Women Entrepreneurship and SMEs of Online Clothing Business in Dhaka City

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Abstract Women entrepreneurship is the process where women run a small or medium business with different factors of production, undertake risks and provide employment to others. It plays a key role in the economic growth of Bangladesh. This paper aims to focus on the online clothing stores and boutiques of women entrepreneurs by using a purposeful sampling method where in-depth interviews were carried out over a four to five days period. It utilized a qualitative methodology by conducting interviews with nine women entrepreneurs of online clothing stores located in Dhaka city. It also explores how women are influenced by socioeconomic factors, in addition to their role as wives, mothers and homemakers. Some of the meaningful units are abstracted, which were discussed with the interviewees until a basic agreement of terms could be made. This paper is evaluating the position of women in online clothing stores, ideas of new target market and identified problems in this sector. The findings of this paper will help others to develop their business using limited resources and financial capital via technology. Moreover, this article attempts to disclose how the participation of women entrepreneurs in national and international fairs lead the country towards future growth in this sector.

Keywords Entrepreneurship, Women Entrepreneurs, SMEs, Online Clothing Stores, Facebook, Dhaka, Bangladesh

1. Background of the Study

Entrepreneurship is a combination of four components – demographic, association, environmental factors and process with support from the government, institution, and constitution (Kuratko and Hodgetts [32]). Entrepreneurship development is essential to solve the problem of economic development through creating local employment, balanced area development, decentralization of economic power and diversion of profits from rich to

middle class and poor. According to academic researches it is estimated that SMEs employ 22% of the adult population in developing countries (Daniels and Ngwira [13], Daniels and Fisseha [14], Fisseha, [21], Fisseha and McPherson [22]). Bangladesh has already crossed her position from low-income category to lower middle income like Kenya, Myanmar and Tajikistan. According to data released by Bangladesh Bureau of Statistic (BBS [6]), the per capita income in Bangladesh is rising gradually likewise \$1,054, \$1,184 \$1,316 and \$1,465 in different years of 2012-13, 2013-14, 2014-15, 2015-16 respectively. The market-based economy of Bangladesh is the 42nd largest in the world in nominal terms and 32nd largest in regard to purchasing power parity; it is classified among the Next Eleven (or N-11) emerging market middle income economies (World Bank [67]). According to the World Bank [67], Bangladesh's economy is the second fastest growing major economy of 2016, with a rate of 7.65%.

In the early 1980s, the government was not particularly focused for women entrepreneurs in the micro and small enterprises (MSEs) or small to medium enterprises (SMEs) sector due to poverty crisis of Bangladesh (BBS [6]). But with the course of time the government realized that women entrepreneurs can help to gain more income and solve poverty, so many government policies were taken to develop women entrepreneurship. Poverty in Bangladesh has declined remarkably since the early 2000s as a result of decades of accelerating economic growth (World Bank [67]). According to World Bank, Bangladesh poverty rate fell from 82% in 1972, to 18.5% in 2010, to 13.8% in 2016 and below 9% in 2018. Recent studies highlight the progress that Bangladesh has made toward women entrepreneurs in the last few decades (World Bank [67]). Various types of SMEs such as village handicraft makers (weaving, embroidery etc.), potteries, dying, small machine shops, restaurants, knitting, small dairy process etc. are becoming increasingly important to economic development in Bangladesh (Chowdhury [11], Chowdhury et al. [12]). Parvin et al. [45] identified some challenges towards success of entrepreneurs of small and medium size enterprises have depicted several key issues, relating to

both demographic and environmental factors. Rao [51] states that the education of entrepreneurship can help entrepreneurs, particularly women who may have less access to resources. Women entrepreneurship is influenced by six distinct factors: economic development, social environment, family support, culture, technological development and educational advancement (Brush & Brush [8]). Women entrepreneurs of Bangladesh have become aware of their equal rights and ventured to avail the opportunities and take challenge to develop themselves in business activities (Chowdhury and Alam [12]).

