

1 Women's Empowerment through F-Commerce during the 2 COVID-19 Pandemic: A Qualitative Study in Bangladesh

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6 **Abstract**

7 Mobile penetration is remarkably high in Bangladesh due to low tariffs for mobile services,
8 inaccessibility on the landline in remote areas and better network coverage by mobile
9 operators. Owing to easy accessibility to the internet, social media like Facebook is prevalent
10 among the vast majority. Women constitute approximately half of the population. Operating
11 business on the Facebook platform, known as F-commerce (Facebook commerce), is the recent
12 business trend. With the opportunity of browsing through thousands of products from the
13 comfort of their places in flexible times, consumers are becoming tempted to shop via
14 Facebook. This particular consumer behaviour is triggering thousands of women to become
15 independent entrepreneurs using F-commerce. The positive consequence is the unforeseen
16 thrive in F-commerce during the COVID-19 pandemic period when consumers are in fear of
17 contracting the coronavirus in public, and retailing stores are staying closed due to lockdown.
18

19 *Index terms*— women's empowerment, f-commerce, women entrepreneurs, covid-19 pandemic.

20 **1 Introduction**

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

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

40 The phenomenon of women's empowerment is in constant change due to the unstable global atmosphere.

41 Numerous women in Bangladesh launched their online businesses on the Facebook platform to financially
42 support their families and establish their own identities as entrepreneurs. F-commerce, a new business form of

2 CONCEPTUALISING WOMEN'S EMPOWERMENT

44 E-commerce (Electronic-commerce), thus has become a buzzword nowadays. The term 'F-Commerce' has been
45 coined by combining two terms, E-commerce and Facebook. Here it is necessary to note that social commerce
46 is considered to be a sub-element of e-commerce that uses social networking sites to enable online business. So,
47 F-commerce is a form of social commerce that aims to create a platform to continue trade as well as promotional
48 and branding activities via Facebook [3].

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

66 popular among consumers who find shopping on Facebook pages much more convenient. Furthermore, the
67 significance and efficacy of F-commerce have been widely acknowledged by people during the days of social
68 distancing after the coronavirus outbreak. Women-owned Facebook-based businesses have multiplied during
69 the pandemic period because starting a business by creating a Facebook page is more straightforward and less
70 formal. The user base of Facebook in Bangladesh is, according to Statista, 43 million in the current year
71 [4]. Therefore, the popularity of Facebook has made it easy for women entrepreneurs to attract a wide range
72 of customers in a limited time. Despite some obstacles and challenges, F-commerce is playing an influential
73 role in women's empowerment. Also, the prospect of F-commerce in Bangladesh is better among the top 10
74 Facebook-using countries. This paper conceptualises women's empowerment based on a framework developed
75 by Professor Naila Kabeer, a British Bangladeshi social economist. She defines women's empowerment as the
76 process through which women develop the ability to make strategic life choices in the context where this ability
77 was previously unrecognised [5]. Professor Kabeer explained that exercising women's ability to decide depends on
78 three interrelated elementsresources, agency, and achievements. Resources refer to material, human, and social
79 expectations and allocations. Agency is the ability or sense of ability to define one's goals, act upon them, and
80 decide on their strategic life outcomes. Achievements include various outcomes ranging from improved well-being
81 to achieving equal representation of women in broader fields. In this perspective, women's empowerment is
82 the process of having and using resources to reach specific achievements [8]. So, women's empowerment is a
83 dynamic process in which women acquire resources that enable them to develop their capacity to articulate their
84 choices. At the same time, the agency can make appropriate decisions to fulfil women's desires or goals. In this
85 study, resource refers to Facebook or Fcommerce, which is a social resource. Agency here refers to both women's
86 objective and subjective capacities such as cognitive capacity, capacity to analyse and setting goals to perform for
87 achieving the goals. Here, the personal capability reflects how women see themselves and how others in society
88 apprise them. So, Women are joining F-commerce to achieve their goals. When they are becoming empowered,
89 then the implications might be termed as their achievements.

