



Research article

Digital Entrepreneurship: How F-commerce is Revolutionizing Women's Economic Opportunities in Bangladesh

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ABSTRACT

This study examines the transformative impact of F-commerce on empowering women entrepreneurs in Bangladesh, focusing on the economic opportunities it offers. As technology becomes increasingly integrated into daily life, platforms like Facebook are reshaping traditional business models, particularly for women. The research uses a qualitative approach, conducting in-depth interviews with 20 women entrepreneurs from all eight divisions of Bangladesh and the data were analyzed using thematic analysis. The findings reveal key benefits, including financial independence, social empowerment, and flexibility, which allow women to balance professional and personal responsibilities. Despite these advantages, challenges such as poor internet connectivity, delivery issues, societal resistance, and cybersecurity threats persist. The study also highlights how the COVID-19 pandemic significantly accelerated women's participation in F-commerce, with many achieving substantial income and social recognition. The interviews underscore the importance of strong support systems to sustain success in the sector. Based on these insights, the study calls for targeted interventions by government agencies, policymakers, and relevant stakeholders, including digital literacy programs, improved logistics infrastructure, and practical training, to enhance women's involvement in F-commerce. The findings highlight the potential of F-commerce to address unemployment and empower women, urging policymakers and stakeholders to support this emerging sector through strategic initiatives and continued development. This study contributes to the growing body of literature on digital entrepreneurship and women's economic empowerment in developing countries, particularly in the context of Bangladesh.

Introduction

The rapid expansion of digital technologies has transformed economic activities worldwide, significantly influencing political, economic, and social structures (Alam, 2009; Nye, 2004). These advancements have created new opportunities for entrepreneurship through digital platforms, enabling diverse economic activities such as content creation and online business (Hanna, Rohm, & Crittenden, 2011). Among these, social media platforms have become particularly important in shaping new forms of digital commerce.

In Bangladesh, Facebook is the most popular social media platform, with 52.9 million users (Sarkar, 2024). It has facilitated the rise of F-commerce, where users buy and sell goods and services directly through the platform. In Bangladesh, F-commerce has emerged as an important component of the digital business ecosystem, hosting nearly 3 million SMEs, about half of which are operated

by women (Kamal & Chowdhury, 2022). This platform enables women to establish businesses with minimal investment, offering flexibility and the ability to work from home. Women in Bangladesh face persistent barriers to workforce participation, including limited mobility, domestic responsibilities, and wage inequality (Fardous et al., 2024; Nahar et al., 2026). In this context, F-commerce offers a flexible pathway for women to engage in income-generating activities from home, helping them overcome traditional constraints and enhance economic independence.

Addressing this gap, this study examines how F-commerce influences women's economic empowerment in Bangladesh and identifies the challenges they encounter. Drawing on the experiences of women entrepreneurs, the study highlights both opportunities and structural barriers within this emerging sector. The findings aim to inform policymakers and stakeholders in

ARTICLE INFO

Article timeline:

Date of Submission:

26 July, 2024

Date of Acceptance:

28 April, 2026

Article available online:

09 June, 2026

Keywords:

F-commerce

Entrepreneurship employment

Social commerce

Women entrepreneurs

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developing targeted strategies to support women's participation in F-commerce and promote sustainable economic empowerment.

Global and Regional Insights into F-commerce

F-commerce research has been conducted globally, often focusing on commercial aspects. A 2021 survey in France revealed that women's purchasing behaviors on F-commerce significantly influence their peers, with women predominantly buying essential products (Mercanti, 2021). A comparative study involving university students from Romania, Malaysia, and Bangladesh in 2021 highlighted F-commerce's role in shaping young people's entrepreneurial and decision-making activities, indicating that youth are more engaged in F-commerce than traditional entrepreneurs (Ashraf, Alam, & Alexa, 2021). Additionally, a study found that while monthly income does not significantly impact F-commerce purchases, factors such as relationship status and time spent on Facebook do (Leong et al., 2018). In 2015, research demonstrated that browsing Facebook can generate user demand, highlighting the platform's potential to influence purchasing behavior (Kang & Johnson, 2015).

