

Original Article

The Role of Female Online Sellers in the Economy of Bangladesh

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Abstract - Online shopping is now quite popular in Bangladesh, especially in metropolitan cities like Dhaka. This shopping got more popular during the covid-19 period as it was the life-savior thing for the house arrested people. The interesting part of this online business in Bangladesh is that most online sellers are female, which broadens the earning opportunity of many women in Bangladesh. This paper intends to study how female online sellers play an essential role in the economy of Bangladesh. A regression function has been estimated to identify the factors that explain the income of female online sellers. The analysis shows their online business duration determines the income of female online sellers, the types of products they sell, Involvement in other occupations, Facebook live, and the number of employees involved in their business. As the online business sector is growing, proper and adequate training should be given to online female sellers to provide quality service. The government should take necessary steps to stop the fraudulent activities of sellers and buyers, introduce some loan facilities to female online sellers with low or zero interest rates and encourage them to pay taxes.

Keywords - Online shopping, Female online sellers, Tax coverage.

1. Introduction

In this modern world, technology has paved the way to a new horizon in the life of every human being. Technology has played a great role in the field of business. Online business is a term where individuals or firms can trade goods or services virtually using various online platforms as mediums without interacting physically. By and large, online business has been of great importance in almost every country. Bangladesh is not an exception. Because of the ease of online business, the female population of Bangladesh is being attracted to this sector day by day. Nowadays, the number of female online sellers is increasing significantly. Many women cannot go outside for a job and start operating a business due to restrictions from family or others issues. Online business has given them a chance to be self-dependent individuals. This can be a reason why women are getting involved with online businesses. Currently, many female online sellers in our country contribute largely to the economy.

2. Objective

The broad objective of the study is to investigate the impact of online business on the economy of Bangladesh. The study will also examine if the women can take expenditure decisions out of their own income. The research will also identify the factors that drive women to this online business and recommend policy measures to ensure the problems they face while doing online business.

3. Literature Review

(Hoq et al., 2005) studied the economic impact of E-commerce. They have highlighted several impacts of E-commerce on business activities. E-commerce has the potential to be adopted quickly due to its facile approach, and it can play a significant role even in the economy of underdeveloped countries like Bangladesh. They identified B2B (Business-to-Business) and B2C (Business-to-Consumer) as the primary forms of E-commerce. They have found various positive impacts of E-commerce, including lower production costs, reduced costs of inventories, cheaper advertising fees compared to traditional fees, etc. They stated that the Business-to-Business segment of E-commerce has a great prospect soon because of its dynamic advantages. However, business firms must also be candid with the suppliers and consumers about their operations to unlock every E-commerce component's full potential.

Sultana and Akter (2021) discussed Women's E-commerce and its perspective in Bangladesh. E-commerce or Electronic Commerce is a very popular phenomenon in modern society nowadays. Mainly this platform is used for buying and selling goods and services through the internet. It has paved the way to substitute the traditional market system with a digitalized and advanced market system. In addition, it is surely introducing the business sector to a new horizon. They pointed out that the significant Involvement of female entrepreneurs in the digital platform is seen behind the considerable efforts of Bangladesh in transforming the



country into a developed and digital one. In addition, women are establishing themselves not only in their families but also in society.

Moreover, particularly the girls and women in the young population find E-commerce platforms reliable and interesting and consider this as the ideal mode to work, whether from their house or their place of work. Furthermore, E-commerce plays a great role in ensuring proper rights for women. However, they raised a concern about cyber security as, right now, many frauds and cheats are adopting unfair and evil deeds using this platform, which must be stopped as early as possible. Therefore, the government and the members of society should be stepped forward to work for everyone's safety and security in the E-commerce platform.

