

# Women Entrepreneurship Through F-Commerce: A Qualitative Study in Bangladesh.

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## Abstract

*In a patriarchal culture, it is difficult for women to emerge from their historic cocoons and establish their distinct identities. Even though the day-long menage works that women conduct aren't considered works in most civilizations, they haven't been included in value contributions. However, it is undeniable that, throughout time, women have entered the manpower debate alongside their male colleagues and proven their worth. Not only are women changing their identities as small and medium entrepreneurs in the digital age, but several of the mare are as well. Although the road to becoming an entrepreneur is not easy for them, online platforms, particularly Facebook-based platforms, have provided women with the opportunity to earn money in addition to fulfilling their obligations as housewives. Women are contributing significantly to family welfare, financial condition reduction, and property economic process by participating in entrepreneurship, particularly tiny home mature business, using social media platforms, and it's clear that the dominion of women entrepreneurship has expanded in recent years through Facebook platform, empowering not only urban women but also women and women in remote areas of Bangladesh. The goal of this study was to find out why women are interested in F-commerce and to describe the experiences of women entrepreneurs in Bangladesh who run Facebook-based enterprises. The study used a qualitative approach to achieve its goal. It conducted in-depth interviews to gather information on women's participation in and experiences with F-commerce. Finally, this essay discusses the findings from Bangladeshi women entrepreneurs' experiences and accomplishments in the field of F-commerce.*

**Key Words:** Women, Entrepreneurship, Facebook, F-Commerce, Bangladesh.

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## I. Introduction

The trend of on-line business has been increasing apace in recent years. customers have altered their habits of searching at traditional stores and with the growing accessibility of web usage, opportunities for on-line businesses have exaggerated. F-commerce offers nice opportunities for women. women will operate on-line businesses and enjoy the earnings, whereas taking care of their families. It is noticeable that the quantity of women doing business on-line has been increasing in recent years in developing economies like Bangladesh. this is often an efficient means for the economic development and authorization of women. women affirm their family position through their on-line businesses: Wives do not live off their husbands. we tend to (wives and husbands) build cash and share work along (Haque, 2021).

Some leaders within the world created the subsequent statements regarding women' entrepreneurs:

George W. Bush (Public Paper of the Presidents of the u. s., 2004), "When it involves entrepreneurship and job creation, ours is Associate in Nursinging progressively woman's world."

Canadian Prime Minister Justin Trudeau (The World Bank. Statement on women Entrepreneurs Finance Initiative (We-Fi), 2017), "Women entrepreneurs are important to our in-progress prosperity. They produce jobs, advance gender equality and facilitate build economies that job for everybody. once women' entrepreneurs succeed, everybody advantages."

Doing on-line business appears to be for women. women are meticulous, careful, conniving and economical; therefore, this sort of business is extremely appropriate for them. Doing on-line business generates financial gain for women however it doesn't mean that everybody succeeds during this job. Stop thinking of obtaining wealthy with no cash or doing on-line business is simple to form cash. The capital, information and energy are essential to beginning business and overcoming business challenges. It conjointly takes a protracted time to make the complete and its harsh work that is paid with a high regular payment (Dinh Thi Ninh Giang, 2020).

Women's motives for starting a business are frequently different from men's (Piacentini, 2013). Women, more than males, establish businesses for non-monetary reasons such as job satisfaction, the opportunity to make a difference in their community, or the desire to strike a healthy work-family balance. This

last reason is especially important for women, as self-employment allows them to better balance work and family life. Women are more likely than men to start a business out of "necessity," as they do not perceive other ways to enter the labor market. Women's entrepreneurship is relatively high in emerging and developing economies, owing to high levels of "necessity entrepreneurship" (Brush et al., 2010). F-commerce (Facebook commerce) industry is becoming more open, with women running businesses whether from home or on the move. According to the IDLC Finance Sector Review, released in 2019, the Facebook market size in Bangladesh is worth Tk 312 crore where 50 per cent of Facebook stores are run by women entrepreneurs. The F-commerce world decidedly seems to be well-suited to women entrepreneurs in our country because it gives them the flexibility to balance their personal and professional life.

