

## Between Trust and Tradition: Women Entrepreneurs and Informal Networks in Dhaka, Bangladesh

Naznin Farhana 

Department of Sociology Jadavpur University, Kolkata, West Bengal, India  
E-mail: naznin28tax@gmail.com

(Received 20 September 2025; Revised 30 October 2025; Accepted 17 November 2025; Available online 5 December 2025)

**Abstract** - This paper explores how social capital supports women entrepreneurs in Dhaka's informal economy. In recent years, many women in Bangladesh have entered informal sectors - such as home-based tailoring, running small roadside stalls, or selling goods online within their neighbourhoods - as a means of earning income and achieving independence. However, these women face several challenges, including limited access to bank loans, restrictions on mobility, and persistent social expectations regarding women's roles. In this context, informal networks - such as support from family members, neighbours, local customers, and other women - become essential sources of help and resilience. Drawing on 25 qualitative interviews with women entrepreneurs across Dhaka, this study examines how these networks of trust and relationships - what we refer to as social capital - help women manage and grow their businesses. The findings show that women rely on these connections for many types of support, including small loans, advice, childcare, market information, and emotional encouragement. However, gender shapes how these networks operate, as women must often navigate community expectations, family control, and social stigma when seeking support or making independent decisions. While social capital is a powerful resource, it is not equally accessible to all; it functions within a gendered social structure where women frequently have to earn trust in ways men may not. Yet, despite these constraints, women continue to adapt and negotiate, using whatever support they can gather to sustain their livelihoods. This research contributes to broader discussions on gender, informal economies, and social support in South Asia, highlighting the need for policy attention to informal systems of assistance that are already working for women - often quietly, but effectively.

**Keywords:** Social Capital, Women Entrepreneurs, Informal Economy, Gender Dynamics

### I. INTRODUCTION

Entrepreneurship, particularly in developing countries, plays a vital role in economic empowerment and social mobility (Kumar and Devi, 2025). For many women, entrepreneurship is not just about financial gain, but also a means to challenge societal constraints and assert their independence. In countries like Bangladesh, where gender norms are deeply ingrained, women's access to formal economic systems is often limited. Yet, many women have managed to carve out entrepreneurial paths in informal sectors, including small-scale retail, food production, and various service industries (Mohanty *et al.*, 2025) In Dhaka, the capital city, women-run businesses are crucial for the city's economy, yet these businesses typically operate without the support of formal

structures, relying instead on informal networks for resources, advice, and social support (Islam & Rahman, 2020).

Women entrepreneurs in Bangladesh informal economy face numerous challenges. They often struggle with limited access to capital, lack of business training, and the absence of legal protections. Moreover, traditional gender roles in Bangladesh often dictate that women bear the majority of household and caregiving responsibilities, further constraining their ability to access broader business networks or engage in market activities beyond their immediate surroundings (Kabeer, 2001). Despite these challenges, many women have successfully established businesses, often relying on social capital - the networks of trust, reciprocity, and mutual assistance that emerge from social relationships.

Social capital, as described by Pierre Bourdieu (1986), refers to the resources embedded in social networks, and it has been increasingly recognized as a vital component for entrepreneurial success (Putnam, 2000). In the context of women entrepreneurs, social capital can take various forms, such as access to financial resources, information sharing, mentorship, and emotional support. In Dhaka, informal networks - comprising family, friends, neighbors, and other women - often provide the foundation upon which women entrepreneurs build their businesses. These networks are critical not only for survival but also for growth in the informal economy (Rahman, 2019). However, these networks are shaped by gendered dynamics, as women's roles within these networks are often influenced by traditional expectations about women's place in society. For example, the gendered division of labor within households can affect how women access resources, manage businesses, and expand their networks.

This research aims to explore the role of social capital in the success of women entrepreneurs in Dhaka's informal economy, particularly focusing on how gender influences their ability to access and utilize these networks. More specifically, the study addresses the following questions: How do informal social networks provide critical resources for women entrepreneurs in Dhaka's informal economy? How do gendered dynamics of social capital impact the success and growth of women entrepreneurs in Dhaka? The

literature on social capital suggests that the resources embedded in networks—whether financial, emotional, or informational—can have a profound impact on an individual’s ability to succeed in business (Coleman, 1988; Granovetter, 1995). However, gendered barriers, such as patriarchal structures and traditional family roles, often influence women’s access to these resources (Acker, 2006). While informal networks can provide essential support, they can also reinforce gender inequalities, limiting women’s opportunities for growth and market expansion (Kabeer, 2001). Thus, this research will examine how women entrepreneurs navigate these gendered networks and whether social capital helps them overcome or perpetuate these barriers.

