Women Empowerment in Economic Development through E-business: A Study on Women Entrepreneurs in South Dhaka city

Proshanta Kumar Podder*

[**Abstract**: This paper seeks to assess the effectiveness of e-business in empowering women. A study was conducted to determine the impact of women entrepreneurship through e-business on economic development related to women's empowerment. For this study data was collected via structured questionnaires from 100 female entrepreneurs, doing their business online in South Dhaka city. The results of this study point to several factors in women's empowerment. The results show that the indicators of women's empowerment are mainly financial freedom, increased social রহফবঢ়বহফবহপব and acceptance, and self-esteem. The results of this research show that e-business is a powerful element for women's empowerment now-a-days. A woman believes that e-business is one of the easiest ways for her to become an entrepreneur which empowering her in different social issues. Future studies are encouraged to conduct research in the north-western part of Bangladesh, where the impact of household women's income on socioeconomic development is important.]

Keywords: Women Empowerment, Economic Development, E-business, South Dhaka city.

Introduction

E-business or online business has become a popular form in Bangladesh. Online shopping allows customers to order products and services over the Internet. Google Trends shows that 'online shopping' is the fourth most searched term in Bangladesh. Apart from the famous online store, there are hundreds of lesser-known online stores and his website in Dhaka and other big cities. It is impressive that most of the online business owners are women. Women's entrepreneurship is recognized as a powerful tool for economic development and women's empowerment. Online or e-business makes it easier for 4,444 women to start a business. It is surprising that women are particularly interested in e-business. Because it's easy and doesn't require large capital or physical stores (Geetha and Barani, 2012). In our country, online business has become the preferred medium for women's empowerment.

Empowerment means giving power or authority to someone. As mothers, women are important to families and to society. Women work for free at home, but they earn more money in the workplace because of their higher status. Empowerment and development go hand in hand. Empowerment leads to development. It gives

*Assistant Professor, Department of Management, Rabindra University, Bangladesh.

an individual legal authority or authority to act. Women's empowerment refers to the empowerment of women in the social, economic and political spheres of life. Women's empowerment is critical to achieving sustainable development. This is a prerequisite for gender equality and development.

Extensive research on women's empowerment and factors affecting women's empowerment has been conducted in different rural areas of Bangladesh except south Dhaka city. Old Dhaka, the capital of Bangladesh and one of the largest cities in the world, has influenced the general culture and development of Bangladesh and other countries through immigration. The original Dhaka is about 400 years old and the city is expanding. Lifestyles (language, culture, education level) seem to differ between old Dhaka and expanded Dhaka, and between Dhaka and the rest of Bangladesh. Women experience favourable conditions in Old Dhaka, but their educational standards and outlook on life are not as favourable as in other parts of Dhaka City or other developed cities in the world. The diverse lifestyles of Dhaka City are an important point in examining the situation of women in Old Dhaka. Therefore, this study focuses on the status of women's empowerment and the factors influencing the economic development of south Dhaka city. This study considers the conditions of women only in Old Dhaka and not in their places of origin. Women's empowerment can be attained by either building women's power, or by advancing women economically. This study focuses on the possibility of achieving both forms of empowerment in old Dhaka.

Objectives

More broadly, the study seeks to clarify how e-business is impacting the lives of Bangladeshi women. It also aims to examine how women have been empowered by e-business in south Dhaka city and how they contributing in economic development. The specific objectives are given below:

- To assess the impact of e-business on women's empowerment;
- To explore the relationship among women's empowerment and e-business and economic development; and
- To find the possible barriers in case of women empowerment in South Dhaka and try to recommend some suggested ways to solve it.

Review of Literature

In order to assess women's empowerment through e-business, it is important to know the basics of the concept of empowerment. Men do not compromise between the rights they want of their women and the rights of other women. Men prefer other women to have rights. Because men care for their daughters, women's rights increase investment in their children's education (Doepke, M., & Tertilt, M., 2008). Empowering women rids society of false values and oppressive beliefs. It is sex-free and create a situation where both (men and women) use their skills to build a friendly society (Akhtar, 1992).