The goal of this study was to find out why women are interested in F-commerce and to describe the experiences of women entrepreneurs in Bangladesh who run Facebook-based enterprises. The study used a qualitative approach to achieve its goal. It conducted in-depth interviews to gather information on women's participation in and experiences with F-commerce. Finally, this essay discusses the findings from Bangladeshi women entrepreneurs' experiences and accomplishments in the field of F-commerce.

### 1.1. Background of the Study

Online business is employed as a negotiator role for communication and electronic commerce, positive or feedback improves/increases the standard of product and services to satisfy shopper demands. This cycle of feedback and response to shopper demands and convenience are some reasons why on-line businesses are increasing in quality. Emarketer (2019), international e-commerce grew 28.0% in 2017 and 22.9% in 2018 and is calculable to extend a further 20.7% in 2019 to 3.535 trillion US dollars and 5 trillion U.S. dollars by 2021. international e-retail sales amounted to 2.9 trillion U.S. dollars and is anticipated to grow to 4.9 trillion U.S. dollars by 2021. 5 of the highest 10 e-commerce markets in 2018 belong to the Asia-Pacific region, with the u. s. holding onto its high position. Ranking position are as follows: USA; China; United Kingdom; Japan; Germany; France; Canada; Italy; Spain and Republic of Korea. J. Clement (2019), in 2018, about 1.8 billion individuals within the world bought product on-line. China is the largest economy in Retails E-commerce Sales, as seen in table 01.

**Table 01: Top 10 economies, ranked by Retail Ecommerce Sales**

Table 01: Top 10 economies, ranked by Retail Ecommerce Sales Economies	<i>Unit: Billion USD</i>	
Year	2018	2019
1. People's Republic of China	1,520.10	1,934.78
2. USA	514.84	586.92
3. UK	127.98	141.93
4. Japan	110.96	115.40
5. Republic of Korea	87.60	103.48
6. Germany	75.93	81.85
7. France	62.27	69.43
8. Canada	41.12	49.80
9. India	34.91	46.05
10. Russia	22.68	26.92

*Note: Includes products and services ordered using the internet via any device, regardless of the method of payment or fulfillment; excludes travel and event tickets, payments such as bill pay, taxes or money transfers, food services and drinking place sales, gambling and other vice good sales. Source: eMarketer, May 2019.*

Doing on-line business may be a level enjoying field for everybody, in spite of gender, age, region, appearance, health, education and beliefs that are the barriers of traditional business. women continuously have difficulties to access capital and monetary services in doing business, however internet make them less obsessed on all of the preceding barriers although they are available from totally different backgrounds, have totally different concepts regarding on-line business and have all sizes of enterprises (Mashruha Zabeen, 2013).

## II. What is F-commerce?

F-Commerce is a signifier for Facebook Commerce. Facebook commerce refers to on-line commerce that is expedited by the Facebook social media platform. Facebook may be a massive venture with a lot of users and uninterrupted media exposure. It doubtless refers to the sale of assorted forms of content through on-line business and social networking sites like Facebook. On the opposite hand, Facebook is providing a free platform for beginning a web e-commerce business throughout the F-commerce market place with a payment entryway, a straightforward purchase system, and invoice options with high security. It works as your on-line E-store (Hasan, 2021).

F-commerce is a reflection of hope for every kind of organizations and entrepreneurs, giant and little. Since it's comparatively simple to continue the shopping for and marketing method on Facebook. And additionally, to avoid wasting time, cost-effectively, everybody payoff with this advantage very smoothly. It may be same that F-commerce is presently reworking into one in every of the most important platforms for beginning a web business (Aiman, 2021).