In addition to the existing research on social capital (Putnam, 2000; Bourdieu, 1986), this study builds on literature that explores the intersection of gender and entrepreneurship in Bangladesh (Rahman, 2019; Hossain & Lipy, 2017). Despite the growing body of research on entrepreneurship in South Asia, there is limited understanding of how informal networks contribute to women’s business success in Bangladesh’s informal economy. This gap is particularly important, as the majority of women in the country are employed in the informal sector, which remains largely understudied (World Bank, 2018). By focusing on Dhaka, the economic hub of Bangladesh, this study will provide insights into the specific challenges women face, the strategies they use to navigate these challenges, and the role that social capital plays in their business trajectories. In line with the qualitative methodology used in this study, 25 in-depth interviews with women entrepreneurs in Dhaka’s informal economy were conducted. This approach allowed for a deep understanding of the personal experiences, motivations, and strategies of the women involved. By interviewing entrepreneurs who operate in sectors such as home-based businesses, street vending, and small-scale retail, this study offers a grounded perspective on the realities of entrepreneurial life for women in Dhaka.

This paper is organized as follows: the next section discusses the theoretical framework of the study. The methodology section then outlines the research methodology, including data collection techniques and ethical considerations. Section four presents the findings from the interviews by highlighting key themes related to social networks, gendered barriers, and business strategies. Finally, section five discusses the implications of the findings for policy and practice and propose recommendations for supporting women entrepreneurs in Dhaka’s informal economy.

Through this research, the goal is to contribute to a deeper understanding of the ways in which informal networks support and constrain women’s entrepreneurial success, as well as to provide policy recommendations aimed at fostering more equitable economic opportunities for women in Bangladesh.

## II. THEORETICAL FRAMEWORK

The study draws primarily on the sociological concept of social capital, while also incorporating feminist critiques that highlight the gendered structure of social networks. Social capital is generally understood as the resources individuals can access through their social connections and group memberships (Bourdieu, 1986; Coleman, 1988; Putnam, 2000). Pierre Bourdieu (1986) defines social capital as “the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition.” In Bourdieu’s view, social capital is unequally distributed and embedded within larger systems of power and hierarchy.

Complementing Bourdieu’s structural focus, James Coleman (1988) emphasizes the functional aspects of social capital—how trust, norms, and information channels within networks can facilitate coordination and cooperation. Meanwhile, Robert Putnam (2000) introduces a distinction between bonding and bridging social capital: bonding capital refers to close-knit ties within homogeneous groups (e.g., family, neighbours), while bridging capital refers to connections across diverse social groups, which can provide broader access to resources. Some scholars have also included a third type, linking capital, which refers to connections between individuals and institutions or people in positions of power (Woolcock, 1998).

However, mainstream social capital theory has been critiqued for its gender-blind assumptions. Feminist scholars argue that while women often maintain strong social networks, these are shaped by patriarchal norms and may reinforce gendered roles rather than challenge them (Molyneux, 2002; Kabeer, 1994). For example, women’s networks may revolve around caregiving, emotional labour, or unpaid cooperation, which are seldom recognized as economically productive (Cornwall, 2003). Moreover, access to male-dominated networks and formal institutions is often restricted for women, limiting their bridging and linking capital (Rankin, 2002).

In the context of Dhaka’s informal economy, social capital cannot be understood in a neutral or purely positive sense. Rather, it is situated within a gendered structure of opportunities and constraints. As such, this study adopts Bourdieu’s critical lens to examine how women mobilize, negotiate, and sometimes resist the social expectations embedded in their informal networks. The conceptual framework thus recognizes the productive and restrictive dimensions of social capital, particularly for women entrepreneurs navigating the intersections of class, gender, and informality. This framework enables an analysis of how women’s economic practices are not isolated individual acts, but collective efforts embedded in everyday social relations. The next section details the methodology adopted for this study.

### III. METHODOLOGY

This study adopts a qualitative research design to explore the lived experiences of women entrepreneurs operating within Dhaka's informal economy. Given the focus on everyday practices, relational networks, and subjective meanings, qualitative methods were deemed most appropriate to uncover the depth and nuance of participants' experiences (Denzin & Lincoln, 2011). The goal was not to generalize statistically, but to interpret the social realities and network strategies embedded in women's entrepreneurial practices.

