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**SOCIAL ENTREPRENEURSHIP AND ITS CONTRIBUTION TO  
SUSTAINABLE DEVELOPMENT: A STUDY ON BANGLADESH  
PERSPECTIVE**

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**ABSTRACT**

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<p>Bangladesh needs more microfinance-supported social enterprise to fight poverty, illiteracy, and inequality. It is claimed that complex civilizations need social entrepreneurship to solve socioeconomic problems and advance economically. This research examined how social entrepreneurship-related microfinance improves poor people's lives, education, and the economy. Analyzing gender, education, and work status, crucial outcomes variables, may boost socioeconomic progress.</p> <p>This thesis showed that successful Bangladeshi social firms are multidimensional and require corporate-social balance. Businesses must fight poverty, gender inequality, and low education. This thesis shows how social entrepreneurship helps systems and people. Microfinance helps many individuals become financially independent. Growing small companies boosts family income and society. Job creation and financial help reduce poverty and economic vulnerability.</p> <p>The thesis also covered microfinance's impact on literacy and education. These initiatives offer educational resources and promote a culture of learning and knowledge acquisition for long-term socioeconomic improvement, particularly in Bangladesh, where poor people have limited access to excellent education. The study covered legal, financial, and commercial hurdles to social entrepreneurship nationally. These limits are encouraging but must be addressed to maximize their impact.</p> <p>This thesis proposed targeted legislative assistance for social entrepreneurship's unique traits and financial potential. Social entrepreneurship for excluded populations requires community and stakeholder participation. This research praised microfinance-supported social entrepreneurship for Bangladesh's economic progress. It promotes education, poverty alleviation, inclusive growth, and nation-building.</p>		

**Key words**

Community Engagement, Economic Impact, Financial Literacy, Gender Dynamics, Income Levels, Literacy Rates, Microfinance, NGO Interventions, Poverty Reduction, Regulatory Challenges, Rural

and Urban Development, Social Enterprises, Social Entrepreneurship, Stakeholder Involvement, Sustainable Development.

## ABSTRACT

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# 1 INTRODUCTION

Bangladesh's social business is a novel and essential community solution. Bangladesh's fast growth, colourful culture, and on-going social and economic issues need this paradigm. Community growth, justice, and interdependence need social entrepreneurs and support environmental SDGs and reduce inequality. Bangladeshi social entrepreneurship prioritizes consumer and community perspectives and sustainable economic solutions to current concerns and community advancement. Social enterprises provide creative, economically, and socially responsible alternatives to corporations. This policy tackles poverty, gender inequality, and poor education and healthcare. This chapter addresses Bangladeshi social entrepreneurship's societal benefits. The mission is to help stakeholders develop sustainable and successful community solutions.

## 1.1 Background of the study

Social entrepreneurship is becoming popular worldwide as communities seek commercial social solutions. Bangladesh needs this paradigm owing to its fast expansion, rich culture, and social and economic challenges. Social entrepreneurs promote inclusive development, equality, and interdependence, supporting SDGs. The story stresses consumer and community views on social entrepreneurship. Sustainable economic solutions are required in Bangladesh. Environmental and societal challenges make socially responsible business solutions appealing (Azmat 2013). Tenacious Bangladesh fights poverty, inequality, and environmental destruction using social enterprise. Bangladeshi social enterprises pioneered inclusive development and showed how economic competence and social responsibility can tackle complex sustainability concerns. This confluence lays the framework for economically viable, socially fair, and ecologically responsible sustainable development that meets present and future needs. Social entrepreneurs work with investors, government organisations, and NGOs to maintain communities. Socially innovative products increase market demand in this study due to client involvement. Customer engagement may transform social enterprises' value chains. Customer preferences for socially and ecologically sustainable goods and services may affect the market. Customers strategically and financially assist ethical enterprises overcome market restrictions. Socially and ecologically responsible enterprises are receiving more investments. Innovative public-private collaborations and funding encourage social entrepreneurship. Good regulation may help social businesses expand and survive. Bangladesh's social entrepreneurship ecosystem relies on NGOs and civil society for capacity-

building, lobbying, and networking (Lubberink 2020). Such encounters demonstrate sustainability's cooperative spirit. Inclusion and sustainability may change with social businesses. Social entrepreneurship can foster mutually beneficial collaborations to achieve the SDGs and develop resilient, egalitarian communities. Bangladesh needs social entrepreneurs due to urbanisation, pollution, and inequality. Microfinance and social corporations demonstrate that social entrepreneurship may enhance social companies via local talent, inventiveness, and stakeholder engagement. Women's empowerment, healthcare, and the environment are local development priorities. These are needed to eradicate poverty, hunger, and education. Bangladeshi stakeholders and customers see social entrepreneurs as sustainability architects. Social change and inclusive development need cross-sector innovation and cooperation. Bangladesh's equitable and sustainable development relies on social entrepreneurship. Policy support, stakeholder engagement, and research are needed. Bangladeshi stakeholders and consumers see social entrepreneurship and sustainable development as difficult but possible. Social entrepreneurs strengthen and enhance communities (Lubberink 2020). Finally, Bangladeshi social entrepreneurship grows. Social companies provide economic and social solutions to SDGs including education, poverty, and hunger. Consumers and stakeholders may support this determination to establish a fair, eco-friendly society. All stakeholders matter and help shape the future.