Shahjee (2016) highlighted the most significant impact of Electronic Commerce on Business. Because it plays a vital role not only in costs but also in the business's productivity, he pointed out some of the most important parts like management information systems, finance and accounting, marketing and computer sciences of E-Commerce on business, etc. Expressing the future potential of the E-commerce industries; he added that the E-commerce industry has that caliber to make a difference on the traditional form of Economic activities since it has a wide range of products and services. Shahjee (2016) further stated that Electronic commerce is continuously transforming the marketplace and the economy by applying some specific strategies such as changing a firm's business models, shaping relations among market actors, and contributing to changes in market structure. In this paper, Shahjee (2016) described how the Business spirit has an important role in the growth of a nation and allows them to do something on their own. In this regard, E-commerce made a huge difference. It is to be added that it allows the young nations to do something to have a successful life by providing a business transaction in which the parties can interact online rather than offline. Moreover, this paper also pointed out the pros of finding the product or services of interest as soon as possible through effective marketing and the cons of having difficulties in web marketing, computer illiteracy, lack of infrastructural facilities, etc. Finally, marketers can take a good website to get successful marketing in international markets.

Baytar (2015) analyzed the impact of E-commerce on economic growth. He found E-commerce a great scope to run and develop the economy because it drives economic growth quickly. He pointed out some basic factors such as job creation, electronic payments, supply chain management, SME contributions, research and development, logistics, internet usage factors, ICT investment, cost saving, etc. According to this analysis, internet usage factors, supply chain management, and ICT investment as factors are the main concerns regarding this topic. He also stated that E-commerce increases consumption as the consumer could

easily find their needs and luxuries. And ultimately, this drives the economy towards development and growth by applying a cost-effective driver of growth.

(Duch-Brown et al. 2017) stated in this report that E-commerce is successfully developed with the help of ICT (Information and Communication Technology). They assembled some merits of e-commerce like; a trouble-free platform, less time consuming, etc., especially the buyers can utilize search engines to see price differences at different sites within a second. Besides, these electronic markets permit purchasers to shop from anywhere, at any time, and this is definitely less time-consuming than going to shop from offline markets; E-commerce is also beneficial to firms as it provides a medium to sell and promote their products. Probable and real buyers get the relevant information through electronic markets, bringing down costs. In addition, suppliers can use electronic technologies to expand product disparity and ease price competition. Consequently, a question may arise whether the shoppers benefitted or the suppliers.

Islam (2015) asserted that Bangladesh is an exceedingly populated country full of teenage people, and the particulars are really worthy for getting involved in e-commerce platforms; at the same time, Bangladesh has made some amazing development in this sector. Since e-commerce provides the potential of convenient communication and continuously attainable organizations 24/7, amplifying the quality of life of the people in the society. Moreover, it enables people living in countryside areas to get access to as many products and services as possible. According to the author, e-commerce significantly impacts the money supply because it allows people to deposit and withdraw money whenever needed. E-commerce is driving the economy towards demand-driven customized production to enlighten the use of technologies. Moreover, he found some factors such as security deficiency, meager IT resources, illiteracy, expensive internet, etc.

Amin (2018) discussed the factors influencing the entrepreneurial success of women. That means some influencing factors led the women to start an online venture and launch the new business successfully. This article suggests that women can create significant opportunities for themselves by increasing skills and experiences by creating linkages on various social media platforms such as Facebook, websites, or mobile apps, etc. women are getting conscious of customer demands, taking risks by introducing new products in the marketplace and primarily observing and responding demand women are facing from conventional constraints. The author suggests that the government should value women's significant contribution to the economy's GDP. The women are representing the economy of Bangladesh both at the national and international platforms and successfully organizing their businesses to strengthen the

standard of living by generating family income to alleviate poverty.

(Haque et al. 2014) analyzed the role of ICTs in the success of women entrepreneurs in E-commerce. This article mainly focused on women entrepreneurs and the hurdles and challenges while running online bakery stores on Facebook in Dhaka city. It has been found that they became more independent after getting involved in online platforms. They can now re-invest more capital to revive their businesses. In turn, women are getting powerful by using various social media platforms to sell and promote their products and to expand their customer bases. More importantly, these women have already become self-reliant and self-dependent. ICT allows women to work from any part of the world. The flexibility of time and place is the feature that attracts women, online sellers, to involve themselves in online businesses to generate family income and become independent. However, the article further highlighted some barriers and challenges regarding online business, financial constraints, lack of technological knowledge, social discrimination, etc.

