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Exploring the Experiences and Challenges of Facebook-based Women Entrepreneurs through an Intersectional Lens in the Online Clothing Business in Dhaka, Bangladesh

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List of Acronyms

BBS   Bangladesh Bureau of Statistics
CMSME   Cottage, Micro, Small and Medium Enterprise
GEM   Global Entrepreneurship Monitor
HIES   Household Income and Expenditure Survey
ILO   International Labour Organization
NGOs   Non-governmental Organizations
OECD   The Organization for Economic Cooperation and Development
SMEF   Small and Medium Enterprise Foundation
WTO   World Trade Organization

Abstract

This study explores the experiences and challenges faced by women entrepreneurs in the online clothing business in Bangladesh through an intersectional perspective. The COVID-19 outbreak increased Bangladesh's online clothes business as more people opt for safe and convenient online shopping. By utilizing social media platforms, specifically Facebook, women are initiating and managing their enterprises, promoting their products, and interacting directly with consumers. Women took this opportunity to establish a business in which they procured their products via the garment supply chain to conduct business. Although, this enterprise has afforded women an opportunity, the patriarchal system has presented them with an array of obstacles in their pursuit of conducting business in this sector. Furthermore, the entrepreneurial activities of women entrepreneurs are influenced by socio-economic factors such as education, economic situations, ethnic identity, and religious perspectives. Considering these factors, the main inquiry of the research is to what extent gender, socioeconomic status, ethnic identity, and religious views influence the experiences of women entrepreneurs operating clothing enterprises on the Facebook platform in Bangladesh. To learn more about their experiences, this study considered a comprehensive qualitative research approach and conducted in-depth interviews with 20 participants from different backgrounds in multiple locations within Dhaka city. To select the participants, a combination of snowball and purposive sampling strategies was employed. Additionally, during the interviews, a questionnaire guideline was utilized. The intersectional approach was used to carry out the data analysis. The findings of this study demonstrate that women entrepreneurs are motivated to start an online clothing business by both pull factors and push factors. Women entrepreneurs, predominantly from the middle or lower socioeconomic classes, are motivated by push factors, whereas pull factors serve as incentives for upper-class women entrepreneurs to engage in this business. The studies found that patriarchal sociocultural norms challenge women in balancing productive and reproductive work, getting financial help, restricting mobility, needing approval from their fathers or husbands, having less control over earnings, being harassed during clothing product collection, and being susceptible to divorce. Women entrepreneurs in underprivileged socioeconomic conditions, have limited access to social networking sites, up-to-date knowledge, and technology and face discriminatory behavior from wholesale market sellers during their clothing product collection, all of which have a detrimental impact on their business. Restrictions by religious perspectives and ethnic background also make the unique experience of women entrepreneurs. Furthermore, in exporting and importing clothing products women entrepreneurs encounter a multitude of discrimination due to the influence of racial capitalism. This study showed the variety of challenges of women entrepreneurs which makes them distinctive.

Relevance to Development Studies

The research on women entrepreneurs in Dhaka, Bangladesh, concentrates on how gender, class, religion, and ethnicity connect in the context of entrepreneurship. It emphasizes the significance of enabling women in underdeveloped countries, as well as the relevance of financial efforts in women's socioeconomic independence. The study also digs into the complicated interplay of gender, class, religion, and ethnicity, emphasizing the digital gap and uneven access to possibilities. It also emphasizes the importance of socioeconomic position in determining business success, highlighting the importance of addressing resource and capital inequities. The findings are significant for both stakeholders and policymakers because

they provide practical insights for designing interventions to promote overall economic development and gender equality. This study adds to Development Studies by giving a context-specific knowledge of entrepreneurship and fostering a more equal and just society.

Keywords

Chapter 1
Introduction: Contextualizing women's Facebook-based clothing business in Bangladesh

1.1 Statement of the Problem

The emergence of social media has given women an array of new possibilities (Mukolwe and Korir, 2016). A new generation of online women entrepreneurs has emerged who are not only promoting new ventures on social media but also enhancing existing businesses and creating customer networks on an unprecedented scale (Fischer & Reuber, 2011). There is no reliable data on how many women register their businesses on social media or how well they do. Several researchers studying women's entrepreneurship reveal that social media has opened up new business and networking opportunities for women (Genç and Oksüz, 2015). In their research, Melissa et al. (2013), Upkere et al. (2014), Vivakaran & Maraimalai (2016), and Cesaroni et al. (2017) argue that social media-based entrepreneurship has helped women balance their professional and personal lives. The new source of income has given women greater financial independence. Women don't need strong tech literacy, which simplifies startups. Contrary to the benefits that they highlighted, Genç and Oksüz (2015) found certain challenges women entrepreneurs encounter when doing business on social media for example Imitation of work, professional unhappiness, difficulties in defining particular target audiences, broader market share, and unfair competition were some of the primary issues found.

In Bangladesh, the participation rate of women in the formation of new businesses, and their ownership and control of productive resources, are rising incrementally (Mujeri, 2019). In 2013, women-owned businesses made up 7.21% (or 0.56 million) of all establishments, whereas in 2001 and 2003, this ratio was only 2.8 %(or 0.10 million). This trend shows that more and more women are becoming business owners (BBS, 2015). The 2019 MIEW report states that only 4.4% of businesses in Bangladesh are owned by women. Many of them are taking advantage of social media platforms, particularly Facebook, to launch and run their own businesses, promote their products, and engage with customers directly, all while continuing to perform their traditional domestic duties. They are able to quickly sell things to the customers they want by reaching out to them online. Since Facebook has the most potential customers for online businesses than any other social media site on the market (Chaffey, 2020). The beginnings and growth of the online apparel business in Bangladesh can be traced back to the early 2000s when the Internet became widespread in the country. The first online apparel stores emerged during this time, with platforms such as Kaymu (later bought by Daraz) and Bikroy gaining prominence (Amin, et.al 2016). These platforms made it possible for people and small businesses to sell clothes and accessories online. In the late 2010s, social media sites like Facebook became very important for online clothes stores (Kabir, 2017). A lot of entrepreneurs and small businesses started selling things straight on these sites in Bangladesh. However, the COVID-19 pandemic boosted the expansion of Bangladesh's online clothes marketplace, as more people switched to online shopping for safety and convenience. They obtain their products through the garment supply chain in order to operate this business. This chain indirectly connects women entrepreneurs in the online clothing industry through wholesale markets to acquire their clothing items for sale on the Facebook platform. Bangladesh's garment supply chain involves design, manufacture, distribution, and retail (Islam and Liang, 2012). Within the global garment industry, Bangla-

desh holds a prominent place. As per the World Statistical Review 2023 of the WTO, Bangladesh ranked second among all countries in terms of apparel exports, having generated $45 billion worth of apparel in 2022(Zaman,2023). Bangladesh's economy has been significantly shaped by the garment sector since the middle of the 1990s. Additionally, this industry leads all non-agricultural sectors and has been giving work chances to underprivileged individuals (Hossain, et.al. 2022).

Facebook has streamlined communication among designers, manufacturers, distributors, and merchants, enabling online women entrepreneurs to purchase products from this sector and occasionally connect with entrepreneurs in the global market. It provides Facebook-based businesses the ability to obtain reliable suppliers, a skilled workforce, and well-established distribution channels, ensuring the acquisition of top-notch materials, efficient apparel production, and timely order fulfilment. Although this business provided an opportunity for women, they still face many challenges and concerns pertaining to gender identity, class identity, religious values, and ethnic identity when attempting to operate an online clothing business. Due to patriarchal and religious ideas, many Muslim-majority individuals in this country opt for a veil and be less mobile outside the home, especially women, which can affect their business activity. The conventional perception of males as authoritative figures in patriarch and Islamic civilizations creates an inside-outside duality that limits the independence of women. Because they are expected to be reliant on males and are kept indoors, women need protection from men. Women are prioritized for certain duties in many Islamic countries above outside activities like work and business, such as parenting. Especially in Muslim developing countries like Bangladesh, women who defy these social standards risk social humiliation (Kutub., 2023). Because entrepreneurship is still mostly seen as a male-dominated endeavour, women entrepreneurs must overcome barriers such restricted networks, lack of familial backing (Adewuyi, 2021) As the digital market is controlled by men and by societal and cultural norms, women entrepreneurs confront internal obstacles, external obstacles, and business and personal financial difficulties.

Additionally, socioeconomic situations and minor community women entrepreneurs have challenges in getting financial resources and bullying for their facial appearance and culture. Due to patriarchal views, masculinity is evident in the online business environment, where it intersects with socially constructed categories such as class (Collinson, 1988), sexuality (Connell, 2005), and ethnicity (Hocks, 2003) (Cited in McCarthy, et.al 2021). Women entrepreneurs face power dynamics rooted in gender, class, race, and religion, as evidenced by the structural, material, and everyday actions and expressions that shed light on these dynamics. This online business promotes "regimes of inequality" using conventional organizing methods that reinforce race, class, gender, and other disparities. Understanding current knowledge and technology, communicating with wholesalers and consumers, and accessing resources depend on social class, gender, and ethnicity (McCarthy, et al. 2021). These facets are further entrenched in racialized capitalism, which promotes entrepreneurs in economically advantageous positions but disadvantages women entrepreneurs in the lower and middle classes with minorities from the global south countries (Knight, 2016). Furthermore, the online exportation of products by women entrepreneurs encounters a multitude of challenges, including exploitation attributable to the pervasive influence of neoliberalism and the need to go through multiple agencies. As neoliberal policies have facilitated globalization, women entrepreneurs in Bangladesh are confronted with a highly competitive global market that makes it challenging for them to establish themselves and effectively compete. Online product exportation is dependent upon globalized supply chains. Within this context, Mezzadri (2023) argues that capitalism exploits gender norms and roles, notably women face exploitation in the global manufacturing chain. However, women entrepreneurs encounter obstacles when it comes to overseeing intricate supply chains and assuring punctual deliveries. Despite neoliberalism's emphasis on reduced government intrusion, online trade across

borders, customs, and taxes complicates and costs women's businesses. With many agencies and a global supply chain, customs costs boost shipment costs, exploiting to get profit and harassing Facebook women entrepreneurs who export clothing items. All of these things motivated me to research this issue to understand how social class, gender, ethnicity, and religion may influence the experiences of women entrepreneurs engaged in online clothing businesses in Bangladesh. Intersectionality and social reproduction theory assist analysis of how intersectional issues affect women entrepreneurs in online clothing businesses in Bangladesh.

1.2 Relevance and Justification

The rise of social media platforms has significantly altered the global business landscape, creating new opportunities for entrepreneurs in developing nations, particularly women. According to Dakduk et al. (2017), research has recently looked at the trend of online shopping distancing itself from traditional businesses, the rise of social trade, and the utilization of social media to promote business. According to the results of a recent survey that was carried out by Chen et al. (2017), which was cited in Emmanuel, et al. 2022), an overwhelming majority of customers (88%) read and trust Internet evaluations. Notwithstanding the progress made, gender-based barriers continue to endure within the realm of entrepreneurship. Bangladesh suffers from strong patriarchy, which diminishes and stigmatizes women's social position. Many women lacked socially acceptable personalities apart from their households, with separate income streams, schooling, and capabilities (Ahmed, 2017). In Bangladesh, feminine socioeconomic independence is denied by unequal societal, monetary, and political frameworks (Rosy, et.al. 2020). Women are frequently the subject of assault, exploitation, and discrimination—even in their own homes. This study contributes to a greater knowledge of the relationship between gender and economic development by studying the processes at play in this situation and providing insightful information about the socioeconomic reality of women entrepreneurs. Furthermore, this study analyzes on the interaction among class, gender, religion, and ethnicity illuminating how these characteristics affect the opportunities and experiences for women operating apparel enterprises on Facebook in Bangladesh. Understanding the intricate interplay of these elements is essential to understanding social mobility, and the difficulties they encounter in the particular setting of the apparel business. The study acknowledges the highlighting variations in access to and usage of online platforms. In addition, the dynamics of social class play a key part in the ways in which the experiences of women entrepreneurs are shaped. Because, disparities in socioeconomic status can impede access to resources and capital, both of which are essential for the expansion of businesses. This study, looks into how women from various socioeconomic backgrounds deal with these hurdles, examining the effect of social networks, access to funding, and other factors that influence the success of their businesses. Understanding these relationships through the lens of a Facebook-based clothing business helps shed light on the ways in which these elements overlap and shape the lives of women business owners. This study is also relevant for policymakers and stakeholders, allowing them to design interventions that contribute to comprehensive economic growth and gender equality. Understanding these experiences can assist in identifying the obstacles and possibilities experienced by women entrepreneurs in this area, as well as developing policies and strategies to support them.