Historically, it is proven that that with each economic downturn in both developed and developing countries, it is the entrepreneurial drive and persistence that brings us blessing (Kuratko [31], Amin [5]). Monitoring the Situation of Vital Statistics of Bangladesh (MSVSB), in 2016 the estimated total population of Bangladesh is 160.8 million; where men is 80.5 million (50.1%) and women is 80.3 million (49.9%) (BBS [6]). Participating in economic activities for women in Bangladesh is very important as half of the population of Bangladesh is women. Women entrepreneurship plays a key role in the economic growth of Bangladesh. It is the process where women run small or medium businesses with all the factors of production, undertake risks, and provide employment to others. Therefore, further emphasis of Bangladesh should be placed on women entrepreneurship (Chawdhury et al. [12]). Dhaka is the capital and largest city of Bangladesh (BBS [6]). It is the world's third most densely populated city, with a population of 17 million people (Population & Housing Census [48]). In this study, the researcher aims to focus on women entrepreneurship as it takes place in SMEs

in case of online clothing stores in Dhaka city of Bangladesh.

2. Research Question

What is the position, prospect and problem of women entrepreneurs in online clothing stores in Dhaka city?

2.1. Objectives of the Study

This study aims to review the present conditions (including problems) and future prospects of online clothing store of women entrepreneurs in Dhaka city.

There are also some specific objectives such as:

- To find out how women entrepreneurs are affected by socio-economic factors both current position and problems
- To analyze the access to network of women entrepreneurs via technology
- To analyze behavioral decision making picture of women entrepreneurs
- To find out how women entrepreneurs can lead to the economic development in online clothing stores via national and international fairs' participation

3. Theoretical Framework

Women entrepreneurs are playing two roles in their individual life. The study of this paper is shortly presented as below (Figure-1).

Figure 1. Theoretical framework

4. Literature Review

Men and women who run these enterprises are called entrepreneurs, they run a company that undertakes new arrangement to produce new products and services (Schumpeter [53]). Mainly women owned business owners are called women entrepreneurs. Many studies conducted in the majority of the Western countries identify three main types of barrier against women entrepreneurship. First of all, the socio-cultural status of women (Nafukho and Muyia [42]), secondly, the access to networks of information and assistance (Aldrich et al. [4]) and finally, access to capital (Roy [52]). The access to capital for women entrepreneurs are always hard because of some myth about them that “women can’t handle money” (Bruni [7]). In many developing countries women entrepreneurs are taking leading role in helping their own position (Brush and Brush [8]) and respective governments to establish and develop strong small and medium enterprises (SMEs) that contribute significantly to poverty reduction. (Hailey [25]). Muma [41] argues that SMEs contribute to self-sustained growth and development of nations. In recent years, factors such as privatization, specialization, corporate restructuring and downsizing have further encouraged the growth of such enterprises (Solymossy and Penna [59]). Markets and opportunities created by increased globalization are also specifically good for small business enterprises (Garnick [23]) and more and more small firms are going global (Delaney [16]).

Zapalska and Brozik [68] state that woman entrepreneurs are defined as women involved in making self-governing business decisions related to managing a business. Despite of the level of women entrepreneurship increasing, there is still little investigation on women entrepreneurs predominantly in developing countries (Verheul et al. [65], Welsh et al. [66]). It is estimated that academic research on women entrepreneurs constitute less than 10% of all studies in the field of entrepreneurship (Brush and Cooper [9]). However, research shows that the contribution of women to the worldwide economic growth is significant. This is seen in 2010 with 187 million women being involved in making and operating enterprises, meaning that almost 42% of entrepreneurs in the world were women (De Vita et al. [17], Global Entrepreneurship Monitor [40]).

In research world, Zhang et al. [69] and Shin [56] state that in the case of online businesses, those involved are deliberately seeking to leverage the flexibility of the online environment to provide novel value to their customers, often through lower cost, enhanced choice, rapid fulfillment, increased socialization or combinations of these. Daniel et al. [15] and Di Domenico et al. [18] state that those operating their online businesses from home are additionally seeking to provide value whilst maintaining very low operating costs, requiring them to find creative ways to leverage and combine limited capitals. For global prospective of online business, transnational

entrepreneurship is identified as a different entrepreneurial phenomenon (Lin and Tao [34], Dimitratos et al. [19]).

