

Increasing Participation of Women in Online Business: A Qualitative Study in Cumilla City, Bangladesh

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Abstract

This study explores involvement of women in online business platforms in Cumilla City, Bangladesh. The research aims to understand the factors motivating women to engage in online businesses, the challenges they face, and the impact of their participation on economic and social dynamics. Using a qualitative approach, data were collected through in-depth interviews (IDI) and case studies of women entrepreneurs engaged in various online businesses. The findings reveal that women in Cumilla are leveraging online platforms to overcome traditional barriers to entrepreneurship, such as social restrictions and financial limitations. The study highlights the role of technology and social media in enabling women's economic participation and the importance of supportive networks in enhancing their success. This research contributes to the understanding of women's entrepreneurship in digital contexts and offers insights into promoting gender equality in business.

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1. Introduction

1.1 Context and Significance of the Study: The rapid expansion of internet access and digital platforms has transformed traditional business

practices globally. In developing countries like Bangladesh, online business platforms offer new opportunities for economic participation, especially for women who face societal restrictions in more traditional business environments. The dynamic growth of online businesses in Bangladesh, particularly among women, signals a shift in the entrepreneurial landscape and suggests that technology could play a pivotal role in enhancing women's economic empowerment.

Despite this progress, Bangladeshi women continue to face significant challenges, including patriarchal norms, limited access to financial resources, and social restrictions that impede their entrepreneurial endeavors. These challenges underscore the importance of understanding the factors motivating women to engage in online businesses, the strategies they employ to overcome barriers, and the broader social and economic impacts of their participation.

1.2 Research Problem and Objectives

This study focuses on the progressive involvement of women in online business in Cumilla City, Bangladesh. It seeks to answer the following research questions:

1. What motivates Bangladeshi women to participate in online business platforms?
2. What challenges do women entrepreneurs face in the online business sector, and how do they navigate these challenges?
3. What are the socio-economic impacts of women's participation in online business on their personal lives and the broader community?

The primary objective of this research is to explore the driving forces behind women's engagement in online business, examine the constraints they face, and analyze the impacts of their activities on social and cultural relationships within their communities.

1.3 Overview of the Study Area

Cumilla City, located in the southeastern part of Bangladesh, serves as the study area for this research. The city has experienced a noticeable increase in online business activities in recent years, particularly among women entrepreneurs. This makes Cumilla an ideal setting to explore how women are leveraging digital platforms for economic activities and how their participation affects local business dynamics and social structures.

The study provides valuable insights into the intersection of gender, technology, and entrepreneurship in a developing country context, offering a nuanced understanding of how women can use digital tools to navigate traditional barriers and achieve economic independence.

2. Literature Review

The literature on women's entrepreneurship in online business, particularly in developing countries, provides a rich context for understanding the challenges and opportunities faced by women in this field. This review synthesizes key studies and theoretical frameworks that underpin the current research.

2.1 Women Entrepreneurs and E-Commerce: A Global Perspective

The rise of e-commerce has significantly impacted women's participation in business worldwide. In many developing countries, including Bangladesh, women often face restrictive societal norms, limited mobility, and inadequate access to financial resources, which traditionally have impeded their entrepreneurial pursuits (Akhter, 2013). E-commerce platforms offer women a way to overcome these barriers by providing flexible, low-cost entry points into the marketplace and access to broader customer bases (Mellita & Cholil, 2012).

Research shows that online platforms are particularly empowering for women, allowing them to balance work with family responsibilities and to work from home, thereby avoiding cultural restrictions on mobility (Saleh, 1995; Singh, 2008). Online businesses also enable women to circumvent traditional gatekeepers, such as bank managers and landlords, who may be biased against them (Garga & Bagga, 2009).

Women entrepreneurs in Cumilla use their social capital, such as networks and relationships, to build credibility and trust in the digital marketplace, thereby gaining legitimacy and economic power (Paoloni & Dumay, 2015).

