease of information: Internet stores various types of data concerning business. Any women enterpriser will access the net through e-business route and requisite data regarding the product, its constituents, specialties, value terms of sale and payment, etc. with ease and speed (Jethwa & Mishra, 2016).

Covid-19 Pandemic: More than before, many customers are now becoming familiar with online shopping during this pandemic. As a result, women are now getting much more involved in online businesses to fulfill the current demand. Due to the pandemic, Bangladesh witnessed a boost in online business because the pandemic accelerated the shifting towards the more digital world. A large number of women grab this opportunity and started an online business using skills, creativity, and innovation (Jahan, 2021).

Government's Roles that Influence Women to Start E-commerce

Government of Bangladesh has taken enough initiative to promote women empowerment through e-commerce by introducing different schemes and policies. Some of the initiatives are given below,

Including More Small Entrepreneurs under E-commerce: The pandemic has hit all businesses, big and small. Traders are struggling to cut losses. However, during the Covid-19 period, online business has grown at a much geometric rate. ICT Minister Junaid Ahmed Palak said the e-commerce sector has grown by 300 percent during this period. He said the government is working to bring at least 2 lakh more small entrepreneurs under e-commerce by 2023 (The Daily Star, 2021).

Different Funding Projects: Many women entrepreneurs have started trying to move forward on their own initiative instead of conventional jobs. Various government and non-government initiatives are underway to build a startup culture in the country. LightCastle Analytics Wing (2020) found that the country's fast 4G internet facility is showing new dreams to startups. The pandemic has taught them to think differently. At the government level, 135 startups have been funded. About 7,000 startups have stood in the last six months under the Idea project, including the government's Student to Startup program.

Programs: Government takes different incentive programs for women empowerment. Bangladesh is a developing country where most of the women don't have the personal savings to start a new business. According to Jahan (2021), for encouraging more women in e-commerce sector Government will provide TK 10 crore for 2000 women of our country.

Role of Bangladesh Bank: State Minister for Information and Communication Technology (ICT) Zunaid Ahmed Palak stated that Bangladesh Bank have to play two role for e-commerce sector- 1) Regulator 2) Facilitator. It is also announced that Bangladesh Bank will perform as a payment gateway where it will hold the buyers advance payment until the delivery (The Business Standard, 2021). For this, transaction will be increased and the risk will be reduced.

Incentives for Exporters: The government is providing cash assistance of up to 20 percent for exports considering the products and the market. But most of the small entrepreneurs who export products online have no idea about this issue. They are being deprived of incentives. With proper training and the creation of a separate platform, the Women's E-commerce Forum feels it is possible to bring these small entrepreneurs under incentives (Ekushey-tv, 2021).

Internet Facilities: Four things are required for accelerates e-commerce for women and these are internet for everyone, adequate logistics, digital transactions, and trust. To ensure these, the government is taking the internet to rural areas. At the same time, the post offices are being activated. Postal department employees will be employed in this sector. A number of companies in the sector have been brought on the same platform to secure digital transactions.

Training Programs: In the proposed budget for the fiscal year 2021-22, the finance minister said a project titled 'I will do e-commerce, build my own business' has been taken up at the initiative of the commerce ministry to create more employment opportunities by creating entrepreneurs. Under this, e-commerce training will be given to five thousand new entrepreneurs. About 3,500 entrepreneurs have already been trained (Bangla Tribune, 2021).

Ensure E-commerce Trust & Transparency: The government is about to launch four new initiatives aimed at restoring trust and transparency in the e-commerce business. Unique company identity numbers for all online and Facebook-based firms, a common complaint management system, a central logistic tracking system, and an interoperable digital transaction platform are the four efforts (The Daily Star, 2022).

SheMeansBusiness: ShemeansBusiness is a program in collaboration with Government, International organizations and private sectors institutions for promoting women economic empowerment through Facebook’s long term commitment. On the International Women’s Day in 2016, it was launched firstly for supporting digital female entrepreneurs.