1.3 Research Objectives

The following section delineates the specific objectives of this study.

1. To learn the circumstances and reasons that motivate women to start Facebook-based online clothing businesses.
2. To find out the connection of the global garments chain in Bangladesh and the online clothing business.
3. To understand the gender bias encountered by online women entrepreneurs in Dhaka, Bangladesh.
4. To explore the influence of gender, class, religion, and ethnicity on women entrepreneurs' social networks, market access, and interactions with wholesalers and customers.
5. To examine the challenges of women entrepreneurs in the online clothing business experience in balancing home and work responsibilities while considering the intersection of gender and class.

1.4   Research Questions

The study's key research question is "How do gender, class, ethnicity, and religion, intersect in shaping the experience of women entrepreneurs in the Facebook-based clothing businesses in Dhaka city of Bangladesh?"

Sub-questions

i.   How do gender norms impact the decision-making processes of women entrepreneurs?

ii.   How do gender and class factors influence the barriers encountered by women entrepreneurs in Bangladesh, especially in obtaining resources, technological knowledge, maintaining social networks, and accessibility to markets when running an online clothing business on Facebook?

iii. To what extent does religion influence the business practices of women entrepreneurs in Facebook-based clothes businesses?

iv.   How do women entrepreneurs from ethnic minority communities face challenges in networking and navigating the online clothing business in Bangladesh?

v.   How does racial capitalism impact women entrepreneurs in exporting and importing their clothing products?

1.5   Structure of the Paper

Besides this first chapter, there are five more chapters in this study. In chapter two, I discuss the literature review, conceptual framework, and theoretical approach to make a foundation for this research. In the third chapter of this research paper, I detail the methodological process I went through and my fieldwork experience. In the fourth chapter, based on my findings, an analysis is conducted on the motivations and reasons behind women's involvement in the clothes business. In the fifth chapter, I discuss how the intersectionality of gender, class, religion, and ethnicity play an important role in the experience of women entrepreneurs. In the penultimate chapter, I review the entire discussion and make pertinent conclusions.

Chapter 2 Literature Review, Conceptual Framework and Theoretical Approach

2.1 Introduction

In this chapter, I discuss the conceptual framework, the theoretical approach, and the literature review, all of which are essential components in forming the foundation of this research.

2.2   Basic Concepts

2.2.1 Entrepreneurship

Although the idea of becoming an entrepreneur has been around for a very long time, the term "Entrepreneur" didn't come into use until the 1800s. Numerous *authors and researchers have focused their attention on this novel idea as time* has gone on and "entrepreneurship" has consistently advanced The study of this area began in the middle of the 1800s, but it was considered a "male skill" until the 1970s (Nawaz, 2018) when the contributions of women to the business world began to receive more attention.. In the countries of the subcontinent (Bangladesh, India, and Pakistan), the promotion of entrepreneurial growth is currently an important topic related to the countries' economic advancement.

2.2.2 Women Entrepreneurs

A woman entrepreneur, according to the OECD (1998), is a person who founded a one-woman enterprise, is the principal in a familial business or organization, or is a shareholder in a publicly owned enterprise that she independently runs. According to Zapalska and Brozik (2014), "woman entrepreneurs" are women who run their own businesses and make their own business choices (noted in Amin, page 208). Histrich and Brush's work from 1987 (quoted in Akhter, 2017, p. 37) says that one of the most important things about entrepreneurship is turning ideas into business prospects. Akter (2017) found that women in Bangladesh, a developing country, often confront adverse working and business conditions and are constrained to limit financial activity; nonetheless, despite these challenges, women still find a way to contribute to family income through business. Ahmed (2014) defined women entrepreneurs as "those who own and run a business enterprise both as employees and individual-account workers." In most parts of the world, the proportion of women who start their own businesses is only slightly lower than that of males who do so. The Global Entrepreneurship Monitor (GEM) is an organization that serves as a focal point for monitoring and analysing entrepreneurial activity worldwide. According to the findings of GEM's analysis, the number of women who are the primary decision-makers in their families' enterprises is more significant in Caribbean and South American nations. In contrast, the number of women who start their own businesses in the Middle East and South Asia countries is relatively low (Nawaz, 2018).

2.2.3 Online Business and Facebook

The term "online clothing business" describes the practice of selling clothes and related accessories through the Internet. This kind of business lets people look at and buy products from the convenience of their own homes (Bashyal, 2012). This makes it a good choice for

people who prefer shopping online to going to stores. Running an online clothes store necessitates a thorough knowledge of the fashion sector, and advertising and online shopping tactics. The success of an online clothes store depends on many factors, including an accessible website, detailed product descriptions, prompt shipping, and helpful customer support. In general, the online clothes sector is continuously expanding and developing, and new fashion trends and technological advancements are appearing consistently.

Since its inception in 2004, Facebook has amassed a tremendous amount of popularity and recognition all across the world. Facebook has shown to be one of the most effective platforms on the internet for fostering the growth of women business owners. Here, information can be accessed and disseminated more easily than on any other medium such as a business site. It is regarded as a social networking site since it allows users to create personal profiles on the platform, which speeds up the process of effectively connecting with other people and exchanging information (Haque, 2013)

2.2.4 Entrepreneurship and Facebook-based Social Network

Entrepreneurship depends on personal and professional relationships to build its business. In entrepreneurship, a social network focuses on the channels by which crucial business information can move and be communicated. Social networking platforms, as stated by Nylander and Rudstrom (2011, noted in Tabassum, 2018), support entrepreneurs in connecting with clients. The majority of Bangladeshi women entrepreneurs create Facebook profiles where they can share their business details and display product images. For example, women entrepreneurs can easily post updates about new products, discounts, and customer questions about price and delivery (Tabassum, 2018). Facebooked women entrepreneurs strive to expand their Facebook page and following, which includes family, friends, and interested organizations or clients. Women entrepreneurs then make relatives and friends of friends to reach the targeted clientele. These friends are also their customers. The figure bellow represents the feature by which Facebook-based women entrepreneurs use this social network for creating and reaching out to their customers.
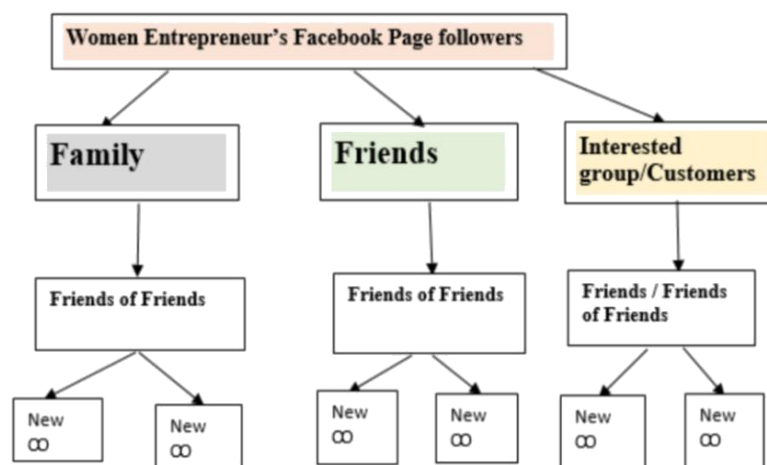
Figure 1 The social network of women entrepreneurs (specifically on Facebook).

Source: Amin, 2018.

Numerous studies on women's online entrepreneurship have studied entrepreneurship's definitions, classification, opportunities, potential, economic empowerment, and the importance of social networks for online clothing businesses. However, this analysis emphasizes the intersectionality of gender, class, religion, and ethnicity, as they play a crucial role in shaping

the experiences of women entrepreneurs. The study addresses this research gap to better understand the digital economy women entrepreneurs' obstacles and potential.

2.3 Conceptual and Theoretical Framework of the Study

The purpose of this study is to explore the challenges and barriers of women entrepreneurs of Facebook-based apparel enterprises, with a particular emphasis on the intersectionality of gender, class, religion, and ethnicity. A strong conceptual framework that will direct the study process and give a thorough grasp of the phenomena is required to structure this research effectively.
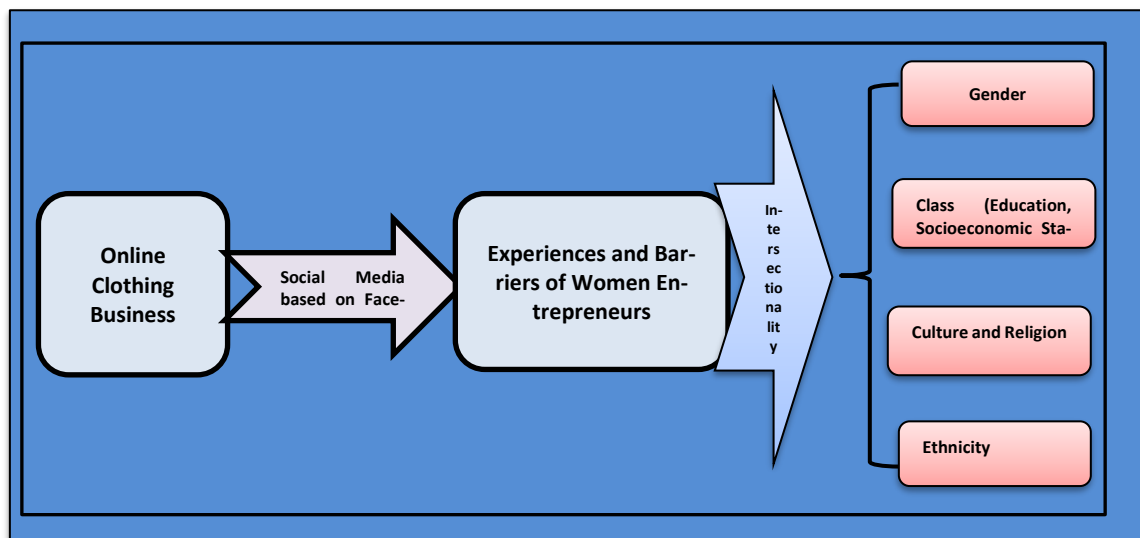
Figure 2 Conceptual Framework

Source: Author, 2023

2.3.1 Intersectionality

Intersectionality is a theoretical framework that recognizes the interconnections between many social categorizations, including race, class, gender, and other identities. It focuses on the complex and multidimensional ways in which various forms of social stratification and discrimination interact and overlap in the lives of people who belong to numerous marginalized groups (Crenshaw, 2015). It highlights how race, gender, class, sexual orientation, and nation are interconnected and the structural power dynamics that arise when social inequality influences personal, institutional, cultural, and societal life. (McCall, 2005; Weber, 2010, cited in Rodriguez, et.al 2016). It emphasizes that people's experiences of privilege and oppression are contingent upon the intersecting components of their identity. For instance, women entrepreneurs may encounter various forms of oppression and discrimination that are influenced not only by their sexual identities but also by additional factors such as socioeconomic status, religion, and ethnic identity. To know about the unique experiences they face in their business endeavours, this intersectional approach is crucial for this study.

