

E-commerce Adaptation and Barriers for Women Entrepreneurs in Bangladesh

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Abstract

This study aims to investigate the influential impact of e-commerce on women entrepreneurship along with its challenges. This study reviewed the existing literature to understand how e-commerce is helping women to be empowered as established entrepreneurs as well as how they face emerging challenges. The study has incorporated several published articles from electronic media using the keywords women entrepreneurs, e-commerce adoption, barriers, and relevant terms. It included studies that focus on the adoption, utilization, and challenges associated with e-commerce platforms and technologies by women-led businesses. Moreover, papers published within the last 12 years (not before 2011) are considered to ensure the relevancy and currency of the context. The ways e-commerce changes the lives of women, along with challenges and opportunities are identified through this study. Women entrepreneurs attribute a significant impact of e-commerce to their entrepreneurial activities. E-commerce enhances the skills and knowledge of women entrepreneurs and acts as a catalyst for continuous learning and skill development. Several challenges are faced by women entrepreneurs in adopting e-commerce. Online security and privacy, high costs, and a lack of digital literacy come as the major barriers for women entrepreneurs. This suggests that financial and skill-related challenges hinder the widespread adoption of e-commerce.

INTRODUCTION

Women are now recognized as equal partners with men in development-related activities. About 50% of the population of Bangladesh are woman (Census, 2022). As a result, they are engaged in a wide range of activities such as business, politics, and services. E-commerce has added a new dimension in their involvement with economic activities. In many regions of the world, e-commerce has proven to be an effective tool for empowering women entrepreneurs (Mellita, 2012; Hossain, 2018 & Hazudin, 2021). E-commerce offers an opportunity for economic development and gender equality in nations like Bangladesh, where women encounter many obstacles to admission and success in traditional business sectors. E-commerce is considered as the significant market in Bangladesh. According to E-CAB, approximately 7,000 e-commerce websites run their enterprises through own website or Facebook page. It is seen as the

effective catalyst for the economic development and empowerment of women community (Bisht and Sharma, 1991).

The most feasible form of business for Bangladeshi women entrepreneurs is e-commerce. E-commerce in Bangladesh is amplifying day by day (Hoque *et al.*, 2015). The rapid advancement of digital technologies over the last ten years has completely changed how business is done all around the world. The purchasing and selling of goods and services using online platforms is known as e-commerce, and it is growing in popularity as a simple and cost-effective means for conducting business. With the help of e-commerce, female business owners may now expand their consumer base, break down geographical barriers, and save money on startup expenses by opening physical locations (McKinsey & Company, 2018). Additionally, it gives women the freedom to work from home, enabling them to reconcile their obligations to their families with their ambitions to launch their own businesses.

Currently there are more than thousand e-commerce entrepreneurs in bd with approximately 8200 FB pages running business and in customers more than 50% e-commerce users are young people (M. S. Islam, 2018), among them 57% buyers are student (Ishtiaque *et al.*, 2016). There are plenty of sectors of women enterprises in Bangladesh. Such as fashion-rich personal effects, wear and consumer goods, pharmaceuticals or cosmetics, leather-making products, knitwear and ready-made garments, plastic, and other synthetics. In a study (Hossain, 2018) identified that above 50% of women entrepreneurs opined that online business make it easier to be involved in entrepreneurship. However, they face a number of difficulties on multiple levels, such as the complicated social atmosphere and administrative system, which makes women's entrepreneurship in Bangladesh more challenging. (Morshed, 2015). They are facing financial institutions and access to funds, knowledge deficit, training deficit, lack of entrepreneurial training, family responsibilities, tax policies of the government and shortage of trained and skilled labour (Akhter, 2017).

