Volume 21 Issue 36
Originally issued as C4



Global Journal of human-social science: C
Sociology & Culture
Volume 21 Issue 4 Version 1.0 Year 2021
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals
Online ISSN: 2249-460X & Print ISSN: 0975-587X

Women's Empowerment through F-Commerce during the COVID-19 Pandemic: A Qualitative Study in Bangladesh

By Halima Haque
Jahangirnagar University

Abstract- Mobile penetration is remarkably high in Bangladesh due to low tariffs for mobile services, inaccessibility on the landline in remote areas and better network coverage by mobile operators. Owing to easy accessibility to the internet, social media like Facebook is prevalent among the vast majority. Women constitute approximately half of the population. Operating business on the Facebook platform, known as F-commerce (Facebook commerce), is the recent business trend. With the opportunity of browsing through thousands of products from the comfort of their places in flexible times, consumers are becoming tempted to shop via Facebook. This particular consumer behaviour is triggering thousands of women to become independent entrepreneurs using F-commerce. The positive consequence is the unforeseen thrive in F-commerce during the COVID-19 pandemic period when consumers are in fear of contracting the coronavirus in public, and retailing stores are staying closed due to lockdown.

Keywords: women's empowerment, f-commerce, women entrepreneurs, covid-19 pandemic.

GJHSS-C Classification: FOR Code: 370105



Strictly as per the compliance and regulations of:



© 2021. Halima Haque. This is a research/review paper, distributed under the terms of the Creative Commons Attribution-Noncommercial 3.0 Unported License http://creativecommons.org/licenses/by-nc/3.0/), permitting all non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

Women's Empowerment through F-Commerce during the COVID-19 Pandemic: A Qualitative Study in Bangladesh

Halima Haque

Abstract- Mobile penetration is remarkably high in Bangladesh due to low tariffs for mobile services, inaccessibility on the landline in remote areas and better network coverage by mobile operators. Owing to easy accessibility to the internet, social media like Facebook is prevalent among the vast majority. Women constitute approximately half of the population. Operating business on the Facebook platform, known as F-commerce (Facebook commerce), is the recent business trend. With the opportunity of browsing through thousands of products from the comfort of their places in flexible times, consumers are becoming tempted to shop via Facebook. This particular consumer behaviour is triggering thousands of women to become independent entrepreneurs using F-commerce. The positive consequence is the unforeseen thrive in F-commerce during the COVID-19 pandemic period when consumers are in fear of contracting the coronavirus in public, and retailing stores are staying closed due to lockdown. Furthermore, Bangladeshi women entrepreneurs take the opportunity to the next level by empowering themselves with the right approach and effort. Based on in-depth semi-structured interviews of women entrepreneurs in Bangladesh, this article discusses the entrepreneurship experiences of women who are operating businesses through Facebook. Thematic analysis of the qualitative data exposed three broad themes: reasons to emerge as entrepreneurs in F-commerce, perceived empowerment, finally, perceived constraints and challenges in the Facebook-based business arena. The significant findings reveal how women entrepreneurs are relishing their entrepreneurship status, economic empowerment and new found self-reliance; however, facing some concomitant challenges.

Keywords: women's empowerment, f-commerce, women entrepreneurs, covid-19 pandemic.

I. Introduction

Considering the total population, women account for almost half of the world population. Again, when considering the number of poor people globally, women are the majority, with around 70 per cent [1]. The women are the poorest of the poor to any extent. Women are deprived and underprivileged economically, socially, politically and psychologically. Moreover, women are exposed to significant discrimination in education, healthcare and social services. Women are more likely than men globally to strive in the complexities of surviving in extreme situations. Their possession of properties and access to resources is very minimal, especially in developing countries. Gender development index across the globe reflect that inequalities are persisting between men and women. In many countries, women's real contribution to the national level is neither yet considered nor counted in GDP. In addition, there are increasing cases of public and domestic violence is being seen against women due to inexplicably high and increasing levels of poverty amongst women around the world. Like most other humanitarian crises, the COVID-19 pandemic also amplified the existing inequalities, including gender inequality worldwide. Undoubtedly, the pandemic has a more severe impact on women than it has on men. The pandemic has driven a large number of women out of the workforce. Women are disproportionately affected by job loss. In addition, the cases of domestic violence against women at all levels are much elevated. All these incidents and implications appear almost similar in Bangladesh as well.

Projects, policies and their execution without concerning the female position and their empowerment in the society hurt development globally. On top of that, women's empowerment is considered one of the most substantial approaches to development. Over the last four decades, women and empowerment debates are being immersed worldwide. In a nutshell, women's empowerment is a complex process, having multiple dimensions. The phenomenon of women's empowerment is in constant change due to the unstable global atmosphere.

Numerous women in Bangladesh launched their online businesses on the Facebook platform to financially support their families and establish their own identities as entrepreneurs. F-commerce, a new business form of E-commerce (Electronic-commerce), thus has become a buzzword nowadays. The term 'F-Commerce' has been coined by combining two terms, E-commerce and Facebook. Here it is necessary to note that social commerce is considered to be a sub-element of e-commerce that uses social networking sites to enable online business. So, F- commerce is a form of social commerce that aims to create a platform to continue trade as well as promotional and branding activities via Facebook [3].

By offering opportunities to operate a business on or through Facebook, F-commerce has become

Author: Assistant Professor, Department of Public Administration, Jahangirnagar University. e-mail: h.haque@juniv.edu

© 2021 Global Journals

popular among consumers who find shopping on Facebook pages much more convenient. Furthermore, the significance and efficacy of F-commerce have been widely acknowledged by people during the days of social distancing after the coronavirus outbreak. Women-owned Facebook-based businesses have multiplied during the pandemic period because starting a business by creating a Facebook page is more straightforward and less formal. The user base of Facebook in Bangladesh is, according to Statista, 43 million in the current year [4]. Therefore, the popularity of Facebook has made it easy for women entrepreneurs to attract a wide range of customers in a limited time. Despite some obstacles and challenges, F-commerce is playing an influential role in women's empowerment. Also, the prospect of F-commerce in Bangladesh is better among the top 10 Facebook-using countries.