2.3.1.1 Gender and class

The concept of gender comprises a spectrum of identities, roles, and manifestations associated with masculinity, femininity, and how individuals perceive and encounter their gender (Chang and Wildman, 2017). Women are frequently linked to femininity, which encompasses

a collection of characteristics, actions, and responsibilities that have traditionally been deemed suitable for women. Sociocultural norms and practices in Bangladesh establish a framework that considers the practical manifestations of traditional gender roles, expectations, and norms in the workplace (Lata and Roitman, 2021). Again, women from various socioeconomic backgrounds can experience various distinctive difficulties. Women belonging to the lower and intermediate socioeconomic classes have economic challenges, restricted opportunities for education, and limited access to many amenities. Additionally, gender biases can impact the professional trajectories that are considered socially acceptable for women of various social classes. Social mobility is impacted by social class, leading to considerable variations in opportunities for women across different classes. In Bangladesh, women's clothing businesses on Facebook are shaped by a complex intersection of class and gender dynamics. In this context, socioeconomic status, financial access, education, and social networks influence the formation and maintenance of women-owned businesses. These factors also serve as push and pull factors to encourage women entrepreneurs to participate in this business. This study examines the ways in which class dynamics intersect with gender to generate patterns of economic inequality.

2.3.1.2 Gender and religion

Religious traditions establish particular responsibilities and anticipated behaviors for persons according to their gender. Bangladesh is primarily characterized by its Muslim majority, with more than 90% of the inhabitants identifying as Muslim. Islam permeates the cultural and social landscape of the country, exerting a profound influence on daily life, traditions, and societal norms (Kibria, 2022). This Islamic perspective also exerts an effect on the entrepreneurial actions of women entrepreneurs in the online clothing business, determining how they will conduct their business. Women entrepreneurs occasionally face religious constraints imposed by their conservative family members, which include expectations including wearing the veil and restricted mobility.

2.3.1.3 Gender and ethnicity

Women from racial and ethnic minorities encounter discrimination on the grounds of both their ethnic background and gender. Bangladesh is a heterogeneous nation characterized by a plethora of ethnicities. The majority of the people are Bengali, however, there are several ethnic groups with their own languages, traditions, and history. Among the noteworthy ethnic groups are the Chakma, Marma, Tripura, and Garo, and others. The nation's cultural richness is enhanced by its ethnic diversity; however, it can also present obstacles concerning social acceptance, identity, and representation. These ethnic communities typically encounter significant challenges concerning the preservation of their culture and the recognition of their unique identities. Ethnic minority groups have historically encountered challenges including economic marginalization and discrimination. In Bangladesh, they are likewise confronted with the predicament of their identity politics. In the realm of identity politics and power dynamics in postcolonial Bangladesh, Sumon (2022) describes the intricate development of Adivasi identity. Within the framework of power and identity hierarchies, he examines the historical and contemporary application of terms such as "primitive" and "tribe" in relation to indigenous communities. (Sumon, 2022). Within this power structure, women entrepreneurs from minority ethnic groups face prejudice and harassment while operating online clothing businesses in Bangladesh, primarily due to their cultural variety and facial features.

2.3.2 The role of racial capitalism

The online clothes business often relies on worldwide supply chains in which goods are produced in nations with more affordable labor expenses, such as Bangladesh. The system of

racial capitalism sustains and maintains structural disparities, particularly in the context of Bangladesh, where there is an intersection of gender and racial dynamics (Islam, 2012). Bangladeshi women are exploited as a primarily raced and gendered labor force, which is a manifestation of racial capitalism. The potential for unequal distribution of profits resulting from the online clothing business exists within a racial capitalist framework. There exists an opportunity for multinational corporations and influential stakeholders in the supply chain to accumulate a substantial portion of the profits, while women in Bangladesh receive a negligible share which is an impact of global economic policy (Rahman, 2021). The participation of women entrepreneurs in trade agreements, tariff policy, and market restrictions can lead to their marginalization, hence reinforcing economic hierarchies based on race.

2.3.3 The role of patriarchal gender norms for entrepreneurship

The role of gender in mediating entry into and experiences in entrepreneurship in Bangladesh is multifaceted, involving various factors such as social, cultural, economic, and skill-related obstacles that have a substantial impact. Society and culture have a significant impact on gender norms and expectations. According to an individual's perceived gender, different cultures have different expectations and conventions regarding what is proper for them. As a result of the patriarchal culture in Bangladesh, the socio-cultural norms exhibit a bias towards men. Patriarchy is defined as a social system where men hold power and control over women, leading to their domination, oppression, and exploitation (Walby 1990:20). According to certain arguments, women business entrepreneurs may have quite different experiences in developing nations due to patriarchal practices than they do in developed countries (Al-Dajani and Marlow 2010). Gendered roles restrict the freedom of entrepreneurs, preventing them from doing as they would like. In this context, Vossenberg's (2020) research demonstrates that unwritten rules and societal expectations regarding women's capabilities, identities, and possessions significantly impact the way women entrepreneurs shape their entrepreneurial journeys. Women entrepreneurs are tied to formal and informal gendered systems. . In other words, both formal and informal institutions make it hard for women to run their own businesses (Anderson & Ojediran, 2022; Ojediran & Anderson, 2020, cited in Boddington, 2023). Since institutions are gendered, they impact men's and women's behavior, positions, actions, and interactions differentially. Consequently, the majority of women are not comfortable, although lots of men are (Chappell and Waylen 2013; Krook and Mackay 2011; Mackay and Waylen 2009; Brush et al. 2019, Lovenduski 2005, cited in Vossenberg's 2020). In addition, Calás et al. (2009) argue that entrepreneurship is socially created and impacted by the gendered hierarchy, which promotes masculinity in thought, behavior, and action (Dy and Martin 2017). In Bangladesh, due to structural barriers in formal and informal institutions, and deeply ingrained traditional belief practices, women's entrepreneurial experiences are also influenced by these obstacles.

It has already been proven that women's domestic obligations and parenting activities have a significant adverse influence on their enterprises (Ahl 2004; McGowan et al. 2012; Arraiz 2018). Even they are required to obtain consent from their parents or spouses before engaging in employment-related activities. This structure represents a power dynamic in the decision-making process inside the household. Wolf (1990) studies how household decision-making processes affect young women and factory work in Java and Taiwan, and how much they resemble household strategy. In Java, daughters of land-poor households were more likely to work in factories, encouraged by the 'family economic ideology[1]'. Ideally, the decision-making process included obtaining parental approval before applying for industrial

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[1] The household economics viewpoint suggests that economic and demographic factors, such as class status and composition, impact employment choices and labor supply (Deere and de Janvry, 1978).

work. But factory women in Java, experiencing a novel life-cycle condition with longer adolescence, showed more autonomous and courageous attitudes than their mothers would have at the same age. In Taiwan, the patrilocal kinship system has historically marginalized women compared to their brothers, as parents regulate their labor decisions, where they work, and salaries. Taiwanese parents select their daughters' education, work, and marriages, and girls, socialized as inferiors, obediently comply when home economic theory has a sexual bias because the strategy is perceived to be directed by a man. Even in Bangladesh, a patriarchal system expects women to obey their parents, especially their father or husband when making decisions that have a significant impact on their work or business.

It is noteworthy that, despite the substantial economic contributions made by women business owners (Bruin et al. 2007), they are bound to do household responsibilities. (Ahl 2006). The function of reproducing people, whether paid or unpaid, waged or unwaged, is considered a component of social reproduction (Laslett and Brenner 1989). In that context, Mezzadri (2023) highlighted unpaid labor in social reproduction. This cycle generates labor power, maintains current workers, and raises future workers. Social reproduction, according to Bhattacharya (2017), is concerned with social oppression and relationships. This social reproduction functions not only as a production support system but also as a capitalist system-sustaining cycle. This labor, which is performed for free by the system, is predominantly performed by women; in a capitalist society, this results in marginalization, subordination, and oppression. It is important to comprehend the connection between economic exploitation and oppression based on factors such as race, gender, nationality, and ability. This theoretical approach is also beneficial for gaining a more nuanced comprehension of the intersectionality of gender, class, and digital entrepreneurship.

2.4 Conclusion

In the above discussion, I have addressed the literature review, conceptual framework, theoretical approach, and the relevance of these to the research. The literature review provided a thorough look at what is already known and pointed out any gaps that the study intends to address. The conceptual framework, along with the incorporation of a theoretical approach, offers a theoretical perspective for interpreting and analysing the data.

Chapter 3
Methodological Journey and the Socio-economic Conditions of the Participants

3.1 Introduction

The methodological approach for this study was qualitative. Qualitative studies strive to provide comprehensive and nuanced understandings of the current situation, rather than simply presenting conventional information (Smith et al. 2013, Suddaby et al. 2015). This chapter encompassed the methodology employed for data collecting and analysis, as well as the problems and constraints encountered. Additionally, it explored the socio-economic conditions of the research participants.

3.2 Data collection, and analysis

This exploratory study prioritized the utilization of qualitative data due to its inherent characteristics of depth and richness (Saunders et al., 2016). A comprehensive qualitative research approach was employed here to explore and understand the subjective narratives of women on their experiences as entrepreneurs, with consideration of gender, class, ethnicity, and religious perspectives. Initially, I envisioned conducting in-depth interviews with those business owners with more than five years of experience. During data collection, I also encountered a few entrepreneurs who have been operating their businesses for a few months, and whose struggle is more complicated. In addition, I found out that a few of them have abandoned this sector due to its obstacles and difficulties. As my objective was to present the entrepreneurial experience of women in terms of gender, social class, ethnicity, and religion, I attempted to talk with women entrepreneurs from different backgrounds. So that I could describe their disparate experiences, which are shaped by these factors. To conduct this study, I interviewed 20 women entrepreneurs from different economic, family, ethnic groups, and academic backgrounds within Dhaka, Bangladesh's capital city, who run their online clothing businesses only through the Facebook platform. According to the World City Populations 2023, Dhaka is the fourth most populous city in the world, making it the ideal place to study the specific problem of women entrepreneurs. Additionally, a continuous internet network was required to conduct this business, and in this context, many women who lived in Dhaka, the capital city of Bangladesh, were involved in this business. My research assistant aided me in the participant selection process by utilizing both snowball and purposive sampling techniques through her extensive networks in various regions of Dhaka, such as Islambag, Uttara, Mohammadpur, Mirpur, and Gulshan.

In order to conduct this study, a combination of primary and secondary sources of information was utilized. I carried out in-depth interviews in order to learn about the factors that influenced their decision to enter this type of business and to comprehend their challenges and problems. For the purpose of carrying out in-depth interviews, a questionnaire guideline was developed which was used to gather information about the problems that women entrepreneurs face in the social and cultural domains. These problems included gender discrimination, illiteracy, lack of knowledge among women, family-related issues (seeking permission to start a business, facing the challenge of having children), and economic issues (problems with raising capital, difficulty in starting a business, inadequate capital). Sometimes, I conversed with the participants outside of the questionnaire to get more detailed

information. The data collection process involved conducting interviews via online platforms and digitally recording them with the participants' informed consent. Typically, the duration of an interview ranged from approximately 90 minutes to 120 minutes. I ended the interviews when I reached data saturation and found no additional material that prompted me to build new categories or themes or contribute to strengthening the existing ones. In order to accomplish the goals of this study, I analyzed the data based on the narratives of women entrepreneurs. Since this study focused on Bangladeshi online women entrepreneurs, the interviews were conducted in Bangla, the country's native language, and the information was afterward translated into English. The transcribed interviews were analyzed to determine codes, which were subsequently compiled into more general categories. After that, these categories were placed under their respective principal themes. Socioeconomic hurdles, cultural and religious perspective barriers, and gender-based barriers, ethnic identity-based challenges were the four main themes I could discern. In addition to the main themes, numerous sub-themes were found under them. In addition, I gathered secondary data from peer-reviewed and published journal articles, books, and reports from development organizations, newspapers, and other research on women in online business available on the internet.