Therefore, further emphasis should be placed on women entrepreneurship, particularly in developing countries, where woman entrepreneurs are confronted with several imperfections due to disregard for their ideas and involvement in social affairs (Manzanera-Román and Brändle [36]). Nagler and Naude [43] found that there are several factors affecting entrepreneurship process. Innovation also plays an important part in entrepreneurship (Khajeheian and Tadayoni [29]) such as the motivation to be a pioneer and the ability to make and profit-oriented processes (Khajeheian [28]), new products (Emami and Dimov [20]) and business systems underlying innovations give a distinctive edge to organizations and business entrepreneurs.

In a study on SME sector of Bangladesh, Miah [38] find out that the major constraints for entrepreneurs are lack of adequate investment, lack of modern technology, high rate of interest on bank loans, irregular/inadequate supply of power, poor physical infrastructure and high transportation cost, poor information about market opportunities, inadequate availability of raw materials, lack of skilled workers, lack of research and development, fierce competition, absence of effective and transparent legal system, difficulties in accessing technology, credit constraints low access to business services, low awareness, low lobbying capacity and rapid changes in policy environment. Sultana [63] identified same problems being faced by women entrepreneurs of Bangladesh. Sheheli [55] represents the present situation of rural women of Bangladesh and the positive impact of NGO activity. Performance of SMEs in Bangladesh is significantly found below the level of international standard (Ahmed and Chowdhury [2]).

Afroze et al. [1] state that personal qualities such as hard labor, managing and marketing skills, assist provided by spouses or family are the dominant reasons behind the prosperity of the women entrepreneurs of Bangladesh. (Afroze et al. [1]). Haque [26] identified some barriers of maintaining online clothing stores and strategies adopted by female entrepreneurs to attract consumers. Haque and Quader [27] investigated the use of technology as an empowerment tool by women entrepreneurs operating online bakery stores on Facebook in Dhaka.

There is a research gap of online clothing stores of women owned business in Bangladesh. In this study, researcher endeavors to focus about socio-economic factors of women entrepreneurs in Dhaka city with the assist of qualitative approach.

5. Rational of the Study

Women entrepreneurs have become important players in the entrepreneurial landscape (Pages [46], Amin [5]).

Throughout the world, women represent a substantial, underutilized force for sustainable development. In Asia, for example, women are responsible for 50% of agricultural output, while nearly 80% of the agricultural labor in Africa market is female (Peet [47]). The following table explains the sector wise contribution in the Gross Domestic Product (GDP) in Bangladesh.

According to graph-1 and data released by World Bank, it is proved that from 1971 to 1980, the main GDP contribution agriculture sector is about 44%, but from 2001

to 2010 this sector contribution is only 18%. For this same affect country's industry and service sector contribution to GDP are about 30% and 52% respectively (2001-2010).

Women have a great contribution towards the GDP of Bangladesh. According to the Bangladesh Economic Review 2009 state that around 6 percent of the country's \$90 billion (US Dollar) economy comes from small and medium enterprises (BBS [6]). The following graph explains the total economic contribution of women entrepreneurs in Bangladesh.

(Source: <https://www.cia.gov/library/publications/the-world-factbook/geos/bg.html> & www.worldbank.org)

Graph 1. The sector wise contribution in the Gross Domestic Product (GDP) in Bangladesh from 1971 to 2010 (World Bank [67]).

(Source: <http://www.bwcci-bd.org/>; Bangladesh Women Chamber of Commerce and Industries, 2010)

Graph 2. The economic contribution of women entrepreneurs in Bangladesh (BBS [6])

From the above graph 2, it is vibrant that for manufacturing and trading sector women entrepreneurs are contributing more; it's 41.6%. A good number of significant accomplishments have been made by women in the sphere of leadership and entrepreneurial development in Bangladesh. According to this graph it is quite clear that their contribution to GDP and all of their economic activities need a separate investigation. If researchers and scholars are concerned about this issue, the entire women entrepreneurs will recognize as they are contributing to develop present and future Bangladesh.