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

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

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

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

97 2 Conceptualising Women's Empowerment

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

103 In Bangladesh, the first three confirmed coronavirus cases were reported on 8 March 2020 by the country's
104 epidemiology institute, IEDCR [6]. Since the COVID-19 pandemic riveted Bangladesh, a complete lockdown
105 was imposed from 26 March 2020 throughout the nation to control the spread of the virus. The impact of the

106 COVID-19 pandemic on women is disproportionate. A good number of women who were working in the formal
107 sector lost their jobs. Many women entrepreneurs in small and medium enterprises have faced huge losses, and
108 due to lack of capital, it has been challenging to run their businesses. Along with the accompanying economic
109 depression, the pandemic has left thousands of women artisans, low-income workers just down on their knees. It
110 is worth mentioning here that many women faced difficulties in re-entering the job market during the potential
111 recovery in winter last year. Male earning members of many families lost their jobs, many have had their salaries
112 reduced at the onset of the pandemic. In that circumstance, women of those families were confronted with the
113 uncomfortable situation due to financial hardship and were forced to spend their savings and even their own
114 resources on household expenses. Besides, a surge in domestic violence during the pandemic crisis is evident. For
115 example, at least 4,249 women were victims of domestic violence in 27 out of 64 districts of Bangladesh in April
116 2020, according to a survey by Manusher Jonno Foundation (MJF), a local human rights organisation. At the
117 same time, 1,672 women blamed the lockdown for being tortured at home for the first time in their lives [7].

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

120 However, researchers have not yet reached the straightway characterisation of women's empowerment as such
121 presence of a range of internal and external factors. Empowerment, bearing in mind all the diverse aspects,
122 is generally defined as access to enhanced options, managing life as per desires and gaining authority over
123 an individual's life. Above mentioned definitions suggest empowerment as a vigorous and dynamic process of
124 transformation where those individuals ultimately obtain such an ability that had been denied to develop options
125 [5].

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

129 Generally, women's empowerment is a multidimensional process having a considerable impact on women's life.
130 It contains many aspects of life, including social status, family relations, emotional, psychological and physical
131 conditions, the financial situation of women. Women's empowerment is mainly the process of enriching economic,
132 social and political status and the psychological deliverance of women, the traditionally underprivileged segment
133 in society. Therefore, women's empowerment is a process through which women achieve the ability to control,
134 take ownership over resources and make strategies of life choices [8] A significant definition by ??Isop et al. (2006)
135 reveals that empowerment is the ability of an individual or a group to have better selections, that is, to convert
136 the developed choices into preferred actions and results. This definition contains two main components: the first
137 one referred to the concept 'agency', and the other pertains to the formal environment by which the 'agency' can
138 successfully be operated by the people [9].

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

142 3 IV.

143 4 Theoretical Framework

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

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

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

162 The three dimensions formulate the concept of empowerment and are considered the pathways through which
163 empowerment can occur. Again, Prof. Kabeer claims that changes in any one dimension can lead to changes in
164 others. The following indicators have been used to examine and describe the perceived empowerment of women
165 entrepreneurs in this research. Table ??: Three dimensions of women's empowerment and their indicators.

166 **5 Volume XXI Issue IV Version I**

167 **6 Dimensions Indicators Agency**

168 **7 ?**

169 The way how women see themselves, ? Women's sense of self-worth,

170 **8 ?**

171 The way how women are seen by people around them and by their society, Resources ? Women's form of access
172 to resources. (Whether the form is active or passive)?

173 The form on which resources are made available,

174 **9 ?**

175 The way in which resources are distributed.

176 **10 Achievements ?**

177 The extent to which the capability is recognised or fails to be recognised,

178 **11 ?**

179 The outcome of their effort.

180 Elaborated from Kabeer (2005) [8] V.

181 **12 Methodology**

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

189 **13 a) The Participants**

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

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

198 **14 Pseudonyms of the participants have been used to protect
199 their confidentiality b) Data Collection and Analysis**

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

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

209 **15 VI.**

210 **16 Study Findings**

211 This research was started with the objective to investigate how women have become empowered by Fcommerce
212 during the COVID-19 pandemic. During the interview sessions with selected women entrepreneurs, issues relating
213 to Facebook-based business have been explored under three umbrella themes: reasons that inclined women to
214 start their business initiatives, secondly, perceived benefits of online-based business and how they are becoming

215 empowered through their ventures, and finally, the challenges and constraints those are hindering them from
216 continuing business smoothly and effectively.