This paper conceptualises women's empowerment based on a framework developed by Professor Naila Kabeer, a British Bangladeshi social economist. She defines women's empowerment as the process through which women develop the ability to make strategic life choices in the context where this ability was previously unrecognised [5]. Professor Kabeer explained that exercising women's ability to decide depends on three interrelated elements– resources, agency, and achievements. Resources refer to material, human, and social expectations and allocations. Agency is the ability or sense of ability to define one's goals, act upon them, and decide on their strategic life outcomes. Achievements include various outcomes ranging from improved well-being to achieving equal representation of women in broader fields. In this perspective, women's empowerment is the process of having and using resources to reach specific achievements [8]. So, women's empowerment is a dynamic process in which women acquire resources that enable them to develop their capacity to articulate their choices. At the same time, the agency can make appropriate decisions to fulfil women's desires or goals. In this study, resource refers to Facebook or F-commerce, which is a social resource. Agency here refers to both women's objective and subjective capacities such as cognitive capacity, capacity to analyse and setting goals to perform for achieving the goals. Here, the personal capability reflects how women see themselves and how others in society apprise them. So, Women are joining F-commerce to achieve their goals. When they are becoming empowered, then the implications might be termed as their achievements.

This research aimed to explore and describe the experiences of women entrepreneurs conducting Facebook-based businesses in Bangladesh during the COVID-19 pandemic period.

To reach the aim, the study deployed a qualitative method. It conducted in-depth interviews to collect data about women's engagement and experiences in F-commerce.

Finally, this article presents the findings on women entrepreneurs' experiences and attainments in F-commerce during the unprecedented COVID-19 pandemic crisis in Bangladesh.

II. The Impact of the Covid-19 Pandemic on the Women in Bangladesh

In Bangladesh, the first three confirmed coronavirus cases were reported on 8 March 2020 by the country's epidemiology institute, IEDCR [6]. Since the COVID-19 pandemic riveted Bangladesh, a complete lockdown was imposed from 26 March 2020 throughout the nation to control the spread of the virus. The impact of the COVID-19 pandemic on women is disproportionate. A good number of women who were working in the formal sector lost their jobs. Many women entrepreneurs in small and medium enterprises have faced huge losses, and due to lack of capital, it has been challenging to run their businesses. Along with the accompanying economic depression, the pandemic has left thousands of women artisans, low-income workers just down on their knees. It is worth mentioning here that many women faced difficulties in re-entering the job market during the potential recovery in winter last year. Male earning members of many families lost their jobs, many have had their salaries reduced at the onset of the pandemic. In that circumstance, women of those families were confronted with the uncomfortable situation due to financial hardship and were forced to spend their savings and even their own resources on household expenses. Besides, a surge in domestic violence during the pandemic crisis is evident. For example, at least 4,249 women were victims of domestic violence in 27 out of 64 districts of Bangladesh in April 2020, according to a survey by *Manusher Jonno Foundation* (MJF), a local human rights organisation. At the same time, 1,672 women blamed the lockdown for being tortured at home for the first time in their lives [7].

III. Conceptualising Women's Empowerment

According to women's empowerment literature, the concept of 'women's empowerment' first emerged in 1980. The meaning of the term 'empowerment' varies according to different socio-cultural and political contexts. In general, empowerment refers to gaining power, having control over decisions, and access to resources, which is vital in determining an individual's life quality. On the other hand, some scholars focus on structural inequalities that affect the entire social structure rather than simply emphasising individuals'

© 2021 Global Journals

livelihood. From an individual perspective, empowerment includes self-reliance, own choice, self-esteem following an individual's capability to strive for own rights, independence, decision-making authority, freedom of choice and other similar factors.

However, researchers have not yet reached the straightway characterisation of women's empowerment as such presence of a range of internal and external factors. Empowerment, bearing in mind all the diverse aspects, is generally defined as access to enhanced options, managing life as per desires and gaining authority over an individual's life. Above mentioned definitions suggest empowerment as a vigorous and dynamic process of transformation where those individuals ultimately obtain such an ability that had been denied to develop options [5].

Women's empowerment is a complex and multidimensional concept that contains many aspects of life, including social status, family relations, emotional and physical conditions, and the financial situation in different communities.

Generally, women's empowerment is a multidimensional process having a considerable impact on women's life. It contains many aspects of life, including social status, family relations, emotional, psychological and physical conditions, the financial situation of women. Women's empowerment is mainly the process of enriching economic, social and political status and the psychological deliverance of women, the traditionally underprivileged segment in society. Therefore, women's empowerment is a process through which women achieve the ability to control, take ownership over resources and make strategies of life choices [8]

A significant definition by Alsop et al. (2006) reveals that empowerment is the ability of an individual or a group to have better selections, that is, to convert the developed choices into preferred actions and results. This definition contains two main components: the first one referred to the concept 'agency', and the other pertains to the formal environment by which the 'agency' can successfully be operated by the people [9].

It goes without saying that women's empowerment is vital in a developing country like Bangladesh to improve the quality of womens' life by promoting equality and fundamental rights for all. Consequently, the implementation of women's empowerment can foster the country's overall development.

IV. Theoretical Framework

This study followed the framework of empowerment developed by Professor Naila Kabeer, one of the leading and frequently cited conceptual thinkers on women empowerment. According to Prf. Kabeer's definition, empowerment enhances the capacity of an individual or a group to make choices independently and transform those choices into desired actions and outcomes.