2.2 Theoretical Frameworks: Gender and Entrepreneurship

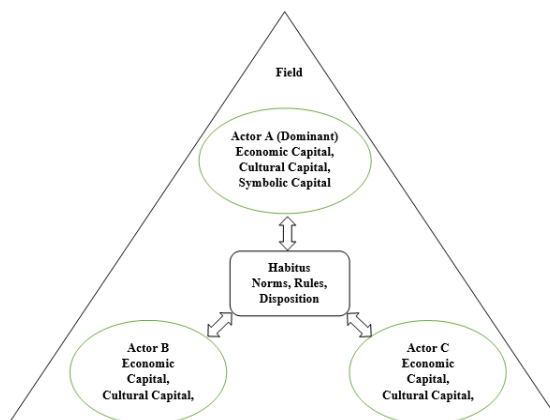


Figure 1: Bourdieu's theory of practice

Sherry B. Ortner's theory on cultural agency and subjectivity provides a useful lens for understanding women's participation in online business (Ortner, 1996). Ortner argues that women, traditionally associated with domestic roles, can exercise agency by engaging in culturally organized social episodes that allow them to demonstrate skill, intention, and intelligence. Applying this to the context

of online entrepreneurship, women in Bangladesh are redefining their roles and asserting their economic independence within a patriarchal society.

Pierre Bourdieu's theory of practice further enriches this understanding by explaining how women navigate the "field" of digital entrepreneurship through their habitus (Bourdieu, 1984). In this framework, habitus refers to the dispositions formed by past experiences, which guide future actions.

So, on this research there are adjusting relations with this theory. According to the theory, in this study **field** is that capital world where women are regularly belonging within some material like internet, technology. In the modern technology of world, the women who are being proficient in online working, it's a one kind of process of **habitus** where they are gaining good disposition. By **practicing** they are becoming update to think self-reliant and facing the challenges they are being competitive minded. Here, there is a figure where showed –

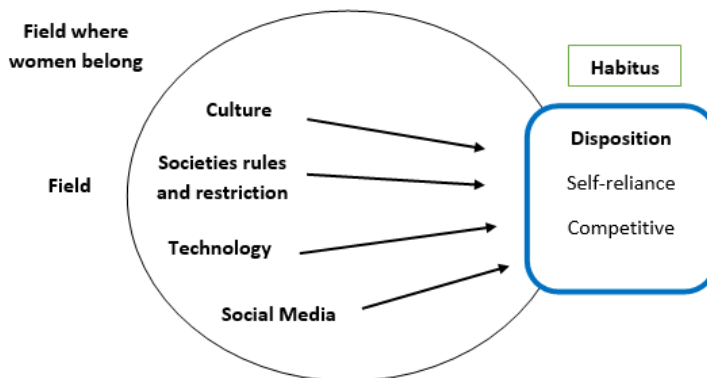


Figure 2: the study of the related theory

2.3 Challenges Faced by Women Entrepreneurs in Online Business

Multiple studies highlight the specific challenges women face in online entrepreneurship. These include difficulties in accessing financial capital, gender discrimination, and limited support from traditional institutions (Chowdhury, 2002; Vishwanathan, 2001). Women often have limited access to credit and are less likely to receive loans due to perceived risks and lack of collateral (Singh, 2008). Furthermore, societal expectations and family responsibilities often restrict the time and energy women can devote to their businesses (Nehru & Bhardwaj, 2013).

However, online platforms can mitigate some of these challenges by providing more flexible and accessible means of conducting business. Research

indicates that women who engage in e-commerce tend to be more educated, technologically savvy, and resourceful, finding innovative ways to overcome barriers (Sebora et al., 2008).

2.4 Impact of Online Business on Social and Economic Relationships

Studies also show that women's participation in online business can have significant social and economic impacts. It can promote social inclusion, reduce economic dependence on men, and increase women's decision-making power within the household (Watson, 2003; Jesselyn, 2004). The online business environment allows women to engage in cultural exchange, foster social networks, and build relationships that extend beyond economic transactions (Rehman, 2011).

The increasing participation of women in digital entrepreneurship is reshaping the economic and social landscapes of communities in Bangladesh. As they gain economic power, women are also becoming more active in public and social spheres, challenging traditional gender roles (Kaur & Bawa, 1992).

3. Methodology

3.1 Research Design

The study is designed as an exploratory qualitative research. This design was chosen to provide in-depth insights into the experiences of women engaged in online business and to understand the social and cultural dynamics influencing their participation. The research focuses on the personal narratives of the participants, contextual factors, and social structures that shape their engagement in online entrepreneurship.

3.2 Study Area

The research was conducted in Cumilla City, a rapidly developing urban area in southeastern Bangladesh. The city has experienced notable growth in online business activities, particularly among women entrepreneurs, making it an ideal setting for studying the dynamics of digital entrepreneurship in a developing country context.