F-commerce and Women's Economic Empowerment in Bangladesh

Research on F-commerce in Bangladesh has highlighted its growing role in women's economic participation, particularly during and after the COVID-19 pandemic. Haque (2021) demonstrated that many women turned to F-commerce as an alternative source of income during economic uncertainty, while Rahayu (2023) discussed the opportunities and operational challenges associated with this emerging business sector. Similarly, Ishtiaque and Minnat (2021) emphasized the economic potential of technology-driven entrepreneurship for women in Bangladesh, and Zabeen et al. (2013) identified the future commercial prospects of F-commerce in the country.

However, despite these important contributions, most existing Bangladeshi studies have primarily focused on commercial growth, technological opportunities, or general business prospects rather than critically examining women's lived experiences and empowerment processes within F-commerce. In addition, previous studies have offered limited qualitative exploration of the social, cultural, and technological barriers women encounter while participating in digital entrepreneurship. Many studies also focused on urban-centered experiences, leaving regional diversity and context-specific challenges underexplored. Therefore, a qualitative investigation involving women entrepreneurs from different divisions of Bangladesh remains necessary to better understand the complexities of women's participation in F-commerce and its broader implications for women's empowerment.

Flexibility and Skill Development in F-commerce

F-commerce offers women the flexibility to manage businesses with minimal capital and adaptable working hours, making it particularly suitable for those balancing household responsibilities alongside professional endeavors (Zulqarnain et al., 2020). Leveraging social media platforms like Facebook, women can access a broader customer base without the need for physical

storefronts, thus enhancing convenience and reach (Tuten, 2023). Additionally, engagement in F-commerce promotes the development of essential skills, including digital marketing, customer service, and financial management, as highlighted by Mimi et al. (2022). These skills not only improve business operations but also boost women's employability in other sectors. In today's job market, expertise in computer and social media skills has become a critical requirement, further emphasizing the role of F-commerce in capacity building (Deng et al., 2014).

F-commerce: Empowering Women through Networking and Financial Independence

F-commerce offers women a platform for social empowerment and networking, allowing them to connect with other entrepreneurs, customers, and mentors. This community-building is key to fostering personal and professional growth and boosting women's confidence and societal status, ultimately challenging traditional gender norms (Zhao et al., 2022; Sultana, 2012; Sarwar et al., 2023).

Through financial independence gained via F-commerce, women significantly contribute to household income, which often enhances their decision-making power within their families and improves the quality of life for their dependents (Mim et al., 2022; Purnamawati & Utama, 2019). However, despite these benefits, women face several challenges, including a lack of technical knowledge, limited access to capital, and societal resistance. The digital divide, though narrowing, still leaves many women struggling with insufficient digital literacy, while family obligations and societal expectations can limit the time and energy women can invest in their businesses (Pajuste, 2025).

F-commerce in Bangladesh holds significant potential for generating employment and advancing the social and economic status of women. To fully realize its promise, it is imperative to address the challenges women encounter, including enhancing their computer literacy and access to resources. Future research must concentrate on developing strategies to overcome these obstacles and strengthen the status of women in F-commerce.

Materials and Methods

This study adopts a qualitative approach using in-depth interviews to explore the experiences of women entrepreneurs engaged in F-commerce in Bangladesh. The research is conducted within the interpretivist paradigm, which seeks to understand the participants' perspectives and personal experiences. Through this approach, the study aims to capture the complexities of women's entrepreneurial journeys, their networking experiences, and the impact of financial independence through F-commerce.

Participants and Sampling

A purposive sampling method is used to select participants who are experienced women entrepreneurs, ensuring that those with at least one year of active involvement in F-commerce are included. A total of 20 participants is recruited from across Bangladesh's eight divisions, with six women selected from Dhaka division, including four from the capital and one each from Faridpur and

Gopalganj. From the remaining seven divisions, Chittagong, Rajshahi, Khulna, Sylhet, Barisal, Rangpur, and Mymensingh, two successful women entrepreneurs are chosen from each division. In total, twenty women entrepreneurs are selected, with an average age of 20-25 years. Purposive sampling ensured that the data collected is relevant to the research questions and provides insights into the experiences of women who have succeeded in F-commerce.