Further, Professor Kabeer describes that some choices have a more significant impact on consequences than other choices and distinguish between first- and second-order choices. First-order choices are strategic life choices that are critical to how people want their lives, for instance, the choice of livelihood. On the other hand, second-order choices are often framed by first-order choices and are less consequential. They are essential for improving life quality but do not define life's parameters. In addition, Prf. Kabeer explains that exercising strategic choices should allow developing one's ability to make future decisions.

In her article "Gender equality and women's empowerment: a critical analysis of the third Millennium Development Goal", Prof. Kabeer pointed out three interrelated dimensions that illustrate the concept of women's empowerment. She named these three dimensions agency, resources, and achievements. The concept of empowerment can be understood through these three interrelated dimensions. According to Prof. Kabeer, 'agency' is defined as the processes by which choices are made and put into result. It is thus central to the concept of empowerment. Resources can be understood as the conditions of choices, describes as pre-conditions. So, resources indicate how 'agency' is exercised, and lastly, achievements indicate the outcomes of the agency, more clearly, the consequences of the choices made [8].

The three dimensions formulate the concept of empowerment and are considered the pathways through which empowerment can occur. Again, Prof. Kabeer claims that changes in any one dimension can lead to changes in others. The following indicators have been used to examine and describe the perceived empowerment of women entrepreneurs in this research.

© 2021 Global Journals

Table 1: Three dimensions of women's empowerment and their indicators.

Dimensions	Indicators
Agency	• The way how women see themselves, • Women's sense of self-worth, • The way how women are seen by people around them and by their society,
Resources	• Women's form of access to resources. (Whether the form is active or passive) • The form on which resources are made available, • The way in which resources are distributed.
Achievements	• The extent to which the capability is recognised or fails to be recognised, • The outcome of their effort.

Elaborated from Kabeer (2005) [8]

V. Methodology

This study required a descriptive-interpretive approach to collect data from a limited number of participants. So, semi-structured in-depth interviews were preferred to conduct this research. The descriptive-interpretive method allowed pretending open-ended, exploratory research questions, which then helped define the study domains and recognise these basic understandings into clusters of similar experiences such as different categories, themes, codes, and so forth [10]. Additionally, in-depth interviews provided rich and detailed data and are appropriate for an interpretive approach. Hence, it allowed the participants to share their feelings, experiences, observations, realities and opinions in their words through interpretations.

a) The Participants

Ten women entrepreneurs were selected based on the purposive sampling method for conducting in-depth semi-structured interviews. All the participents are Dhaka based. It is understood that these participants are not representative of all Bangladeshi women entrepreneurs. However, the depth and detail of the interview data are likely to be prevalent in the population. Participants were obtained using the personal connections of the researcher.

Almost all the participants were highly educated and had complete their bachelor's degree and above. The majority among the participants (07) were not engaged in any other employment than online-based business, while two were engaged in formal employment, and one was a student.

Table 2: Socio-demographic characteristics of participants

Participants	Age	Education	Marital Status	Family Members	Products
Ayesha	37	Masters	Married	Husband and two children	Clothing
Roshni	38	Masters	Married	Parents and one brother.	Clothing
Sharmin	35	Masters	Married	Husband, two children, and mother-in-law	Clothing
Sarojini	35	Masters	Married	Husband and a daughter	Clothing
Rebecca	30	Masters	Married	Husband and parents-in-law, brother-in-law	Dry food, coconut oil
Shikha	31	Masters	Married	Husband and son	Bakery items
Adrita	24	Bachelor	Unmarried	Parents and brother	Customised cakes, clothing
Afroza	42	Masters	Married	Husband, children, and mother	Catering service
Banani	33	Masters	Single	Parents and brother	Jamdani Sarees
Nazneen	40	Bachelor	Single	Mother, sisters, Brother and a daughter	Catering service

Pseudonyms of the participants have been used to protect their confidentiality

b) Data Collection and Analysis

All the interviews were conducted over phone calls with the participants in April 2021. The length of the interviews ranged from 60 to 90 minutes, and the language of communication was Bengali. Data analysis was conducted thematically by following several steps; at first, all interviews were recorded in a handwritten format. The recorded interviews were transcribed precisely in English. Then, written interviews were read several times, which allowed proceeding preliminary enciphering. Then, the codes were analysed to find out patterns and develop primary themes, and after comparing all the primary themes, those were finally organised under three umbrella themes.

Both primary and secondary data have been used for conducting this study. Secondary sources included journal articles, newspaper articles on e-commerce and related academic papers.

© 2021 Global Journals

VI. Study Findings

This research was started with the objective to investigate how women have become empowered by F-commerce during the COVID-19 pandemic. During the interview sessions with selected women entrepreneurs, issues relating to Facebook-based business have been explored under three umbrella themes: reasons that inclined women to start their business initiatives, secondly, perceived benefits of online-based business and how they are becoming empowered through their ventures, and finally, the challenges and constraints those are hindering them from continuing business smoothly and effectively.

All these themes depict participant's experiences, feelings and concerns about F-commerce. The themes are discussed below using pseudonyms of the participants for the confidentiality issue.

a) *Theam One: Reasons for Starting a Facebook-based business*

The participants were asked about the reasons for emerging as entrepreneurs by using Facebook as a resource. They mentioned different perspectives, including their financial needs, the desire for self-reliance, a hidden dream to establish an identity as an entrepreneur and similar issues motivated them to start their Facebook-based business initiatives.

i. *Developing Financial Stability*

Most of the respondents mentioned the urge to provide financial support to their families as a significant reason to start their online ventures. Since the pandemic began in full swing, many people lost their jobs, and salary has been cut down for some. In this circumstance, some participants also faced similar experiences and felt the need to contribute to their family incomes. Most importantly, those women, among the participants, who started their business initiatives during the pandemic crisis, wanted to do anything income-generating to cope up with the changed situation.