3.3 Sampling

The study uses purposive sampling to select participants who are women involved in various online business activities, such as selling handmade crafts, clothing, food items, and beauty products. The sample includes 28 women entrepreneurs who have been active in online business for at least one year. Participants were

selected based on their relevance to the study objectives, diversity in business types, and availability for interviews.

3.4 Data Collection Methods

Semi-structured in-depth interviews were conducted with 28 women entrepreneurs for this study. These interviews focused on understanding their motivations, challenges, experiences, and the impact of online business on their lives. The interviews were conducted in a conversational manner, allowing flexibility to explore unexpected themes and insights.

3.5 Data Analysis

A qualitative content analysis technique was used to identify codes and generate themes using manifest and latent content. The analysis process was employed as presented (Figure. 3).

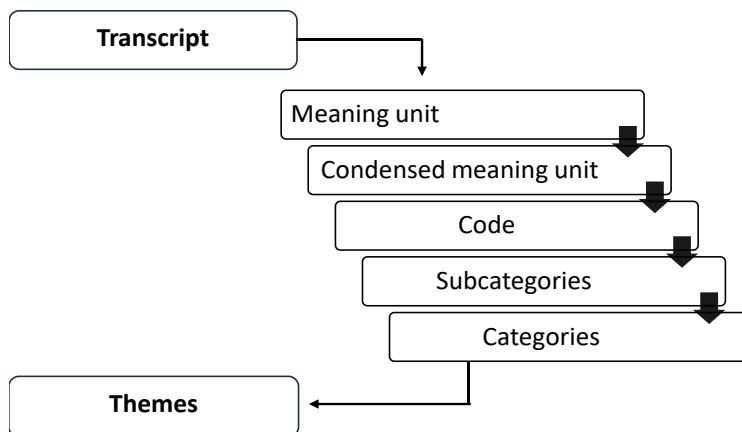


Figure 3: Data analysis process from transcript to generate themes, *Source: Rahman, K. (2011)*

The coding process began with thoroughly reading the entire transcript and then condensing the relevant meaning units. After subsequent readings of condensed meaning units, they were coded and grouped into categories. Finally, the data were thematically categorized before detailed analysis.

3.6 Ethical Considerations

This research was registered and approved by the Higher Degree Academic Research Approval Committee, Department of Anthropology, Comilla University, by July 1, 2018. The registration number is ANP_BSS_2017:34. Additionally, during the interview's, written consent was obtained from the respondents before proceeding with an interview.

4. Results

4.1 Motivations for Engaging in Online Business

The study revealed several factors motivating women in Cumilla City to participate in online business platforms:

4.1.1 Financial Independence: Many women entrepreneurs cited financial independence as a primary motivation. Many respondents expressed a desire to contribute to their household income or to become self-sufficient. Online platforms provide a flexible and relatively low-cost way to start a business, which is particularly appealing for women who may not have access to substantial capital or external funding.

“today's trend is so expensive for a passionate student and a part time work may do some cover the expenses”.

Another respondent (Married, 28) who does not get economic support from her husband. As a result, she feels sometimes inferiority complex. She stated,

‘Handling every side of a family, it is a good chance to income and need not have to depend on my husband’.

4.1.2 Flexibility and Convenience: We found that the ability to work from home while managing household responsibilities was highlighted by many interviewers. Online businesses allow women to create their own work schedules, balance family duties, and avoid commuting, which is particularly beneficial in a patriarchal society where women often face restrictions on mobility. One participant (Married, 35) expressed,

“..in a word, the best benefit of online business is that it can do from everywhere, need not maintain any fixed place. Accessing social media, women are now making chance to work and this work can be done only by a machine.”

As reported by another respondent (Married, 28) stated,

‘At first, I have started work with my sister-in-law in her shop. But when she was feeling hassle to manage then I joined to help. After some months, we decided to sell in online because handling every side of work is tough for a woman to work in full swing.’

Some female students are running businesses alongside their studies, motivated by the flexibility and convenience of online business. One participant (Unmarried, 18) said,

“to be truth online business is too hassle free and time consuming, that's why I can do it beside my study.”

4.1.3 Working environment: Perfect and suitable environment is much important for woman. Many women do not apply to the job for insecurities what has come from the respondent 's speech. An environment is keeping big impact on the work of both men and women. Fearing of the any occurrence, they do priority in environment. A respondent (Unmarried, 24) mention,

“After completion, I got a part time job in an IT farm. But I did not feel comfortable On working. The working environment was not well to keep up my job. In contrast, online business is safe and secure from all sides and at least there has no complexity to work.”