Figure 1. Working Area by September 2020
Source: SheMeansBusiness Website

Meta (Facebook) is has launched a campaign named #BuyFromHer to inspire people to buy from local women on Facebook and Instagram. SheMeansBusiness is launched in Bangladesh in 2022 in partnership with –

- ICT Division’s a2i Program
- Bangladesh Women’s Chamber of Commerce and Industry (BWCCI)
- LightCastle Partners



Figure 2. Launching Meeting of SheMeansBusiness in Bangladesh
Source: BWCCI Website

Role of Institutions (WE, E-cab, BWCCI) that Influence Women to Become Successful E-commerce Entrepreneur Women and E-commerce Forum (WE)

The biggest platform of women entrepreneurs on Facebook, Women and E-commerce Forum (WE) launched in 2017. At present, the number of members of this page is more than 11 lakh. In the pandemic situation, about 1 million women joined the group. Of these, 4 lakh entrepreneurs who do not have a page joined women and e-commerce forum (WE) during the Covid-19. The current member of Facebook group of women and e-commerce forum (WE) is more than 1 Million (Bd-pratidin, 2021).

Women & e-commerce Forum (WE) addresses the needs of these female entrepreneurs. WE’s goal is to help the female e-commerce entrepreneurs to sustain their businesses and empower them. The role of women and e-commerce forum for empowering women is given below;

- This organization works with local product because it wants to create self-independent women and promote local business.
- This organization works with leaders of Bangladesh e-commerce industry for making women aware about e-commerce.
- It organizes different seminars, workshops, round tables, webinars and other programs.
- For promoting local products and local businesses, this organization arranges different fairs.
- It has software through which the member can attend training programs and this app also works with delivery system.



Figure 3. WE Logo
Source: WE Website

Women and e-commerce forum has members from all over the country. Numbers of members from different divisions are given below;

Table 1. Division Wise WE Member List

DIVISION	MEMBER
Dhaka	82500
Chottogram	20100
Rajshahi	4700
Sylhet	4700
Khulna	4200
Rangpur	2600
Mymensingh	2300
Barishal	2200

Source: WE Facebook Group

E-commerce Association of Bangladesh (E-cab)

According to E-Cab, an e-commerce business organization, e-commerce has generated at least Tk 3,000 crores in just eight months. The number of members of the organization is now about 1400. Besides, more than three hundred new members have been added during the pandemic. The business growth of many e-commerce companies has doubled in recent years because of changed customer habits and increased online reliance during pandemic. (news24bd, 2021).



Figure 4. E-cab Logo
Source: E-cab Website

E-commerce Association of Bangladesh (e-CAB) is devoted to the development of the Bangladeshi e-commerce sector. It has been created to address the existing problems of e-commerce to ensure its growth. It also aims to serve as a common platform for women to provide them support and assistance. They undertake different activities including research, publication, training, workshop, seminars, etc., for the improvement of women in the e-commerce sector. In the time of the pandemic, they undertake so many initiatives for women e-commerce entrepreneurs to survive in those crises.

Healthcare Helpline: A special health care helpline has been launched to allay the fears of e-Cab member organizations and their staff regarding corona. Through this, some doctors give health advice. Safety training is provided for companies that have launched services.

Online Registration System: E-Cab member organizations should be able to pay their renewal fee at home and become an e-Cab member without coming to the e-Cab office. That is why the e-cab registration system has been brought online.

Reduce Delivery Obstacles: Some women entrepreneurs face difficulties in terms of product delivery during pandemics. E-Cab's president, secretary, and others have worked directly to remove those obstacles.

Arrange Loan & Investment: In consultation with Prime Bank, E-Cab has already provided loans to some women to run their business smoothly. Citibank and BRAC's prospect project have already been added to the process. The work of raising credit and investment continues by connecting more financial institutions.

Arrange Seminar, Webinar & Workshop: E-Cab has organized several seminars and webinars jointly and individually. These include joint seminars with Robi, VAT seminars, joint webinars with PayNair and Amazon, etc. Thousands of entrepreneurs have benefited during the coronation of online trainings and workshops. So far, 5,000 trainees have taken part in various trainings of e-cab.

Bangladesh Women Chamber of Commerce and Industry (BWCCI)

With the slogan "Progressive Women, Prosperous Bangladesh", the Bangladesh Women Chamber of Commerce and Industry (BWCCI) was founded in June 2001 with the goal of encouraging and strengthening women's engagement in the private sector as entrepreneurs by fostering a women-friendly business environment. The primary aims of the BWCCI are to mobilize economic growth among Bangladesh's urban and rural women, to assure women's strong voice in all fields of economic and political activity, and to lead the country toward progress via economic, political, and social empowerment of women. They offer a variety of services to their members such as;

- Training on women's business growth and skill-based training.
- Promotion of a business online.
- Preparedness for a bank loan.
- Services for business counseling.
- Product promotion.
- Participation in trade shows.
- Progressive BWCCI Awards.