(Mimi et al., 2022) examined if female online sellers can contribute to their families as well as the economy of the country and pointed out the struggles and sufferings behind this. They stated that women enjoy freedom by involving themselves in the e-commerce platform. According to the article, the women in Bangladesh suffer a lot of hardship to maintain their socioeconomic growth. Some of the reasons are; limited financial access, tangible personal property, resources, and opportunities compared to the men. Furthermore, although women have to face much suffering regarding self-reliance, the number of women getting involved in e-commerce platforms is progressing substantially and helping them in poverty alleviation and inequality reduction. Moreover, it contributes significantly to producing innovative ideas by allowing them to work from home.

Haque (2013) studied the factors that influenced women in Bangladesh to establish their own businesses through various online platforms. In this article, mainly the positive aspects that led women to run online businesses have been discussed thoroughly. On the contrary, some constraints have also been spoken of. Numerous factors gave them the urge to conduct their businesses through E-commerce. It has been found that most of them have devices like laptops and mobile phones along with an internet connection to conduct their work properly. In addition, most of their families are supportive, making their job easier.

Most importantly, they can now completely think of themselves as independent individuals. However, though the online business sector is growing rapidly in Bangladesh, it is not so advanced in some developed countries. Haque (2013) mentioned some of the points to meet the growth of the

online sector. For instance, "E-retailing" can be a progression if it is utilized properly. Also, the sellers should avoid asymmetric information in the market and ensure proper security to ensure consumer satisfaction. Finally, further study about the gender impact, especially the role of women in this field, has been suggested to give a more defined view of their empowerment.

(Islam et al., 2019) examined the factors connected to the development of online women entrepreneurship in Bangladesh. In the industries like SMEs (Small and Medium Enterprises), which play a great role in the economy of Bangladesh, the participation of women is growing daily. Even in some sectors of SMEs, women have outnumbered men. Online entrepreneurship can be an eminent way for these women to develop their businesses. At present, the number of internet users has risen by more than 50%.

Moreover, there are many female entrepreneurs involved with online SMEs. They have found several factors where it is seen that the role of government and family members is significant in ensuring the entrepreneurial ability of female online sellers. Furthermore, if they continue to assist women in the coming years, the online business sector will flourish much more than it is now in our country.

4. Methodology of the Study

The research methodology adopted for this study is descriptive and inferential in nature.

4.1. Study Population

Every female online seller living in Dhaka city at the time of the study was eligible to participate in this study. An anonymous internet survey was announced through social media (Facebook) and E-mail. As Facebook and E-mail were the survey medium, we can conclude that all the female online sellers were at least 18 years old, meaning they were all adults.

4.2. Survey Instrument

A web-based survey questionnaire having 27 questions (both closed and open-ended) was announced on February 2022 and remained open for 1 month for filling up. To fill up a survey questionnaire took approximately 10 minutes. The questions were related to demographic information, women's personal experience regarding online business, their economic conditions, and the impacts of online business on their families, personal life, and the economy of Bangladesh.

4.3. Sample Size

Normally, the Krejcie-Morgan formula $\{S = X^2NP(1 - P) \div d^2(N - 1) + X^2P(1 - P)\}$ is used to determine the sample size for research. Still, as the present research was a web-based survey, and as the number of female users who were online sellers was unknown, we tried to reach social media users who are female online sellers as

much as possible. Finally, we were able to collect data on 267 female online sellers.

4.4. Data Processing

The raw data collected from the survey has been cleaned by solving ambiguities, dropping improbabilities, removing illegal codes, etc. Coding has been used to classify the data based on quality, quantity, etc., and then the data tabulation has been done. The statistical software SPSS has been used for analyzing the data.