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

219 **17 a) Theam One: Reasons for Starting a Facebook-based 220 business**

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

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

231 Some participants mentioned financial reasons by sharing their financial crisis for starting their online
232 businesses. Such as, Sarojini stated: "My husband is involved in the jewellery business, and he owns two
233 jewellery showrooms at two different shopping malls in Dhaka. We had seen such an unprecedented downturn in
234 business during this pandemic. The drop in footfall in the stores was quite frustrating though it was due to the
235 dire financial condition of people. There was no chance of our business bouncing back soon. When the lockdown
236 was declared in the country, our stores were closed like other retail jewellery stores and no delivery was allowed.
237 Our purchasing power was decreasing day by day, and we had to think about something alternative to rebuild
238 our livelihoods. Then, I decided to start a business using the internet, and I found Facebook to be the most
239 suitable social media to start with."

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

243 Achieving economic empowerment and selfreliance was another essential consideration in women entrepreneur's
244 decision to start their online businesses. Respondents noted the importance of being self-reliant and argued that
245 it is impossible to be self-reliant without being economically empowered. Since they were dependent on husbands
246 or male family members for money, they can rarely enjoy financial freedom. Again, they were not confident
247 enough. So they wanted to have their earnings so that they could become self-confident and self-reliant. Sharmin
248 described her experience, saying, "I got married immediately after completing my graduation?cared about my
249 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,
250 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
251 any household decisions is not always important. I used to suffer these types of daily insults. I was so inferior in
252 my mind thinking that I am tolerating so much disgrace just because I don't earn any money even after studying
253 so much. So, I felt the need to initiate my venture."

254 Despite going through a slightly different experience, Nazneen also entered F-commerce with the conviction
255 of becoming self-reliant. In her words, "After the sudden death of my husband abroad, I returned to the country
256 with my daughter. The family and relatives were creating pressure on me to remarry. But I wanted to spend the
257 rest of my life with my daughter and memories of Almost all participants of this study are highly educated, among
258 whom only Roshni is involved in the formal job sector. Sharmin, Sarojini and Shikha, three of the respondents,
259 did not join formal sector jobs since they wanted to stay at home full time to look after their children. On the
260 other hand, Ayesha, who was working in a private sector organisation, left her job for the sake of taking care of
261 two toddlers when she could not manage to hire reliable governance at home. Rebecca was getting prepared for
262 appearing in job tests after completing her graduation. In the meantime, she was providing tuition to a couple
263 of students for bearing her living expenses. During the pandemic period, she lost her work and then started her
264 online business. my late husband. So it was essential for me to become financially solvent and personally strong
265 and independent. At that time, obtaining a formal job was difficult for me and getting prepared for the job was
266 also time-consuming. So I decided to start a catering service at home using my cooking skills. And it seems easy
267 and effective to increase the network through Facebook."

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

271 **18 b) Theam Two: Perceived Experience**

272 Most of the participants said that they have an active form of access to the internet. The respondents mentioned
273 that though women have less access to the internet than men, the women who use the internet mostly are active
274 on Facebook. So, there is a large group of women who act as both buyers and sellers. Besides, they found it

275 easier to set up their businesses through digital services while staying at home. As a result, they can operate their
276 online business pages without asking for assistance from their spouses or other male family members. Sharmin,
277 for example, noted: "?one need not be highly educated or trained with advanced technological skills to operate
278 a business on Facebook. These days, most women use Facebook for social networking. So, they have the basic
279 skills, and one does not require to be as smart as women working in the corporate world."