Another participant (Married, 26) said,

“At present there is happening many unpleasant occurrences with women. Our outdoors is not safe and secure for us. The condition of workplace is more unsafe and the more imperfect.”

4.1.4 Health barriers in working outside: Health barriers significantly restrict working performance. Health is defined as the complete state of physical, mental, and social well-being, not merely the absence of illness. Women's health involves their emotional, social, and physical well-being, and is determined by the social, political, and economic contexts of their lives. Importantly, online businesses provide a convenient working option, allowing women to work without undue stress. A respondent said,

“The relevant reason for involving online business is that I am physically sick and following up the rules of an institution is difficult for me to go outside regularly.”

4.1.5 Utilization of Skills and Passion: Several respondents mentioned that online businesses provided an outlet to utilize their creative skills or pursue a passion. For example, many women were involved in crafting, fashion design, or cooking, and the online business platform allowed them to turn these hobbies into income-generating activities. As reported by a respondent (Unmarried, 22),

“I have enjoyed doing crafts since my childhood. My idea of starting an online business arose from the handcrafts I create.”

Another creative seller who makes ornaments herself said,

“I've loved crafting since my childhood. When I noticed that people were doing business with their crafts, I decided to follow suit and started my own.”

4.1.6 Minimal Capital: Another motivating factor identified for women's engagement in online business is the minimal capital required. It was stated by

some respondents that a large amount of capital is not required to start an online business. An online business can be started with little capital if passion is present. As reported by a participant stated,

"I faced many barriers and took on challenges alone to earn a living. In online business, there was no need to contemplate investments or loans. I started my work with just 300 taka."

4.2 Challenges Faced by Women Entrepreneurs in Online Business

Despite the opportunities presented by online platforms, women entrepreneurs in Cumilla City also face several challenges, particularly social and cultural barriers. Respondents indicated that societal norms and cultural expectations still pose significant barriers. Women often face resistance from family members, particularly male relatives, who may not support their business activities. Additionally, societal prejudices and gender biases can affect their business operations, especially in negotiations and networking. Our one respondent (Married, 30) stated,

"As my husband does not allow me to work outdoors, I decided to work indoors, keeping it hidden from him. When the researcher asked how long she could keep this up, she insisted it was impossible to let him know. When I mentioned it, he said, 'Meye manushera abar ki bebsha korba' (How can women do business?)."

Despite facing challenges from male relatives, women sometimes receive support from them. On of our participant (Married, 30) said,

"I completed my graduation in chemistry and then got married. I grew up in a conservative family where I was mentally conditioned to believe that girls should not work outside. My father did not allow me to. However, after getting married, I started an online business. My husband is very open-minded and dreams of seeing me as a successful woman."

4.3 Socio-Economic Impacts of Women's Participation in Online Business

The participation of women in online business in Cumilla City has had significant socio-economic impacts:

4.3.1 Economic Empowerment: The findings suggest that involvement in online business has increased women's financial independence, reduced their economic dependency on male family members, and improved their ability to contribute to household expenses. Many women reported that their income from online

business has enabled them to make independent financial decisions and invest in their children's education. One respondent (Married, 29) said,

"Besides the parlor, I run an online business and sell traditional batik saris, which are rare but in high demand. I have to bear my own family costs. From the two sectors, I typically earn between 40,000 and 50,000 taka monthly. I emphasize more that getting involved in business has made a positive change in my family. Now, I can pass my monotonous time by joining various programs and parties, talking with many women, and forming good relationships."

4.3.2 Social Empowerment: The study found that women's engagement in online businesses has positively impacted their social standing within their communities. Many respondents reported increased respect from family members and peers, as well as greater involvement in decision-making processes within their households. Some participants also noted that their businesses had helped build social networks, as they connected with other entrepreneurs and customers, both locally and internationally. A participant who sell homemade food,

"To be frank managing the household chores and cooking is a big challenge but now the fact that I can't deny peoples requests and their affections."

Another respondent shared her feeling and said,

"I receive a lot of feedback and responses about my products through Facebook. It's a great feeling when customers appreciate my works."

4.3.3 Cultural Exchange and Community Building: Online businesses have facilitated cultural exchange and community building. Women entrepreneurs in Cumilla are not only selling products but also sharing local traditions and crafts with a broader audience. This has helped in preserving and promoting local culture and traditions, while also fostering a sense of community among the women entrepreneurs. A participant stated,

"I sell tremendous batik dresses. There is much demand for batik in Cumilla, especially from outside the area. It is a glory for us that the golden old can never lose its value if it bears tradition. I am so blessed to sell batik products and I get good responses on them."