The access to networks of information and assistance are often the main source of contacts for any small to medium businesses (Aldrich et al. [4]). In the present world the access of social network is open for all. There are many published articles showing the issues of problem and scope for women entrepreneurs in Bangladesh. The edifying fact of this article is that author emphasis the narrow segment of women online clothing stores; their roles in business, family related factors, socio-economic factors, personal and social networks, behavioral decision making and other complications through in-depth interviews. Additionally, this article will present some information regarding national and international fairs participation of women entrepreneurs which will lead us future growth in this sector.

6. Methodology of the Study

The benefits of a qualitative approach to entrepreneurship research are becoming increasingly recognized by both academics and practitioners. Rather than seek to be statistically representative and trend data, qualitative studies seek to provide rich information and identify the issues and themes that are important in the new context being explored (Smith et al. [60], Suddaby et al. [62]). Ramadani et al. [50] note that it can search more deeply into understanding the complex psycho-social issues of women entrepreneurs. This study utilized a qualitative methodology by including a series of semi-structured face-to-face interviews with women entrepreneurs of online clothing store located in Dhaka city. A purposeful snowball sample technique of nine women entrepreneurs in online business was selected based on three criteria: (1) small or medium online clothing business owner (2) women entrepreneurs over five years of work experience (3) location: Dhaka. Women entrepreneurs in this sector working over five years can provide us better information than early stage women entrepreneurs. To identify the particular issue of women entrepreneurs researcher have chosen Dhaka as location for better outcomes as it is world's third most densely populated city (Population & Housing Census-2011).

The choice of the sample size is based on the work of Tajeddini et al. [64], which focus on both theoretical and

literal replication. Following Tajeddini et al. [64] it is important to note that this study is not designed to make generalizations about behaviors and characteristics of all Bangladeshi women entrepreneurs, but rather to focus upon those in Dhaka as a distinct group of online business holders. In-depth interviews using a semi-structured protocol were conducted by researcher herself. The interviewer was fluent in both the local language and English. All interviews were recorded in a hand written format and transcribed. The questions were confined to the respondents' actual, practical experiences such as risk taking, present condition, identified problems and new market within their businesses. A summary of respondents is shown in table 1 to table 2 and their identified behavioral decision making is shown in table 3. Each interview took a length of thirty minutes to one hour. This field survey period was four days and conducted during "6th National SME fair-2018" from 4th April to 8th April, 2018 at Bangabandhu International Conference Center, Dhaka. SME (Small and Medium Enterprise) Foundation and Federation of Bangladesh Chambers of Commerce and Industry (FBCCI) jointly arranged this fair. Some of the meaningful units are abstracted, which were discussed with the interviewees until a basic agreement of terms could be made. Both primary and secondary data have been used to conduct the study. Secondary sources included journal articles, governmental and non-governmental reports on e-commerce and related academic articles.

7. An overview of the Informants

Research has shown that entrepreneurial success is closely connected to education level (Staw [61], Low et al. [35]), age (Sletten and Hulaas [58]) and experience (Ziemmerer and Scarborough [70]). Besides, numerous studies (Chowdhury [11], Larsen and Lewis [33] McDowell [37], Prahlad [49], Mintoo [39]) have exposed the connection of entrepreneurial activities to environmental factors like; political and governmental support, infrastructure, technology etc. (Chowdhury et al. [12]).

Providing profiles of the women who participated in this project is useful and provided in table 1, which shows that informants were diverse in terms of their educational qualifications and ages. Some respondents had different family compositions and not all of the women were married. The range of experience varied from 5 years to 8 years among the respondents, they have 10 to 61 employees. Although this sample was not used to provide a statistical analysis, this variation provided a wide variety of perceptions and perspectives. It does offer vital clues regarding these women in Dhaka, the influences impacting them and their responses in the informal clothing stores. A summary of respondents is shown as below (table 1, 2).