4.5. Analysis and Interpretation of Data

A regression function of the following specification has been estimated to identify the factors that explain the income of female online sellers:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7 + b_8X_8 + b_9X_9 + b_{10}X_{10} + e$$

Where,

- Y = income of the female online sellers expressed in terms of the amount of money (taka).
- X₁ = Age of the female online seller
- X₂ = duration of online business
- X₃ = Education of the female online seller
- X₄ = Types of products the female online seller sells (1; if ladies item and zero otherwise)
- X₅ = Involvement in other occupation (1; if she is involved in other occupation, zero otherwise)
- X₆ = Facebook live (1; if she does Facebook live and zero otherwise)
- X₇ = No. of employees involved in online business
- X₈ = Showroom (1; if she also sells the product in Showroom and zeroes otherwise)
- X₉ = Collaboration with international brands (1; if she has Collaboration and zeroes otherwise)
- X₁₀ = Loan (1; if she took a loan to operate her business and zero otherwise)
- e = error term
- b₁ to b₁₀ are coefficients of the respective explanatory variables.

5. Findings of the study

5.1. Socioeconomic Status of the Respondents:

5.1.1. Duration of Online Business

Table 1. Online business duration of the female online sellers

Duration	Frequency	Percentage
Less than 1 year	75	4.50
1 to 3 years	132	49.40
3 to 5 years	12	28.10
More than 5 years	48	18
Total	267	100

Source: Online Survey by the Authors, 2022

It can be seen that almost half of the respondents have been conducting online business for one to three years. Around 30% of the respondents have been doing online business for 3 to 5 years. We can also see that 18% of the respondents have been involved in online business for more than 5 years.

5.1.2. Types of the Businesses

Table 2. Types of the businesses

Types	Frequency	Percentage
Ladies Item	198	74.15
Others	69	25.84
Total	267	100

Source: Online Survey by the Authors, 2022

According to the survey, almost 75% of the online businesses are based on saree/clothes, jewelry, and beauty products which are ladies' items. Besides, around 25 % of the respondents sell other things like baby products, home décor, homemade food, etc.

5.1.3. Education

Table 3. Education of the female online sellers

Education Level	Frequency	Percentage
Post Graduates	66	24.70
Graduates	120	44.90
HSC	54	20.20
SSC	6	2.20
Others	21	7.90
Total	267	100

Source: Online Survey by the Authors, 2022

According to the survey, almost 45% of the respondents are graduates. Around one-fourth of the respondents are postgraduates. Nobody was found illiterate. Very few respondents are SSC-passed, and a small number of respondents have some other education levels. Since it was a web-based survey, we can conclude that almost all the respondents have some basic level of Education. Otherwise, they would not have been able to participate in the survey or continue the online business.

5.1.4. Age

Table 4. Age of the female online sellers

Age	Frequency	Percentage
Below 25	123	46.10
25-35	114	42.70
35-45	27	10.10
Above 45	3	1.10
Total	267	100

Source: Online Survey by the Authors, 2022

It is seen from the above table that most of the respondents are below 25 years of Age. It comprises around 46% of the total number of respondents, indicating that most

of the female online sellers are very young. About 90% of the respondents are within 35 years of Age. We found only 1% of the respondents who were above 45 years of Age.

5.1.5. Involvement in Other Occupations before Online Business

Table 5. If female online sellers were involved in any other profession before starting an online business

	Frequency	Percentage
Yes	192	71.90
No	75	28.10
Total	267	100

Source: Online Survey by the Authors, 2022

The survey found that almost 72% of the total respondents were involved in different occupations before starting online businesses. Different respondents have mentioned different reasons for which they changed their occupations. Some of them mentioned that they had chosen online business for a better career. Few of them changed their occupation to spend more time with family.

5.1.6. Involvement in Other Occupation beside Online Business

Table 6. Involvement in Other Occupation

	Frequency	Percentage
Yes	57	21.30
No	210	78.70
Total	267	100

Source: Online Survey by the Authors, 2022

From the above table, we can say that online businesses are the main and only earning source for most of the respondents. Besides, the number of people involved in other occupations besides doing online business is about 21%.