### **III. The Rise of F-Commerce in Bangladesh**

50,000 F-commerce pages in Bangladesh at the tip of 2019. throughout this Covid-19 pandemic, the state has been on running businesses through Facebook is incredibly widespread in Bangladesh. The formal term used for such businesses is called F-commerce businesses. Facebook has been a supply for thousands of small entrepreneurs to run businesses from the comfort of their homes. According to the e-CAB (e-Commerce Association of Bangladesh), there have been over general lockdown since March 26, 2020 until date to make sure public safety (Rabab, 2021). Throughout this period, all businesses across various sectors are massively affected because of fall in customer demand, disruption within the supply chain, adverse impacts on the economy, etc. As a part of that, F-commerce businesses face a myriad of challenges (Tanni, 2021).

According to Statista, in 2020, Bangladesh had thirty-nine million Facebook users creating the social media web site a spirited platform for business. Industrial Development Leasing Company business review 2019 showed that the f-commerce market was value Tk 312 and the pandemic has beefed up the numbers. The publication found out that over 300,000 business were running on the platform where more than half the company's area unit surpass women (Harun, 2021).

### **IV. Women Entrepreneurship Through F-Commerce in Bangladesh**

Over the years we've got seen that in an exceedingly bid to empower women community the govt. and national and international NGOs are taking several initiatives. These initiatives typically embrace coaching on process food things, rearing animals, stitching and plenty of additional skills based mostly schemes in order that women will establish their individual identity within the family and society (Hossain, 2021). However, currently they see their entrepreneurship additional booming by shifting their business paradigm on-line. it's wonderful to envision that nearly 1 / 4 of the world's population is currently on Facebook.

In Bangladesh, in step with statistics up to March 2020, the quantity of Facebook users reached to 22.2% of its entire population. in step with the report in 2020, Bangladesh saw its position among fifteen countries with the very best Facebook users (Riyasad, 2021). Truly, all of those individuals along represent the one largest market within the country unlocking the potential of E-business. Thousands of women see this scope softer which inspires them to leap into action and utilize the chance. According to the Bangladesh Association of Software and Information Services, businesses via Facebook have multiplied during the Covid outbreak. Around 300,000 people — about half of them women — in the country are running their businesses with the help of Facebook. These entrepreneurs earn between Tk 12,000 and Tk 1,20,000 a month (Rabab, 2021).

The Women and E-Commerce Forum echoes that many of the women, who lost income to the Covid outbreak, took to Facebook to sell products. This is how tens of thousands of women helped Bangladesh's e-commerce sector to thrive during the crisis. The number of the forum's members jumped to 300,000 in June 2020 from 30,000 in February 2020. At least 300 women in the group earn more than Tk 100,000 per month through F-commerce, with some even making more than Tk 500,000. According to a survey run last year by the Asia Foundation, the Bangladesh Bank provided Tk 800 billion in small loans from January to June 2019. Only 7 per cent of the recipients were women, even though 22 per cent of the enterprises were owned by women (Shahriar Rahman, March 6, 2022).

Between 2019 and 2021, Facebook's F-commerce platform is used by a large number of users and it has been growing 10-15% each year. Since June 2021 when Facebook announced its last update, the Facebook team has been working to improve the F-commerce industry's experience on the Facebook platform (Abrar, March, 2022). They will include shops to WhatsApp and marketplace, Instagram with visual search, and shop ads to Instagram.

### **V. Methodology**

This study is confined to the women owned online business through F-commerce platform in Bangladesh. Most of the respondents of this study were housewives and the rest were student entrepreneurs. Most of them were involved in clothing business. Selected women owners operated their Facebook page with a distinct profile name to run their business. Such as- Sajer Koinna,, ShopQueen, RK jewelers, Dhakaiya Jamdani, Fashion Palace etc.

### 5.1 The Participants

Twenty women entrepreneurs were selected based on the purposive sampling method for conducting open-ended interviews (both face-to-face and virtual) of women who conduct online businesses using the digital platform F-commerce. The participants are Dhaka and Cumilla 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.

### 5.2 Data Collection and Analysis

The interviews were conducted face-to-face, over phone calls and virtually with the participants in April-December 2021. The length of the interviews ranged from 30 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. Both primary and secondary data have been used for conducting this study. Available books, journals, documents, newspaper, data, report and magazine articles were reviewed as a secondary source of information.