Table 1. Profile of respondents

Person	Age	Qualification	Marital Status	Number of Children	Business Scale	Online based business	Online and Showroom	Number of Employees
1	35	H.S.C.	Married	1	Small	Yes	-	10
2	27	S.S.C.	Single	0	Small	Yes	-	12
3	29	Graduate	Single	0	Medium	No	Both	50
4	27	Graduate	Married	1	Medium	No	Both	61
5	38	MBBS	Married	1	Medium	No	Both	59
6	29	Graduate	Married	2	Small	No	Both	33
7	33	H.S.C.	Married	2	Small	Yes	-	18
8	38	H.S.C.	Married	2	Small	Yes	-	21
9	24	S.S.C.	Married	0	Small	Yes	-	19

Sources: Own survey (4th April -8th April, 2018)

Table 2. Business Profile among the respondents

Women Entrepreneurs	Initial Investment (USD) \$	Present Worth of Business (USD) \$	Duration of Business (years)	Participates in Fair at National Level	Participates in Fair (Outside Bangladesh)
1	<1200	>12000	7+	Yes	No
2	<1200	>14400	6+	Yes	Yes
3	>6000	>30000	5+	Yes	Yes
4	>9500	>38000	8+	Yes	Yes
5	>12000	>24000	5+	Yes	Yes
6	<1200	>12000	5+	Yes	Yes
7	<1200	>9600	5+	Yes	Yes
8	<1200	>12000	5+	Yes	Yes
9	<1200	>7200	5+	Yes	No

Note for Table 2: '<' means below, '>' means more; '+' means running business period

Sources: Own survey (4th April -8th April, 2018)

In this study researcher is considering only number of employee factor for identifying business scale (Small or Medium) in case of online based clothing and boutiques store. According to Bangladesh Bureau of Statistics, different enterprises are defined as; number of employees micro scale business, small business, medium and large scale business are 0-9, 10-49, 50-99 and 99+ respectively (Ahmed and Chowdhury [2], BBS [6]).

From table 2, it is estimated that out of nine respondents, six respondents' initial investment was \$1200 USD. Only three respondents initial investment were \$6000 USD, \$9500 USD and \$12000 USD (Approximately) respectively. In all respondents (one to nine) present worth of this online business are almost 10 times, 12 times, 5 times, 4 times, 2 times, 10 times, 8 times, 10 times, 6 times business capital gain respect to their initial investment respectively. It is not easy to gain profit without having some skilled business technique. One of the strategies of the women entrepreneur is to participate in national and international trade fair to establish their market globally. It is projected that all of the respondents duration of business are over five years (six respondents), others duration of business are 6+, 7+, 8+ respectively. According to this research women entrepreneurs are running very successful business by using online marketing trend and some specific strategies.

8. Findings: Evaluating the Position of Women in Online Clothing Stores

8.1. Family and Work Life

Women are always family oriented; not business oriented (Nawaz [44], Alam and Chaudhury [3]). Women in clothing business of Dhaka city are in good position with sufficient profit range. Respondent (1) for example notes: "I am very happy with my business life as woman entrepreneur. My husband and family also supports me a lot during participating fair. I must say I am in a profitable position. My parents are very proud of me. Thanks to Almighty Allah." Another respondent (6) states, "My husband supports me a lot to open and run this business. So, if there is any decision that I should make, especially if it relates to my life partner, I will ask his opinion first. I will respect his opinion. It will help family and work life in a balancing way. However, I'm happy to spend the money when I wish. I can buy whatever I like. I can also support my father and mother. I'm not economically dependent on anyone anymore."

8.2. Creative and Innovative Approach

It is proved that real entrepreneurs start up new jobs mainly for the sake of innovation rather than economic motivations (Shane [54]). For others the relative ease of launching an online home-based business offered the opportunity to pursue interests away from their formal qualifications. Informant 5, she is working as a doctor, described how her business had allowed her to pursue something she found more personally happy; states that, "I

really wanted to do something very different other than my profession as doctor. My husband is also a doctor. I always wanted to do something creative, I have had a few trips to abroad for participating international fairs, notably Australia, India, UK and USA. This work has made me interested in doing something that would provide some creative output of myself."