#### A. Data Collection

Data were collected through in-depth, semi-structured interviews with 25 women entrepreneurs in various parts of Dhaka city, including Mirpur, Mohammadpur, and Jatrabari. These locations were purposively selected due to their high concentration of informal economic activity. The respondents were engaged in a range of micro-businesses such as tailoring, home-based catering, cosmetics selling, mobile recharge, and handicrafts. Participants were selected using purposive and snowball sampling. Initial contacts were made through local NGOs, community-based organizations, and personal networks. After the first few interviews, referrals from participants helped identify other women who fit the study criteria. The inclusion criteria were: (a) being a woman engaged in self-employment or micro-entrepreneurship in the informal sector, and (b) having at least one year of continuous engagement in that activity. Each interview lasted between 30 minutes to 1 hour, conducted in Bangla, and was later transcribed and translated for analysis. All participants were informed about the purpose of the research, their consent was obtained (orally in most cases), and ethical standards were maintained throughout. To protect anonymity, pseudonyms have been used.

#### B. Data Analysis

Thematic analysis was used to analyze the data (Braun & Clarke, 2006). Transcripts were read several times to identify patterns and recurring themes. Initial codes were generated inductively, and later organized into broader categories reflecting types of social capital, gendered constraints, and coping strategies. The process involved both data-driven coding and theory-informed interpretation, using Bourdieu's notion of capital and feminist perspectives as analytical lenses. Throughout the analysis, reflexivity was maintained. As a male researcher working with women respondents, I was aware of the gendered power dynamics that may shape the interview process. I made conscious efforts to create a respectful, informal environment where participants could speak freely about their experiences, concerns, and strategies.

#### C. Limitations

This study has certain limitations. As the sample size is small and non-random, the findings cannot be generalized to all

women entrepreneurs in Dhaka or beyond. Moreover, due to time and resource constraints, I could not incorporate participant observation or follow-up interviews, which might have provided more in-depth insights. Nevertheless, the interviews offer valuable, grounded understanding of how women draw on informal networks to sustain their work and livelihoods.

### IV. FINDINGS OF THE STUDY

#### A. Family Support as Bonding Capital

In many cases, family acted as the first space where women negotiated their entry into entrepreneurship. For most respondents, starting a business was not simply an economic decision but a negotiation of gendered expectations within the household. Social capital in the form of bonding ties—particularly familial—acted both as an enabler and a gatekeeper. Take the example of Shirin, a single mother from Kamrangirchar who started a small tailoring shop in the front room of her home. She said:

“I was not allowed to work outside when my husband was alive. But after his death, who would feed my children? I started stitching for neighbours. My eldest daughter helped me take measurements and deliver clothes. Gradually, people came to know me.”

In Shirin's case, widowhood created both vulnerability and opportunity. Without a male gatekeeper, she exercised more autonomy, but it came with increased responsibility. Interestingly, her daughter became a source of bonding capital, helping her navigate both domestic responsibilities and business logistics. The intergenerational aspect of bonding capital also surfaced repeatedly. Many respondents drew support from children who were tech-savvy. For example, Sabina, who sells pickles and snacks online, mentioned:

“I didn't understand Facebook. My daughter opened the page for me. She replies to messages, uploads pictures. I only make the food. Without her, I wouldn't even know where to start.”

Here, the family is not just providing emotional support but also skills and technological mediation—a form of cultural capital transferred within kinship ties (Bourdieu, 1986). This challenges the narrow definition of bonding capital as only emotional or material; it often includes practical, embodied knowledge necessary for participation in the digital economy. Yet, this interdependence can be limiting too. In cases where the supportive family member falls sick, migrates, or withdraws support, the business often suffers. For instance, Rina, a woman running a mehendi service, said:

“My younger brother used to take bookings for me. Now he has gone abroad. I don't get as many clients because I don't know how to manage all these calls and posts.”

This shows how dependence on specific individuals for social capital can create fragility in business continuity. Unlike institutional support systems, these informal networks are deeply personal and temporally unstable. Moreover, some women expressed guilt or conflict about drawing on family resources. This was especially true for women who used savings originally meant for household purposes. Lamia, a woman selling home décor items, said:

“Sometimes I feel bad. I used part of my daughter’s education savings to buy raw materials. My husband doesn’t know. I have to return it somehow.”

This example highlights an underexplored dimension of bonding capital—the emotional cost of drawing from familial resources. The investment is not neutral; it carries moral and affective weight, particularly for women whose roles are culturally tied to caregiving and sacrifice. Sociologically, this reflects what feminist scholars like Silvey and Elmhirst (2003) call the “emotional labour of economic survival” among women in the Global South. Women do not just engage in business for income—they constantly mediate between economic needs, family expectations, and moral obligations.

Therefore, while bonding capital within the family is central to women’s entrepreneurial journeys in the informal economy, it is a contested and negotiated resource. It offers comfort and continuity, but often under conditions that restrict autonomy and impose hidden emotional costs. This duality underscores the structural constraints within which women navigate informality, echoing the critiques raised by Kabeer (1999) about empowerment narratives that overlook power relations in private spheres.