Data Collection

Data is collected through semi-structured interviews, which last approximately 30-40 minutes. These interviews are conducted both offline and online, depending on the participant's location. Online interviews are conducted via Zoom, with four participants from Dhaka city being interviewed online. The interviews are conducted in Bangla, and the responses are later transcribed and translated into English for analysis.

The semi-structured interview questions are designed to explore the participants' experiences, challenges, and success stories related to F-commerce, as well as the impact of financial independence and networking on their lives. The flexible interview format allowed participants to share additional insights, enriching the data collection process. Ethical considerations are followed throughout the study to protect participants' confidentiality. No personal or demographic data that could harm the participants' privacy or business operations will be disclosed.

Data Analysis

The data collected from the interviews is analyzed using reflexive thematic analysis, a method suitable for interpretivist research that emphasizes understanding participants' subjective experiences. The analysis involves identifying recurring themes and patterns in the interview responses, allowing for a nuanced understanding of women's roles in F-commerce. Descriptive coding is applied to capture the detailed nuances of participants' responses.

The transcription process is followed by a cross-checking procedure to ensure objectivity and clarity in the text. NVivo 14 software is used to organize and code the data, assisting in the identification of key themes and subthemes. The analysis focused on recurring patterns related to social empowerment, financial independence, and the challenges women face in F-commerce.

Ethical Considerations

Ethical guidelines are strictly followed, including obtaining informed consent from all participants and ensuring the confidentiality of their personal and business information. Participants are informed of their right to withdraw from the study at any time without penalty.

Interpretation

The interpretation of the data is carried out using a reflexive approach, with constant comparison used to highlight similarities and differences in participant responses. Member checking and peer debriefing are employed to ensure the accuracy of the findings. The study uses participant quotations to provide a rich and detailed

understanding of their experiences, supported by data visualizations to enhance the interpretation of the findings. The analysis is centered around the research objectives and questions, with a focus on presenting the participants' perspectives on their experiences with F-commerce in Bangladesh.

Result

Demographic Data of Women Entrepreneurs in F-commerce

Most participants were young women between the ages of 20 and 25 and had at least college- or university-level education. The majority were unmarried students, highlighting the strong participation of educated young women in F-commerce activities across Bangladesh.

Table 1: Demographic Characteristics of Participants (N = 20)

| Variable | Category | Frequency (n) | Percentage (%) |
|----------------|--------------------------|---------------|----------------|
| Age Group | 20–25 years | 16 | 80% |
| | 26–30 years | 3 | 15% |
| | 36–40 years | 1 | 5% |
| Religion | Islam | 17 | 85% |
| | Hindu | 3 | 15% |
| Education | College/University Level | 19 | 95% |
| | Advanced Degree | 1 | 5% |
| Marital Status | Unmarried | 17 | 85% |
| | Married | 3 | 15% |
| Occupation | Student | 18 | 90% |
| | Employed | 1 | 5% |
| | Housewife | 1 | 5% |

Table 1 presents the demographic characteristics of the participants involved in this study, including age, religion, education, marital status, and occupation.

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Journey into F-commerce

Although the concept of F-commerce was introduced a few years ago, many consumers were initially hesitant to engage in buying and selling online. The COVID-19 pandemic played a pivotal role in accelerating the entry of

women into F-commerce, with 9 out of 10 participants joining between 2020 and 2022. One participant shared, "When the COVID outbreak occurred and everyone was locked in their homes, I realized I needed to do something. I started my F-commerce business, and now I am a successful entrepreneur, treating it as a career." Another participant explained, "As a student, I heard many people were earning through F-commerce. Out of curiosity, I decided to try it and started a clothing business. After a year of struggle, I finally found success." The pandemic accelerated the growth of the F-commerce sector, and women who started early were able to establish a strong presence in the market.