Women's empowerment can be achieved through girls' education. Education develops the skills, knowledge, and confidence that help women gain business opportunities. Tuition waivers and scholarships for poor girls in schools have

done a lot to promote educated women. Vocational training programs provide women with better skills and better jobs. (Silverstein, B., Fan, Z. J., Smith, 2009). The goal of women's empowerment is to distribute power equally between men and women. Both men and women should be given equal economic, social, legal, and political opportunities for development.

To achieve empowerment, women need to develop self-esteem, self-confidence, an understanding of their potential, value themselves, and assess their knowledge and skills. Women should be given equal authority and participation in decision-making in the home, society, business, and politics through women's empowerment (Sohail, M. (2014). Women's empowerment and improvements in education, health, economic and political participation Women must have authority, power, and priority in functional and critical decisions. Women's empowerment maternal mortality and lower fertility Violence perpetrated by women affects women's well-being. Women's empowerment is measured in terms of knowledge, health, resources, decision-making, and employment (Desai, M., 2010)

Working women have confidence in their future and control their lives. They cover their own and their family's needs and also support their aging parents. Education provides women with information about women's rights, decision-making at home, self-confidence, respect for the advice and information of others, and freedom of choice (Kabeer, N., Mahmud, S., & Tasneem, S., 2011).

Women's empowerment can be achieved by enhancing their rights, resources, agency, dignity, choice, opportunity and power (Kabeer, N., 2012). Women have poor access to property and legal rights – resources. Poor legal knowledge and poor implementation reduce women's ability to defend their rights (Quisumbing, A. & L. Pandolfelli, 2009). Women entrepreneurs face barriers such as lack of mobility, skills and professional skills compared to men to access and compete in markets in developing countries (World Bank, FAO & IFAD, 2009).

Especially in urban areas of Bangladesh, women entrepreneurs with online businesses are on the rise. Few studies have been conducted on this topic, but no significant research studies have been conducted on the impact of online businesses on the empowerment of women in Bangladesh especially south Dhaka city.

Mellita and Cholil (2012) describe the aspects and role of e-businesses in gender empowerment in developing countries. Empowering women through online business requires training, gender analysis, planning, design, implementation and monitoring, evaluation, and attentional effects on women's lives and conditions.

Chaudhary, Nosheen, and Lodhi (2012) attempt to dispel the misconception that Islam as a religion impedes the path of women's empowerment. They used regression analysis based on primary data from southern Punjab. The results showed that Islam advocates women's education, access to media, health facilities, and lack of fear of violence.

Economically empowered women make greater contributions to their families, societies and economies. Women should be given equal access to skills,

resources and economic institutions. Women should have the power to make and act on financial decisions (Golla, A.M., Malhotra, A., Nanda, P., & Mehra, R., 2011). Economic empowerment helps women gain access to resources and opportunities in the economy. Education is an easily attainable resource for women compared to other resources that lead to growth in society. In developing countries, illiterate women find themselves in poor conditions because they are dependent on men (Isiugo-Abanihe IM, 1996). Gender inequality in education hinders economic growth. Societies that do not invest in women pay the price of lower incomes and passive growth (Dollar, D., & Gatti, R., 1999). Women's empowerment leads to economic growth.

A woman should empower herself. Development organizations support women's empowerment in areas such as health, education, reproductive rights, political participation and microcredit (Oxaal, Z., & Baden, S., 1997). Women used to be dependent on men, but the empowerment of women through employment opportunities has freed them from this condition and they are now the main actors in the economy. Improved women's earnings and bargaining power lead to increased investment in education, health and child nutrition, leading to long-term economic growth. The proportion of women in the workplace has increased from 42% in 1997 to 46% in 2007. A 10% increase in the ratio of male to female workers would increase India's GDP by 8%.

If women had the same access to agricultural inputs as men, Africa's total agricultural output could increase by 20%. Women-led companies make up about 38% of all bottom companies globally. Women entrepreneurship is on the rise in Africa, Asia, Eastern Europe and Latin America, having a direct impact on employment opportunities and poverty eradication (UK DFID, 2010). UNDP will improve women's economic empowerment by: Support women's access to land and participation in decision-making processes. Providing training, skills, business and functional knowledge management for women entrepreneurs. Certification of companies that support equality in the workplace. Supporting women's property rights (Women's Economic Empowerment, n.d.).