280 The exception is in the case of Nazneen, who is operating a catering services business. She explained: "I don't
281 get much time to check my business page on Facebook regularly due to a big workload in the kitchen. Since I am
282 directly involved in catering menu planning, grocery shopping, cooking, quality control, supervision of packaging
283 and delivery etc., my 23 years-old brother manages and maintains the business page activity for me".

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

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

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

291 All the respondents pointed out that their business initiatives helped to increase their confidence and mobility.
292 In this context, Banani was saying: "I discovered a new me when I started interacting with more people
293 via Facebook for my business purpose. I gained confidence, at which point I perceived that 'I can do it !'.
294 Consequently, my promotional capacity has been improved during promoting my page and planning for publicity
295 strategies."

296 Regarding the subjective capacities of women, which reflect their view of themselves and their position in
297 their family and society, participants shared their experiences. Sharmin stated as: "My family members now
298 value my financial contribution to the family. However, I still feel undervalued in some cases as my income is
299 not significant enough as my husband's salary comes from his job. I want to mention one instance. Once my
300 sister-in-law insolently expressed what type of earning it is when one does not need to go out! In contrast,
301 my contribution is fully valued in my parent's place as my father is no more, and I do not have any brothers.
302 Interestingly, when working from home has turned out to be inevitable during the pandemic period, my in-laws
303 also started appreciating my online-based business effort."

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

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

311 19 Self-reliance

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

316 In the patriarchal society of Bangladesh, typically, the identities of women are suppressed behind the identities
317 of established and dignified men of their families. But these days, when women are more aware of achieving their
318 rights, empowerment and respect, they are eager to establish their own identities. Some of the informants also
319 mentioned their desire to create self-identification by starting their businesses on the digital platform. For example,
320 if we consider the case of Banani, who is from a wealthy family, not for economic reasons but to establishing
321 her own identity, launched her Facebook page to sell Jamdani sarees (a traditional Bangladeshi handloom-woven
322 women's attire). As she described: themselves to meet their own needs. It gives them immense pleasure to get
323 things done without depending on their husbands and other family members. Achieving economic self-reliance is
324 the key to attaining self-reliance in a true sense, according to them. Shikha told: "I can now invest money from
325 my earnings to grow the business, which allows me not to ask for financial assistance from my husband. Besides,
326 I can buy presents for my son and other family members with my own money, which gives me the pleasure of
327 doing something of my own accord." "The newfound self-reliance is the most significant attainment for me so
328 far.", says Adrita, revealing her sense of ownership and economic solvency, which has strengthened her decision
329 making power.

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

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

337 experience. As Sharmin said: "Nowadays, my mother-in-law frequently asks me to participate in the household
338 decision making process, which was almost absent before? I feel valued when she appreciates my income-
339 generating activities instead of doing a full-time job.

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

343 The respondents hailed gaining economic empowerment as their achievement. In addition, gaining self-reliance
344 and self-confidence are other invaluable achievements. They believe that these achievements will help them
345 produce new resources that will help, as a result, create employment opportunities for many people, and other
346 women can be inspired to change their destiny. In this regard, they stated their plans to take their business
347 initiative far and wide. Adrita said: "After receiving a positive response to my customised cake baking business
348 and turning a little bit profit, I have recently started my online boutique. Now, I have a dream to open a coffee
349 shop bookstore."

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

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

354 Rebecca's statement in this context was, "Initially, I sold my products within my networks. But now, I have
355 many clients around the country and abroad who place orders based on other customer's reviews?which means
356 a lot for me. So, I am planning to expand my business."

357 **20 c) Theam Three: Constraints and Challenges**

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

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

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

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

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

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

379 Another challenge during the pandemic outbreak is the increased production cost associated Roshni's
380 apprehension was expressed as:

381 "It is important to earn customer's trust again and again.

382 Otherwise, there will be no other option but to accept the loss of sales and to lose customers in the long run."

383 In the time of the COVID-19 pandemic, Facebook-based businesses are sprouting rapidly in Bangladesh.
384 More than 300,000 ventures are operating through Facebook, according to the monthly business review (2019)
385 of the Industrial Development Leasing Company of Bangladesh Limited [13]. The kind of competition is easily
386 comprehensible. Sarojini explained her view: "Many people are starting up online businesses without any clear
387 vision. They are buying finished products from suppliers and are selling to online shoppers at several times higher
388 prices than the original price, and even the price is higher than that of competitors. On the other hand, some
389 are pricing lower than others for fast penetration in the market. Both of these tendencies will have a detrimental
390 impact on other entrepreneurs."