#### *B. Peer Networks and Reciprocity: Informal Collaboration Among Women Entrepreneurs*

While family often provided the initial push—or sometimes the only available space—for business, many women entrepreneurs in Dhaka’s informal economy stressed the importance of peer networks in sustaining and expanding their ventures. These peer connections, usually with other women, served as informal yet vital platforms for knowledge-sharing, emotional support, and even resource exchange. In sociological terms, these are instances of horizontal bonding and bridging capital, where trust and mutual help are forged through shared experience, locality, or struggle (Putnam, 2000; Woolcock & Narayan, 2000). One common space for building such networks was the neighborhood itself. Salma, who sells second-hand sarees in Mohammadpur, shared:

“When I started, it was another woman in our lane who told me where to buy good sarees in bulk. Later, we started going together. Sometimes she lends me money when I don’t have enough, and I do the same for her.”

This sort of peer support illustrates reciprocity-based trust that many respondents described as “amizari” or “chintar manush” (trusted person). It was not formalized but was based on mutual understanding and the expectation of return—not necessarily in cash, but in kind, information, or loyalty. Several respondents emphasized that these peer ties were particularly important in the absence of formal training or institutional support. Munira, who runs a small food delivery business from her home in Azimpur, said:

“I never had any business training. It was another woman from our building who taught me how to calculate costs properly. Later, we even made flyers together and distributed them in our area.”

This shows how peer relationships often filled knowledge and skill gaps. It also reveals a collective learning process, where women rely on each other in ways that formal programs often overlook. In the absence of tailored entrepreneurship training for women in the informal economy, these organic knowledge exchanges become crucial. Moreover, peer networks often extended beyond immediate neighbors to include virtual spaces. Many respondents mentioned women-only Facebook groups, like “Women and E-commerce (WE)” as critical venues for building networks. These digital communities functioned as semi-public forums where women could share tips, ask for help, and find collaborators.

Nahar, a woman who sells organic soap online, shared: “In the ‘women entrepreneurs’ group, I found another woman who designs labels. She made my packaging. I also get customer leads from there.”

Such examples highlight bridging capital-connections that go beyond immediate personal networks and link women to broader communities. Unlike family-based bonding capital, these ties are more flexible and expansive. However, they often require a minimum level of digital literacy and confidence to participate, which not all women have. There were also limits to peer networks. Competition sometimes created tension. Faria, a woman selling handmade jewelry in New Market, said:

“When I started, one apu was helpful. But later, when I began getting more customers, she stopped talking to me. She even bad-mouthed me to suppliers.”

This indicates that while solidarity exists, it can be fragile, especially in settings of economic precarity. Unlike salaried jobs, informal entrepreneurship often involves zero-sum competition for a limited customer base. As Granovetter (1985) notes, economic actions are embedded in social relations, but those relations are not always harmonious. Still, despite occasional tensions, the overwhelming majority of respondents viewed peer ties as a lifeline—a way to navigate challenges, build confidence, and learn from others. These informal collaborations allowed women to create what

sociologists might call a “solidarity economy”, rooted not in formal institutions but in shared experience and mutual reliance (Fraser, 2014).

### *C. Peer Networks and Reciprocity*

While family often provided the initial push-or sometimes the only available space-for business, many women entrepreneurs in Dhaka’s informal economy stressed the importance of peer networks in sustaining and expanding their ventures. These peer connections, usually with other women, served as informal yet vital platforms for knowledge-sharing, emotional support, and even resource exchange. In sociological terms, these are instances of horizontal bonding and bridging capital, where trust and mutual help are forged through shared experience, locality, or struggle (Putnam, 2000; Woolcock & Narayan, 2000).

One common space for building such networks was the neighborhood itself. Salma, who sells sarees in Mohammadpur, shared:

“When I started, it was another woman in our lane who told me where to buy good sarees in bulk. Later, we started going together. Sometimes she lends me money when I don’t have enough, and I do the same for her.”

This sort of peer support illustrates reciprocity-based trust that many respondents described “kacher manush” (trusted person). It was not formalized but was based on mutual understanding and the expectation of return-not necessarily in cash, but in kind, information, or loyalty. Several respondents emphasized that these peer ties were particularly important in the absence of formal training or institutional support. Munira, who runs a small food delivery business from her home in Azimpur, said:

“I never had any business training. It was another woman from our building who taught me how to calculate costs properly. Later, we even made flyers together and distributed them in our area.”