Some participants mentioned financial reasons by sharing their financial crisis for starting their online businesses. Such as, Sarojini stated:

> "My husband is involved in the jewellery business, and he owns two jewellery showrooms at two different shopping malls in Dhaka. We had seen such an unprecedented downturn in business during this pandemic. The drop in footfall in the stores was quite frustrating though it was due to the dire financial condition of people. There was no chance of our business bouncing back soon. When the lockdown was declared in the country, our stores were closed like other retail jewellery stores and no delivery was allowed. Our purchasing power was decreasing day by day, and we had to think about something alternative to rebuild our livelihoods. Then, I decided to start a business using the internet, and I found Facebook to be the most suitable social media to start with."

ii. *Supporting their Lifestyle Needs*

Almost all participants of this study are highly educated, among whom only Roshni is involved in the formal job sector. Sharmin, Sarojini and Shikha, three of the respondents, did not join formal sector jobs since they wanted to stay at home full time to look after their children. On the other hand, Ayesha, who was working in a private sector organisation, left her job for the sake of taking care of two toddlers when she could not manage to hire reliable governance at home. Rebecca was getting prepared for appearing in job tests after completing her graduation. In the meantime, she was providing tuition to a couple of students for bearing her living expenses. During the pandemic period, she lost her work and then started her online business.

The case of Adrita is a little different since she is still a graduate student. Due to the shutdown of her university and social distancing, Adrita was suffering from depression. Besides, she wanted to utilise her time while staying at home. She stated:

> "I have a fascination for baking, and additionally, I am fond of paintings. So, I opted to convert my passion into a business and had started learning some more skills related to baking and decorating cakes like professionals. Then, inspired by friends and family, I begun to sell my cakes to them. Subsequently, I wanted to expand my cake business and reach more people. Therefore, I found it easier and less expensive to run a business by creating a Facebook page."

iii. *Achieving Self-reliance*

Achieving economic empowerment and self-reliance was another essential consideration in women entrepreneur's decision to start their online businesses. Respondents noted the importance of being self-reliant and argued that it is impossible to be self-reliant without being economically empowered. Since they were dependent on husbands or male family members for money, they can rarely enjoy financial freedom. Again, they were not confident enough. So they wanted to have their earnings so that they could become self-confident and self-reliant. Sharmin described her experience, saying,

> "I got married immediately after completing my graduation…cared about my family, and later, I had a child. So, I didn't join a job anymore. But I often felt neglected by my mother-in-law, sister-in-law and even by my husband. My in-laws used to say that I don't earn any more, so my opinion about any household decisions is not always important. I used to suffer these types of daily insults. I was so inferior in my mind thinking that I am tolerating so much disgrace just because I don't earn any money even after studying so much. So, I felt the need to initiate my venture."

Despite going through a slightly different experience, Nazneen also entered F-commerce with the conviction of becoming self-reliant. In her words,

> "After the sudden death of my husband abroad, I returned to the country with my daughter. The family and relatives were creating pressure on me to remarry. But I wanted to spend the rest of my life with my daughter and memories of

© 2021 Global Journals

my late husband. So it was essential for me to become financially solvent and personally strong and independent. At that time, obtaining a formal job was difficult for me and getting prepared for the job was also time-consuming. So I decided to start a catering service at home using my cooking skills. And it seems easy and effective to increase the network through Facebook."

iv. *Creating own identity*

In the patriarchal society of Bangladesh, typically, the identities of women are suppressed behind the identities of established and dignified men of their families. But these days, when women are more aware of achieving their rights, empowerment and respect, they are eager to establish their own identities. Some of the informants also mentioned their desire to create self-identification by starting their businesses on the digital platform. For example, if we consider the case of Banani, who is from a wealthy family, not for economic reasons but to establishing her own identity, launched her Facebook page to sell *Jamdani sarees* (a traditional Bangladeshi handloom-woven women's attire). As she described:

"I divorced my abusive husband and came back to my parents' place. For various reasons, I was going through traumatic experiences. So, I wanted to keep myself busy with any work to get back to normal life. It was vital for me to create my own identity to boost my confidence as an independent person."

b) Theam Two: Perceived Experience

i. *Resources*

The gender gap among internet users in Bangladesh is 52 percent, according to a report by the Groupe Speciale Mobile Association (GSMA) published in 2020 [11]. When it comes to accessing internet services in Bangladesh, only 16 percent of women have access to the internet. Yet Facebook is undoubtedly the most popular social media with 48 800 000 users in June 2021[12].

Most of the participants said that they have an active form of access to the internet. The respondents mentioned that though women have less access to the internet than men, the women who use the internet mostly are active on Facebook. So, there is a large group of women who act as both buyers and sellers. Besides, they found it easier to set up their businesses through digital services while staying at home. As a result, they can operate their online business pages without asking for assistance from their spouses or other male family members. Sharmin, for example, noted:

"…one need not be highly educated or trained with advanced technological skills to operate a business on Facebook. These days, most women use Facebook for social networking. So, they have the basic skills, and one does not require to be as smart as women working in the corporate world."

The exception is in the case of Nazneen, who is operating a catering services business. She explained:

"I don't get much time to check my business page on Facebook regularly due to a big workload in the kitchen. Since I am directly involved in catering menu planning, grocery shopping, cooking, quality control, supervision of packaging and delivery etc., my 23 years-old brother manages and maintains the business page activity for me".

But taking support from her brother does not affect her control of decision making or strategic choices. Nazneen added.

ii. *Agency*

Most of the participants said that they surprisingly discovered their 'own' agencies while initiating their businesses. For example, Ayesha shared her experience as:

"Going live as a live promotional event by using the Facebook live streaming feature for the first time was a bit daunting for me. Nevertheless, gradually, I have become impulsive, and now I am too confident that I can even have fun with it."