Social and Financial Empowerment Through F-commerce

Many women reported that, initially, they did not receive much respect or earn significant income from their F-commerce ventures. However, over time, as their earnings grew, they gained respect and financial stability. One participant shared, "At first, I didn't get much respect, but now, I'm financially independent and support my family. People now view me positively." Financial independence has not only transformed their social status but also empowered them to support their families. In the words of one participant, "Money is crucial for both personal and national development. Earning money dramatically changes one's social and financial status. Through F-commerce, women have immense opportunities to transform their lives."

From Start-Up to Stability: Earning 15k-20k Taka in F-commerce within a Year

Women's earnings in F-commerce vary depending on their experience and efforts. Beginners typically earn around 5,000 Taka per month, but with consistent work, earnings can increase to 15,000-20,000 Taka per month. One participant shared, "I started by earning 5,000 Taka per month, but with continuous effort, I now earn 40,000 Taka monthly." Some women even earn between 1-2 lakh Taka per month, and a few have reached earnings of 10-20 lakh Taka monthly. Success in F-commerce depends on a strategic approach, dedication, and persistence. As one interviewee explained, "After about three months, you can start seeing profits, but to truly establish yourself, you need to work consistently for a year." With continuous effort, women can achieve financial stability, provided there are no major disruptions.

Insights from Successful Women in F-commerce: A Guide for Aspiring Entrepreneurs

In-depth interviews with successful women in F-commerce highlight essential strategies for beginners. Determination and patience are crucial, as success requires persistence and overcoming obstacles. As one respondent noted, "Success doesn't come overnight, but with determination and hard work, it will eventually pay off." Building trust by establishing a reliable brand image is vital for customer retention, with another participant emphasizing, "Trust is everything in F-commerce. Build a brand that customers can rely on." A strategic business plan featuring unique, updated, and in-demand products

forms the foundation of success, as one entrepreneur advised, "Understand market trends and offer something different to stand out." Understanding customer needs, respecting their preferences, and ensuring satisfaction are pivotal, with a respondent suggesting, "Respect your customers and cater to their needs—they are the heart of your business." Leveraging data for publicity, securing influencer endorsements, and mastering technology are also key, as one participant recommended, "Use the best technology and consider hiring an IT team to streamline operations." Finally, effective communication, managing customer feedback, and sharing reviews enhance reputation and satisfaction. These insights provide a comprehensive roadmap for aspiring F-commerce entrepreneurs, emphasizing strategy, customer focus, and innovation.

The first theme, "Insights from Successful Women in F-commerce," is summarized in Table 2. The table highlights major subthemes related to business success, including customer trust, strategic planning, technological competence, and communication management.

Table 2:

| Theme-1 | Subthemes | Codes |
|--|--------------------------------------|--|
| Insights from Successful Women in F-commerce: A Guide for Aspiring Entrepreneurs | Determination and Patience | Consistency; patience; determination; continue work; |
| | Building Customer Trust | Create trust; make reliable; create brand image; |
| | Strategic Business Planning | Smart business plan; unique idea; updated products; time demanding products; |
| | Read customers demand | Understand customers; understand customer psychology; respect them; make costumer happy; |
| | Marketing and promotional strategies | Extensive promotion; data visual publicity; create positive image; publicity by acceptable person; |

| | |
|--------------------------|---|
| Technological competence | Use best technology; hire IT team; smart in IT; Use IT advances; |
| Communication Management | Focus on communication; no mismanagement; take customer feedback; Take their review and share |

Challenges Faced by Women in F-commerce

F-commerce faced many limitations, but the government took lots of initiatives so that many of these issues have been addressed but still there are many problems in F-commerce. In our analysis of interviews with women entrepreneurs in F-commerce, respondents highlighted several challenges that underscore the complexities of running an online business and the obstacles that must be addressed to improve the ecosystem. One major issue is technical limitations, such as unreliable internet connectivity, low-budget mobile devices, and poor image quality. As one respondent noted, *"Our internet connection is often unreliable, and many of us can't afford high-end mobile devices, which affects the quality of the images we use to promote our products."* Delivery problems also pose significant hurdles. Many areas lack adequate delivery agents or branches in all Upazilas, resulting in high costs and no guarantees for secure deliveries. A participant remarked, *"It's frustrating when there are no fast delivery agents or branches nearby. The high delivery costs and lack of security make it even more challenging to ensure our products reach customers on time."*