This shows how peer relationships often filled knowledge and skill gaps. It also reveals a collective learning process, where women rely on each other in ways that formal programs often overlook. In the absence of tailored entrepreneurship training for women in the informal economy, these organic knowledge exchanges become crucial. Moreover, peer networks often extended beyond immediate neighbors to include virtual spaces. Many respondents mentioned women-only Facebook groups, like “Women and E-commerce” or “Mompreneurs of Dhaka,” as critical venues for building networks. These digital communities functioned as semi-public forums where women could share tips, ask for help, and find collaborators. Nahar, a woman who sells organic soap online, shared:

“In the ‘women entrepreneurs’ group, I found another woman who designs labels. She made my packaging. I also get customer leads from there.”

Such examples highlight bridging capital-connections that go beyond immediate personal networks and link women to broader communities. Unlike family-based bonding capital, these ties are more flexible and expansive. However, they often require a minimum level of digital literacy and confidence to participate, which not all women have. There were also limits to peer networks. Competition sometimes created tension. Faria, a woman selling handmade jewellery in New Market, said:

“When I started, one apu was helpful. But later, when I began getting more customers, she stopped talking to me. She even bad-mouthed me to suppliers.”

This indicates that while solidarity exists, it can be fragile, especially in settings of economic precarity. Unlike salaried jobs, informal entrepreneurship often involves zero-sum competition for a limited customer base. As Granovetter (1985) notes, economic actions are embedded in social relations, but those relations are not always harmonious. Still, despite occasional tensions, the overwhelming majority of respondents viewed peer ties as a lifeline: a way to navigate challenges, build confidence, and learn from others. These informal collaborations allowed women to create what sociologists might call a “solidarity economy”, rooted not in formal institutions but in shared experience and mutual reliance (Fraser, 2014).

### *D. Trust, Risk, and Resource Exchange*

In Dhaka’s informal economy, formal contracts, legal protections, or institutional guarantees are rare. Most of the women entrepreneurs interviewed emphasized that trust-often personal, fragile, and negotiated-was the foundation upon which business activities operated. In this context, social capital functions as an informal currency, enabling women to access credit, information, and mobility in the absence of formal support systems. Trust, however, is not simply given; it is built over time and often through shared vulnerability. Nurjahan, a woman who runs a street food stall in Lalbagh, shared:

“I had no money to buy a stove. My neighbor lent me 2,000 takas without any paper. I returned it slowly. Now I help her when her husband is sick. We know each other’s hardships.” Here, trust emerges not just from repeated transactions but from a mutual understanding of precarity. This echoes Portes’ (1998) notion that social capital in informal settings often arises out of shared adversity, where solidarity replaces bureaucracy. Many women reported borrowing or lending small sums within their informal networks, friends, fellow vendors, customers, without written records. These transactions were often based on reputation, or what some

respondents called “biswas” (faith). As Shefali, who sells handmade bags in Mirpur, put it:

“If you’re honest, people help. If you lie once, no one trusts you again. I got a big order once only because another woman told the buyer that I always deliver on time.”

Trust here becomes a form of symbolic capital (Bourdieu, 1986), which can be converted into economic advantage. A good reputation not only helps maintain existing relationships but also opens doors to new customers and collaborations. Yet, the flip side of this trust-based economy is that it can be risky and exclusionary. Several women reported instances of betrayal or default. Jahanara, who runs a small home-based catering business, shared:

“Once I gave food for a big event on credit. They said they’d pay the next day. Never came. I went to their house; they moved. Since then, I don’t take credit orders from strangers.”

These stories underline the vulnerability of informality. With no access to legal recourse or dispute resolution, women rely on a fragile network of informal trust, which can break under pressure. This also contributes to a sense of cautiousness. Many respondents admitted that they were selective in who they trusted and often cross-checked information through their networks. In such a setting, reputation functions as both a shield and a gatekeeper. As Coleman (1988) notes, social capital allows for the flow of resources in the absence of legal enforcement, but only if trust is maintained. The respondents’ experiences suggest that while trust enables access, its violation carries social sanctions and isolation. Interestingly, trust was not only interpersonal but also extended to certain market spaces or suppliers. Some women would only buy raw materials from specific shops, not because they were cheaper but because they were considered fair and honest. Munni, who makes and sells pickles, explained:

“I always buy from one store in Karwan Bazar. They keep the good stuff for me. If I’m short on cash, they tell me, ‘Apa, pay next week.’ That’s more valuable than discounts.”

This highlights how social relations are embedded in economic exchanges, a key insight from economic sociology (Granovetter, 1985). What might look like a simple market transaction is, in fact, rooted in long-term relational work. Trust acts as the invisible infrastructure of Dhaka’s informal economy. For women entrepreneurs, it is both a strength and a risk. It allows them to navigate uncertainty and scarcity, but it also demands constant vigilance and social labor to maintain. The informal nature of their business activities means that trust substitutes for contracts, and any breach can have disproportionate consequences.