Map 1 Locations of the Study Area

Source: Swapan et al., 2017

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3.3 Challenges and limitations in carrying out data collection

Long distances were one of the study's potential drawbacks. One of the greatest impediments was conducting interviews online, which might prevent me from understanding the informants' actual context. This context was crucial to comprehending the actual situation, issues, and experiences of the informants. In this context, however, a research assistant assisted me in locating respondents and understanding their actual surroundings. There was a time difference as I performed in-depth interviews online from a vast distance, which was another challenging issue. I had to wait for their spare time because women entrepreneurs are extremely busy running their businesses and taking care of their families. The interviews were conducted remotely in the participants' residences at their convenience. Many times I could not complete one interview in a single setting time for their engagements, so I had to set up another day at their convenience to complete the interview.

Another significant drawback was the purposive and snowball sampling methods it might create homogeneity among research participants, which might prevented variability. As I was interested in focusing on the obstacles and difficulties they faced in conducting business, they were initially uncomfortable discussing these topics. Gradually, I developed a rapport with them and persuaded them that the information was for my research purpose, allowing us to converse freely. Sometimes, when a respondent was ready to speak with me, her children would start crying, at which point I would halt the interview so that the informant would not have to deal with any problems. I would then reschedule the interview after determining her ideal time for an in-depth conversation. One noteworthy observation was that a few women entrepreneurs experience discomfort when discussing gender-related difficulties in the presence of their husbands. This incident also helped me comprehend the plight of women entrepreneurs within their households and their struggle to manage their enterprises and homes. Despite the fact that the vast majority of the participants talked to me in great detail privately. In addition to cross-checking the information with the interviewees, the interview procedure was quite flexible.

3.4 Political and ethical considerations

To emphasize the ethical obligation involved in this study, I had to consider the research values of volunteer participation and consent of the research participants. I explained that the purpose of the study was to fulfill the requirements for a master's degree rather than for any other purpose, and I ensured that the participants took part in the study at their own discretion. I obtained consent from multiple informants to incorporate their images from their Facebook Live sessions showcasing the costumes and photographs from their pages in this thesis

3.5 Socio-economic conditions of the respondents

The table (Table 1) illustrates that the majority of women entrepreneurs (used pseudonyms) come from Muslim families with the middle and lower socioeconomic classes. They have to face more obstacles and difficulties in initiating this business as a result of their limited finance and lack of other forms of assistance. Even a few of them left the business due to their inability to cope with the challenges they faced. Women entrepreneurs from the lowest socioeconomic class possess a lower level of education. Conversely, women entrepreneurs from the upper class can generate more revenue and profit due to their substantial cash and up-to-date expertise and technology for conducting the business which I have elaborated on in subsequent chapters.

Table 1 Socio-economic Profile of the Participants.

Name	Education	Marital Status	Experience	Class2	Religion	Monthly Household Income approximately (euro) (1 Euro= 118.55 BDT)	Monthly Household expenses are approximately (euro) (1 Euro= 118.55 BDT)
Mishu	Graduation	Married	4 years	Middle-class	Islam	168.70- 177.14	151.79
Akhi	Graduation	Unmarried	3 years	Middle-class	Islam	151.79- 168.70	126.50
Asha	Graduation	Married	4 years	Middle-class	Islam	168.70- 177.10	143.38
Mridu	Undergraduate	Married	3 years	Middle-class	Islam	151.79-168.70	160.24
Anjum Akhi	Undergraduate	Unmarried	3.5 years	Higher-class	Islam	506.00- 590.31	463.81
Maksuda	Graduation	Married	5 years	Higher-class	Islam	843.30-1011.98	674.65
Amina	Graduation	Married	4 years	Higher-class	Islam	1011.98- 1096.42	843.30
Jarin Tasnim	Graduation	Married	6 years	Middle-class	Islam	168.70- 177.10	168.70

[2] In order to ascertain social class based on income, I relied on the study conducted by AI Fidah, et.al. (2023) from the perspective of Bangladesh and converted the money amount into euro. They utilized the monthly household income data from the most recent round (sixteenth) of the Household Income and Expenditure Survey (2016-17) conducted by the Bangladesh Bureau of Statistics. They generated a list of equal-sized monthly household income groups by modifying and utilizing the HIES (2016) report, which specifies that the median monthly household income is 92.74 euros. When the effects of inflation are considered, the median income for a household in Bangladesh in the year 2022 is calculated to be 140.04 euros. Based on the study, the middle class was categorized as individuals whose incomes fell between the ranges of 75% to 125% of the average income. For the middle class, therefore, the lower bound would be 75% of 140.04 euros, or 105.03 euros. The highest limit for the middle class is calculated as 125% of 140.04 euros, which is 175.05 euros. The upper limit of 175.05 euros is regarded as upper class, and the lower limit of 105.03 euros is regarded as lower class (AI et.al. 2023).

			(Left the Business)				
Tamanna	Undergraduate	Unmarried	1 year, left the business	Middle-class	Islam	160.23- 168.70	151.79
Diba	Graduation	Married	4 years	Higher-class	Islam	421.63- 505.95	421.63
Nazma	Graduation	Married	3 years	Middle- class	Islam	168.70- 177.10	168.70
Jeba	Higher Secondary School	Unmarried	3 years	Middle-class	Islam	126.51- 151.81	134.94
Marwa	MBBS	Unmarried	3 years	Higher-class	Islam	674.60- 843.25	674.60
Konika	Undergraduate	Married	7 year	Middle-class	Islam	168.64 -177.07	168.64
Kulsum	Undergraduate	Married	5 years	Higher-class	Islam	927.38- 1011.69	758.77
Tony	Higher Secondary School	Divorced	4 years	Lower-class	Islam	84.30- 92.73	101.17
Ruhi	Undergraduate	Unmarried	6 months	Lower- Class	Islam	84.30- 101.17	84.30
Marjia	Graduation	Married	4 years (Left the Business)	Middle-class	Islam	151.73- 168.70	151.73
Manisha Talukder	Undergraduate	Unmarried	1 years (Left the Business)	Lower-class (Minor ethnic community)	Bud- dhism	84.30- 101.17	84.30
Srabdee Ta- lukder	Higher Secondary School	Unmarried	4 years	Lower-class (Minor ethnic community)	Bud- dhism	91.48- 101.17	101.17

Source: Fieldwork, 2023

3.5 Conclusion

The chapter encompassed the methodological trajectory, the rationale behind the employed approaches, the process of data collecting, and the analytic procedure. In addition, I described the challenging aspects and constraints encountered while gathering data. In order to get insights into the experiences of women entrepreneurs in the online apparel business, it is crucial to have an understanding of their socio-economic conditions. This knowledge provides insight into the diverse challenges and obstacles during their entrepreneurial journey.

Chapter 4
The Voyage and Motivational Source of Facebook-based Women Entrepreneurs

4.1   Introduction

Entrepreneurial motivation is the inspiration to establish a business, while entrepreneurial intention is the resolve to achieve entrepreneurial objectives. According to Schlepphorst, et.al. (2020), entrepreneurial intention is influenced by motivational variables that lead to desired actions or behavior. Consequently, the driving force behind entrepreneurship, known as entrepreneurial motivation, plays a crucial role in fostering entrepreneurial intent (Hassan, et. al. 2021). In this chapter, I present the journey, the story, and the source of motivation for women entrepreneurs to be involved in the Facebook-based clothing business.

4.2   The reasons for starting an online clothing business

The informants have chosen to participate in the clothing business for a variety of reasons. Through my research, I have identified both push and pull factors that have influenced their decision.

Table 2 List of push factors and pull factors

Push Factors	Pull Factors
Financial condition	Hobby and interest
Financial crisis due to the COVID-19 situation	Additional income for the family
Earlier Workplace Stress	Making self-identity
Inadequate income	Encouragement from the family
	Utilization of Individual Knowledge and Prior Knowledge.
	started occupying time

Source: Fieldwork, 2023

4.2.1   Push factors

Most of the informants were interested in the online clothing business due to their precarious financial situations and in order to ensure their own survival. One of my respondents Zarin Tasnim stated that -

"I am a daughter of a lower middle class and we are three sisters. Everyone was a student and the age gap between us was only one year difference by everyone. My dad used to work for a private company. When I was a student in my third year at my undergraduate level suddenly my father died of a stroke. With the death of my father, we all fell into a deep sea. Though my mother was a school teacher, it became very difficult

to continue the expenditure of the whole family as we all were students. I was the elder daughter in the family and felt that I should do something for the family. At that time one of my friends was also doing the online clothing business. With the instructions of my friend, I started this business in 2019 with a very small capital which I got from one of my friends. My journey was not as easy as I was not so experienced and all of my relatives, neighbors, and even my mother were not happy with this business. I have to listen to many negative comments like being a girl why are starting this business? Doing business is the job of men not for women. I have to face many ups and downs in collecting products and conducting this business as I'm the first girl in my area to do this kind of business."

Another significant reason to be involved in this business I found is the financial crisis due to Covid 19 as during this time a large number of people lost their jobs. As an illustration, Mridu, one of my responders, shared her journey. Her family was content despite the fact that her father, who worked on an engineering farm, was the only breadwinner. However, during COVID-19, her father lost his job and was unable to find another source of income, leaving her family in a desperate situation. Her coursework was about to end, and her tuition fees were also due. Taking her family's situation into consideration, she began her tuition. Nevertheless, the family's expenses could not be met with this money. As more people began to purchase online at that time due to the epidemic-related store closures, she began to consider starting an online clothes business. After viewing and analyzing several pages about the clothing business, she decided that she could also commence this venture. In addition, she had the ability to design and sew clothing and had the creativity to create original pieces. In light of these favorable circumstances, she began her entrepreneurial venture in the year 2020. Following a year, she entered into matrimony, while her father resumed his previous occupation. After her marriage, her spouse did not approve of this, and she is still having difficulty operating this business without his assistance. However, she has a desire that she will succeed in this sector and will go further.

In addition, some of the respondents began an online clothing business because they didn't have enough money from their previous jobs. In this particular instance, one of my sources, who goes by the name Mishu, stated that -

"In all honesty, the amount of effort I put into my private job and the compensation I receive for it is not sufficient in the present day and age. It was the first time that the idea occurred to me that, in addition to my occupations, I should try to establish something else that would assist me financially. If I ever find myself in a position where I must quit my employment, the business will enable me to maintain my financial stability. If I'm able to run a business, I might be able to take a two- to three-month leave of absence from my current job. On the other hand, if there are problems at my current job that make me uneasy, I might decide to close the job. As a consequence of this line of thinking, I decided to launch my own online business in 2019. The consensus of opinion within my entire family was to oppose the choice. To this day, I run my business solely on my own initiative and with the assistance of some of my closest friends."