To overcome these obstacles, e-commerce platforms have shown to be revolutionary. By offering

training courses, chances for mentorship, and access to funding, websites like *Daraz*, *AjkerDeal*, and *Alibaba* have embraced the promise of the digital economy to support female entrepreneurs. These platforms have significantly changed the entrepreneurial path of Bangladeshi women, giving them greater financial autonomy, greater influence over decision-making, and improved social status. The study (Hossain, 2018) found that for Bangladeshi women entrepreneurs, operating their businesses online is the most convenient option. E-commerce has significantly empowered women entrepreneurship by providing a platform for them to establish and expand businesses. E-commerce enables women entrepreneurs to overcome geographical constraints, reach a global audience, and reduce startup costs through online platforms, fostering economic independence and innovation (Akter, 2020).

Statement of the Problem

E-commerce is an important tool in today's fast-paced and growing world, enabling even small businesses to expand globally. Particularly in patriarchal societies like ours, e-commerce has made it easier for women to engage in various types of businesses (Mimi *et al.*, 2022) and achieve financial success. Though e-commerce in our country is amplifying day by day (Hoque *et al.*, 2015), there are many challenges that our female entrepreneurs face constantly in this field.

E-commerce plays a transformative role in reshaping the entrepreneurial ecosystem worldwide, and Bangladesh is no exception. It has become a significant driving force that fosters entrepreneurship and creates new business opportunities. It is a crucial chance for women to breakthrough conventional boundaries and become successful business owners. The marketplace is expanding quickly because of widespread internet access, an increase in smartphone usage, and improvements to infrastructure. Despite its enormous potential, adopting e-commerce and growth are extremely difficult for women entrepreneurs. Their development is hampered by inadequate financial access, insufficient training, constrained societal norms, and weak transportation

networks (Bangladesh Women's Chamber of Commerce and Industry, 2021; Issue-I, 2019).

E-commerce in Bangladesh is amplifying day by day (Hoque *et al.*, 2015). Research conducted on e-commerce stated that BD e-commerce is growing (Ahmed Saad Ishtiaque & Sarwar, 2016; Hoque *et al.*, 2015) Bangladesh has well infrastructural development besides the adaptation of smartphone, internet is increasing rapidly and there are many e-commerce sites in bd (M. S. Islam, 2018; Karim & Qi, 2018) This all are facilitating e-commerce to spread. Currently there are 1000 e-commerce entrepreneurs in bd with approximately 8200 fb pages running business and in customers more than 50% e-commerce users are young people (M. S. Islam, 2018), among them 57% buyers are student (Ishtiaque *et al.*, 2016). In the previous research, challenges, and barriers of e-commerce in Bangladesh are shown such as, challenges of building greater trust in consumers' minds, penetrating the rural market, moving beyond cash payment, and an underdeveloped delivery system (Ishtiaque *et al.*, 2016). There are also several studies on the challenges and solutions of women e-commerce entrepreneurs. The emergence of women in social media-based e-commerce is a recent trend in Bangladesh, making up for 80% of Bangladesh's e-entrepreneurs (M. Z. Islam, 2018; Obaidullah & Al Zubayer, 2021) which is crucial for overall development and meeting the 5th goal of UN's SDGs, gender equality also (Obaidullah & Al Zubayer, 2021). Mostly women entrepreneurs agree that online business makes it easier to be involved in entrepreneurship (Mimi *et al.*, 2022) as it provides 24/7 business and opens up immense business opportunities (Akter, 2020).

Due to social, cultural, and ideological barriers, the conditions supporting men and women entrepreneurs may differ significantly. Women often face more challenges related to various ecosystem components, such as barriers to entry, government policies, the culture of entrepreneurship, and legal infrastructure, compared to men (*Bridging the Gaps to Accelerate Women's Entrepreneurship*, 2023) In particular, small-town and rural women entrepreneurs often lack the digital skills needed to use technology for both personal and professional reasons they do not have equitable access to the

internet as well (Bangladesh Women Chamber of Commerce and Industry, 2021). Study shows that inadequate access to financing, a lack of start-up capital, small capital, inadequate training facilities, a lack of knowledge and managerial experience, difficulties obtaining formal credit, legal and regulatory frameworks, various social and familial taboos, obstacles to market access, and unfavorable working and transportation conditions are some of the obstacles faced by female entrepreneurs. (Issue-I, 2019). However, city women have better advantages in dealing their enterprises as they belong to better backgrounds, opportunities, and support (PressXpress, 2023).