The expectation for 24/7 availability adds pressure. Orders often come in late at night, with customers demanding instant responses, disrupting personal lives. One respondent shared, *"Customers call at odd times, expecting immediate responses and order confirmations, which disrupts our personal lives and makes it hard to maintain a work-life balance."* Maintaining consistent product quality is another challenge, especially when products are not produced in-house. As one entrepreneur explained, *"We can't control 100% of the production process, which makes it difficult to ensure consistent product quality."* Social respect remains a significant concern. Many women feel ignored, disrespected, and subject to negative comments about their work. One participant expressed, *"People often ignore us and make disrespectful comments. It feels like we don't get the respect we deserve for our hard work."* Intense competition in F-commerce further complicates the landscape. With many businesses offering similar products, standing out becomes increasingly difficult. A respondent noted, *"There's so much competition now. Everyone seems to be selling similar products, and it's hard to stand out and attract customers."*

Cybersecurity issues, including hacking, fake reports, and online bullying, create feelings of vulnerability among entrepreneurs. One interviewee shared, *"We've had instances of hacking and fake reports, and some of us have been bullied online. It makes us feel vulnerable and unsafe."* Unexpected problems, such as payment delays, delivery issues, mismanagement, illness, and accidents, also disrupt operations. As one participant explained, *"Unexpected problems like payment delays, mismanagement, or even personal health issues can disrupt our business operations."* Lastly, logistical challenges related to product collection and storage—such as space constraints, transportation issues, and the lack of proper storage systems—add to the difficulties. A respondent stated, *"We struggle with space and transportation for storing and delivering our products. Without a proper storage system, it's hard to manage inventory efficiently."* These insights reflect the multifaceted challenges faced by women in F-commerce and highlight the need for targeted interventions to address these issues and support their entrepreneurial efforts.

Table 3:

Table 3 summarizes the major challenges faced by women entrepreneurs in F-commerce, including technological limitations, delivery issues, cybersecurity concerns, and social barriers.

| Theme-2 | Subtheme | Codes |
|--|------------------------|---|
| Challenges Faced by Women in F-commerce | Technical problem | Poor Internet; less budget mobile; poor image quality; |
| | Delivery problem | No fast delivery agent; no branch in all Upazila, high cost; no security guarantee; |
| | 24-hour contact | Order come in late night; call in odd time; expect instant response and confirmation; |
| | Product Quality | Tough to maintain product quality; not produce all products by us; 100% production system not controlled by us; |
| | Lack of Social respect | No respect; Ignore us; negative perceptions; disrespect comments; |
| | Intense competition | Many people come to F-commerce; same business; less customers; |
| | Cyber security | Hacking; fake Report; bullying; |

| | |
|--------------------------------|--|
| Lot of unexpected problems | Payment problem; delivery problems; mismanagement; sickness; accident; |
| Product collection and storage | Space problem; transportation problem; no good storage system |

Opportunities for Women in F-commerce

One of the main advantages of F-commerce is that it is more secure, and one can work from home that's why women prefer working in this sector.

Table 4:

Table 4 presents the opportunities associated with F-commerce, particularly flexibility, security, low investment requirements, and the ability to balance family and professional responsibilities.

| Theme-3 | Subtheme | Keywords |
|--|--|---|
| Opportunities for Women in F-commerce | Maintain religion values | Religion facts; religion norms; Islam; Islamic culture; Muslim rules; |
| | Run as a part time job | Part time; home job; relax job; |
| | Maintain family and study activities | Maintain family activities; maintain study; |
| | More security for women | High secure; feel safe; no tension about security; |
| | Easy to run and by a low capital | Small investment; low budget; easy to start; easy to run next day; |
| No working rules and obligations | No rules from others; no hierarchical workplace culture; | |

Our in-depth interview analysis highlights the unique opportunities F-commerce offers women, particularly in balancing their professional and personal responsibilities. Globally, F-commerce serves as a transformative platform, enabling women to overcome various barriers and participate in the workforce effectively.