Additionally, some of the informants are involved in this enterprise because of the strain they felt at their previous employment including banking jobs, and corporate jobs in which they were required to leave their home at an ungodly hour in the morning and return there late at night. Due to the fact that they are away from their house for such a considerable amount of time, they will be unable to provide their children and other family members with their time and attention. Even so, they are unable to fulfill their obligations to their families because, in this society, it is generally accepted that women should take on the primary duty of caring for their families and managing their households. In this view, women always give priority to the responsibilities that are associated with their families. With this idea, many women participate in the online clothes business because they can do it while being in the

family and at the same time can complete the activities that are associated with maintaining the household and taking care of their family members. In this specific illustration, one of my respondents by the name of Konika shared her journey story in this way -

"I would teach in an English Medium school where the schedule was so strict and I had to leave in the early morning and return in the evening." When I was pregnant, I not only felt fatigued all the time but also noticed that my condition had gotten worse. It was quite challenging to successfully balance work and home responsibilities. When I was about halfway through my pregnancy, I decided to leave my job. As soon as my son became one year old, I made the decision to start doing anything to make money for myself because I had been on break for longer than one year. In 2016, I launched an online apparel store since I realized that doing so would allow me to continue raising my child while also pursuing my career goals. In spite of the fact that, at the time, running an online business was not very well recognized, I had both the expertise and the idea necessary to run such a business. I nonetheless began doing so as a challenge to myself."

4.2.2 Pull factors

In addition to the push factors, there are some pull elements, such as hobbies, additional income for the family, a sense of self-identity, encouragement from the family, and the utilization of knowledge and previous experience, which I have found from the informants in this study.

Some of the informers, particularly those who came from families that were already well off financially, got involved in this business because it was a hobby of theirs and they wanted to establish their own page. They are placing a higher priority on their own interests, rather than necessarily the financial crisis. One of my sources, Kulsum, who began working in this industry in 2018 in order to meet the requirements of her passion and is now successful in her efforts, said to me that she enjoys success in her work. She mentioned -

"I graduated from the Department of Fashion Designing and after graduation started to do my dress exhibition designed by me. As a result of participating in this show, I have made a lot of new acquaintances and connections in different circles. As part of my efforts to expand my social circle, I've been thinking about starting an online clothing business because I enjoy working on clothes and designs in my spare time. If I use this platform to my advantage, I will be able to sell the dresses that I make to satisfy my desire to produce them as a woman business owner. Now that I've expanded my business to include worldwide operations, I'm selling dresses in the United Kingdom, the United States, and Canada."

I identified one respondent named Diba, who told me that both she and her husband work. Nonetheless, she began this enterprise in 2019 in order to supplement her family's income. She stated -

"I was doing computer-based work before I even started my journey as a businesswoman," she remarked. Though our financial situation is good, I believe that if I can accomplish this business since I am familiar with technology issues such as developing pages, presenting products, and updating pages, I would be able to supplement our family's income. I established my business with my own money and that of my husband. Now I've grown this business significantly."

Additionally, I came across Jeba, a woman who founded this business in order to make use of her prior skills and experience. She said -

"One of my relatives requested me to be a moderator on her page, so I did. I uploaded products, advertised the page, and occasionally went live and received a lots of feedbacks. After two years, I began to consider starting my own page and carrying out this business because I am knowledgeable about the products and have page management experience. Then, in 2020, I launched my own business."

Furthermore, I found one participant (Maksuda) who is engaged in this enterprise to develop her own distinct identity and make productive use of their available leisure time. Her financial situation is good, and she spends her time caring for her children at home. She had more time during Covid 19 when her children's school began online. During this time, she began to do creative work such as painting outfits and preparing sharee (traditional Bangladeshi dress) with hand paintings. She then began to develop her own page where she could publish and sell her designed clothes after receiving much appreciation from her relatives and friends. She mentioned -

"I didn't want to ruin my creativity, you know. I had nothing unique to do all day but look after my children, and it became even more boring during the pandemic. I wanted to make the most of my time by creating my identity, which gives me pride and peace."

Women entrepreneurs get involved in this sector not simply for the financial crisis but also to forge an identity for themselves, as one of the other respondents put it -

"I'm not only here for the money. I had the feeling that I needed to develop my own identity, and in order to accomplish so, I needed to do something for myself; fortunately, the online clothes business can assist me with this."

4.3 Source of motivation and support

The vast majority of the informants in this study were driven only by their own internal motivation, as they did not receive any assistance from their families to pursuit their goals in this sector. Some of the women entrepreneur's friends, older sisters, mothers, and husbands served as sources of inspiration for them to cooperate.

One of my responses, Nazma, who did not receive any assistance or incentive from anyone else in the beginning stages of launching her business, did so out of her own desire and self-motivated. She began drawing patterns and doing needlework when she was young, and she kept the practice until she got married. Due to her recent marriage, she can no longer continue in this role. Her husband has a highly lucrative career, but he will not let her pursue any interests outside the home; instead, he insists that she should attend to the responsibilities of running the family. But she found herself to be really bored, and she considered beginning a new activity. She opened her own page after gaining the motivation to do so from viewing other people's pages. In spite of the fact that her husband was opposed to this at first, he eventually came around and informed her, that she could do this business but would not get any assistance from her husband. She stated –

"Self-motivation is the best motivation, yet when you get support and inspiration from your family and others, it would help you to go more ahead in your business and these kinds of support like financial, mental, and technological assistance are necessary for this sector."

Another participant, Akhi, initiated her involvement in this business after being inspired by her mother. In addition, the participant has a familial connection to an aunt who possesses

knowledge and expertise in the design field, as well as entrepreneurial acumen. Her aunt assisted her in establishing the webpage and uploading photographs, while her mother provided a little financial contribution to initiate this entrepreneurial endeavor. Despite her father's lack of support and belief that she should not pursue this business venture, he instead encouraged her to focus on finding employment. Due to her father's belief that business is a domain only suited for men, he held the view that his daughter would be devoid of any prospects in this field. In this situation, she noted -

"Although I have not received any support from my father or other family members, I am grateful for the support and encouragement I have received from my mother and aunt. Many entrepreneurs are present who have received no assistance from anyone; they are struggling too hard to run their businesses and must deal with numerous unpleasant comments and problems."

On the other hand, another respondent, Marwa, who comes from a well-off household, received the complete backing of her husband. She was pretty enthusiastic about starting this business, and her husband gave her a large sum of money to do so. Even now, she is employing influencers to promote her page and make live videos to properly represent her items and reach a large number of people. Furthermore, she acquired technological support from the digital marketplace through financial resources to enhance and promote her webpage, facilitating regular updates and expanding her customer base. Throughout the process, she had the full support of her spouse. The participant indicated that her spouse served as the primary source of motivation for the establishment of her business. However, she encountered challenges originating from societal factors beyond her own family.

4.4 Conclusion

The above discussion illustrated the reasons and motivational factors that lead women entrepreneurs to start an online clothing business. The study shows that both push factors and pull factors work for women entrepreneurs to get involved in this business. Push factors worked for women whose financial situations were not so favourable, whereas pull factors worked for women whose economic circumstances were advantageous. In the context of the entrepreneurial trajectory, a limited number of women received support and encouragement from their families.

Chapter 5
Shaping the Entrepreneurial Journey: The Influence of Gender, Class, Religion and Ethnicity on Women Entrepreneurs

5.1 Introduction

In this chapter, I discuss the experiences of women entrepreneurs focusing on how factors such as gender, social class including family background, economic condition, knowledge, religious views and ethnicity can impact their entrepreneurial activities. As a consequence of the impact of these factors, women entrepreneurs are forced to struggle with a wide range of difficulties and problems along their journey, and their experiences differ.

5.2 Gender-based barriers

5.2.1 Work-family Conflict

Women frequently struggle to balance their professional and personal lives because of their extensive obligations at home. They are obligated to look after their children in addition to other responsibilities that come with the family unit, and the people who responded to my study also addressed their experiences about this issue. My respondent, Mridu shared that she initiated her entrepreneurial venture before her marriage and faced challenges due to limited financial resources. Following her marriage, she met an increased array of challenges in fulfilling her domestic obligations, encompassing culinary duties, tending to her in-laws, and managing her commercial affairs. Given the absence of a predetermined schedule in the realm of online business, it is imperative to maintain a high level of engagement by promptly responding to consumer inquiries and diligently monitoring the page. Achieving a harmonious equilibrium between professional obligations and familial responsibilities has proven to be exceedingly challenging. She stated -

"I concurrently attend the cookery, respond to customer texts, and feed the children. By performing all of these tasks, mental and physical strain is generated; however, men are not obligated to assume such responsibilities."

Another participant expressed that male entrepreneurs have the ability to elevate their businesses to a professional standard without encountering any limitations. However, when it comes to women, they are typically expected to fulfill their traditional obligations more frequently. Upon completion of these responsibilities, she would have the opportunity to engage in leisure activities and allocate time for her entrepreneurial endeavors.

In contrast, another study participant from a more favorable economic background shared a different experience regarding spousal support in her entrepreneurial journey. Her husband played a dual role in aiding her business ventures. Initially, he encouraged her to establish a presence on Facebook, a social media platform. However, this move did not yield the expected support, leading to significant challenges. She is struggling to balance the demands of managing her business with her domestic responsibilities, highlighting the complexities that can arise in juggling professional and personal roles. She stated -

"Although initially my husband encouraged me to start this business, I did so on my own accord. When I engaged in this business diligently, he believed that I did not have enough time for my family and told me to cease."

Another respondent added that -

"Without accomplishing anything, you need to work hard without any fixed time to establish yourself in this business, which is not attainable for our family because we come from a middle-class background".

This participant's comment exemplifies the complex intersections of gender and class in entrepreneurship. Recognizing the need to hustle continuously without time constraints to succeed reveals the gendered demands put on women entrepreneurs. This participant, who comes from a middle-class background, throws insight into the socioeconomic factors that impact entrepreneurial activities. The debate will further explore how social notions of gender roles mix with class factors, impacting participants' capacity to handle entrepreneurship's hurdles. This story serves as a focus point for comprehending the more significant issues of gender, class, and their aggregate influence on the lives of the study's women entrepreneurs.

On the other hand, a participant named Maksuda, hailing from a comparatively privileged socioeconomic background, presented a contrasting experience. She mentioned that her in-laws and husband are relatively supportive, and she does not face any difficulties in maintaining a work-life balance. The individual's mother-in-law was also gainfully employed, which contributed to her comprehension of the significance of women's labor. After receiving complete support from her family, she experienced a strong sense of gratitude and appreciation.

5.2.2 Childcare and reproductive work

In Bangladesh, due to the lack of free child care it is the major job of women to take care of their children, which creates a barrier to contributing time for commercial purposes. Due to their duties as mothers or as a primary parents, some of my respondents were unable to continue their online businesses. Due to their numerous challenges, they were too busy becoming mothers to devote enough time to their business. In a patriarchal society, work and home are treated as different domains, and the spatial separation of job and domestic, reproductive work challenges people who combine both. According to Duberley & Carrigan (2013), 'Mumpreneurs' frequently are not regarded as 'proper' entrepreneurs due to the conflicting labors of childcare and parenting. Women in this society are expected to care for their families, including their children, and to perform social reproductive work, which is undervalued because it is not paid. These obligations can force them to quit their business (Boddington, 2023). According to one of the respondents, Tasnim, she had a situation where she gave birth to two children shortly after her marriage, resulting in a minimal age gap of one year between them. This circumstance significantly occupied her time and attention as she had to attend to the needs of her children, while her husband was preoccupied with his professional obligations. She herself has to look at everything and skip her business. Now she is planning to start this business whenever her children are older. She stated -

"It is very challenging to continue the business and take care of two little children at the same time. I felt crazy and took a decision to leave the business for a few years."

Another informant shared that she is responsible for monitoring her children's academic progress. If they encountered any academic issues, her work was held responsible. It was

stated that her business prevents her from ensuring the education of her offspring. Though she never worked during their study time, she supervises their study besides this business. Due to this annoyance, her spouse occasionally advises her to discontinue this business. Even though her spouse is also responsible for caring for their children, it appears to be her duty to do so.