This study brings the challenges of e-commerce for women together and intended outcomes will contribute to understanding the existing barriers where women entrepreneurs require facilitation. The findings are expected to provide pragmatic benefits by sorting out the existing loopholes and the policy practitioners can act accordingly. Addressing the challenges will not only contribute to the enhancement of the economy but also contribute to establishing women empowerment in developing countries like Bangladesh.

Objective of the Study

Overall, the study investigated the influential impact of e-commerce on women entrepreneurship. How e-commerce is helping women to be substantial entrepreneurs and how they face emerging challenges. Specifically, this study has been conducted focusing on the following objectives.

- To identify the significant impact of e-commerce on entrepreneurship.
- To find the challenges to the adoption of e-commerce in entrepreneurship.

Methods

Search strategy

Using the key words Women, E-commerce, Entrepreneurs, Challenges and Adaptation a comprehensive search of literature was conducted to identify relevant studies for inclusion in this current study. Electronic database Google Scholar and Scopus were used to search the required paper.



Inclusion and Exclusion Criteria

We included only the published papers from 2011-2024. So that the present strategies can be understood. Papers that are related to women's e-commerce entrepreneurship in Bangladesh and discuss barriers, and challenges along with adaptation strategies with the current scenario are included here. We excluded papers before 2012 so that the concurrent data could be analyzed very well and the data remain updated. In fact, electronic payment gateway, that accelerated e-commerce, was first introduced in the country in 2010 with the establishment of 'SSLCOMMERZ' and even countries largest online market called 'Bikroy.com' started its journey from 2012 (Islam, 2023). So, to ensure the rationale inclusion of the papers we did not considered any literatures published before 2012. Papers in other countries' e-commerce are excluded because we wanted to depict just the scenario of Bangladesh.

Study Selection Process

The authors of the study screened the titles and abstracts of the collected articles to assess their eligibility to include in this study. Basing on discussions we selected the mostly matched papers that can help to avail the study goals.

Data Extraction

A systematic extraction form was developed to extract relevant data from the reviewed articles. Authors confirmed the publication year, methods, sample patterns, key findings, limitations and future research scopes to extract the required data.

Quality Assessment

We tried to ensure the quality of the papers as it is about the perspective of Bangladesh, and it is difficult to get about this specific topic high-quality paper, withstanding this problem we searched with different keywords to find papers regarding this topic and we go through the abstract first to maintain the relevancy. We conducted quality assessment independently by four reviewers and solved the discrepancies through group discussion and consensus. The reviewers followed Joanna

Briggs Institute checklist to maintain the quality assessment (Aromataris *et al.*, 2015)

Data Synthesis

By summarizing the findings of the selected studies data synthesis were done. Key themes, patterns and trends were selected and analyzed creating themes based on the study objectives.

FINDINGS AND DISCUSSION

E-commerce has emerged as a transformative force in global entrepreneurship, offering new avenues for business growth, market expansion, and economic empowerment. In the context of Bangladesh, a South Asian country with a burgeoning entrepreneurial landscape, the adaptation of e-commerce holds particular significance for women entrepreneurs. This discussion explores the dynamics of e-commerce adaptation among women entrepreneurs in Bangladesh, shedding light on the opportunities it presents and the barriers.