One of the most significant advantages is the flexibility and security it provides. Women often juggle family duties alongside other responsibilities, making flexible work options invaluable. As one respondent noted, "The best opportunity of F-commerce is that it is more secure, and one can work from home. That's why women prefer to work here." Another recurring theme was the

ability to maintain religious values while working. F-commerce allows women to adhere to religious norms and Islamic cultural practices, enabling them to engage in professional activities without compromising their beliefs. Additionally, many women appreciated the part-time nature of F-commerce, which fits seamlessly into their lives. One participant shared, "F-commerce allows me to work part-time from home, which perfectly fits around my family and study activities."

Security was a critical factor cited by participants. The safety of working from home, free from the risks associated with commuting or unsafe work environments, was especially appealing. As one interviewee explained, "I feel safe and secure working from home, without the worry of commuting or being in an unsafe work environment." The low capital required to start and sustain an F-commerce business was another key advantage. Women can launch ventures with minimal investment, making it accessible to those with limited financial resources. "F-commerce is easy to run with minimal investment, which is crucial for someone like me who doesn't have much capital to begin with," said one respondent.

Finally, the lack of rigid working rules and obligations was highly valued. F-commerce offers an independent and flexible work environment, free from the constraints of hierarchical or "bossy" workplace cultures. As one participant remarked, "The freedom to work without strict rules or a boss breathing down my neck is one of the best parts of F-commerce." "These insights reveal how F-commerce empowers women by offering a secure, flexible, and low-cost avenue to achieve economic independence while balancing personal and cultural commitments.

This study presents four key findings (figure 1) on women in F-commerce: insights from successful women entrepreneurs, the challenges they face, the opportunities available, and the expectations they have from government support. These findings offer valuable guidance for aspiring entrepreneurs and highlight areas where both entrepreneurs and the government can foster growth.



Figure 1: Major four themes

Table 5:

Table 5 outlines participants' expectations from government and institutional support systems, including financial assistance, cybersecurity support, practical training, and improved digital infrastructure.

Government Support for F-commerce: Key Expectations from Entrepreneurs

| <i>Theme-4</i> | <i>Subtheme</i> | <i>Keywords</i> |
|---|--|--|
| Government Support for F-commerce: Key Expectations from Entrepreneurs | Easy and small loan | <i>Loan; grant; financial help; easy loan; small loan;</i> |
| | Promotional Support and cyber security | <i>Support; IT help; IT solution; Security support; Internet Security, Cyber security;</i> |
| | Start a help line for any problem and suggestion | <i>Helpline; Website; Mobile number;</i> |
| | Recognition as a profession | <i>Social recognition; respect; count as profession;</i> |
| | Help to go to village | <i>Extensive promotion; Awareness to people; awareness village people;</i> |
| | Practical training and learning | <i>Hands on learning; practical learning; practical training;</i> |
| | Provide incentives | <i>Provide incentives; give instruments; give prize</i> |
| | Arrange different fair | <i>Arrange fair; arrange program; arrange festival;</i> |
| | Easy Verified system in Facebook | <i>Easy verified system in Facebook;</i> |
| | Separate payment and delivery system | <i>Easy payment system; separate payment; easy delivery; separate delivery system</i> |

In our in-depth interview analysis, respondents outlined critical expectations from the government to facilitate the growth and development of F-commerce. A recurring theme was the need for accessible small loans,

grants, and financial assistance to help entrepreneurs start and expand their businesses. One respondent emphasized, "Access to small, easy loans would be a gamechanger for many of us who have great ideas but lack the initial capital to get started."

Respondents also highlighted the importance of promotional support and robust cybersecurity measures, including IT assistance and internet security. As one participant explained, "We need reliable IT solutions and strong cyber security to protect our online businesses and ensure our customers' trust." The establishment of a dedicated helpline for resolving issues and providing suggestions was another key expectation. "A helpline with a website and mobile number would be incredibly helpful for resolving issues quickly and efficiently," noted a respondent.