5.1.7. Monthly Income from Online Business

Table 7. Monthly income of the female online sellers

Monthly Income	Frequency	Percentage
Less than 20,000	12	4.50
20,000 to 50,000	189	70.80
50,000 to 1,00,000	54	20.20
More than 1,00,000	12	4.50
Total	267	100

Source: Online Survey by the Authors, 2022

From the above table, it is seen that around 75% of the respondents have a monthly income of fewer than 50,000 takas. On the other hand, around one-fifth of the respondents have an income range between 50,000 to 100,000 taka per

month. Besides, very few respondents' monthly incomes are above 100,000 takas.

5.1.8. Taxation Information

Table 8. Taxation information of the female online sellers

	Frequency	Percentage
Yes	111	41.60
No	156	58.40
Total	267	100%

Source: Online Survey by the Authors, 2022

As highlighted in table 8, more than half of the respondents do not pay taxes regularly. As most of their business is unregistered, they can avoid paying taxes to the government.

5.1.9. Spending Income behind Family

Table 9. Income spent by female online sellers behind family

	Frequency	Percentage
Yes	189	70.80
No	78	29.20
Total	267	100

Source: Online Survey by the Authors, 2022

As presented in the table, around 70% of the respondents spend their income on the family. On the contrary, 30% do not spend their income on the family. About 28% of the respondents spend less than 20% of their income behind the family. More than one-fifth of the respondents spend almost their whole income behind their families.

5.1.10. Savings Information

Table 10. Savings information of the female online sellers

	Frequency	Percentage
Yes	129	48.30
No	138	51.70
Total	267	100

Source: Online Survey by the Authors, 2022

As seen in this table, more than 50% of the respondents do not save. But around half of the respondents are saving from their earnings.

5.1.11. Profession Change in Future

Table 11. Changing Profession

	Frequency	Percentage
Yes	39	14.60
No	228	85.40
Total	267	100

Source: Online Survey by the Authors, 2022

From the survey, it can be highlighted that almost 85% of the respondents don't want to change their profession as an online seller. Very few of them want to change their profession for various reasons, like having more secure earnings as this market is very competitive and this profession is still not recognized as a respectful one, etc.

5.1.12. Advantages of Online Business

Table 12. Positive Aspects of Online Business

Positive Aspects	Frequency	Percentage
No regular office hours	120	44.90
No fear of losing a job	117	43.80
Full freedom	207	77.50
More family time	135	50.60
Online business besides another full-time Job	129	48.30
Business can be started with little capital	174	65.20
The future of online business is good	126	47.20
Others	33	12.40

Source: Online Survey by the Authors, 2022

As shown in the table, most respondents mentioned that the main advantage of online business is that they have full freedom and more family time. Some respondents mentioned that online business does not have regular office hours, and there is no fear of losing their job, which is their main advantage.

5.1.13. Risks Related to Online Business

Table 13. Risks of doing online business

Risks	Frequency	Percentage
Very competitive market	195	73
Customers' satisfaction	105	39.30
Delivering product on time	105	39.30
Fear of negative customer reviews	81	30.30
Proper pricing of the product	75	28.10
Maintaining the quality of the product	117	43.80
Others	18	6.70

Source: Online Survey by the Authors, 2022

The above table reveals that 73% of the respondents think the online business market is very competitive. Around 44% of respondents think that maintaining good quality is very difficult. Clearly, 30.3% of the total respondents fear

negative reviews. Some respondents stated that both customer satisfaction and on-time delivery are equally risky.

5.1.14. Necessary Steps of the Government

Table 14. Necessary steps that should be taken by the government regarding online business

Necessary Steps	Frequency	Percentage
Strict copyright laws	126	47.20
Tax exemption for new sellers	144	53.90
Low-interest loan	129	48.30
Exemplary punishment for counterfeit sellers	189	70.80
Legal action against fake buyers	162	60.70
Provide training to run an online business	117	43.80
Others	15	5.60

Source: Online Survey by the Authors, 2022

From the above table, it is seen that most of the respondents said that, to stop fraudulent activities of the sellers as well as buyers, new rules and regulations should be enforced by the government. 43% of them think that proper and adequate training should be given to online female sellers. More than 50% of the respondents said that government could give online female sellers some tax rebate or exemption. According to them, strict copyright law is also needed to run their business smoothly.