The Significance Impact of E-commerce on Women Entrepreneurship

E-commerce simply defined as conducting business by using electronic media. Through e-commerce digital platforms are utilized to purchase, sell, transfer, or exchange goods, services, or information. (Turban *et al.*, 2008). Today's e-commerce has proven to be a fantastic platform for women's empowerment. E-commerce has had a significant impact on women's entrepreneurship, bringing about several positive changes and opportunities for women in business. Here are some key aspects of the significance and impact of e-commerce on women's entrepreneurship that are found in different studies. 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 (Mimi *et al.*, 2022b). It helps to contribute to the economy by supporting their families with their earnings (Parvin *et al.*, 2012), bearing the expense of children's education, managing financial issues in the business, creating

employment for family members, and supporting the poor improve their economic and living condition, be self-reliant, create their own identity where they get the flexibility to balance their work and family life in our patriarchal society (Hossain & Rahman, 2018). It also assists them to improve their living conditions (Lutfunnahar, 2023). Women entrepreneurship also helps to attain sustainable development and poverty reduction through the creation of job opportunities, and providing support for lesser-privileged groups like youth and women (UNDP, 2014). Overall, e-commerce has played a transformative role in promoting women's entrepreneurship by providing access to global markets, reducing entry barriers, offering flexibility, fostering empowerment, facilitating networking, and contributing to financial inclusion. Efforts to address challenges and promote inclusivity can further enhance the positive impact of e-commerce on women in business. E-commerce can play an imperative role in empowering women as it creates opportunities to work and earn for themselves and others. It is becoming a more popular means of entrepreneurship for women in Bangladesh. These platforms, in fact, offer a route with great potential to increase women's economic engagement in the country as a whole. E-commerce is increasingly serving as a reliable indicator of women's economic independence.

The way that how e-commerce aids in the development of women entrepreneurs.

E-commerce can play a significant role in the development of women entrepreneurs by providing them with various opportunities and overcoming traditional barriers.

Access to global markets

E-commerce platforms enable women entrepreneurs to reach a global audience without the need for a physical presence in different locations. This can open up new markets and opportunities for women-owned businesses. Low-cost e-commerce platforms and low access risk are encouraging women to engage in e-commerce (Akter, 2020).

Adjustable workplace

E-commerce allows women entrepreneurs to manage their businesses from anywhere with

an internet connection, providing flexibility and accommodating work-life balance. E-commerce opens up enormous business opportunities, as it enables round-the-clock business 24/7 (Akter, 2018).

Reduced obstacles and increased business entry

Although women's business entry through e-commerce perspective is multifaceted, including both benefits and difficulties. It enables women to participate in online sales and reach larger markets, which can result in higher incomes and financial independence for women (Masroor *et al.*, 2018; Sharma & Jain, 2024).

Networking opportunities

E-commerce platforms and social media provide opportunities for women entrepreneurs to connect with peers, mentors, and potential collaborators globally, fostering a supportive community. According to E-Commerce Association of Bangladesh (ECAB) there are more than 7,000 e-commerce sites are selling their product online through their website or Facebook page (Akter, 2020). For female entrepreneurs, social media is a potent new advantage that gives them the ability to target particular areas of their comfort zone and attract a large number of consumers (Richard *et al.*, n.d.).

Overcoming physical restrictions

E-commerce eliminates the need for a physical storefront, allowing women entrepreneurs to operate businesses from home, overcoming challenges related to commuting and childcare. There are many who believe that social media is transferring marketing interests without having the necessary company infrastructure. This is the best chance for them to operate their business or sell anything that is broken from the comfort of their own home or place of business without having to rent an office or other space (Richard *et al.*, n.d.).

Financial inclusion

E-commerce can provide financial inclusion by enabling women entrepreneurs to access online payment systems and banking services, overcoming traditional barriers to financial resources. There is no legal restriction, do not have to take commercial



licenses, no tax imposed by the government on e-commerce in social media in Bangladesh (Obaidullah & Al Zubayer, 2021).

Capacity building

E-commerce initiatives and programs focused on women entrepreneurs can offer capacity-building by overcoming traditional challenges, including training, mentorship, and access to resources that enhance their business skills (Chea, 2022). E-commerce aids in the development of women entrepreneurs by providing expanded market access, reducing entry barriers, offering flexibility and work-life balance, promoting financial inclusion, fostering skills development and digital literacy, and facilitating networking opportunities. These factors collectively empower women entrepreneurs, enabling them to overcome traditional constraints and thrive in the digital business landscape.