## VI. Results and Discussions

In recent times, we tend to see that the women entrepreneurs not solely produce page and web site to run their on-line venture, additional typically they are doing content of their own merchandise drawing near air. In most cases, in reference to commerce cosmetics and consumer goods they are available to Facebook live and show their merchandise to create the system of on-line business simpler. No doubt, a well-planned Facebook live is a superb thanks to promoting any product at the side of creating the users convinced regarding the services.

### 6.1 Socio-Demographic Characteristics of the participants

In socio-demographic analysis of the respondents, presented in Table-2, shows the age, educational level, marital status and nature of their products. Majority of the respondents are between the age of 18-30, they are married and have children, graduated from different educational institutions and most of them are selling Clothing followed by Batik and Khadi products.

**Table-2: Socio-Demographic Characteristics of the participants**

Participants Age		Education		Marital Status		Nature of Products	
Age Groups	Frequency	Educational level attained	Frequency	Status	Frequency	Product	Frequency
Bellow 18	2	SSC	3	Unmarried	5	Clothing	7
18-25 years	5	HSC	3			Baby Food	2
26-30 years	5	Graduation	9			Jamdani Shari	2
31-35 years	3	Post-Graduation	3	Married	15	Ornaments	3
36-40 years	4	Other	2			Baking Items	2
Above 40 years	1					Batik and Khadi	4
<b>Total</b>	<b>20</b>	<b>Total</b>	<b>20</b>	<b>Total</b>	<b>20</b>	<b>Total</b>	<b>20</b>

### 6.2 Benefits of F-commerce

From Table-3, we can say that, Facebook-based business is that it's the sole platform giving glorious selling opportunities for the business with minimum investment on ads. Once more women don't face any hazards in in operation their business on this platform and that they don't have any issues over their safety and luxury as they deal staying within their house. Except for paid ads, the entrepreneurs see ample scopes to start out their business on-line through a business page, client shares and different media helps in promoting the business. Not solely that, the entrepreneurs don't face any time restriction, even when play acting their households, they'll operate this sort of venture in their free time. Again, the shoppers see this platform simple to shop for their desired merchandise as all sorts of merchandise area unit found commerce on-line. In recent times, we tend to see that the women entrepreneurs not solely produce page and web site to run their on-line venture, additional typically they are doing content of their own merchandise drawing near air. In most cases, in reference to commerce cosmetics and consumer goods they are available to Facebook live and show their merchandise to create the system of on-line business simpler. No doubt, a well-planned Facebook live is a superb thanks to promoting any product at the side of creating the users convinced regarding the services.

**Table-3: Benefits of F-commerce**

Benefits	Description
<b>Easy operation</b>	In terms of tasks, working hours, and ease of communication, a Facebook-based business provides the entrepreneur with versatility like no other.
<b>Large customer group</b>	Up to March 2020, the quantity of Facebook users reached to 22.2% of its entire population which is clearly a large group of prospective customers.
<b>Less investment</b>	On Facebook based business platform any woman can start a new business without any complexities of physical store or showroom, employee, storage facilities etc.
<b>Easy promotion</b>	Marketers can monitor customers interaction with brands, can collect enormous Facebook user data, can better segment their markets, and can determine competitive pricing, viable packaging and promotions.
<b>Flexibility</b>	The right to do things while keeping complete family duties at home is one of the major challenges for many women in Bangladesh. The women entrepreneurs don't face any time restriction, even when play acting their households, they'll operate this sort of venture in their free time.