## **1.2 Focus and scope**

Education, poverty, and hunger are studied in Bangladesh's microfinance-powered social entrepreneurs' sustainable development effects. Communities, consumers, microfinance ecosystem beneficiaries, and transformational players are studied. This study explores how microfinance-driven social businesses contribute to sustainable development via poverty, hunger, and education. Social and structural inequality explain Bangladesh's poverty. Microfinance programmes promote savings and work to eliminate poverty. To understand how economic empowerment supports sustainable lifestyles and community resilience, this research examines how microfinance-powered social companies help individuals transcend poverty. Bangladesh suffers from hunger and poverty. Even while food security has improved, marginalised people below food security level. Famine may be prevented by microfinance schemes that assist farmers, food security, and the poor diversify income. Microfinance reduces hunger to show how agricultural aid and finance increase food sovereignty and nutrition. Human progress and sustainability depend on education. Education is poor in neglected Bangladesh. Microfinance-driven social companies increase education and opportunity via skills development, community-based education, and educational microloans. According to studies, microfinance-driven social entrepreneurs may

increase educational access and quality to alter literacy, empowerment, and human capital. Community and consumer empowerment as key stakeholders demonstrates collaborative sustainability. Clients shape microfinance-driven social businesses. This study examines microfinance programme positives and downsides for clients' socioeconomic situations. Community feedback on microfinance-driven sustainable development's difficulties and potential is collected. This research promotes social entrepreneurship and sustainability. Microfinance-powered social companies and the SDGs of poverty, hunger, and education will be studied. This research explores customers' and communities' opinions of microfinance programmes and how they affect sustainable development objectives to improve Bangladeshi inclusive and resilient socioeconomic development policy and practice. Using thorough research and effective analytical frameworks, this study may inspire lasting change towards a fair and sustainable future.

### **1.3 Relevance and importance**

Studying social entrepreneurship and sustainable development in Bangladesh's dynamic socioeconomic context requires understanding mission-oriented, pioneering enterprises' crucial role in solving sustainable development's difficulties. Global sustainability and entrepreneurial social problem-solving are the thesis's aims (Ashraf & Sarker 2020). This study presents the tough narrative of how social entrepreneurship supports sustainable development from a country that is both a participant and a spectator to this revolutionary movement. Bangladesh's social entrepreneurship and sustainable development difficulties and successes make studying them intriguing. This study evaluated how social enterprises' distinctive business methods and stakeholder participation help developing nations. Global discussions on social entrepreneurship have underlined its environmental and social implications. This discourse relies on general observations and theoretical assumptions. Bangladesh's socioeconomic and cultural backdrop allows this issue to expand geographically. It extends beyond intellectual interest in current themes. Instead, it shows how social business may develop in good and bad times. Prior research is important, but it often ignores the different perspectives of customers and other stakeholders directly touched by social entrepreneurship, necessitating more study. Social enterprises' long-term health and profitability depend on stakeholders' attitudes, expectations, and assessments, which academic research overlooks. This thesis examines social entrepreneurship and sustainable development stakeholder viewpoints. It links beneficiaries' micro-level reality to social entrepreneurship's macro-level goals. Urgency and importance motivate research. In unprecedented social, economic, and environmental issues, sustainable solutions are essential. Bangladesh's unique innovations and difficulties

show social entrepreneurship's potential (Ashraf & Sarker 2020). Bangladesh and other developing countries may benefit. The notion promotes global sustainability beyond academics. This thesis explores social entrepreneurship's influence on Bangladesh's sustainable development for new insights. The multidimensional paradigm study evaluates social entrepreneurship's environmental, social, and economic impacts. Social entrepreneurship and sustainable development policies are promoted. Consumer and stakeholder perceptions of Bangladeshi social entrepreneurship's sustainable development advantages are studied. The thesis promotes research and addresses policymakers, practitioners, and stakeholders who want a fairer, more sustainable society.