The Challenges to the Adoption of E-commerce in Entrepreneurship

E-commerce adoption in the business world is advantageous, but it is frequently impeded by a number of obstacles. These barriers can vary across different regions, industries, and individual circumstances. Challenges faced by women in e-commerce include poor network coverage, product quality, delivery system, lack of privacy policy, no legal framework, customer management, lack of basic business knowledge, fail to create a sustainable business, achieving customer trust, fake page, difficulties to access capital and monetary services, cyber-crimes such as Facebook id hacking, online blackmail, bad comments on live selling shows, etc. (Basak, 2022). They also go through the challenges including lack of capital, training, knowledge and family support, difficult access to marketing facilities, insufficient knowledge about technology, gender discrimination, and social, cultural and religious barriers which are faced by women entrepreneur at the time of adopting E-commerce in Bangladesh (Ahammad & Moudud-Ul-Huq, 2013; Zaman, 2013; Afroze *et al.*, 2014; Islam & Ahmed, 2016). Moreover, Insufficient internet connectivity can impede the uptake of e-commerce, particularly in isolated or rural regions.

Some business owners might not have the tools (computers, cellphones, etc.) or technological know-how needed to run successful e-commerce enterprises. Lack of access to digital economic knowledge is one of the key challenges that keep women entrepreneurs behind in digital economic activities (M. A. Islam *et al.*, 2023). Alongside, when compared to traditional businesses, e-entrepreneurs experience a great deal of discrimination because of their financial accessibility (M. S. Islam, 2018). Sometimes e-commerce might be discouraged by worries about data breaches, cyber risks, and transaction security. These concerns also affect consumers. Security and cybercrime have lately emerged as major issues for Bangladeshi e-business. Some bogus pages steal money from customers and commit crimes under the disguise of being an online marketplace (Sultana & Akter, 2021).

Additionally, potential customers and entrepreneurs may be deterred by limited payment options and worries about the security of online payments. In this regard women who operate micro (e-commerce/e-retailing) businesses confront two major challenges: obtaining the cash required for seed money and maintaining steady funding for an ongoing endeavor (Mahadi *et al.*, 2017). Often times It becomes difficult to create credibility in the virtual world and foster confidence in online transactions, particularly for new or tiny business owners. According to a global survey from the Centre for International Governance Innovation, almost half of the population do not trust online shopping (Obaidullah & Al Zubayer, 2021). Finally, the E-commerce laws that are intricate and constantly changing, such as those pertaining to taxation, data protection, and consumer rights, can negatively hamper e-business. The existence of higher costs and inflation, complicated loans, and male domination is also found in the previous studies conducted by Hasan (2022), Uddin (2021), and Islam *et al.* (2018).

The adoption of e-commerce in entrepreneurship faces several barriers, including limited digital infrastructure, technical challenges, security concerns, payment and financial issues, consumer trust issues, regulatory compliance complexities, high initial costs, resistance to change, logistical

challenges, limited awareness, and cultural factors. Overcoming these barriers requires a holistic approach, addressing challenges related to technology, security, regulation, and cultural perceptions, while also providing support in terms of education, infrastructure development, and financial accessibility.

CONCLUSION

Women are consequently taking part in a wider range of activities, including business, and service. In many regions of the world, e-commerce has proven to be an effective tool for empowering female entrepreneurs. Women's entrepreneurship is regarded as a powerful tool for their economic development and empowerment. Women's participation in e-commerce is growing daily as a result of its ability to help them overcome poverty, lessen inequality, generate original ideas, and work from home. However, a few obstacles stand in the way of e-commerce's alignment with women's entrepreneurship. These include a deficiency of capital, an inadequate supply chain and distribution system, a lack of management expertise, and restricted access to IT industry knowledge. In light of this, policymakers, researchers, and scholars should conduct additional studies to gain additional insights for enhancing women's digital economic engagement in developing nations such as Bangladesh, where a large number of women are unemployed and neglected.

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