In addition, another participant mentioned that she currently resides in Dhaka with her spouse and two young children. She lacks the financial means to hire someone to assist with her household duties. Furthermore, she has no other relatives such as her mother, sister, or mother-in-law who could provide care for her children. Due to the excessive workload, she was unable to allocate sufficient time to her business and became fatigued from juggling these dual responsibilities. Furthermore, her spouse is preoccupied with his professional responsibilities and does not contribute to domestic tasks. She abandoned her business due to her inability to find a solution. She stated -

"I had a dream to establish myself in this business. But it is really difficult to handle the business and homework without any support, especially for middle and lower-class families as domestic helpers are expensive."

Furthermore, another respondent shared that she cares for her elderly in-laws in a joint family. As daughter-in-law, the spouse and family expect her to care for them. She had limited time to focus on her business due to family and other household obligations, which hindered her capacity to understand consumers' choices, respond to SMS, and update the website. It is evident that women business owners frequently struggle to balance the obligations of managing a company (productive labor) with taking care of their families and other household responsibilities (reproductive work). Social reproduction theory is useful in this situation since it acknowledges the interconnection of these two domains and the critical role that private-sector labor (e.g., housework, caregiving) plays in supporting the labor force and, by extension, the economy where this reproductive work is undervalued. The concurrent engagement of women in entrepreneurial endeavors and domestic responsibilities results in an escalation of their uncompensated reproductive labor. As time and energy are allocated between productive and reproductive spheres, this circumstance has an effect on the scalability and expansion of their enterprises. The lack of affordable and reliable child care, as well as the financial inability to hire domestic assistants, hinder women's capacity to concentrate on their businesses, reinforcing the connection between their productive and reproductive responsibilities.

5.2.3 The Role of father's or husband's approval of young women's decision-making

Since Bangladesh is predominately a patriarchal country with well-ingrained cultural norms and values, the approval of fathers and husbands has a substantial amount of weight in decision-making, particularly decisions pertaining to the business. Both fathers and spouses can make a substantial financial contribution to entrepreneurial endeavors. Their participation in financial determinations, including operational expenses, investment strategies, and startup capital, could potentially influence their endorsement. Financial assistance can play a pivotal role in facilitating the establishment and maintenance of online clothing enterprises by women entrepreneurs. It is an undeniable reality that the majority of women entrepreneurs in the online clothing business, hailing from the middle and lower socioeconomic classes, encounter significant barriers in obtaining quick and conveniently available approval and support. Some of them initially concealed this information about the business from their

fathers and instead sought financial assistance from their mothers or acquaintances. When their father found out about this enterprise, their reaction was one of extreme rage, but in the end, they were successful in persuading their father of their point of view. In this case, one of my unmarried respondents recounted her experience of facing opposition from her father about her online clothes business. She emphasized that without her father's consent, she cannot make any decisions, as he holds a position of authority within the family. She endured a lengthy wait to obtain her father's consent since he retails the belief that women lacked the emotional stability and managerial competence necessary for business. Business activities are exclusively limited to men. After a prolonged period, she managed to persuade her father with the condition that she would not receive any assistance from him in any risky circumstance. It is only her duty to deal with it. She stated -

"In our culture, obtaining the approval of fathers to engage in business is a challenging task, although it is vital for women to conduct their business efficiently. On every occasion, we are required to demonstrate our capabilities in order to do any task. Our autonomy is restricted within this male-dominated framework."

Another participant noted that she obtained authorization from her father to engage in this business after exerting significant effort, although she lacks complete autonomy over her earnings. On each occasion, her father made a variety of decisions concerning financial expenditures. She stated -

"I'm doing business and making income. Still I'm helpless as I have no full authority to utilize my income in my own way."

It is noteworthy that within this patriarchal system, a woman is expected to be obedient to both her father and husband. Here I can relate the work of Wolf (1990) in Java and Taiwan where a power relation exists within the household strategy to control young women regarding their employment decisions and their income.

Furthermore, another participant expressed that following her marriage, she experienced a sense of boredom as she was restricted to the household without any employment, although she possessed a postgraduate qualification. She aspired to initiate this enterprise after being inspired by the triumphant narratives of other women. She discussed her desire to pursue this business with her husband. Initially, her spouse did not concur with her. Following her request, her spouse consented to the business venture and provided her with financial backing. However, concurrently, her spouse exercises control over her finances, dictating how and where her money should be allocated. She stated -

"I made the decision to start this business in order to achieve independence. Nevertheless, my current situation is more susceptible. I am currently engaged in both productive and reproductive employment, although I lack complete control over my earnings, which has resulted in a distressing situation for me."

It is noteworthy that within this patriarchal system, a woman is expected to be obedient to both her father and husband. Here I can relate the work of Wolf (1990) in Java and Taiwan where a power relation exists within the household strategy to control young women regarding their employment decisions and income.

5.2.4 Having difficulty obtaining a loan from Banks and NGOs

While it is commonly stated that banks have provisions for granting loans to women entrepreneurs, the actual process of obtaining such loans is often fraught with difficulties, hurdles, and time-consuming procedures. Obtaining a loan from a bank entails numerous formalities and requirements, which can pose significant challenges for individuals who are new to the banking system or operating on a small scale as entrepreneurs. However, the acquisition of finance is crucial for the functioning of a business, and obtaining a loan is a significant challenge for women entrepreneurs. One of my respondents, Asha, recounted her difficulties in obtaining a bank loan after attempting for two years. She stated -

"Even though I've met all the requirements to be eligible for the loan, I'm not finding it for any reason, which made me very depressed because I want to grow my business and this loan is really important. Even the authorities audited everything on my property to make sure everything was in order, but they haven't yet responded favorably. They seemed to be treating me differently just because I'm a woman."

In addition, some non-governmental organizations, such as BRAC, provide financing to women; however, their interest rates are high, discouraging many women entrepreneurs. One of my respondents informed me that in order to obtain a loan from BRAC, a deposit of three to four thousand Taka (Bangladeshi currency) (24.96 – 33.27 euros) is required. If they lend you 50,000 thousand TK, (415.95 euros) you must repay them 5,600 thousand TK (46.59 euros) per month, including 5,000 thousand Taka (415.95 euros) for the loan and 600 thousand cash (4.99 euros) for interest. If you do not return their money, you will face harassment or be forced to do so, which will make your life more miserable. She said -

"My mother told me to take a loan from BRAC. But after knowing their conditions and interest rate I could not take any loan from them and am still struggling with my business for less capital."

The above discussion suggests that women entrepreneurs' access to bank loans has been hindered due to traditional legal systems, gender-based discrimination by lenders, and the reinforcement of patriarchal attitudes and biased norms inside institutions.

5.2.5 Product collection (ready-made clothes for men, women, and children)

All respondents collect their products including ready-made clothing from wholesale markets such as Islampur, New Market, and Gauchia, located in the capital city of Bangladesh for sale through their own pages. Because the price of the clothes is comparatively cheap in this type of market. Certain wholesale markets possess their own garment factories, while others collect their clothes from external garment factories for resale. Garment factories manufacture a wide range of clothing items in large quantities, including fashionable dresses. Subsequently, these factories distribute their goods to wholesale markets, serving as central points for large-scale transactions. These markets are highly crowded and bustling, and all sellers are men. Few informants with excellent economic conditions purchase their goods from abroad such as the United States, the United Kingdom, China, and Canada. They also obtain their products from wholesale markets, though they are not required to go there physically every time. They just order at a large scale by seeing the product's photos and dispatching their own transport to pick up the products from the shops. Women business owners encounter a variety of forms of harassment in these crowded markets, including sexual harassment, derogatory remarks, bullying, and inappropriate gestures. On occasion, the vendors

also make lewd remarks to them. Some informants related their experiences, stating that being a woman and collecting things from wholesale marketplaces is not typically accepted by the public, as these markets are still dominated by men. They stare at them strangely. Even the sellers' intentions are occasionally to touch their bodies by naming to show the products and they look with bad intentions to women entrepreneurs. Other informants also stated that the dealers harass their customers through their verbal communication.

Figure 3 & 4 Wholesale clothing market at Islampur, Dhaka in Bangladesh.

Source: Fieldwork, 2023

Because of these challenges, most of the respondents do not dare to go to these markets alone. They always try to go there with friends, sisters or husbands. However, it is not always possible to go there with someone and at that time they encounter more harassment.

5.2.6 Women's outer-home mobility and lack of product material knowledge

Patriarchal ideology is deeply ingrained in our culture; women face numerous obstacles and are constrained in their mobility, which has a significant impact on their business. Even if it is also believed that women are unfit for business, they must maintain their honor by remaining at home. Whenever women engage in online business, they are subjected to negative comments from their relatives, acquaintances, and other family members, as if they are engaging in criminal activities. In this instance, several informants recounted their encounters with societal bullying upon embarking on this entrepreneurial endeavor. As a result, their family members also dissuaded them from engaging in this economic endeavor to uphold their social standing and protect themselves from negative criticism. They even stipulated criteria for conducting this business, such as limited mobility and a limited network. In order to operate an online clothing business effectively, it is essential to possess comprehensive knowledge regarding product specifications. This is crucial as the quality of the products plays a significant role in satisfying customers and augmenting sales. It is well acknowledged that a significant number of women entrepreneurs possess comparatively fewer skills in this particular area, primarily due to their limited mobility resulting from the prevailing patriarchal mentality. Due to limited mobility, individuals may experience a reduced capacity to acquire knowledge and form opinions regarding the quality of products. Due to this circumstance,

there are instances wherein they are unable to adequately showcase their products and address customer inquiries, resulting in negative repercussions for their business.

In this particular instance, one of the respondents conveyed her experience of commencing her business in 2019, amongst numerous limitations. Following marriage, her obligations have escalated, and restrictions on mobility impose further constraints on her ability to maintain the network and updated product knowledge, which holds significant importance in this business context. As a result of her limited understanding, she is experiencing a decline in customer retention, leading to a detrimental effect on sales.

5.2.7 The situation of single mothers

In this male-dominated society, divorced women are stigmatized and encounter additional obstacles from both their families and society. Having a child exacerbates their fragile status. One of my respondents Tony, shared her journey in this business. She got married without informing her family when she was a 1st-year student in a college and became pregnant a few months later. When her daughter was two years old, she divorced and was unable to support herself and her daughter. Not even her own family accepted them. As a result of her divorce, she was considered a very bad woman by society, and no one was there to support her. During that time, one of her friends assisted and encouraged her to launch this online business. However, she encounters unfavourable comments at each stage of her business trajectory. She stated -

"Being divorced my position was so vulnerable in the society and nobody was there to support me. Our days were so miserable that we had to remain without eating anything the whole day. I was so worried about how we would survive. At that time, my one friend stood with me in doing this business. Despite this, I am still subjected to extremely negative remarks from relatives, neighbours, and other family members."

5.3 Class-related (family background, economic condition, education) barriers

5.3.1 Impact of education, family background on social networking

When operating an online clothing business, social networking is one of the most crucial methods for reaching out to potential customers. When the social network is broad, it is of great assistance to bring in more customers and to communicate with those customers. The majority of the participants in this study have either completed their graduation degrees or are now pursuing graduate studies. Additionally, they have a higher number of acquaintances from their educational institutions (i.e., school, college, and university) who were their initial clients. These acquaintances also assist in expanding their social network by extending invitations to their own contacts to join the entrepreneurs' pages. A significant number of individuals also received assistance in accessing the webpage to initiate this entrepreneurial endeavor. It is evident that those with higher levels of education tend to engage in online buying more frequently, and these networks play a significant role in facilitating their shopping experiences. Social networking participation is more readily accessible to those from privileged socioeconomic circumstances. This can be beneficial in terms of online business prospects and professional networking as they have more circles that help them broaden their social network. Family values can impact individuals' attitudes and behaviors toward social networking. Some families value privacy and restricted internet involvement, while others value networking and wide-ranging connections.