#### *E. Gendered Constraints in Building Social Capital*

While many women entrepreneurs in Dhaka’s informal economy have managed to build strong networks of support

and trust, it is also clear from the interviews that access to social capital is not evenly distributed. For many, gendered expectations and structural inequalities continue to shape-and often limit-the ways they can build and benefit from these informal networks. A recurring theme in the interviews was the restriction on mobility. Many women-especially those from conservative families or living in tight-knit neighborhoods-talked about how difficult it was to move freely or attend meetings, markets, or events that could help grow their business. Rokeya, a home-based tailor in Rayerbazar, explained:

“I can’t go out often. My husband doesn’t like me going to the market alone. I depend on my cousin to bring fabrics. Sometimes, I don’t even know the price of things.”

This limitation meant that women like Rokeya often had fewer opportunities to form new ties outside their immediate family or neighborhood. Their networks remained small, localized, and fragile. As Bourdieu (1986) notes, access to social capital is deeply shaped by one’s position in the social field. For women bound by patriarchal expectations, the field is often severely restricted. Even those who were more mobile spoke of the subtle barriers they face in public spaces, especially in male-dominated markets. Shaheen, who sells seasonal pickles from her home, described how uncomfortable she felt sourcing ingredients:

“In the spice market, men stare or make comments. It’s hard to ask questions or bargain. I try to go early in the morning when it’s less crowded.”

This points to how gendered harassment in public spaces acts as a silent constraint, discouraging women from engaging fully with the marketplace and forming wider networks. It’s not just about physical mobility-it’s about psychological safety and confidence, too. In digital spaces, some women found more freedom, but even here, challenges persisted. Several respondents spoke of being doubted by male customers, receiving inappropriate messages, or being taken less seriously because they were women. Fatema, who runs a Facebook-based clothing business, said:

“Some men ask for prices but then message me personally with nonsense. I had to block many. Now I don’t sell to male customers unless someone I know refers them.”

This shows that even when women shift to online platforms to escape street-level constraints, gendered power dynamics follow them into virtual spaces. The promise of the digital world remains uneven, especially when the platform design and social norms don’t protect women from exploitation or judgment. Moreover, household responsibilities were a constant concern. Nearly every respondent spoke of having to manage childcare, cooking, cleaning, and eldercare alongside their businesses. For many, these “invisible labors” were not counted as work by their families-or even by

themselves at times. As Jharna, who runs a small snack stall, put it:

“I work from morning till night, but still my mother-in-law says I’m just making a few snacks. They don’t see it as real work.”

This internalization of gender norms often resulted in low self-confidence and hesitancy to take business risks or expand networks. In sociology, this echoes the concept of symbolic violence-where women come to accept the limitations imposed on them as natural (Bourdieu, 2001). And yet, despite all these barriers, these women continue to create, adapt, and connect. Their social capital is hard-won, often built through quiet negotiations, patience, and resilience. But it’s important to recognize that this resilience shouldn’t be romanticized. It emerges not from empowerment alone, but often from necessity and constraint (Khan and Singh, 2023). In sum, the process of building social capital for women in Dhaka’s informal economy is deeply gendered. While informal networks offer lifelines, the rules of access-space, trust, participation-are shaped by patriarchal norms that must be navigated carefully, and often at a personal cost.

#### *F. Informal Networks and Business Growth*

As the data from the interviews suggests, informal networks are not just a source of support but are pivotal to the success and growth of women entrepreneurs in Dhaka’s informal economy. Social capital, built through shared trust, reciprocity, and mutual obligations, has a significant role in overcoming the challenges women face and seizing opportunities for business expansion. For many respondents, the first step to entrepreneurship was driven by word-of-mouth recommendations within their immediate social circles. Mariam, who runs a small tailoring business, shared: “I didn’t know how to get clients. But my neighbor, who was a teacher, told her colleagues about me. Gradually, I started getting more orders from her friends. It grew slowly at first, but it was enough to keep me going.”

Here, social networks provide the initial bridge to market access. For women like Mariam, where formal marketing strategies may not be accessible or feasible, personal connections serve as an informal advertising channel. These connections lead to new customers, business opportunities, and increased visibility in the market. This is consistent with Granovetter’s (1973) argument that weak ties-connections outside one’s immediate circle-can be especially powerful in accessing diverse resources and information. However, as businesses grow, the reliance on informal networks evolves. At some point, entrepreneurs like Shilpi, who runs a cosmetics shop, find that the initial social networks can only take them so far. She explains:

“My relatives and neighbors helped me start. But after a certain point, I had to reach out beyond them. Now I get most

of my customers through Facebook and Instagram. But my aunt still sends clients sometimes, and I return the favor by giving her a discount.