8.3. Networks

Networks have been proved as an important prerequisite

to the successful organization of entrepreneurial activities in any society (Aldrich et al. [4]). According to this study, the researcher can figure it out the personal network of women entrepreneurs in Dhaka city as they are selling products within their own networks. Out of the nine respondents; six respondents' personal network are rich enough to manage her business smoothly (Figure 2). Sometimes personal network is working well; but for exploring their business, they need to create their network openly with the help of social network reported by all respondents (Figure 2, Figure 3, and Figure 4 respectively).

Sources: Own survey (4th April -8th April, 2018)

Figure 2. Personal Networks of woman entrepreneur

Usage Rate of Women Entrepreneurs in Social Networks

Sources: Own survey (4th April -8th April, 2018)

Others= Instagram, Personal Blog, Website, mobile apps (Viber, Whatsup, Imo, etc.)

Figure 3. Women Entrepreneurs usage rate in social network

Sources: Own survey (4th April -8th April, 2018)

Figure 4. Network of Women Entrepreneurs (Social Network- in case of Facebook)

8.3.1. Active in Social Networking Site

Women entrepreneurs are always active in all type of social networking sites; like Facebook, Instagram, WhatsApp, Viber and Imo etc. It is investigated the use of technology as an empowerment tool for women entrepreneurs to operate online stores Bangladesh (Haque and Quader [27]).

Thus, informant (2) notes "Hard work, promotion and having good connections with our online customers are three most important strategy to survive in this business. Similarly, Respondent (6) states, "Actually my target customers are the students, homemakers and working women who live near Dhaka city, so that I will easily connect with them on Facebook and my product delivery cost will be minimum."

The internet users of Bangladesh spend a staggering amount of time on Facebook. According to the Q2 report of 2017, Dhaka is ranked second in the world in terms of having the most active Facebook users. In this report, Dhaka has twenty two million active internet users, which is 1.1% of the total monthly active users of the social

networking site across the globe (Global Digital Statshot [24], Appendix – Table 4).

8.4. Behavioral Decision Making

In this paper, the level of education typically fair enough to investigate about women entrepreneurs. It investigated that the women who run and manage their own businesses are strategic in their thinking and thoughtful in their actions (Tajeddini et al. [64], Khurana and Ryabchykova [30]). A useful strategy to document the findings of qualitative research is employed to select and discuss particular responses that are thought to be particularly revealing about their behavior factors. In specific, key issues (table 3) are discussed and presented. These identified issues will recognize their depth, abilities and attitude as business owner. One of the informants express, "family considerations are especially essential for women". Although self-esteem, circumstances, proactive role, networking/innovative habits and searching potential markets are some disclosed factors. The findings are reported as below (Table-3).

Table 3. Behavioral decision making of women entrepreneurs

Issue	Factor Analysis
Self-esteem	Owned small or medium business hope to gain a higher degree of self-esteem and gain the respect of their family and the larger community
Circumstances	Often choose to start businesses due to circumstances, money needs and report that other benefits like own wellbeing
Proactive role	Expected to prioritize their role as wives, mothers and homemakers
Network	Personal and social network (Figure 1, Figure 2, Figure 3)
Networking/innovative habits	Using Facebook, Instagram, WhatsApp, Viber, Imo and other social media are giving extra added value for connecting with their customers (Figure 2, Figure 3)
Potential Markets	Participating many international fairs; like USA (different states), UK, Australia, India (different states), China, Japan, Canada etc. and searching potential markets for cloth business all over the world
Passionate, Purposeful, Profitable	Women's empowerment through entrepreneurship and women who are doing 'good on the ground'

Sources: Own survey (4th April -8th April, 2018)

8.4.1. Discussion

Although the level of education are not similar; it appears that the women who manage online clothing stores and boutiques are strategic and thoughtful in their business actions. They are mostly family oriented; not profitable business oriented. However, it is hoped that those dealing with them will encourage their present abilities and set their future vision. It is quite inspiring to mention that women entrepreneurs are participating fairs in national level (Like trade fair, SME fair, ladies club fair and many more in different location in Dhaka city and outside Dhaka division) and international trade fairs (Like UK, USA, India, Australia, China, Japan, Canada and so on).