All the respondents pointed out that their business initiatives helped to increase their confidence and mobility.

In this context, Banani was saying:

"I discovered a new me when I started interacting with more people via Facebook for my business purpose. I gained confidence, at which point I perceived that 'I can do it !'. Consequently, my promotional capacity has been improved during promoting my page and planning for publicity strategies."

Regarding the subjective capacities of women, which reflect their view of themselves and their position in their family and society, participants shared their experiences. Sharmin stated as:

"My family members now value my financial contribution to the family. However, I still feel undervalued in some cases as my income is not significant enough as my husband's salary comes from his job. I want to mention one instance. Once my sister-in-law insolently expressed what type of earning it is when one does not need to go out! In contrast, my contribution is fully valued in my parent's place as my father is no more, and I do not have any brothers. Interestingly, when working from home has turned out to be inevitable during the pandemic period, my in-laws also started appreciating my online-based business effort."

Rebecca narrated the opposite experience:

"I love my work, but my parents are not happy with it. They used to say that I should not produce and sell coconut oil when I have a graduation degree from a reputed public university. However, I received appreciation from many, including my teachers, friends, and the people who understand the value of entrepreneurship. Therefore, I am happy that my husband and in-laws support my work. In addition, it is worth mentioning that my parents did not require spending money for my marriage; rather, I bore the expenses from my income a few months ago."

iii. *Self-reliance*

The respondents opined that they feel empowered by achieving the ability to depend on

© 2021 Global Journals

themselves to meet their own needs. It gives them immense pleaser to get things done without depending on their husbands and other family members. Achieving economic self-reliance is the key to attaining self-reliance in a true sense, according to them. Shikha told:

> "I can now invest money from my earnings to grow the business, which allows me not to ask for financial assistance from my husband. Besides, I can buy presents for my son and other family members with my own money, which gives me the pleasure of doing something of my own accord."

> "The newfound self-reliance is the most significant attainment for me so far.", says Adrita, revealing her sense of ownership and economic solvency, which has strengthened her decision making power.

iv. *Decision making*

> "Previously, when the situation demanded making a quick decision regarding options or providing opinions relating to children's education or healthcare or purchasing any household essentials, or issues related to our tenants, my husband advised me to tell people that 'my husband will talk to you in this regard.' But, these days, after observing me taking effective decisions concerning my business, he sometimes creates a space in which I can make decisions as well."

The above quote is from Afroza, who stated her experience of gaining the power of making decisions independently. Not only Afroza but also the other women entrepreneurs talked about an almost similar experience. As Sharmin said:

> "Nowadays, my mother-in-law frequently asks me to participate in the household decision making process, which was almost absent before… I feel valued when she appreciates my income-generating activities instead of doing a full-time job.

v. *Achievements*

As Prof. Kabeer said, achievements are obtained by exercising both the agency and resources. Moreover, achievements are interrelated with both agency and resources. So, changes either in agency and resources can lead to changes in achievements [8].

The respondents hailed gaining economic empowerment as their achievement. In addition, gaining self-reliance and self-confidence are other invaluable achievements. They believe that these achievements will help them produce new resources that will help, as a result, create employment opportunities for many people, and other women can be inspired to change their destiny. In this regard, they stated their plans to take their business initiative far and wide. Adrita said:

> "After receiving a positive response to my customised cake baking business and turning a little bit profit, I have recently started my online boutique. Now, I have a dream to open a coffee shop bookstore."

Similarly, Shikha also wants to launch a pastry shop in future which will allow creating job opportunities for few other people, she believes.

Banani was telling with exuberance about her dream to open a retail store for *Jamdani saree* in future. She has a plan to employ some skilled artisans to produce customised and exclusive *Jamdani sarees* for her store.

Rebecca's statement in this context was,

> "Initially, I sold my products within my networks. But now, I have many clients around the country and abroad who place orders based on other customer's reviews…which means a lot for me. So, I am planning to expand my business."

c) *Theam Three: Constraints and Challenges*

Entrepreneurship, once upon a time, was considered as man's domain. So, in the initial phase of the rise of woman entrepreneurs in Bangladesh, defying society's expectations was the biggest challenge. But, the scenario has already been changed. With time, different policies have been adopted to facilitate women entrepreneurs. Still, many social and operational constraints restrict women from starting and operating their enterprises. Complex social norms and rigid administrative systems continue creating obstacles in this regard.

This study reveals that the current COVID-19 situation has brought some significant obstacles in the operations of Facebook-based businesses. So, it is essential to improve the conditions that may support women's entrepreneurship development to increase their potential to foster their economic growth and empowerment. The participants identified some common obstacles indicating as the most challenging: relatively poor service quality from delivery agencies, increased delivery charge, heightened production cost, lack of trust from customers' side, massive competition, cyberbullying and so on.

Most of the entrepreneurs of F-commerce depend heavily on delivery agencies to deliver their products to customers. Almost all the participants reported that, in the wake of the pandemic, the delivery efficiency of delivery agencies dropped significantly, which made trouble for them.

Ayesha, who is carrying out an online business of imported clothing, said:

> "The carrying and shipment charge for items of clothing has grown up during the pandemic. I am facing some additional costs too. Moreover, shipment is taking more time than normal times."

In this regard, Rebecca said:

> "In general, customers expect fast and free delivery, which is quite difficult during the pandemic time as the delivery costs are growing across the country… I am not charging my clients any extra costs. So, I need to pay that additional charge from my pocket. Hence, this is curbing my minimum profit. Nonetheless, the production cost of my products is higher than normal times."