Meenakshi (2015) argues that governments play an important role in encouraging women to become entrepreneurs. Nation’s support encourages women to become entrepreneurs by fostering an entrepreneurial spirit. Supporting these views, Mat and Razak (2011) suggest that government policies are important to encourage women to become entrepreneurs. According to her, the entrepreneurial activity of the 4,444 women is influenced by several factors, including individual education, attitudes and experience levels.

Fernandez, R., (2009) presents the relationship between women's rights and economic development, focusing on women's fundamental economic rights: the right to property. Men as husbands prefer a patriarchal system in which women have few rights, but fathers do not support this system. Economic development means accumulation of capital and declining fertility. There are two directions between economic development and women's empowerment.

Due to various restrictions on city life in Dhaka City, 4,444 people are increasingly interested in online shopping, and 4,444 people are seeing a corresponding increase in the supply of virtual businesses. Convenience, competitive prices, product range, dedicated service, increased security of payments, and flexibility and buyer and seller demand are the most inspiring factors, with their help, e-commerce has witnessed the rapid expansion of online shopping sites (Hossain,2018).

In this era, e-business is becoming a powerful tool for gender empowerment. It can bring new information resources and open up new communication channels for women entrepreneurs in marginalized communities. Empowering women through e-business requires advanced training, gender analysis, planning, design, implementation and monitoring, evaluation, and attention to its impact on women's lives and their conditions. A central role in the promotion and use of e-business by women entrepreneurs and are major users of e-business and its applications for the empowerment of women (Hossain, T. (2018).

Theoretical Framework

Women Empowerment

Men don't make concessions in favour of other women's rights over the rights they seek for their own spouses. Due to their concern for their daughters and the fact that women's rights increase investments in children's education, men wish other women to have equal rights (Doepke, M., & Tertilt, M., 2008). Eliminating harmful value systems and oppressive ideologies from society is accomplished through empowering women. It provides an environment in which there is no gender discrimination and both sexes utilize their abilities to create a welcoming community.

Women should develop their self-worth, self-confidence, and awareness of their own potential, as well as their appreciation for themselves and their knowledge and talents, in order to achieve empowerment. Women's empowerment emphasizes the concerns of women's empowerment and progress in education, health, and economic and political engagement. Women should acquire equitable distribution of power and involvement in decision-making at home, in society, economics, and politics. Women must be given precedence, authority, and power when making crucial decisions. Empowering women lowers fertility and maternal mortality. Women's welfare is hindered by violence towards them. Measures of women's empowerment include knowledge, health, resources, decision-making, and employment (Panigraphy, R.L., & Bhuyan, D., 2006. Desai, M., (2010).

E-Business

A business management strategy utilizing IT communication, mostly Internet applications, is referred to as "e-business." Sending papers, sharing data with a manufacturer, distributor, and business partner, gaining new clients, capturing markets, and having teleconferences are just a few examples of what is meant by

e-business. E-business includes e-banking, e-learning, e-enterprise, e-economy, e-society, and e-government (Brzozowska & Bubel, 2015).

Women's Economic Empowerment

Women must have access to better occupations, a business climate that supports them in doing business, access to the financial sector that meets their requirements, and job security in times of crisis in order to expand their economic chances. Women's legal rights need to be protected, and it's crucial to ensure that their opinions are heard (Women's economic empowerment, n.d.). Women's rights and development objectives, such as economic growth, poverty reduction, health, education, and welfare, are facilitated by women's empowerment. Discrimination against women hurts national economy. Businesses benefit from the abilities and possibilities women have.

Women who are more economically independent contribute more to their families, society, and national economies. Women should have equal access to resources, talents, and economic institutions. Women ought to be able to influence and make decisions about the economy (Golla, A. M., Malhotra, A., Nanda, P., & Mehra, R., 2011). Compared to other resources that will help women flourish in society, education is one resource that they may easily access. Because they depend on males in developing nations, illiterate women endure poor conditions (Isiugo-Abanihe I.M, 1996).