In this case, formal and informal networks complement each other. While digital platforms help extend the reach of the business, informal networks-especially family ties-continue to provide a safety net and a way to manage business risk. This resonates with Coleman’s (1988) idea that social capital acts as an informal insurance policy, allowing entrepreneurs to take calculated risks and expand their operations, knowing that they have a safety net to fall back on. The role of mentorship within informal networks is another important element. Several respondents mentioned receiving guidance from older women who had been running small businesses for years. Afsana, who makes and sells homemade jams, credits her success to her mother, who had been running a small shop in a rural area:

“She taught me everything I know about how to deal with suppliers and how to price my products. She also told me about the importance of keeping good relations with regular customers. Without that, I wouldn’t be here today.”

Mentorship provides not only practical knowledge but also emotional support. It acts as a resource for building resilience and helps entrepreneurs navigate the emotional ups and downs of running a business. Social capital here manifests not just in tangible resources but also in emotional labor, which is essential for coping with the stress of entrepreneurship, especially in a high-risk, low-resource environment like the informal economy. However, as Jannat, a small business owner who sells handmade jewelry, pointed out, informal networks are not always a guarantee for growth: “I’m doing well now, but it’s hard to get into new markets. Everyone who comes to me is through the people I know. But I don’t have connections beyond that, so I can’t grow beyond my circle.”

While informal networks can provide initial momentum and security, they have limitations in terms of scalability. The boundaries of these networks can become constraining once the business reaches a certain threshold of demand or market complexity. Entrepreneurs like Jannat express the frustration of being trapped in the familiar, unable to tap into wider, potentially more lucrative opportunities. This echoes Bourdieu’s (1986) notion of capital conversion, where social capital can only be fully leveraged if one has access to broader, more diverse networks. The structural limits of informal networks, especially in a patriarchal society like Bangladesh, may make it difficult for women entrepreneurs to scale their businesses or diversify their resources.

Social capital plays a central role in the success and growth of women entrepreneurs in Dhaka’s informal economy. It acts as a key resource for survival, offering access to clients, suppliers, advice, and emotional support. However, the limits of informal networks-shaped by gender, mobility, and

patriarchal constraints-mean that social capital can only take women so far. For many, the growth of their businesses requires bridging informal networks with formal ones, or leveraging digital spaces to break beyond traditional boundaries.

## V. CONCLUSION AND RECOMMENDATIONS

This study has shed light on the significant role informal networks and social capital play in the success of women entrepreneurs in Dhaka's informal economy. From the interviews, it's clear that family, friends, neighbors, and local communities serve as critical lifelines for women trying to start or sustain their businesses. These informal connections often provide the first opportunities, be it through word-of-mouth advertising or shared resources. However, while these networks are vital, they also highlight the gendered barriers that restrict women's growth beyond the initial stages of business.

For many women entrepreneurs, their networks of trust offer the support they need to survive in the challenging informal sector. Social capital-whether it's access to customers, advice, or emotional encouragement-helps these women navigate a business environment that can be tough, particularly when they lack access to formal structures or financial resources. For example, women like Mariam, who runs a tailoring business, got their first clients through the recommendations of family and neighbors, building a foundation of trust that helped them get started.

But it doesn't stop there. The findings also suggest that while informal networks provide a solid starting point, they can only go so far. Gendered social norms, like those related to household duties and mobility, often limit women's ability to expand these networks. Even with the rise of digital platforms, online harassment and gender biases continue to restrict women's ability to scale their businesses or tap into broader markets. This means that while women can often get by with what they have, breaking out of the "small business" cycle remains a huge challenge.

So, what can be done to support these women and help them thrive?

1. *Expanding Networks:* It's important to create spaces-both online and offline-where women can connect with people outside their immediate circles. This could be through networking platforms or business incubators that provide access to new clients, markets, and even mentors. Such platforms would allow women to build the kind of relationships that help them scale their businesses beyond their neighborhood.
2. *Gender-Sensitive Policies:* Women entrepreneurs face a range of gendered barriers-from feeling unsafe in public spaces to struggling with discrimination in digital spaces. Policy initiatives should focus on creating safe environments for women to do business, whether that's through safer marketplaces, protecting them from online

harassment, or offering digital literacy training to boost their confidence in using online platforms.