However, I encountered a limited number of informants with an undergraduate degree and a smaller network. These individuals are currently attempting to expand their network. In this instance, Asha, one of my respondents, shared her experience when she matriculated from a public university. She was well-known as an activist during her university years, fighting against all manner of evils and oppressions. She participated in a 2019 movement protesting rape and was dubbed a "Slogan Daughter" for her participation. After receiving her bachelor's degree, she got married and began her career as an entrepreneur. During this time, she received a great deal of assistance from her university circle and movement circle, which expanded her social network and benefited her business. She stated -

"My educational background and activism greatly assisted me in connecting with customers. Now I have a diverse consumer base, and they help me reach their loved ones."

On the contrary, those with less educational backgrounds and restricted families continue to have challenges in expanding their social networks and attracting clients.

5.3.2 Impacts of class and capital on the online clothing business

One of the most significant challenges confronting women business owners is a deficiency of financial resources. As discussed in the chapter before this one, the majority of business owners have entered this industry as a consequence of their economic downturn. As a result, they were forced to contend with a lack of capital, and consequently, they launched their business with limited funding. They claimed that having funds is crucial in order to initiate the beginning stages of this business. In this particular setting, one of my participants mentioned that -

"If you want to come here, capital is crucial. In order to provide them with a choice, you will need to purchase items of good quality. If they make that option, you will have to provide it to them according to the specific schedule. If you do not catch it in time, you may not only lose the consumer but also receive a negative review on your page. If you purchase low-quality clothing, your products will only be sold once. Next time, however, they will not purchase any dresses from you, and you will incur a loss. For the purchase of quality goods, you must have capital."

Despite facing little financial support from their families due to economic constraints, many entrepreneurs nevertheless had to exert significant effort to persuade their families even for a small amount of funds. In this particular context, Akhi, my respondent belonging to a middle-class family encountered challenges in obtaining the necessary financial resources and familial assistance. She stated -

"If I were a man, obtaining mental and financial support from my family would not be so difficult. My father told me why my daughter would do business. It appears to be pretty awful. To convince my family, I had to exert effort."

Another respondent noted; "some of my family members and relatives did not take it easily because their usual inquiry was why I am doing business or so-called *"kapor becha"* (selling cloths) after finishing my BBA." They insulted me and made derogatory statements, and even today they are continuing to behave in this manner.

On the other side, Amina, one of my respondents, stated that she received complete support from her family and in-laws' families. Both her father-in-law and mother-in-law are

well-known doctors. When she first started her business, her father-in-law left his chamber to set up her own office where she could conduct her online business. With their complete backing, she expanded her business and is now selling her products abroad. She stated -

"I'm so lucky that my in-laws discuss with their relatives and friends very proudly that their daughter-in-law is doing business."

It has been demonstrated that one's family history and economic situation are relevant factors in determining whether or not one would receive support from their family, which can make the journey of a woman entrepreneur easier. Since, most of the respondents are involved in this business due to their economic condition with less capital. They shared their experience of facing discrimination and taunting by the sellers due to less capital. First, being a woman dealing with sellers is complex, and women entrepreneurs with less capital confront greater problems and seller's negligence makes their experience more challenging. In this regard, Tasnim, my respondent, expressed her experience and stated -

"As I have less finance to collect the products, the wholesalers behave with me very neglectful. They sometimes do not want to talk to me as I'm a beggar, or I go there to buy the products freely. However, whenever entrepreneurs with large amounts of capital come to their shops with big orders, they behave very politely with them. Even they give more time to them with great patience. As they have big orders, for this reason, they got many discount price from them. On the other hand, small entrepreneurs like me don't get any discount price from them."

Consequently, the big women entrepreneurs can also sell their products at a lower price. Sometimes they also declare their products with huge discounts during their Facebook lives to represent their products which can attract many customers. In contrast, small business owners cannot sell their products at such a steep discount. Customers are also attempting to purchase garments at reasonable prices, and small women entrepreneurs are far behind in this competition. To shed light on the circumstances, one of my responders described her feelings of rage and depression in this way -

"The women entrepreneurs from higher socioeconomic backgrounds are engaging in commercial activities solely based on personal interests and hobbies, adversely impacting the market. They are actually ruining our market."

This situation highlights the influence of economic factors and capital on the experiences of women entrepreneurs.

5.3.3 Lack of technological knowledge

The use of technology to improve enterprises is a significant challenge, particularly for small women entrepreneurs. Presentation plays a crucial role in online clothing businesses, necessitating the utilization of many contemporary technologies to showcase clothes in an intelligent and aesthetically pleasing manner. One such technology is the Ring Light Stand, a good-quality camera. In this regard, the photos can be taken with excellent aesthetic appeal and uploaded to websites to help customers choose these things. In this context, one of my respondents stated -

"The more you present the dress beautifully, the more you can attract and reach the customers."

Because of a lack of training, most women entrepreneurs in the study expressed a lack of technology and up-to-date competence in their enterprises. Furthermore, boosting techniques are another technological approach to enhancing the visibility of women entrepreneurs' websites. In the process of boosting, individuals can choose the specific category and region of customers who will receive notifications regarding updates to the website of women entrepreneurs. Many informants told me they first heard of this boosting strategy recently. A Master or Visa card is required in order to boost the page. This is a paid service provided by IT specialists and is a part of digital marketing. This boost has the potential to enrich page followers and customers.

My respondent Maksuda utilized this technological assistance from a third party that worked to enhance and develop the website. For enhancing the page, payment must be made in dollars, so a Master card is required. There are some IT professionals who do this, providing their advertisements to work on this issue by using their cards, which are automatically delivered to the ID of the business owners. For example, in exchange for 100 Dollars, they must pay to reach this page to one thousand individuals. In addition, packages for three hundred or five hundred Dollars can reach ten thousand people. They also design logos for the page proprietors.

Since most of my responders are small business owners without master cards or knowledge of how to use them, enhancing their page's popularity is too pricey. However, my financially stable participants who do this business overseas use this technology since they have a MasterCard and have been trained by experts on how to pay. Sometimes, they use this technology by hiring experts and making their own brand, which is very important to gain customers' trust. In this case, small women business owners are far behind because they don't have the latest technology, training, or money.

Another respondent, Marzia, who quit this business a few months ago, said -

"It is hard to sell products these days without boosting the page, which I cannot do. Because of this, I closed my business. Actually, the government should give us training in technology, which I cannot find, and it makes me sad."

However, as I learned from a few of my respondents, several non-governmental organizations (NGOs) like BRAC, and Joyeeta Foundation, and websites like Ghoori Learning. offer paid training and IT skills in business management, web page building, and maintenance. Furthermore, the training courses are not free and must be completed in a timely manner, which is really difficult for middle and lower-class entrepreneurs.

5.3.4 Appointing an influencer, model and moderator

In this sector, obtaining customers' trust and a positive online reputation for entrepreneurs is crucial for sales. It is a new trend to appoint an influencer to represent products on Facebook Live to acquire the trust of customers. By appointing an influencer, many entrepreneurs can establish their page as a brand, thereby gaining the clients' trust. It is a fact, however, that entrepreneurs from the upper class and in good economic condition appoint influencers because their payment is high. For instance, a minimum of twenty thousand Taka (166.28 euros) per hour live, though this varies from person to person, as I learned from the respondents. However, small business owners do not have the ability to appoint this influencer and one of my respondents stated,

"To keep up with the trend is essential in this competitive business, but I cannot follow this strategy due to my circumstances, so my struggle is also greater."

As indicated previously, additional familial and financial duties may make it difficult to delegate the duty of moderating online platforms and actively responding to client requests. Minority respondents with strong finances and commercial operations appointed moderators to manage their businesses. They also appoint models to represent their clothing products attractively in order to reach out to a huge number of customers. These characteristics also contribute to the varying experiences of women entrepreneurs.

Figure 5 One of the informant's Facebook Online Clothing Business Page's advertisement through the model.

Source: (https://www.facebook.com/aarushwearltd)

5.4 Impact of religion, cultural norms, and ethnicity

There are stringent regulations concerning modesty in clothing within specific religious traditions, such as Islam. Women entrepreneurs operating online clothing enterprises struggle to create and promote modesty-compliant, trendy, and broad-appeal clothes. The majority of participants in this study are from Muslim families, many of which adhere to conservative values. Within conservative religious contexts, women are often prohibited from engaging in interactions with unrelated males. Communication with consumers, including male clients, is an integral part of operating an online business. Women entrepreneurs encounter difficulties in managing such interactions while upholding religious tenets. Women entrepreneurs hailing from rigid Islamic families harbour apprehensions regarding their online visibility, particularly in societies that place a premium on privacy. Because Islam forbids the representation of human figures, especially women. It is really challenging to strike a balance between the desire to retain personal privacy and the necessity of a visible web presence for promoting the business. This limitation affects how apparel is showcased online, including using models and photographs in promotional materials.

I have encountered certain participants whose familial background leans towards conservatism, resulting in their family members forbidding them from utilizing Facebook Live for marketing clothing items. The utilization of Facebook Live holds significant importance as it allows buyers to physically see products, fostering trust and enabling immediate purchase of preferred outfits. One of my respondents expressed that she got married in 2020 and her

in-laws restricted her from doing Facebook Live in her business which she used to do before her marriage. Her in-laws family members imposed on her conditions that she would have to continue this business without showing her face and maintaining her veil. She stated -

"Nowadays doing Facebook Live is very important, but I cannot do it after my marriage. If I want to do Live, I will have to leave this house which has a significant impact on my business experience. Whereas, many other women entrepreneurs who have no restrictions are using Facebook Live to increase their sales."
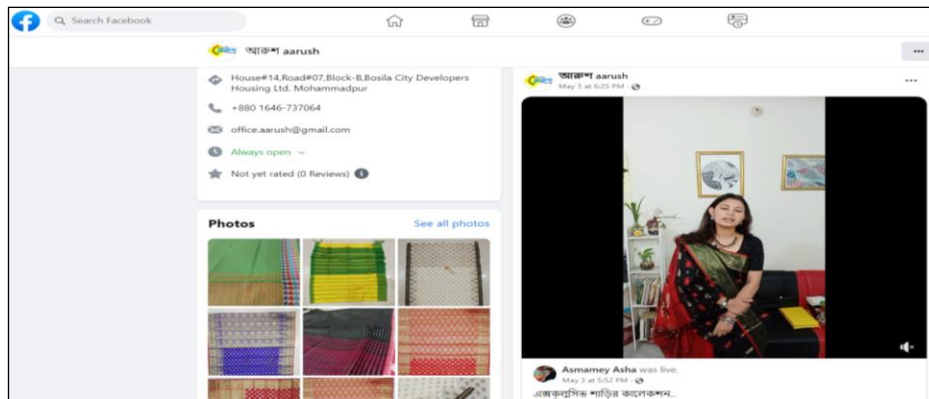

Figure 6 & 7 Facebook Live by the informants.

Source: (https://www.facebook.com/aarushwearltd)
Source:
(https://www.facebook.com/groups/Glamdust/permalink/180504894659
9429/)

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Another respondent added that whenever she used to do live, she had to listen to many negative comments like "bad women", and "doing business by showing her face to the public". Due to the conservative nature of her family members, she was prohibited from engaging in live activities.

Furthermore, women entrepreneurs belonging to marginalized ethnic groups encounter additional obstacles and harassment while running their businesses. They encounter difficulties in obtaining resources such as financial support, educational chances, and networking platforms. Based on their ethnicity, ethnic minority women face online harassment, discrimination, and even hate speech. These issues can impact their mental health and business standing. They encounter challenges in broadening their market penetration outside their local communities. This constraint might arise from both structural obstacles and potential prejudices that prevail in the broader market. I have found two informants hailing from the "Chakma" and "Marma" tribes, which are both minority communities in Bangladesh. These tribes possess distinct languages and cultural traditions. During their live product presentations, they are subjected to derogatory comments regarding their appearance due to their ethnic background and inaccurate pronunciations of Bengali words due to their limited proficiency in the language. Srabdee, one of my responses, noted -

"Because of my ethnic identification, I have to endure harassment such as if you cannot speak Bengali well, why are you doing this Live to show your products?"