391 Afroza also opined, along the same way that Sarojini explicated, simply adding the importance of introducing
392 innovations to grow their businesses steadily. In addition, she shared her experience: "When I started my catering
393 business, there were already hundreds of catering businesses in Dhaka. So I was anxious about the existence of
394 my business initiative. Later, during the initial stage of the coronavirus outbreak in Dhaka, I planned to diversify
395 my business and decided to deliver food to hospitals for Covid-19 patients. I received incredible responses as
396 many patients needed to have food in hospitals, and then I prepared need-based special menus for patients. The
397 return is more than just receiving money for providing foods; that is the happiness and mental peace I receive
398 for serving people in their crisis moments."

399 Another hurdle that women entrepreneurs have to face is bullying on social media. Cyberbullying in
400 Bangladesh is a high rate, and most of the victims are women. Sometimes women entrepreneurs are witnessing
401 or being victims of bullying, harassment which has adverse effects. The number of cases of such victimisation is
402 increasing during the pandemic. Some of the respondents had experienced bullying by both men and women on
403 their Facebook pages. While talking about the implications of bullying, they mentioned the negative sequels such
404 as stress, anxiety and depression. Adrita asserted: "I am experiencing serious depression due to being bullied by
405 people. Sometimes the people are friends and relatives, which is more frustrating. Since, during the pandemic,
406 people have plenty of time, and they are more active on Facebook, many are attacking women entrepreneurs by
407 writing rude comments on their business-related posts on Facebook".

408 21 VII.

409 22 Discussion

410 This study attempts to explore women's experiences and attainments in F-commerce. There is a dearth of
411 researches about the impact of the COVID-19 pandemic on women entrepreneurs of F-commerce in Bangladesh.
412 This research generates invaluable insights into the entrepreneurship experiences of women while they face
413 challenges in running their businesses during the pandemic period. The findings disclose that most women
414 entrepreneurs started their Facebook-based enterprises mainly intending to achieve economic empowerment and
415 self-reliance. Among them, who started during the COVID-19 crisis, mentioned financial needs as the principal
416 reason for becoming entrepreneurs. Starting up a business to contribute to their family income seems logical in
417 the context of the pandemic catastrophe when they were going through a bad patch. However, one participant
418 mentioned the urge to establish self-identity and boost her confidence for getting rid of depression and trauma.
419 The respondents reported various reasons, including easy with sourcing raw materials. The entrepreneurs, who
420 have their own production, are facing additional pressure due to price hikes of raw materials. Many online business
421 owners rely on Facebook boosting and Facebook ads to promote their Facebook pages by improving post visibility
422 and engagement of more people, such as post likes, comments, and shares, by paying a certain amount of money.
423 In 2021, Facebook advertising prices have climbed by 30 percent over the previous year, according to a marketing
424 agency data, which negatively impacted entrepreneurs. Sarojini, in a follow-up interview, stated her experience:

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

430 One of the pressing issues in F-commerce is the lack of trust that restricts consumers from shopping online.
431 With the tremendous boom in online consumerism, there has been a considerable increase in problems related
432 to fraud cases, low-quality products selling, fake business pages. Further, lack of customer service, relatively
433 high prices, mismatch of products with photos, unusual delays, unprofessional behaviour towards the customers
434 and so forth led to distrust in other businesses pages and owners. Moreover, these issues have surged during
435 the pandemic outbreak. A research report unveils that the number of cheating cases by purchasing products
436 online has increased gradually. According to the previous study report, the rate was 7. 44 percent which is
437 11.08 percent now. [12]. access, comprehensibility, ease of use, the tremendous popularity of Facebook and
438 low-cost promotional activities to opt for Facebook as their business platform. A detailed study on F-commerce
439 in Bangladesh also notes that women entrepreneurs have widely accepted F-commerce in Bangladesh due to the
440 option of minimum investment for managing marketing and promotional activities through merely a Facebook
441 page [3].