5.1.15. Facebook Live Information

Table 15. Facebook live

	Frequency	Percentage
Yes	125	46.81
No	142	53.18
Total	267	100

Source: Online Survey by the Authors, 2022

The table reveals that most respondents do not promote their products and services through Facebook live.

5.1.16. Main Buyers of the Products

Table 16. Main customers of the female online sellers

Main Buyers	Frequency	Percentage
Male	90	33.70%
Female	177	66.29%
Total	267	100

Source: Online Survey by the Authors, 2022

According to the survey, the main buyers are women, around 66% of the total buyers. Among them are female students, job holders, homemakers, and others. So from this survey, it is clear that online shopping is more convenient for women than men.

5.1.17. Delivery outside the Country

Table 17. Delivery outside the Country

	Frequency	Percentage
Yes	63	23.59
No	204	76.40
Total	267	100%

Source: Online Survey by the Authors, 2022

Most respondents conduct their online business domestically and do not deliver in other countries. Only 24% of the respondents have replied they provide outside the country.

5.1.18. Import Foreign Products

Table 18. Import Foreign Products

	Frequency	Percentage
Yes	75	28.08
No	192	71.91
Total	267	100

Source: Online Survey by the Authors, 2022

In the survey, almost 72% of respondents said they do not import or sell foreign items. Their online business is based on local products only. On the contrary, there are around 28% of respondents sell foreign products as well as locally made products. Among them, some respondents only sell foreign products.

5.1.19. Loan Related Information

Table 19. Loan-related information of the female online sellers

	Frequency	Percentage
Yes	18	6.74
No	249	93.25
Total	267	100

Source: Online Survey by the Authors, 2022

In the survey, almost 93% of the respondents said that they did not take any loan to start their online business, while very few took a loan to start their business.

5.1.20. Employment Generation

Table 20. Employment generation opportunities created by the female online sellers

	Frequency	Percentage
Yes	57	21.34
No	210	78.65
Total	267	100

Source: Online Survey by the Authors, 2022

We can see that around 78% of the total respondents did not hire any employee for their business. On the other hand, almost 21% of the people said that they had hired employees. That means they have generated employment for the economy. The number of employees they hire varies from 1 to 80. Moreover, some of them stated that they employ people seasonally, depending on their workload.

5.1.21. Showroom Information

Table 21. Showroom information of the female online sellers

	Frequency	Percentage
Yes	9	2.30
No	258	97.70
Total	267	100%

Source: Online Survey by the Authors, 2022

It is seen from table 10 that almost 98% of the respondents do not own any showroom besides online selling of products. In contrast, only a negligible number of respondents have showrooms. It should be noted that though some of the respondents have showrooms, they still sell more of their products online, comprising around 86% of them.

5.2. Regression Analysis and Interpretation

Table 22. Model Summary

R Square	Adjusted R Square
0.76	0.70

5.2.1. Interpretation

The above table shows that the value of the coefficient of determination (R^2) is 0.76, which means that 76% of the variation in the dependent variable can be explained by the independent variables included in the model.

Table 23. Coefficients Summary

Model	Coefficients	t	Sig
Age	0.485	1.023	0.522
Duration of online business	0.019	2.374	0.016
Education	0.001	0.175	0.753
Types of products	0.119	3.66	0.014
Involvement in other occupations	-0.237	-6.082	0.040
Facebook live	0.216	3.588	0.003
No. of employees	0.021	2.574	0.042
Showroom	-0.665	-1.210	0.316
Collaboration with international brands	0.004	0.090	0.920
Loan	-4.02	-6.26	0.960

5.2.2. Interpretation

The coefficient table shows that the duration of online business, types of products, Involvement in other occupations, Facebook live, and the number of employees—these variables are statistically significant. That is, the duration of online business determines the income of female online sellers, the types of products they sell, Involvement in other occupations, Facebook live, and the number of employees involved in their business.