9. New Potential Markets and Business Idea of Women Entrepreneurs in Dhaka City

Women entrepreneurs in Dhaka city are focusing to increase their profits and develop new kinds of products; remarkably designer Jamdani sarees, Dhakai Jamdani silk sarees, silk embroidery sarees, kantha stitch sarees, boutique sarees, tangail sarees, bengali tant silk sarees, anarkali salwar kameez, designer salwar kameez and so on. Jamdani is one of the world famous finest muslin textiles of Bengal, produced in Dhaka for centuries. Other long term or short term changes are impacting Dhaka and transforming economic opportunities for women entrepreneurs in this sector. These muslin textiles have good demand in global clothing industry as many fashionable and designer wears are produced by them. The other potential markets also identified, they are jute products, designer gents and ladies wear and designer ladies scarf. Many women entrepreneurs in Dhaka are now interested in designing, producing and selling jute sacks, hessian cloth, yarn/twine and shopping bag to the national and international buyers.

Thus, Respondents (3, 6, 7 & 9) commonly state that, "Jamdani was originally known as "Dhakai Jamdani" named after the city of Dhaka. Perhaps because Dhaka is getting more secure and safe investment, we are getting more foreign investors interested to do business with us

though online with shipment order. Therefore, they like to use our cloths with their own preferable style." Respondent (5) recalls, "I love to wear sarees, so I also love to sell sarees. I have my own fashion designer to make my products more attractive for buyers."

The respondent (4) states that, "My business has changed my life. Had I not taken risks and started my own business, I might not have had any good food for my daughter today. Currently, I have my own technology in dyeing, weaving, embroidering, silk screen printing, heat-transferring for producing jute products. I ensure superior quality, stylish design, competitive price and perfect products for my customers. Currently my businesses are exporting jute goods in Belgium, Sweden, China, India, Japan and some part of Middle East countries with the help of internet technology."

10. Identified Problems

10.1. Gender Biased Society

Male have always been considered superior to female, since the beginning of time (Singh and Belwal [57]). This situation has changed in recent times as women are now free to go to work, attain education in whatever field they desire and above all women are now provided equal opportunities, privileges and equal salaries which were once only available to men. Respondent (6) states that, "Now we are in the 21st century, women are still facing traditional problems which is remarkably frustrating news for all. My 80% customers are women, they feel safe to buy products from me as because I am a woman. It may be good news for me, but not for women in Dhaka. " It is found that one of the respondents told about huge humiliation faced by buying cloths as raw material for her online store from Narsingdi (north-east of Dhaka and part of the Dhaka division). Respondent (9) notes that, "I am a business woman. I need to buy many things for my business. When I was in shopping many shopkeepers' mocks me and ask "Who you are? Where is your Husband? Why not he is with you? Why are you buying industrial raw materials?"

Another respondent said that eve teasing problem faced by her when she was in a public bus after buying raw materials for her business. One of the respondents also reported that transportation problem arise when they were participating any national fairs.

10.2. Lack of Acknowledgment

This study also reveals that the Bangladeshi businesswomen in online clothing sector had faced a number of operating barriers; such as lack of laws protecting their investment, acts of God, lack of public attention and lack of support from community. Respondent (2) notes that, “For beginner it was quit hard to establish in this sector without any official support from government. She has to maintain trade license and TIN (Taxpayer’s Identification Number) number for applying bank loan for her business.”

10.3. Lack of Facebook Page Security & Genuine Customers

It is quite obvious that sometimes many Facebook pages are hacked and handing with wrong persons. Many unpleasant pictures are uploaded by male customers. Many male customers also disturb women by using different Facebook accounts (Reported by more or less all respondents).

10.4. Fierce Competition with the Cheaper Imported Products

Fierce competition with the cheaper goods of different countries like; China, Taiwan, Korea, Vietnam, India, Pakistan, Myanmar and Thailand also pose threat to online women entrepreneurs of Dhaka city (Reported by more or

less all respondents of this research paper).