Figure 5. BWCCI Logo
Source: BWCCI Website

OBJECTIVES

The major objective of this paper is to discover the role of Government of Bangladesh and different institutions for attracting and empowering Bangladeshi women through e-commerce. The specific objective is to discover division wise women participation in e-commerce, Governmental support to inspire women in this sector, training programs organized by different organizations, knowledge regarding different legal issues, domain and intellectual properties. The consequences will impact on the economy of Bangladesh by empowering women through e-commerce. The paper identifies the challenges and recommendations regarding different initiatives and actions of Government and Institutions for providing women of Bangladesh a shining future through e-commerce.

METHODOLOGY

This paper was written using both quantitative and qualitative methods. Women e-commerce entrepreneurs that operate their firms through various online platforms make up the study's demographic. The non-probabilistic sampling approach was used to calculate the sample size from this population, which was set at 100 users. This non-probabilistic sampling strategy enables for the selection of actual female e-commerce entrepreneurs rather than randomly selecting respondents who are not the target respondents. There are two types of data collecting, according to Hox and Boeije (2005): primary and secondary. This research is based on both primary and secondary data. A questionnaire is meant to acquire primary data from the sample population since the document contains both qualitative and quantitative information. Secondary data was gathered from a variety of websites, books, organizations, papers, and women's e-commerce experts.

RESULT AND DISCUSSION

Division Wise Successful Women E-commerce Entrepreneur

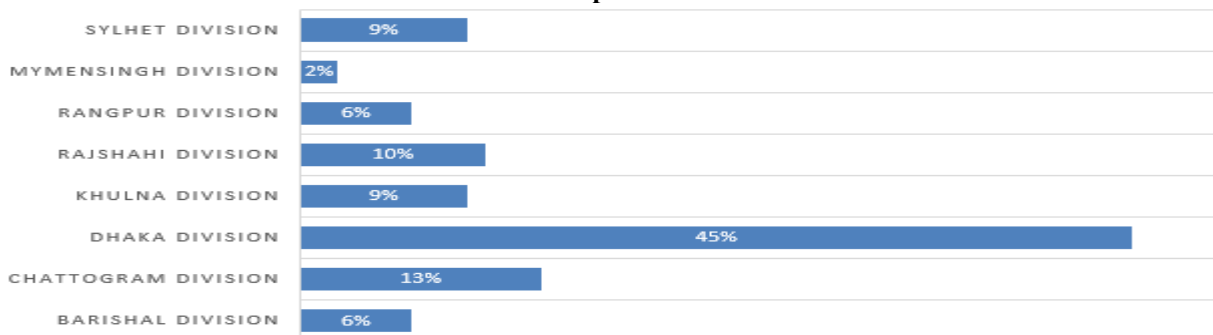


Figure 6. Division Wise Successful Women E-commerce Entrepreneur
Source: Author's Compilation

Figure 6 shows that most of the successful women e-commerce entrepreneur (almost half of the total) are living in Dhaka division (45%) according to the data given by respondents. Chattogram division (13%) is the second in the list, followed by Rajshahi division (10%). The last five position occupied by Khulna division (9%), Sylhet division (9%), Rangpur division (6%), Barishal division (6%) and Mymensingh division (2%) respectively. To analyze this data, total sale, number of order per week, income range in a month, Facebook page reach etc. are taken into consideration. In Dhaka division most of the entrepreneur are from Dhaka district in which maximum resides in Uttara, Dhanmondi, Mirpur area. The other are form Gazipur, Narayanganj, Rajbari, Tangail, Madaripur district. There are some reasons behind this to explain why Dhaka division has more successful entrepreneurs than other divisions. The reasons are, people or customer are knowledgeable and well-informed about e-commerce, technological abundance, good and fast internet connection, proximity to raw materials, faster and better delivery service, and deliver the products in compliance with hygiene rules.