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

455 Within the Bangladeshi patriarchal structure, women, in most contexts, are expected to accept and follow the
456 decisions concerning family, finance, children, social life and other issues taken by men. Nevertheless, this attitude
457 is gradually changing as women are earning money and shouldering responsibilities with men. One participant
458 provided a prime example of how women's business effort increases the likelihood of their scope to participate in
459 the household decision-making process. She mentioned that after perceiving the effectiveness of her decisions and

460 strategic choices regarding business, her husband now creates the space so that she can make decisions. However,
461 gaining control over decisionmaking depends on other factors like education, age, socio-cultural development, and
462 other similar factors. Overall, women's participation in the decision-making process is still limited. Again, the
463 decisions that women make often require to have approval from either their spouses or parents. Considering all
464 the factors, the respondents indicated that since getting involved in the ventures, they have become quite aware
465 of their self-esteem and decision-making authority, which, in turn, contributes to the improvement of their status
466 in the family and society. They also feel good that they do not require to ask for approval from their spouses or
467 parents in many cases.

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

478 Notably, this study contributes to the underlying knowledge regarding separate spheres and domesticpublic
479 dichotomy by exposing the recent changes initiated during the unique context of the COVID-19 pandemic. In
480 the family systems, according to the Victorian age doctrine of two spheres, the men are considered the primarily
481 paid earners while women are confined to domestic duties. Gradually over time, the concept of 'working women'
482 came into reality. So, a working woman refers to a woman who works outside her home for wage or salary [14].
483 Thus, the concept of work indicates working outside of the home. Instinctively, for a long time, home-based work
484 has not been recognised as a distinct form of employment in most countries, making homeworkers invisible to
485 national statistics [15]. However, this form of work is becoming increasingly popular, especially among women,
486 with the rapid spread of information and communications technology. The present study relates this particular
487 issue on the ground of one respondent's experience of confronting a contempt comment regarding the worth of
488 home-based work by a female member in her family, which indicated that it is not supposed to be work since
489 the respondent is not going out like a working woman. However, hundreds of millions of people have suddenly
490 shifted to working from home to maintain social distancing measures when the pandemic hit. Many have lost
491 their jobs. Interestingly, in this circumstance, that female member, with a drastic In some cases, home-based
492 work can be a positive choice for women and can be professional and well-paid. This form of work is a choice for
493 integrating work and family responsibilities for women. For example, one respondent said that she earns more
494 than what she used to earn by working in a private company previously. In addition, she can take full-time
495 care of the children. Another respondent opined she felt guilty when she had to go office, leaving her children
496 at home. Again, she was suffering from emotional distress after quitting the job. So, the option of operating a
497 Facebookbased business offered her great relief making her less likely to sacrifice one for the other.

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

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

509 23 VIII.

510 24 Policy Implications

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

517 The respondents of this research expressed that F-commerce requires to be supported the way small and
518 medium enterprises (SMEs) and e-commerce receive incentives. The government has undertaken some initiatives
519 to provide loans and tax exemptions for women entrepreneurs [20]. However, it is pretty challenging to provide
520 loans to Facebook-based women entrepreneurs since most of these women operate their businesses without a

521 trade license. So, this study strongly recommends introducing a digital system to allow these businesswomen to
522 register their business to get stimulus support and bank loans. Further, their access to the banking system needs
523 to make easier.

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

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

530 25 IX.

531 26 Conclusion

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

545 To recapitulate, these women entrepreneurs are overwhelmed with newfound self-reliance and independent
546 identity besides their economic empowerment. Although there are several drawbacks associated with structural
547 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.

2

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	in-law Husband, two children, and mother-	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	daughter Mother, sisters, Brother and a	Catering service

Figure 1: Table 2 :

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552 these women entrepreneurs regarding the efficient continuation of their businesses during and after the COVID-19
553 pandemic.

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26 CONCLUSION

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