Manisha, another participant, stated that she frequently received unpleasant remarks from customers due to her flat nose and small eyes. She stated -

"My ethnicity has been judged based on my facial features. It is frustrating when individuals make assumptions about my story based just on my outward look."

Facial appearance-based racial harassment can have a negative impact on the brand image of an entrepreneur. Biases and unjust evaluations may hinder consumers from appreciating the products to their maximum potential. She also stated-

"I am concerned that the prejudice against my beauty may diminish the originality and ingenuity of my designs. When the attention turns from my efforts to preconceived notions, it is discouraging."

5.5 Exporting and Importing Products

There are stringent regulations Women entrepreneurs who sell their products abroad must go through several processes before their products get delivered to their customers. Those who purchase their items from other countries confront a variety of obstacles, including dealing with agencies and customs authorities. Despite paying for the shipment, their products are sometimes held in customs for several days. They still have to spend extra money to have their stuff released. One of my respondents, Amina, stated that she cannot communicate directly with European, American, British, or Chinese merchants. As an intermediary, she purchases products via the agency. Her shipping and delivery expenses are also quite expensive. The presence of multiple stakeholders contributes to the exorbitant cost of the products, thereby impeding the business's ability to generate profits.

On the contrary, these intermediaries capitalize on the neoliberal system to their advantage. Neoliberal policies caused production to spread across borders, which Bair (2005) calls the end of the "development project" and the beginning of the "globalization project."

Many units function as subcontractors here, without direct connection to the export market. These mechanisms transcend local economies and become global forms of exploitation, filling regulatory holes created by neo-liberal policies. These arrangements effectively reinforce labor subordination to capital locally and globally (Mezzadri, 2008). Furthermore, the absence of adequate representation and networking prospects for women entrepreneurs in the online apparel business is clearly evident. This situation might be further intensified by the presence of racial capitalism, which restricts the availability of influential networks. The presence of racial capitalism leads to exploitative practices in the supply chain, which in turn impact the production and sourcing of clothing products (Leong, 2012). Additionally, the trade policies shaped by racial capitalism have led to imbalanced trade connections, which have adversely affected the capacity of women entrepreneurs in Bangladesh to compete on an equitable basis in the global market.

5.6 Conclusion

The preceding discussion illustrated patriarchal, socio-cultural, religious, and ethnic attitudes toward women entrepreneurs. Women must confront gender-based barriers in order to launch and operate this business for these reasons. In this context, familial history, education, and economic conditions influence their entrepreneurial activities. The experience of women entrepreneurs with unfavorable economic circumstances is more vulnerable. The success of online apparel enterprises is largely dependent on social networking and education, with greater education levels enabling online interactions and drawing clients. One significant barrier to achieving success in marketplaces and purchasing high-quality things is limited financial resources and financial constraints. The uneven playing field is highlighted by wholesalers' discrimination based on capital. Not everyone has access to family financial assistance. One of the biggest obstacles facing women entrepreneurs is being knowledgeable about technology. Differences in training and access to technology further widen the gap between financially secure entrepreneurs and those who are not. Women entrepreneurs have significant hurdles because of religious and cultural constraints, especially concerning modesty and internet presence.In international marketplaces, women entrepreneurs face considerable hurdles when it comes to importing and exporting goods. Their fundamental problems include the influence of neoliberal economic practices on the global production and supply chain, communication hurdles, and intermediate expenses. These factors generate a diverse range of experiences for women entrepreneurs.

Chapter 6
Conclusion

6.1 Conclusion

In Bangladesh, online clothing business is a new trend and women are getting involved in this business. This study presents that there are different reasons and motivational variables that motivate women entrepreneurs to initiate their Facebook-based clothing businesses. In this context, push factors and pull factors serve as the determinants for individuals' engagement in that specific sector. The majority of respondents engaged in this enterprise as a result of their financial circumstances, which can be categorized as push factors. In addition to the ongoing COVID-19 pandemic, a precipitous financial crisis emerged as the individuals responsible for generating income within the household experienced job loss and had difficulties in securing other employment opportunities. To address this predicament, a significant number of participants chose to initiate this enterprise. Furthermore, a portion of individuals have chosen to be involved in this business as a means to alleviate the stress associated with their prior occupation and augment their financial earnings. There exists a cohort of women entrepreneurs who have used their enthusiasm for design to start their own enterprises. Moreover, a limited number of entrepreneurs have chosen to establish their self-identity and leverage their pre-existing expertise and experience, taking advantage of their spare time, considering as pull factors.

However, women entrepreneurs encounter a range of challenges as a result of prevailing socio-cultural practices within society. It is commonly believed that women are not as adept in business matters and should instead prioritize their primary responsibilities in managing family affairs. In this particular viewpoint, individuals encounter several challenges throughout their journey, including limited access to support systems encompassing financial resources, psychological support, and familial consent. After taking care of their families, they had to get back to working on their businesses. The individuals experience both physical and mental strain as a result of assuming dual roles. The mobility of women is constrained as a result of patriarchal ideology, leading to a limited understanding of technological expertise, and product knowledge.

In addition, to gender-based obstacles, small women entrepreneurs face vulnerabilities stemming from class-based restrictions, including economic conditions, educational attainment, and family background. Due to prevailing economic conditions, small-scale entrepreneurs are encountering discriminatory practices in terms of market access and interactions with wholesalers, while women entrepreneurs with substantial funds are enjoying preferential treatment within this sector. In fact, they exert control over the online market by many means, such as price fixing for clothes, offering discounts, and providing presents to individuals who share their page and engage the most. These practices significantly influence the sales of small women entrepreneurs. Even those families who provide financial and mental support to women entrepreneurs, as well as authorization to do Facebook Live, have diverse experiences and are doing well. Due to financial constraints, even small enterprises are unable to receive training in marketing, promotion, page boosting, and product presentation since they lack funds and a huge social network. Only higher-class women entrepreneurs can attend these types of training as they have more capital and can manage more time due to less obligation. Moreover, small women business owners are unable to appoint influencers to advertise their page and increase their followers, which are crucial for increasing sales because of their financial circumstances. In this context, less-educated women entrepreneurs are also

at a disadvantage due to their insufficient technological and managerial abilities. The lack of affordable lending systems with favorable terms and low interest rates in the banks and non-governmental organizations (NGOs) of Bangladesh poses a significant obstacle for small-scale entrepreneurs in their efforts to deal with the capital crisis.

Furthermore, several families adhere to stringent cultural and religious norms that prohibit them from publicly displaying their faces or engaging in activities such as selling clothes on Facebook Live. The ethnic identification of women entrepreneurs from minority populations, with their own culture and language, exposes them to a precarious situation and harassment. Consequently, few of the women entrepreneurs decided to discontinue this business. Women entrepreneurs face discrimination while importing and exporting clothing products as a result of neoliberal policies and racial capitalism. This study elucidates that the intersection of gender identity, socioeconomic background, ethnic identity, and religious views has a significant role in determining individuals' distinct experiences.

In order to surmount these obstacles, it is imperative that societal and cultural norms reflect greater levels of support for women entrepreneurs. In the realm of education, it is essential to provide women with comprehensive management education in order to cultivate their entrepreneurial skills and foster a global network of women entrepreneurs. Nevertheless, systemic changes require more than just individual efforts and must be worked for collectively. Moreover, people need to work together to make changes that last and allow for practices. For instance, this could include both official and informal groups that work together towards the same goals. In addition, the government should organize training programs and workshops, particularly for small-scale women entrepreneurs, so that they can learn modern technological and managerial skills. Although, Bangladesh's Ministry of Industry founded the Small and Medium Enterprise Foundation (SMEF) in 2007. The Ministry of Women and Children Affairs' 2008 National Action Plan prioritized women's CMSMEs entrepreneurship. For women entrepreneurs, the SMEF created a 5-year Gender Action Plan to improve their abilities in loan certification, business information, and marketing (Shoma., 2019).

However, in reality, women entrepreneurs often do not have access to such opportunities and many of them are not aware of them due to the existing practice of patriarchal ideology. Furthermore, there are no specific policies in Bangladesh specifically tailored for women entrepreneurs who do business on Facebook, which should be introduced. The government should enhance surveillance in order to effectively implement the National Action Plan in CMSMEs. In Bangladesh, banks should set a target for lending to women-owned SMEs and establish a monitoring committee to oversee the implementation of the circular. To improve the competitiveness of entrepreneurs in global and domestic markets, SME development should prioritize women entrepreneurs who frequently face discrimination in the current unfriendly circumstances. The media should have a crucial role in disseminating essential information and resources for women entrepreneurs from unprivileged groups. Furthermore, more research is required to examine the intricate interplay, expression, and convergence of gender with other complex social categories such as class, religion, and race/ethnicity.

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Appendices

Section 1: Demographic Information
- Name:
- Age:
- Education:
- Family Member:
- Occupation:
- Approximate income: (daily or monthly):
- Approximate expenditure (daily or monthly):
- Location (Home area, Rural area/Urban Rea):
- Marital Status:
- Religion:

Section 2: Motivations and influence to involve this business
- How did you get motivated to launch a Facebook-based clothing business?
- Did any social or personal considerations influence your choice to run a clothes business on Facebook? Please provide more details.
- Have you received any encouragement or support from family, friends, or the community to launch your clothing business on Facebook? If yes, how has this assistance impacted your entrepreneurial endeavors? If not, how did you manage?

Section 3: Facebook-based clothing business
- How long have you been operating a clothing business on Facebook?
- From where are you operating the business? Is there any office or are you doing this business from home?
- How many hours are you spending on this business (daily or monthly)?
- Where did you get financial and technological support to start this business?
- Did you take any training for IT knowledge and skills to conduct this business? If not, then how are you managing?
- How many pages and followers do you have on Facebook to conduct this business?
- Where do you obtain your products for the business and how often do you do so?
- Do you encounter any challenges in purchasing clothing products from the market? If yes, then how?
- How do you market and sell your products on the Facebook platform?
- How do you make your products available to the customers? Is there any specific delivery company working for you? If not, how are you doing this?
- Do you collect and sell your products internationally? If so, which countries do you collect and ship your products to and how do you do so?
- Do you encounter any difficulties and obstacles in exporting and importing your products? If so, what kinds of challenges do you face?

- How do the existing norms and policies in the global market affect your business?

Section 4: Intersection of Class and Gender
- What kinds of barriers and discrimination do you face as a women entrepreneur in this business? Can you explain more?
- How do you balance the responsibilities of your business and your household?
- How do you see class playing a part in your Facebook-based clothing business?
- Have you observed any disparities between the Facebook experiences of women entrepreneurs from various social classes? If yes, could you give some instances?
- Have you received any assistance or support from the government or non-governmental organizations? If so, please describe the type of assistance received.

Section 5: Intersection of Gender and Religion
- Do you face any challenges in conducting this business for the religious views? If yes, then how?
- How do religious and cultural norms influence the business decisions of women entrepreneurs in the online clothing business in Bangladesh?

Section 6: Intersection of Gender and Ethnicity
- Do you encounter any obstacles as a women entrepreneur belonging to a minor ethnic group in Bangladesh? If yes, then how?
- How do women from different ethnic backgrounds navigate the dynamics of the online clothing business in Bangladesh?

Section 7: Future Prospects
- Do you think any specific rules or policies that can help women entrepreneurs in the clothing business on Facebook expand and succeed? Please explain.

Section 8: Conclusion
- Is there anything else you would like to share or talk about that you think is important to understand women's Facebook-based clothing businesses in Bangladesh?