Compared to other resources that will help women flourish in society, education is one resource that they may easily access. Because they depend on males in developing nations, illiterate women endure poor conditions (Oxaal, Z., & Baden, S., 1997). Fernandez, R., (2009) focuses on a fundamental economic right for women, the right to property, and illustrates the connection between women's rights and economic progress. Fathers do not accept the patriarchal system that is favoured by males as husbands and in which women have minimal rights. Declining fertility and wealth accumulation are two effects of economic progress. The empowerment of women and economic growth are correlated in both directions.

Ways to Empower Women

Firstly, changes in women's labour patterns, mobility, and social contact;

Secondly, changes in women's access to and control over resources;

Lastly, changes in women's decision-making abilities; and providing education about Self-help organizations and self-employment supplying the bare necessities, such as food, water, shelter, health and IT.

Methodology

The report is based on the role of Women Empowerment in Economic Development through E-business: A Study on south Dhaka city. After collecting data from the interview and material, the data was first carefully scrutinized. Then the data was

organized as required. In order to make the report more meaningful and presentable, two sources of data and information have been used widely.

Research Design

Basically, this research is based on descriptive and empirical research.

Study Place: South city (old Dhaka), Dhaka.

Study Period: July 2022- September 2022

Study of target Population

Women e-business entrepreneurs residing in south Dhaka city were specifically selected as the target population for this study. Note that about 100 women entrepreneurs through online or e-business, who are active in south Dhaka city and live in, are the subjects of the study. The survey target includes women entrepreneurs living in Bangladesh.

Sampling Technique

For this research, convenience sampling, judgmental sampling or purposive sampling strategy has been used to pick participant sample size from the total population. To acquire access to the data and interested business people who wanted to participate in the research. The sample was drawn from the population using the convenient sampling approach.

Data Collection Technique and List of variables for preparing a Questionnaire

Respondents were asked to state their opinion on a five-point likert scale from strongly agree, agree, neutral, disagree and strongly disagree. Data were collected using structured questionnaires. I have completed my surveys on 100 female entrepreneurs. Though some insights have been extracted from my observations.

List of Key Variables for preparing a Questionnaire

To understand the relationship among online business, economic development and women's empowerment, a questionnaire was developed based on different parameters of women's empowerment.

Data Processing and Analysis technique

By analysing the relationship among e-business, economic development and the women empowerment of interviewed women, I attempted to use my own analytical and cognitive skills to draw conclusions. Survey data were processed using Microsoft Excel and SPSS 22 software. Quantitative data transformed from qualitative data collected through structured questionnaires were calculated using simple mean method, or percentage method.

Analysis and Findings

Respondents were asked a series of open-ended, semi-open-ended, multiple-choice, and dichotomous questions. Results and analysis are presented below based on the questionnaire which questions are used in this study:

Demographic Information

During my data collection, I Categorize respondents by several segmentation. Their answers on quality of work life.

Table 1: Demographic factors: Age

Factors	No. of Respondents	Percentage
Below 20 Years	33	33%
20-30 Years	42	42%
30-40 Years	17	17%
40 Above	8	8%

Source: Personal Survey

Table 2: Demographic factors: Educational Qualification

Factors	No. of Respondents	Percentage
Below SSC	8	8%
HSC	12	12%
Graduation	55	55%
Post-Graduation and above	25	25%

Source: Survey

Table 3: Demographic factors: Experience in online business

Factors	No. of Respondents	Percentage
Less than 1 year	28	28%
1 year-2 year	42	42%
2 year-3 year	18	18%
3 year-Above	12	12%

Source: Survey

Table 4: Demographic factors: Monthly Income from online business

Factors	No. of Respondents	Percentage
Less than 10000 Tk.	28	28%
10,000Tk-20,000Tk	42	42%
20,000Tk-30,000Tk	18	18%
30,000Tk-40,000Tk	12	12%

Source: Survey

Table 5: Information about Women Empowerment in economic development through e-business