Financial Sources to Start-up

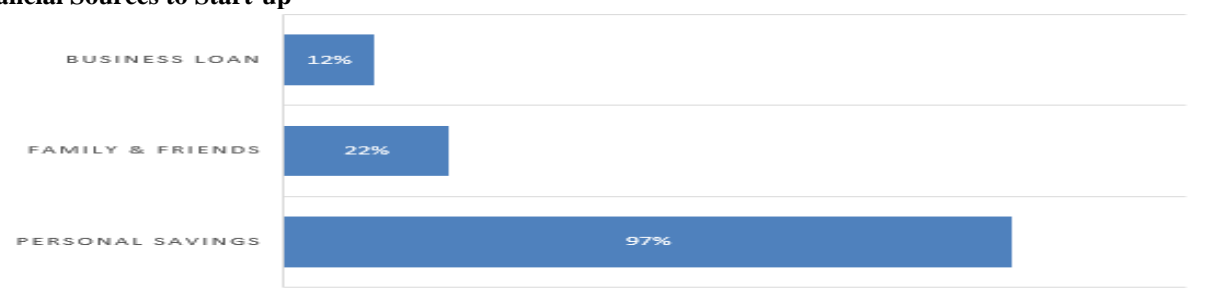


Figure 7. Financial Sources to Start-up
Source: Author's Compilation

For e-commerce it is not compulsory to maintain legal issue and physical shop is not also required. As a result it creates the opportunity to start e-commerce with little investment. The survey reveals that 97% respondents ensure that they started their e-commerce from personal savings where 22% respondents used the money from family and friends. According to the Figure 7, it is found that 12% respondents took business loan to start this e-commerce entrepreneurship. Although a woman can start an online business with a small amount of money, there are still many problems. Firstly, it becomes almost impossible for women to get a loan without having property in their own name, or without having as much. As a result, women are one step behind. Secondly, it is difficult to run a business with the amount of money that women get on bank loans. Thirdly, the last hope is the money they have in their hands or some money received from the family. As a result, very few women can express themselves as an entrepreneur.

Governmental Support

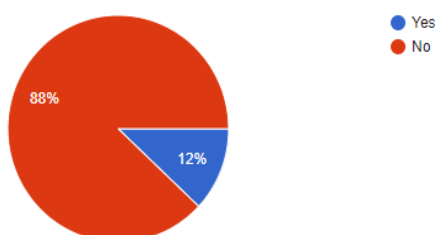


Figure 8. Governmental Support
Source: Author's Compilation

Government are supporting to encourage women empowerment through e-commerce through different initiatives with the help of ministry of information and communication technology (ICT), Bangladesh Bank and other Governmental institutions. But according to the Figure 8, it is found that 88% of the respondents did not get any Governmental support when they started e-commerce entrepreneurship. Only 12% respondents received Governmental support.

Women who don't receive governmental support, most of them are from rural areas. They are deprived of the necessary facilities due to lack of knowledge about government support and facilities. So, they want to make a profit using other means.

Training Programs

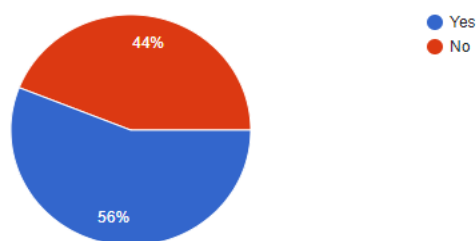


Figure 9. Training Programs
Source: Author's Compilation

While COVID-19 is creating complications and challenges, it is also creating opportunities to transform digitally. Different online training for women e-commerce entrepreneurs is organized by different Government and Non-government institutions. Women and e-commerce forum (WE) organizes different master class and training session for these women during the pandemic period. According to the Figure 9, it is found that 56% of the respondent took different training session to start their business or to enhance their business. They are trained on online marketing, delivery system, payment method, customer service and pricing method. However, it is also noted that 44% of respondents had no training. They started their business with their knowledge of business. Through these training people many women got the opportunity to expand their businesses and selling multiple product line.