Duration of Online Business

The coefficient for the online business duration is 0.019, which is significant at the 1.6% level. It means that if the duration of online business increases by 1 unit, the come of female online sellers will increase by 1.9%, remaining other variables constant.

Types of Products

The coefficient for this variable is 0.119, which is significant at a 1.4% level. It means that the female online sellers who sell ladies' items earn more than those who sell other items online.

Involvement in Other Occupations

It is found that the coefficient for Involvement in other occupations is -0.237, which is significant at the 4% level. It means that if the online sellers are involved in other occupations, their income will decrease by 23.7%, remaining other variables constant.

Facebook Life

The coefficient for the variable Facebook live is 0.216, which is highly significant. It means that female online sellers who do Facebook live to sell their products earn 21.6% more than those who do not do Facebook live.

Number of Employees

The coefficient for the number of employees is 0.021, which clearly shows a positive impact of the number of employees on the income of female online sellers.

6. Conclusion and Recommendations

Most online female sellers are newcomers. Their business duration is not very long. Almost half of the respondents have been conducting online business for one to three years. According to the survey, most online businesses are based on ladies' items like cloth, jewelry products, and homemade items. No online seller is uneducated, and most of them are graduates. Most of the respondents are young and within 35 years of Age. It is found that almost three fourth of the total respondents were involved in different occupations before starting an online business. Different respondents have mentioned different reasons for which they changed their occupations. A portion of respondents said that they hadn't changed their occupation after involving in online businesses. They are still involved in their full-time job and,

at the same time, continuing online businesses. Most respondents earn up to 50000 takas from their online businesses and spend their income from the online business behind the family. Most of the respondents do not pay taxes to the government, and most have some savings or at least try to save something from their income. Almost 95% of the respondents don't want to change their profession as an online seller, as they enjoy full freedom by doing online business and can give more time to their family. As online businesses can be started with little capital, some see it as a huge advantage. But most of the respondents find the online business market very competitive.

This online market's main buyers are women, probably because they find it safer and more secure to buy from female online sellers than from physical shops. Most of the respondents are conducting their online businesses within the country. Most of them have no collaboration with any international brand. Most of them did not take any loans to start the online business. Most of the respondents did not hire any employees for their businesses. That means they have generated employment in the economy.

This paper intends to study how female online sellers play an important role in the economy of Bangladesh. The study is exploratory in nature. Every female online seller living in Dhaka city at the time of the study was eligible to participate in this study. The research methodology adopted for this study is descriptive and inferential in nature.

An anonymous internet survey was announced through social media (Facebook) and E-mail.

A regression function has been estimated to identify the factors that explain the income of female online sellers. The analysis shows their online business duration determines the income of female online sellers, the types of products they sell, Involvement in other occupations, Facebook live, and the number of employees involved in their business.

With the rapid advancement of technology, online shopping is the most feasible option for consumers as it saves time and energy. Female sellers play an important role in the economy of Bangladesh through their e-commerce business, meeting the needs of the people and generating income for themselves. It is high time the government should come forward to nurture this sector.

6.1. Potential Policy Implications

- As the online business sector is growing, proper and adequate training should be given to online female sellers to provide quality service.
- As most online businesses are not registered, most female sellers do not pay taxes to the government. Government should take necessary steps to encourage them to pay taxes. Moreover, the government can give them some tax rebates or exemptions.

- To stop fraudulent activities of sellers as well as buyers and to run online businesses smoothly, new rules and regulations should be enforced by the government. Strict copyright laws should be enforced too.
- Government should introduce some loan facilities for female online sellers with low or zero interest rates to promote this online business.
- Government should promote the online business as much as possible by removing all the barriers the

respondents claimed so that it becomes a prestigious profession and more females can start online businesses and contribute to the economy.

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