### 6.3 Challenged faced by Women in F-Commerce

The study reported various challenges faced by woman entrepreneurs. Weak network coverage hinders the online business activities, cyber-crimes such as Facebook ID hacking, online blackmail, bad comments on live show, etc. are very common. Sometimes opening fake page, some culprits conduct fake business transactions and cheated with customers which hamper the reputation of real business owner. People are used to shopping going market, mall, super shop, where they can see the product and touch/trail the product but here it lacks. When it comes to the delivering products outside Dhaka it become tough for these small stores because outside Dhaka delivery service is poor and mostly dependent on local courier services. For example, if someone need delivery at Chittagong you need to wait for 5-10 days this is one of the threats for F-commerce. In Bangladesh there is no such policy for keeping the buyers and sellers safe from privacy breach. No surveillance on the F-commerce sites and no legal structure make this sector unorganized and defamation of the business is a big issue. Table-4 describes the major challenges. Achieving customer trust is also a challenge here in Bangladesh as many fraud sellers have cheated the consumer in various user. Most of the product sold through F-commerce is imported and is highly dependent on Letter of Credit for import. The number of consumers having credit card are debit card is very less in Bangladesh. In this large pool of stores, majority of them fail to create a sustainable business in the long run due to lack of basic business knowledge such as customer management.

**Table-4: Challenged faced by women in F-Commerce**

Challenges	Description
<b>Poor network coverage</b>	Poor speed and coverage of Internet is a major barrier in implementing F-commerce.
<b>Product Quality</b>	People are used to shopping going market, mall, super shop, where they can see the product and touch/trail the product but here it lacks.
<b>Delivery system</b>	When it comes to the delivering products outside Dhaka it become tough for these small stores because outside Dhaka delivery service is poor and mostly dependent on local courier services. For example, if someone need delivery at Chittagong, they need to wait for 5-10 days this is one of the threats for F-commerce.
<b>Lack of Privacy policy</b>	In Bangladesh there is no such policy for keeping the buyers and sellers safe from privacy breach.
<b>No legal framework</b>	No surveillance on the F-commerce sites and no legal structure make this sector unorganized and defamation of the business is a big issue.

Facebook is considered as a women friendly business platform where women can easily be run their business in Bangladesh (Tabassum, 2018; Etee 2020). To start a business in a general store or showroom, it needs large amount of money, manpower, trade license issues and other formalities. But on Facebook based business platform any woman can start a new business without any complexities of physical store or showroom business (Sania, 2020). In our society, it is difficult to take initiatives for empowerment of women in such digital platform (Singh and Belwal, 2008). The critical analysis of F-commerce for women equality and empowerment support the present study to indentify the challenges and barriers (Kabeer, 2005).

This study is in agreement with the study of Haque (2013). Though various challenges were found from interview analysis with women entrepreneurs, all the respondents agreed that F-commerce brought blessings for them. They gain more value from people as an empowered person in the society as well as family. The study showed that F-commerce is helping women to be self-reliant and to create their own identity. The Covid-19 pandemic has created more scope for women which is supported by the report of Hasan (2020). The author of this study hopes that this study will enrich the idea to increase the scope of women to be empowered through F-commerce.

## VII. Conclusion

Despite the hurdles posed by family and culture, Bangladeshi women are attempting to emerge from their cocoon. F-commerce is being used by both highly educated and lowly educated women to become economically empowered. Women are banding together with men to claim everything they are entitled to as human beings. Only women's empowerment can be a powerful force for growth in any culture. Women joined F-commerce during the COVID-19 pandemic not only to solve their financial concerns, but also to construct their identity via their cherished ambitions, according to this study. This business platform enabled them to achieve economic independence. In the family and society, their worth and esteem grew. However, becoming successful in this field is not easy. Women endure significantly more challenges than men. They have to deal with criticism from their families and society on occasion. They must deal with technological as well as business-related issues once again. Nothing, however, can stop today's women from achieving their ambitions. It is past time that we recognize women's achievements and encourage them to take their rightful places. Facebook is a very popular social media platform across the world and its business platform is now serving as a blessing of new hope for our women to be empowered using such platform. Though women face multiple challenges in using F-commerce, it gives lots of opportunities to be empowered staying at home with investing little capital. Women should be given the opportunity to access information technology in every sphere. All sorts of technical and others problem regarding f-commerce should be solved. In this case, our good will and efforts are needed. The willingness can play an important role. In a nutshell, the empowerment of women can be facilitated by using F-commerce in the efforts of all of us and the government.

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