Legal Issue (Trademark)

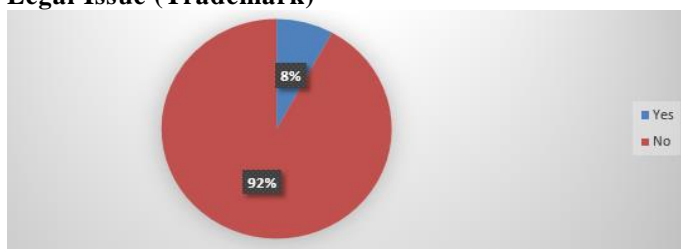


Figure 10. Legal Issue (Trademark)
Source: Author's Compilation

Trade license provides the permission to sellers to sell their product in a particular area. Trade license is provided by the Government agencies and without trade license, commercial activities become illegal. According to the Figure 10, only 8% of the respondents have trade license where Government is planning to make trade license compulsory for e-commerce. Among the respondent, the majority (92%) don't have any legal issue like trade license. Business can never be carried forward without a trade license. An entrepreneur must show a trade license when sending a product out of the country. Again, when the entrepreneur wants to do any training or want to receive governmental support, she has to show the trade license. But most of the women don't have this because they are not properly aware of this.

Domain/ Intellectual Property Issues

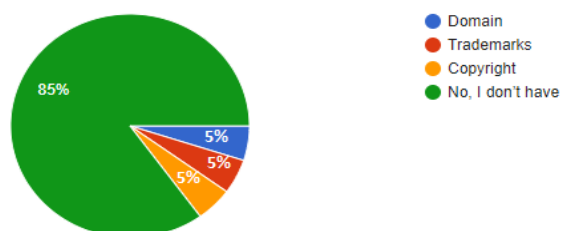


Figure 11. Domain/ Intellectual Issues
Source: Author's Compilation

There are different types of intellectual property like copyrights, patents, trademarks and others. Copyright protects database and website design where trademark protects business name, product name, logo etc. For e-commerce based

business intellectual property (IP) is considered one of the valuable assets which enhance the value of e-commerce business. According to the Figure 11, it is represented that 85% of the respondents don't have any intellectual property. But 5% respondents has domain where 5% respondents has trademarks. Some of the respondents have copyright and the percentage is only 5%.

It is very important to buy a domain for the website. Many times it is seen that the business may have gained popularity, but when go to open the website, it is seen that someone else has already taken the domain with this name. As a result, it is important to confirm the domain name of the organization, at least buy the domain even if do not plan to open the website now. Most of the women online entrepreneurs don't think about future so they don't buy any domain or intellectual property.

CONCLUSION AND POLICY RECOMMENDATION

Today, men as well as women are contributing equally to the development of Bangladesh. Women are proving their skills in different professions. The government is also determined to take the women community forward. In this situation, if women do not get the help of the people concerned, their way forward will be blocked and the steps of the government will be hampered. The government is encouraging women to come forward at all levels, we need the cooperation of all levels of society and the state.

The following policy recommendations could be helpful for The Government of the People's Republic of Bangladesh for mitigating their challenges and making this sector more profitable. The policies are;

- There is no way to solve the lack of capital without capital. The business needs to be started with the money saved in this field and the money received from the family. After starting the business, the business can be expanded with a bank loan.
- In many ways, Government can support without direct funding such as simple policies, tax exemptions, easy business space, capital assistance, assistance in transportation of goods or assistance in finding buyers.
- For receiving SME Bank Loan or ICT Grant, there are 3 things must do first.
 - Trade license
 - Tin certificate
 - A bank account in the name of business

If they don't have these 3 things first, they can't apply for any government support, so it is required to make everyone interested to accept them.

- For creating a shining future for the women e-commerce entrepreneurs in our country, it is required to take proper initiatives regarding the training program and financial or other support like export and courier service, workshop, soft skill training, master class etc. to make them more confident.
- Entrepreneurs need to handle e-mail, social media, online traffic, SMS service, telephone call etc. So women need to follow appropriate verification process like- one time password, biometrics. Single sign in, two factor authentication and other procedures which provide the accurate information about their identity verification and protect their e-commerce site.
- As the women participation is increasing in the e-commerce sector dramatically, it is required a legal framework to enhance the online transactions regarding- electronic contracting, dispute resolution, intellectual property, cybercrime, consumer protection and other aspects.

When a women starts online working, it is normal for her to have various fears in the first place. No matter how skilled and qualified she is in that work. And in that case she needs more support. It could be from people close to you, maybe from some other entrepreneur. Appropriate laws and policies should be formulated to remove obstacles including personal assistance, institutional assistance, banking assistance, interest free loan assistance etc.

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