No.	Particulars	SA	A	N	DA	SDA
1.	Women can gain a sense of gender equality by starting a business through e-business.	35	40	15	7	3
2.	E-business enables the women to be empowered in the society.	30	55	5	5	5
3.	Women empowerment through E-business is lesser encouraged in the old Dhaka city.	45	40	2	13	0
4.	Women's self-help through E-business can help empowering women in grass root level.	25	48	10	10	7
5.	E-business enables women to achieve financial freedom.	40	45	10	5	0
6.	Societal and Institutional changes need to be made for improving economic access for women.	45	45	7	3	0
7.	Women's entrepreneurship through e-business improves women's employability	35	40	15	5	5
8.	Women entrepreneurs can contribute in family income through E-business.	40	52	5	2	1
9.	Women entrepreneurship may increase women's self-confidence through E-business.	42	38	7	7	6
10.	Female education is an effective tool to achieve women empowerment and economic development goals.	40	50	5	5	0
11.	Women entrepreneurs removes fear of risk taking and increases propensity to take risks through e-business.	45	45	2	6	2
12.	Women entrepreneurs may help in decision making through e-business.	30	35	15	15	5

Source: Survey

Table 7: Relationship among Women empowerment, E-business and Economic development

Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Frequency	15	54	18	10	3
Percentage	15%	54%	18%	10%	3%

Source: Survey

Findings

The biggest obstacle to women empowerment cited by respondents is a male-dominated society. Men don't want women to advance. This way of thinking doesn't allow women to empower themselves because they feel insecure when they start taking charge of things and their families. Respondents pointed out that barriers in South Dhaka are family composition, women's expectations of family roles, cultural constraints, and workplace harassment. A major problem with women's empowerment in South Dhaka is the lack of education and training of women in their preferred fields. Most respondents felt that we were too protective of women, that they felt insecure and received special attention in our society, and that they needed the confidence and freedom to share their innovative ideas through e-business. Attitudes towards women in South Dhaka society as a whole are fairly traditional and conservative. Women empowerment is lesser encouraged in South Dhaka and investing in girl's education is determined by its low future return after the girl got married. Another major constraint is that, In South Dhaka majority of the women are afraid of using technology. They have no interest in knowing about modern technology which are the common barriers in doing E-business properly.

Conclusion

Women are always neglected in our society. There is no social development without the contribution of women. Women face obstacles in every aspect of their lives. A woman's empowerment has her two merits. One for the woman and her one for society. Strengthening women actually strengthens families. Education plays a key role in women's empowerment. Education is a basic right of women. Male dominance should be minimized as it is essential for female empowerment. Women should be given better educational and career opportunities. No one speaks for women. They have to fight for their rights. Women's silence does not give them rights. This research primarily focuses on the closely related women's empowerment, E-business and economic development. While development itself leads to women's empowerment, women's empowerment leads to change in decision-making that directly impacts development. Women with rights are more confident, have better living standards and are able to make their own decisions. Economic development requires women and men to work together and women to use their skills. Women should use their hidden abilities through E-business. Empowering women reduces poverty in society because they can spend more money on their families and are less dependent on others. A society in which women have rights is developing. There should be no gender discrimination in the workplace. The first thing we need to do to empower women is to change people's way of thinking. Women must have access to all resources and credit.

Recommendations

Women's education, which is a fundamental problem, should be given top priority. Therefore, special attention should be paid to the education of women. Women should have access to economic resources that lead to economic growth and should be encouraged to enter fields of work that are considered men's fields. Awareness programs need to be organized to make women from disadvantaged backgrounds aware of their rights. Women's empowerment can only be achieved by improving their economic and social status. This can only be possible by adopting specific social and economic policies that take women's full development into account and make them aware of their potential to become strong human beings. Develop collaborative interventions that combine professional training and life skills support for women. In South Dhaka, women feel shy and hesitant and afraid to perform delegated activities. This is also one of the reasons why she has poor decision-making power. Therefore, in situations like this, it is very important to change the attitudes of women and men and empower women by giving them decision-making power. ICT can be a catalyst for women's empowerment. ICT infrastructure can effectively support women's empowerment.

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