Our another respondent said,

"... Although this pottery is hard to carry and deliver, increasing customer demand has heightened my interest in selling it. Since only a few people know about the pottery of Bijoypur, I have had the opportunity to sell it. In this way, people are becoming more concerned

and skilled at searching for their preferred type of work, where two purposes are both served and relied upon.”

5. Discussion

This section interprets the findings of the study in light of the research objectives and existing literature, highlighting the implications for theory, practice, and policy.

5.1 Interpretation of Key Findings

The study's findings reveal a multifaceted landscape of women's participation in online business in Cumilla City, Bangladesh. The motivations, challenges, and impacts identified provide valuable insights into the intersection of gender, technology, and entrepreneurship in a developing country context.

5.1.1 Motivations Aligned with Global Trends

The motivations identified in this study, such as the desire for financial independence, flexibility, and utilization of skills, align with global trends observed in women's entrepreneurship. Similar to findings by Akhter (2013) and Saleh (1995), the study confirms that women in Cumilla see online business as a viable route to economic empowerment. The flexibility offered by online platforms allows women to navigate traditional gender roles and responsibilities, a finding that is consistent with the work of Mellita and Cholim (2012) and Sebor et al. (2008).

5.1.2 Challenges Reflect Local Socio-Cultural Context

The challenges faced by women entrepreneurs in Cumilla, such as social barriers reflect the local socio-cultural context. These challenges are deeply embedded in Bangladesh's patriarchal norms, which continue to restrict women's participation in economic activities. This is consistent with the findings of Chowdhury (2002), Singh (2008), and Garga and Bagga (2009), who noted similar barriers in other regions. However, the study also highlights that online platforms can mitigate some of these barriers by providing an alternative space for women to conduct business, bypassing traditional gatekeepers such as financial institutions and landlords.

5.1.3 Socio-Economic and Cultural Impacts

The study demonstrates that women's engagement in online business has led to both economic and social empowerment. This aligns with the findings of Watson (2003) and Jesselyn (2004), who argued that entrepreneurship can increase

women's agency and reduce their dependency on male family members. Moreover, the cultural exchange and community-building aspects observed in Cumilla suggest that online businesses can play a role in promoting local culture and fostering social cohesion, which adds a new dimension to the existing literature.

5.2 Implications for Theory and Practice

5.2.1 Revisiting Theories on Gender and Entrepreneurship

The findings support Sherry B. Ortner's theory of cultural agency and Pierre Bourdieu's theory of practice, as they illustrate how women in Cumilla exercise agency within the constraints of their socio-cultural environment. Women use online business as a field to navigate and negotiate their social positions, leveraging digital tools to build economic and social capital. This study suggests that theories of entrepreneurship should consider the digital context as a significant field where traditional gender norms can be both challenged and reinforced.

5.2.2 Practical Implications for Policy and Support Programs

The study's findings have important implications for policymakers, NGOs, and organizations supporting women entrepreneurs. Firstly, there is a need for targeted financial support programs that address the unique challenges faced by women in accessing capital. Microfinance institutions and banks should be encouraged to develop products that cater specifically to women entrepreneurs, including those who lack traditional forms of collateral.

Additionally, capacity-building programs focusing on digital literacy and online business management could significantly enhance the success of women entrepreneurs. Training in digital marketing, online security, and financial management would empower more women to enter and succeed in the online business arena.

5.3 Limitations of the Study

While this study provides valuable insights into the dynamics of women's online entrepreneurship in Cumilla City, it is not without limitations. The qualitative approach limits the generalizability of the findings to other regions or contexts. The study focused on a relatively small sample size, which may not capture all the diverse experiences of women entrepreneurs across Bangladesh. Future research could employ a mixed-methods approach to enhance the representativeness of the findings and explore the quantitative aspects of women's online business activities.

6. Conclusion

The findings of this study underscore the transformative potential of online business platforms for women entrepreneurs in Cumilla City, Bangladesh. Online businesses provide a flexible, low-cost, and accessible means for women to achieve financial independence, overcome socio-cultural barriers, and enhance their social standing. Addressing challenges through targeted policy measures, capacity-building programs, and greater support for digital literacy can further empower women and contribute to gender equality in the digital economy. Future research should continue to explore the dynamic interplay between gender, technology, and entrepreneurship to better understand and support women's economic participation in developing countries.

7. Declaration of Statement

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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