Another challenge during the pandemic outbreak is the increased production cost associated

© 2021 Global Journals

with sourcing raw materials. The entrepreneurs, who have their own production, are facing additional pressure due to price hikes of raw materials. Many online business owners rely on Facebook boosting and Facebook ads to promote their Facebook pages by improving post visibility and engagement of more people, such as post likes, comments, and shares, by paying a certain amount of money. In 2021, Facebook advertising prices have climbed by 30 percent over the previous year, according to a marketing agency data, which negatively impacted entrepreneurs. Sarojini, in a follow-up interview, stated her experience:

> "Facebook has recently received value-added tax (VAT) registration in Bangladesh and is now collecting 15 percent VAT along with their advertisement bills. A few days before, I noticed that Facebook had added 15 percent VAT while paying the bill for Facebook ads. After paying the bill, I saw that the card cost around $45 extra. After calling the bank, a representative informed me that the bank had deducted another 15 percent on the Facebook payment. Thus I had to pay double that is certainly a burden for entrepreneurs like me."

One of the pressing issues in F-commerce is the lack of trust that restricts consumers from shopping online. With the tremendous boom in online consumerism, there has been a considerable increase in problems related to fraud cases, low-quality products selling, fake business pages. Further, lack of customer service, relatively high prices, mismatch of products with photos, unusual delays, unprofessional behaviour towards the customers and so forth led to distrust in other businesses pages and owners. Moreover, these issues have surged during the pandemic outbreak. A research report unveils that the number of cheating cases by purchasing products online has increased gradually. According to the previous study report, the rate was 7. 44 percent which is 11.08 percent now. [12].

Roshni's apprehension was expressed as:

> "It is important to earn customer's trust again and again. Otherwise, there will be no other option but to accept the loss of sales and to lose customers in the long run."

i. *Massive Competition*

In the time of the COVID-19 pandemic, Facebook-based businesses are sprouting rapidly in Bangladesh. More than 300,000 ventures are operating through Facebook, according to the monthly business review (2019) of the Industrial Development Leasing Company of Bangladesh Limited [13]. The kind of competition is easily comprehensible. Sarojini explained her view:

> "Many people are starting up online businesses without any clear vision. They are buying finished products from suppliers and are selling to online shoppers at several times higher prices than the original price, and even the price is higher than that of competitors. On the other hand, some are pricing lower than others for fast penetration in the market. Both of these tendencies will have a detrimental impact on other entrepreneurs."

Afroza also opined, along the same way that Sarojini explicated, simply adding the importance of introducing innovations to grow their businesses steadily. In addition, she shared her experience:

> "When I started my catering business, there were already hundreds of catering businesses in Dhaka. So I was anxious about the existence of my business initiative. Later, during the initial stage of the coronavirus outbreak in Dhaka, I planned to diversify my business and decided to deliver food to hospitals for Covid-19 patients. I received incredible responses as many patients needed to have food in hospitals, and then I prepared need-based special menus for patients. The return is more than just receiving money for providing foods; that is the happiness and mental peace I receive for serving people in their crisis moments."

ii. *Cyberbullying*

Another hurdle that women entrepreneurs have to face is bullying on social media. Cyberbullying in Bangladesh is a high rate, and most of the victims are women. Sometimes women entrepreneurs are witnessing or being victims of bullying, harassment which has adverse effects. The number of cases of such victimisation is increasing during the pandemic. Some of the respondents had experienced bullying by both men and women on their Facebook pages. While talking about the implications of bullying, they mentioned the negative sequels such as stress, anxiety and depression. Adrita asserted:

> "I am experiencing serious depression due to being bullied by people. Sometimes the people are friends and relatives, which is more frustrating. Since, during the pandemic, people have plenty of time, and they are more active on Facebook, many are attacking women entrepreneurs by writing rude comments on their business-related posts on Facebook".

VII. Discussion

This study attempts to explore women's experiences and attainments in F-commerce. There is a dearth of researches about the impact of the COVID-19 pandemic on women entrepreneurs of F-commerce in Bangladesh. This research generates invaluable insights into the entrepreneurship experiences of women while they face challenges in running their businesses during the pandemic period. The findings disclose that most women entrepreneurs started their Facebook-based enterprises mainly intending to achieve economic empowerment and self-reliance. Among them, who started during the COVID-19 crisis, mentioned financial needs as the principal reason for becoming entrepreneurs. Starting up a business to contribute to their family income seems logical in the context of the pandemic catastrophe when they were going through a bad patch. However, one participant mentioned the urge to establish self-identity and boost her confidence for getting rid of depression and trauma. The respondents reported various reasons, including easy

© 2021 Global Journals

access, comprehensibility, ease of use, the tremendous popularity of Facebook and low-cost promotional activities to opt for Facebook as their business platform. A detailed study on F-commerce in Bangladesh also notes that women entrepreneurs have widely accepted F- commerce in Bangladesh due to the option of minimum investment for managing marketing and promotional activities through merely a Facebook page [3].

This research significantly contributes to the understanding of the perceived empowerment of women entrepreneurs. According to Prof. Kabeer, 'agency', which represents the processes by which choices are made and put into effect, is central to the concept of empowerment. She said that empowerment includes decision making control, a sense of agency. Hence, empowerment is embedded in the phenomena of how women see themselves and how people around them see them [8]. These points have been used as indicators in this study to examine the perceived empowerment of women businesspersons. This research provides some specific contributions to the fundamental knowledge concerning women's sense of agency, participation in decision-making, their perception of self-worth, and respect in the family and society. The influx of women into business has instigated some positive changes in their perceptions of themselves and their role in the decision-making process. The experiences of the women show that they discovered their own agency by starting the business process. For instance, when they communicated with so many people, interacted with consumers on Facebook Live streamings, handled business promotional activities, they became more confident in their cognitive capabilities. The feeling that 'I can also do' made them stronger.