3. *Mentorship and Knowledge Sharing:* Women in the study often spoke about the mentorship they received from older relatives or other women in the community. This type of guidance is invaluable, but more could be done to formalize mentorship programs that encourage women to share experiences and practical knowledge. Cross-generational mentorship could help young women entrepreneurs gain the confidence and wisdom needed to grow their businesses.
4. *Recognizing Invisible Labor:* A big challenge for many women entrepreneurs is managing both household responsibilities and their business. While much of the labor that goes into running a business often goes unnoticed, it's important to recognize that the invisible labor-whether it's child-rearing, domestic duties, or emotional labor-greatly affects their ability to focus on their business. Creating support structures, like affordable childcare services or flexible working hours, could go a long way in easing this burden.
5. *Access to Financial Support:* Lastly, many women entrepreneurs in the informal sector are excluded from formal financial systems, making it harder for them to secure loans or grants. It's crucial to provide financial resources tailored to their needs-resources that are affordable and accessible. In addition, financial literacy programs could help women manage their finances better and make informed business decisions.

The study highlights the immense value that informal networks and social capital provide to women entrepreneurs in Dhaka's informal economy. These networks are more than just a way to survive-they are the backbone of many businesses, offering resources, support, and advice that women can rely on when they face adversity. However, there are clear limits to how far these networks can take women, particularly when it comes to scaling their businesses or accessing new markets. To truly empower women entrepreneurs, gendered barriers need to be addressed, and women's social capital must be expanded and nurtured. By creating policies, support structures, and opportunities that recognize the unique challenges women face, we can help ensure that more women can move from small businesses to larger enterprises, contributing not only to their own success but also to the wider economy.

### Declaration of Conflicting Interests

The author declares no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

### Funding

The authors received no financial support for the research, authorship, and/or publication of this article.

### Use of Artificial Intelligence (AI)-Assisted Technology for Manuscript Preparation

The authors confirm that no AI-assisted technologies were used in the preparation or writing of the manuscript, and no images were altered using AI.

**ORCID**

Naznin Farhana  <https://orcid.org/0009-0005-4392-120x>

## REFERENCES

Bourdieu, P. (1986). The forms of capital. In J. G. Richardson (Ed.), *Handbook of theory and research for the sociology of education* (pp. 241–258). Greenwood Press.

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101. <https://www.tandfonline.com/doi/abs/10.1191/1478088706qp063oa>.

Coleman, J. S. (1988). Social capital in the creation of human capital. *American Journal of Sociology*, 94(Supplement), S95–S120. <https://www.scirp.org/reference/referencespapers?referenceid=1837268>.

Cornwall, A. (2003). Whose voices? Whose choices? Reflections on gender and participatory development. *World Development*, 31(8), 1325–1342. doi:10.1016/S0305-750X(03)00086-X.

Denzin, N. K., & Lincoln, Y. S. (Eds.). (2011). *The SAGE handbook of qualitative research* (4th ed.). Sage.

Kabeer, N. (1994). *Reversed realities: Gender hierarchies in development thought*. Verso.

Khan, A., & Singh, A. K. (2023). The relevance of food processing industry in women empowerment: A case study of Prayagraj district in India. *Asian Review of Social Sciences*, 12(1), 15–18. <https://arssjournal.org/index.php/arss/article/view/3315>.

Kumar, K. A., & Devi, G. (2025). Adoption of agri-tech and precision farming among entrepreneurs in Dakshina Kannada: An extended TAM approach. *Asian Review of Social Sciences*, 14(1), 38–46. <https://arssjournal.org/index.php/arss/article/view/4307>.

Mohanty, J. P., Joseph, V., Rout, B., & Dhami, A. (2024). Transformative change for women farmers in Sambalpur: ORMAS's role in enhancing socio-economic empowerment. *Asian Review of Social Sciences*, 13(2), 46–54. <https://arssjournal.org/index.php/arss/article/view/4280>.

Molyneux, M. (2002). Gender and the silences of social capital: Lessons from Latin America. *Development and Change*, 33(2), 167–188. <https://doi.org/10.1111/1467-7660.00246>.

Putnam, R. D. (2000). *Bowling alone: The collapse and revival of American community*. Simon & Schuster.

Rankin, K. N. (2002). Social capital, microfinance, and the politics of development. *Feminist Economics*, 8(1), 1–24. <https://www.tandfonline.com/doi/abs/10.1080/13545700210125167>.

Woolcock, M. (1998). Social capital and economic development: Toward a theoretical synthesis and policy framework. *Theory and Society*, 27(2), 151–208. [https://www.researchgate.net/publication/226766518\\_Social\\_Capital\\_and\\_Economic\\_Development\\_Toward\\_a\\_Theoretical\\_Synthesis\\_and\\_Policy\\_Framework](https://www.researchgate.net/publication/226766518_Social_Capital_and_Economic_Development_Toward_a_Theoretical_Synthesis_and_Policy_Framework).