Social recognition of F-commerce as a legitimate profession was a consistent demand. "It's important that our work is respected and counted as a profession, which would encourage more people to join and take it seriously," shared one interviewee. Additionally, publicity and awareness campaigns, especially in rural areas, were seen as essential to expanding the reach of F-commerce. "Extensive promotion and efforts to make people in villages aware of the opportunities in F-commerce are crucial," suggested another participant.

Practical training and hands-on learning opportunities were also highlighted as vital for skill development. One respondent remarked, "Practical training and hands-on learning would equip us with the necessary skills to succeed." Incentives, such as tools, prizes, and the organization of fairs and festivals, were viewed as effective strategies to boost engagement and visibility. "Providing incentives and arranging fairs would create excitement and attract more people to our businesses," noted a participant.

Finally, respondents stressed the need for an easy and reliable Facebook page verification system, along with a dedicated payment and delivery mechanism to streamline operations and enhance trust. "An easy and reliable verification system on Facebook and a separate, efficient payment and delivery system would greatly enhance our operations," commented one interviewee. These insights underscore the critical role of government intervention in addressing financial, technical, and social barriers to support the thriving F-commerce sector.

Discussion

This study presents key findings on the experiences of successful women entrepreneurs in F-commerce, highlighting both its transformative potential and the challenges it poses. Key findings include the significant social and financial empowerment women achieve through F-commerce, the flexibility it provides for balancing personal and professional responsibilities, and the substantial income growth attainable over time. Additionally, while F-commerce offers opportunities to mitigate unemployment and foster women's economic independence, barriers such as technical limitations, logistical challenges, and social resistance.

Participants reported that F-commerce empowers women by enabling them to work from home, maintain cultural and religious values, and achieve financial independence. Many women started their F-commerce ventures during the COVID-19 pandemic, driven by necessity and the flexibility the platform offers. Earnings often progressed from modest amounts to substantial income, underscoring F-commerce's potential as a sustainable source of livelihood. However, participants highlighted critical challenges, including poor internet connectivity, high delivery costs, cybersecurity threats, and lack of societal respect.

The findings of this study align closely with existing research emphasizing the potential of F-commerce to empower women economically and socially. Ashraf et al. (2021) highlighted F-commerce as a powerful tool for addressing unemployment, particularly for women, a perspective echoed by the participants in this study who viewed F-commerce as a viable means to achieve financial independence. Similarly, Zulqarnain et al. (2020) noted the flexibility of F-commerce, which enables women to balance family responsibilities while engaging in professional activities. This study corroborates these insights, as participants frequently cited the ability to work from home and maintain cultural and religious values as key benefits of F-commerce. Moreover, the study aligns with Al Omoush (2024), who emphasized sustainability as a critical factor for success in F-commerce, mirroring the participants' narratives about progressing from modest beginnings to achieving substantial income and stability over time. These parallels reinforce the transformative role of F-commerce in promoting women's empowerment globally and in Bangladesh.

The findings align with earlier studies emphasizing the role of F-commerce in promoting women's employment and entrepreneurship. Ashraf et al. (2021) argued that F-commerce has the potential to address global unemployment, particularly among women, a perspective echoed by participants in this study. The flexibility of F-commerce to accommodate personal and professional responsibilities aligns with the findings of Zulqarnain et al. (2020), who emphasized its suitability for women managing family duties. Similarly, Al Omoush (2024) highlighted the importance of sustainability in F-commerce, a theme that resonates with the transition from start-up to stability reported by participants.

While this study supports Zabeen et al. (2013) in highlighting the suitability of F-commerce for educated individuals, it also finds that women without advanced education can succeed if they receive appropriate training and support. Additionally, Zaman and Chowdhury (2022) explored the limitations of F-commerce in achieving international reach but did not delve into specific recommendations for overcoming these barriers. In contrast, participants in this study suggested actionable solutions, such as government grants, practical training, and improved infrastructure.