Within the Bangladeshi patriarchal structure, women, in most contexts, are expected to accept and follow the decisions concerning family, finance, children, social life and other issues taken by men. Nevertheless, this attitude is gradually changing as women are earning money and shouldering responsibilities with men. One participant provided a prime example of how women's business effort increases the likelihood of their scope to participate in the household decision-making process. She mentioned that after perceiving the effectiveness of her decisions and strategic choices regarding business, her husband now creates the space so that she can make decisions. However, gaining control over decision-making depends on other factors like education, age, socio-cultural development, and other similar factors. Overall, women's participation in the decision-making process is still limited. Again, the decisions that women make often require to have approval from either their spouses or parents. Considering all the factors, the respondents indicated that since getting involved in the ventures, they have become quite aware of their self-esteem and decision-making authority, which, in turn, contributes to the improvement of their status in the family and society. They also feel good that they do not require to ask for approval from their spouses or parents in many cases.

Prof. Kabeer noted that both resources and agency construct the capabilities of an individual. So, the term 'achievements' refers to the extent to which one can realise or fails to realise this potential. Concerning empowerment, achievements are considered as to how the agency is exercised and what are the consequences. In addition, she argues that empowerment contributes to developing women's sense of independence rather than just fulfilling their survival needs [8]. In this study, the dimension 'achievements' have been consolidated as the outcomes of Facebook-based business efforts conducted by women entrepreneurs, which pave the basis for obtaining improvements in the future. In this regard, accomplishments of economic empowerment, newfound self-reliance and self-confidence are considered achievements. More specifically, the achievements are supposed to support the women with access to new 'resources' in future. Furthermore, the respondents of this study consider that, though the turnover rate is not always significantly high, the self-reliance they have achieved is precious.

Notably, this study contributes to the underlying knowledge regarding separate spheres and domestic–public dichotomy by exposing the recent changes initiated during the unique context of the COVID-19 pandemic. In the family systems, according to the Victorian age doctrine of two spheres, the men are considered the primarily paid earners while women are confined to domestic duties. Gradually over time, the concept of 'working women' came into reality. So, a working woman refers to a woman who works outside her home for wage or salary [14]. Thus, the concept of work indicates working outside of the home. Instinctively, for a long time, home-based work has not been recognised as a distinct form of employment in most countries, making homeworkers invisible to national statistics [15]. However, this form of work is becoming increasingly popular, especially among women, with the rapid spread of information and communications technology. The present study relates this particular issue on the ground of one respondent's experience of confronting a contempt comment regarding the worth of home-based work by a female member in her family, which indicated that it is not supposed to be work since the respondent is not going out like a working woman. However, hundreds of millions of people have suddenly shifted to working from home to maintain social distancing measures when the pandemic hit. Many have lost their jobs. Interestingly, in this circumstance, that female member, with a drastic

© 2021 Global Journals

change in her viewpoint, appreciated the internet-based business initiative.

In some cases, home-based work can be a positive choice for women and can be professional and well-paid. This form of work is a choice for integrating work and family responsibilities for women. For example, one respondent said that she earns more than what she used to earn by working in a private company previously. In addition, she can take full-time care of the children. Another respondent opined she felt guilty when she had to go office, leaving her children at home. Again, she was suffering from emotional distress after quitting the job. So, the option of operating a Facebook-based business offered her great relief making her less likely to sacrifice one for the other.

Regarding women's qualifications in online-based business, a study by Jethwa and Mishra (2016) stated that highly educated, technically sound and potentially qualified women avail themselves a potential business environment [16]. However, the present study provides a contrasting finding that without being highly qualified and having advanced technical know-how, most women can run a Facebook-based business successfully.

The research further contributes to the general knowledge by revealing the constraints and challenges women entrepreneurs confront in conducting businesses during the pandemic period. Whereas women business-owners' experiences relating to hurdles have been addressed in the literature [17] [18] [19]. This study extends the knowledge by revealing that the issues are more dreadful during the COVID-19 period. A wield speculation is the diminish of customer's trust due to increasing fraudulent incidents, consumer harassment, a gap in quality control and such reasons. Therefore, by considering these as pressing issues, necessary measures should be undertaken to improve the situation.

VIII. Policy Implications

This research's findings can help policymakers make appropriate policies for providing support to women-owned enterprises in F-commerce to manage the difficulties associated with the unprecedented situation of COVID-19 in Bangladesh. The thriving F-commerce in Bangladesh requires an appropriate economic definition and guidelines for both entrepreneurs and consumers in this sector. It is worth noting here, recently the Ministry of Commerce released operational guidelines to ensure transparency and accountability in digital commerce management. These regulatory measures should not be confined to papers only.

The respondents of this research expressed that F-commerce requires to be supported the way small and medium enterprises (SMEs) and e-commerce receive incentives. The government has undertaken some initiatives to provide loans and tax exemptions for women entrepreneurs [20]. However, it is pretty challenging to provide loans to Facebook-based women entrepreneurs since most of these women operate their businesses without a trade license. So, this study strongly recommends introducing a digital system to allow these businesswomen to register their business to get stimulus support and bank loans. Further, their access to the banking system needs to make easier.

This research further reveals some impediments that deserve attention from policy practitioners. For instance, the problems associated with the delivery service emerges as a significant hindrance in continuing businesses for women. This issue needs to be addressed by taking necessary measures in improving the delivery service.

Summerily, the policy practitioners of Bangladesh and other developing countries could make appropriate policies by considering the obstacles confronted by women entrepreneurs in F-commerce as disclosed by the respondents for effectively helping out women entrepreneurs affected by COVID-19.