11. Findings and Relevance of Theoretical Framework

Women entrepreneurship has attracted growing attention in recent years in sunlit of concrete evidence of its significance for financial growth and social development in Bangladesh. The framework and modelling is an important step to discuss the finding about women entrepreneurs in Dhaka city for this study. All of the findings is presented as below (Figure-5).

12. Limitations and Future Research

One of the obstacles the researcher faced is about the statistical analyses is inadequate mainly due to the unavailability of precise data from secondary sources. Consequently, the results of the study were limited to the sample population and not fairly generalized to all online business women in Dhaka city. Moreover, the study time is limited to expand and prove other factors. Researcher attempts to know about the women behind a business turned their interests into an exciting money-making, job-creating venture or turned their online business into gigantic impact. It was extremely difficult to identify online clothing business entrepreneurs and conduct face to face interview with businesswomen. The lower number of the respondents are the testimony of this paper. It is advised that future research studies emphasize the importance of governmental support for Bangladeshi women entrepreneurs. It is also suggested that identified position and barriers should compare and contrast with Bangladeshi men entrepreneurs in this emergent sector.

Sources: Own survey findings details (4th April -8th April, 2018)

Figure 5. Relevance of Theoretical Framework

13. Summary and Conclusions

Buttner and Rosen [10] state that women have more difficulty than men in gaining access to the support network necessary to successfully launch a new business. Entrepreneurial success depends on the effectiveness of the entrepreneur's personal and social network, including relationships with bankers, customers, suppliers and others in a position to influence the development of the new venture. To the extent that women have greater opportunity in establishing linkages in these social networks like Facebook, websites or mobile apps etc. According to this study the success of women-owned businesses may be easily established with the help of social media.

The findings of this study suggest that online clothing businesses offer opportunities for women entrepreneurs to leverage existing skills or experience. It focus on the role of business women and the type of barriers they face in their struggle to develop as entrepreneurs. Therefore, women are now engaged in a sophisticated and systematic process of observing what their customers want, taking risks by introducing new products, and responding to demand.

The approach taken in this study was a group of women who are online business owners in the informal clothing stores and boutiques. This study assessed the entrepreneurial characteristics of nine Dhaka's women entrepreneurs in online clothing stores and boutiques who responded to adversity by introducing various elements of online home-base business. Moreover, the informants indicate that they are consciously or unconsciously willing to sacrifice potential markets in order to avoid unacceptable risks. In addition, lack of marketing skills are not the focusing problems of online women entrepreneurs. The researcher admit that both the government and the SME (Small and Medium-sized enterprise) foundation must facilitate the operating needs of online businesswomen of Bangladesh through establishing women training program. It will help Bangladeshi women to lead their life as self-employed. Hopefully the

government of Bangladesh tend to increase technology related training, market information and allowing businesswomen associations to facilitate networking groups on national and international levels for online store owners. Many private organizations, NGOs and foreign agencies can help government of Bangladesh in this sector.

Women are suffering from traditional restrictions like gender biased society, lack of knowledge about loan facilities, lack of support from government and so on. The researcher recommend that the government should officially recognize online clothing businesses as GDP contributor. However, it is inspiring to mention that women are interested to establish their own business professionally as a career. This is because access of capital, funding capital through loan, and other supportive program like computer training programs and most importantly increased internet facility in the city. Facebook is very popular in Dhaka. Many people of Dhaka city does not know about using internet, but they are using Facebook. Women entrepreneurs of online stores are doing their business very successfully by using this technology. They are also participating many national and international fairs to add more value to their business in this competitive global market. They aim to organize their own business successfully to overcome their challenges like poverty, generate family income and increasing standard of living.

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Appendix

Table 4. Cities with the largest number of active Facebook users

Top Cities	Users	Total (%)
Bangkok	30,000,000	1.5%
Dhaka	22,000,000	1.1%
Jakarta	22,000,000	1.1%
Mexico City	17,000,000	0.9%
Sao Paulo	13,000,000	0.7%

Source: Global Digital Statshot, 2017 (According to a study conducted by We Are Social and Hootsuit. The study was conducted in 2016) (GDS [24])

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