However, this study also differs from some previous research in several important ways. While earlier studies primarily emphasized the commercial potential and technological dimensions of F-commerce, the present study reveals that women's participation is also deeply shaped by social respect, family expectations, personal

security, and cultural considerations. Additionally, unlike studies that focused mainly on urban or commercially successful entrepreneurs, this research highlights how women from diverse regional contexts in Bangladesh experience both empowerment and vulnerability within digital entrepreneurship. These findings demonstrate that F-commerce is not solely an economic activity but also a socially and culturally negotiated process for women in Bangladesh.

This study adds a nuanced understanding of the challenges faced by women in F-commerce, such as societal resistance and cybersecurity threats, which are often underexplored in prior research. The participants' emphasis on the need for digital literacy, robust logistical support, and social recognition of F-commerce as a legitimate profession offers valuable insights for policymakers and stakeholders. The findings underscore that while F-commerce provides a transformative platform for women's empowerment, targeted interventions are necessary to address the identified challenges. Comparisons with previous research reaffirm the potential of F-commerce to create meaningful economic opportunities while highlighting areas that require systemic support. Future initiatives must focus on improving infrastructure, offering financial incentives, and fostering a supportive environment to maximize the sector's impact on women's empowerment.

Research Implications

This study contributes to the growing literature on digital entrepreneurship and women's empowerment by offering qualitative evidence from the Bangladeshi context. Unlike many previous studies that focused primarily on commercial or technological aspects, this research highlights the lived experiences, challenges, and empowerment processes of women entrepreneurs engaged in F-commerce. The findings broaden understanding of how digital entrepreneurship can function as a pathway for women's economic and social empowerment within a Global South context. Additionally, the study provides valuable insights for policymakers, development organizations, and digital platform developers seeking to create more inclusive and supportive digital entrepreneurial environments for women.

Policy Implications

The findings suggest that policymakers should prioritize digital literacy programs, accessible financial support, cybersecurity protections, and improved logistics infrastructure to strengthen women's participation in F-commerce. Government agencies may also collaborate with digital platforms to create safer, more accessible, and more reliable digital business ecosystems for women entrepreneurs in Bangladesh.

Practical Implications

The study offers practical insights for women entrepreneurs, training organizations, and digital platform developers. Training in digital marketing, customer engagement, cybersecurity awareness, and business management may improve women's entrepreneurial success and long-term sustainability in F-commerce. Additionally, platform developers may enhance

verification systems, payment security, and customer support services to foster greater trust and participation in digital commerce.

Future Research

Future studies may employ quantitative methods to validate these findings across larger and more diverse populations. Comparative cross-country research could further examine how cultural, economic, and technological contexts shape women's participation in F-commerce across developing countries. Future research may also assess the effectiveness of government initiatives, digital literacy programs, and platform-based interventions in promoting women's economic empowerment and long-term business sustainability.

Conclusion

F-commerce is rapidly growing in both market value and scope, with many women actively participating in this sector. However, a lack of proper guidance often limits their potential. This study suggests several recommendations for both entrepreneurs and the government. Firstly, comprehensive digital literacy programs should be implemented to equip women with the necessary skills in social media marketing, cybersecurity, and e-commerce platform management. Additionally, mentorship programs should be established. Experienced entrepreneurs can guide newcomers through business challenges and opportunities. Collaborating with logistics

companies to improve delivery services is crucial for ensuring timely and reliable product delivery, which is vital for building customer trust. Accessible technical support should be provided to help women address issues related to platform use, website management, and payment processing. Furthermore, policies such as tax incentives, grants, and subsidies should be advocated to support women's participation in e-commerce. Regulations must also be developed and enforced to protect online businesses from cyber threats and fraud. Finally, awareness campaigns should be launched to change societal perceptions, highlighting successful female entrepreneurs and their positive contributions to the economy. Overall, this study demonstrates that F-commerce is not only an emerging business model but also a powerful pathway for women's economic and social empowerment in Bangladesh. The findings may support future policy development, digital platform improvements, and entrepreneurship initiatives designed to create a more inclusive digital economy for women in the Global South.

Acknowledgement

We are deeply grateful to all interview participants for their valuable insights, time, and cooperation throughout this study.

Conflict of Interest

The author declares no conflict of interest.

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