IX. Conclusion

This study attempted to explore women's experiences and attainments in F-commerce in Bangladesh during the pandemic period. The findings reveal that being economically empowered through F-commerce is the most outstanding achievement of women entrepreneurs. While there is a minimal exploration of the impact of this pandemic in entrepreneurship in the Bangladesh context [17], this article reveals the experiences of women entrepreneurs in F-commerce during the COVID-19 pandemic period. The significant findings indicate the perceived empowerment of women while operating their businesses during the pandemic time. This article describes the factors that worked behind the decision to become entrepreneurs. Vital insights about women's role in both private and public spheres as well as home-based work have been generated. This study potentially contributes to understanding distinct and valuable insights regarding women's participation in the decision-making process, which could be a rich line of further study. It also discloses some aspects regarding the constraints and challenges. Besides, this study highlights measures that should be undertaken to help women to overcome the constraints. In future, an extensive study could be conducted in line with the findings of this article to have a comprehensive understanding of women's empowerment.

To recapitulate, these women entrepreneurs are overwhelmed with newfound self-reliance and independent identity besides their economic empowerment. Although there are several drawbacks

© 2021 Global Journals

associated with structural and policy-related loopholes in F-commerce, overcoming these will pave the way for the empowerment of so many women to contribute significantly to the country's development.

Acknowledgement

The author would like to thank the respondents, without whose sincere cooperation, the data collection for this research would not be possible during this challenging time of the pandemic. Best wishes from the author for these women entrepreneurs regarding the efficient continuation of their businesses during and after the COVID-19 pandemic.

References Références Referencias

1. International Labour Organization (ILO). (1996). Women Swell Ranks of Working Poor, says ILO. https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_008066/lang--en/index.htm
2. Zabeen, M., Ara, H. & Sarwar, N. (2013). F-Commerce in Bangladesh: "Venit, Vidit, Vicit", *IOSR Journals of Humanities and Social Science*, *17*(5), 1-8. http://eprints.usm.my/41049/1/4._f-commerce.pdf
3. Statista. (2021). Leading countries based on Facebook audience size as of April 2021. https://www.statista.com/statistics/268136/top-15-countries-based-on-number-of-facebook-users/
4. Kabeer N. (1999). Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment. *Development and Change*, *30* (3), 435-464. https://doi.org/10.1111/1467-7660.00125
5. World Health Organization (WHO). (2020). WHO Bangladesh COVID-19 situation report 10. Retrieved from https://www.who.int/docs/defaultsource/searo/bangladesh/covid-19-who-bangladesh-situation-reports/who-ban-covid-19-sitrep-10.pdf?sfvrsn=c0aac0b8_4
6. Islam, Ashraful. (2020, 12 May). COVID-19 Lockdown Increases Domestic Violence in Bangladesh. *DW*, https://www.dw.com/en/covid-19-lockdown-increases-domestic-violence-in-bangladesh/a-53411507
7. Kabeer, N. (2005). Gender equality and women's empowerment: A critical analysis of the third development millennium goal 1, *Gender and Development*, *13*(1), 13-24. http://nailakabeer.net/wp-content/uploads/2005/09/13552070512331332273.pdf
8. Alsop, Ruth; Heinsohn, Nina. (2005). Measuring Empowerment in Practice: Structuring Analysis and Framing Indicators. Policy Research Working Paper; No. 3510. World Bank, Washington, DC.
9. Elliott, R., & Timulak, L. (2021). *Essentials of Descriptive-Interpretive Qualitative Research: A Generic Approach*. American Psychological Association.
10. GSMA. (2020). The Mobile Gender Gap Report, Retrieved from https://www.gsma.com/mobilefordevelopment/wp- content/uploads/2020/05/GSMA-The-Mobile-Gender-Gap-Report-2020.pdf
11. NapoleonCat. (2021). Facebook users in Bangladesh June - 2021. Retrieved from https://napoleoncat.com/stats/facebook-users-in-bangladesh/2021/06
12. Cybercrime Awareness Foundation. (2021). Cyber Crime Trends in Bangladesh-2021, https://ccabd.org/research-on-cyber-crime-trends-in-bangladesh-2021/
13. Industrial Development Leasing Company of Bangladesh Limited (IDLC). (2019). Emergence of F-Commerce Startups: Serving Customers at Their Doorsteps. https://idlc.com/mbr/article.php?id=192
14. Chusmir, L. H., Moore, D. P., & Adams, J. S. (1990). Research on working women: A report card of 22 journals. *Sex Roles - A Journal of Research*, *22*, 167-175.
15. International Labour Organization (ILO). (2003). Report of the Director-General: Time for equality at work. Global report under the follow-up to the ILO Declaration on Fundamental Principles and Rights at Work. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_publ_9221128717_en.pdf
16. Jethwa, M. & Mishra, C. (2016). A Study on Status of Women Entrepreneur in E-commerce Environment in India, *Review of Research Journal*, 5(8), 1-7.
17. Jaim J. (2021). Exist or exit? Women business-owners in Bangladesh during COVID-19. *Gender Work Organ.*, *28*(S1), 209–226. https://onlinelibrary.wiley.com/doi/10.1111/gwao.12546
18. Amin, Albina. (2018). Women Entrepreneurship and SMEs of Online Clothing Business in Dhaka City. *Universal Journal of Management*, *6*(10), 359 – 372. http://www.hrpub.org/journals/article_info.php?aid=7576
19. Tabassum, Tahsina. (2018). Facebook-Based Women Entrepreneurship in Bangladesh: Opportunities and Challenges. *Bangladesh Journal of Public Administration (BJPA)*, *26*(2), 79-96. http://bjpa.bpatc.org.bd/bjpa/index.php/bjpa/article/view/22
20. Islam, Arafatul. (2020, 28 December). Bangladesh: More women create online businesses during pandemic. *DW*. https://www.dw.com/en/bangladesh-more-women-create-online-businesses-during-pandemic/a-56076990

© 2021 Global Journals