Social entrepreneurship and sustainable development research in Bangladesh address this ever-changing enterprise. Uddin and Akther (2019) call social business creative sustainable entrepreneurship. This defines how social entrepreneurs address environmental and social issues. Evaluation of social firms' environmental and poverty reduction on sustainable development. Social entrepreneurship fosters communication via innovation. Banerjee and Jackson (2017) advocate social businesses. This method is essential to understanding social entrepreneurship in developing countries like Bangladesh, where resources are few and social needs are great. Banerjee and Jackson (2017) recommend company continuous development. Strategic economic, social, and environmental alignment is advised (Eichler & Schwarz 2019). Bangladeshi social business study may benefit from SDG-focused sustainability-oriented entrepreneurship. These studies are useful, but academic literature lacks a complete understanding of how social entrepreneurship affects Bangladeshi customers and stakeholders' sustainability. De Lange and Dodds (2017) provide social firm conceptual frameworks, but Bangladeshi stakeholder research is scarce. Azmat (2013) highlights sustainability in entrepreneurship, although Bangladeshi social business stakeholders' experiences require further investigation. The thesis studies Bangladeshi social entrepreneurship and sustainable development to address this need. It prioritise stakeholders and customers where the stakeholder-centric study shows that social enterprises address community environmental and social needs to promote sustainable growth. The growth of social enterprises in Bangladesh makes this study relevant. The thesis will examine social firms' sustainable development potential and limits.

#### **1.4 Research questions and objectives**

The research questions of this thesis are:

1. How much does microfinance's participation increase income levels in Bangladeshi customers and communities?
2. Does microfinance reduce hunger incidence rates among children in Bangladeshi customers and communities over a five-year period?
3. Does microfinance participation improve literacy rates in Bangladeshi customers and communities?

The research objectives of this thesis are:

1. To examine the extent participation in microfinance programs, increase income levels among Bangladeshi customers and communities.
2. To examine microfinance initiatives to reduce hunger incidence rates among children in Bangladesh over a five-year period.
3. To evaluate the effect of microfinance on literacy rates in Bangladesh for customers and communities.

## **1.5 Structure of the study**

The thesis' first chapter outlines its origins, motivation, goals, and significance to Bangladeshi sustainable development and social entrepreneurship. This chapter explains the study's scope and objective by discussing its academic setting and methodological approach.

After an introduction, the second chapter addresses social entrepreneurship, sustainable development, and stakeholder participation in this interwoven field's literature, ideas, and empirical study. This chapter carefully synthesises earlier research to find knowledge gaps this study fills. The thesis' theory and research are sound.

Chapter three covers data collection and analysis in research. Bangladeshi social entrepreneurs provided quantitative customer and stakeholder feedback. It supports the results with data.

Chapter Four presents consumer and stakeholder data-driven research. This chapter analyses Bangladeshi stakeholder reports on social entrepreneurship's sustainable development impact. This extensive analysis shows social businesses' contributions.

The fifth and final chapter evaluates the study's relevance to its aims using theoretical and empirical findings. This critical analysis examines social companies' sustainable development benefits and the study's challenges and opportunities. It informs policymakers, practitioners, and researchers on practical and conceptual impacts.

The thesis summarizes the study's findings, contributions, and limits and makes research and application suggestions. The last chapter addresses the study's findings and how social entrepreneurship might boost sustainable development in Bangladesh and beyond. The thesis conclusion is solid and practical.

## **2 THEORETICALFRAMEWORK**

This chapter examines social entrepreneurship's environmental and social impacts using numerous theoretical frameworks and models. Social entrepreneurship's sustainability, innovation, and social impact are explained by academic and empirical studies. This chapter discusses sustainable social companies' stakeholder engagement, triple bottom line, and innovation. The report critically evaluates these notions to build an academic framework for empirical research and comprehend how social entrepreneurship might help Bangladesh achieve sustainable development.

### **2.1 Conceptualizing social entrepreneurship**

Social entrepreneurship has been explored in several socioeconomic settings in recent decades (Sawada, Mahmud & Kitano 2018). In the beginning, "Social Entrepreneurship" employed business to address social challenges. Academics prioritise societal value, business-like discipline, and innovation (Lubberink 2020). Its breadth has broadened as researchers and practitioners study it. Sustainable models that address social, cultural, and environmental concerns with resourcefulness, creativity, and opportunity awareness are developing. Social entrepreneurs were driven by the understanding that standard economic development tactics often ignore or increase social injustice. This has helped me comprehend social entrepreneurship, which seeks social, environmental, and financial gain. Social enterprise qualities were listed. Prioritising social benefit challenges the nonprofit-for-profit divide (Mair & Ganly 2013). Creative, scalable, and sustainable system-transforming solutions are needed to address global issues including poverty, environmental degradation, and social exclusion. Critical analysis of academic contributions to social entrepreneurship definition shows that pragmatic implementations and conceptual frameworks enhance domain knowledge. Social entrepreneurs are change agents who may discover new opportunities. Understanding social entrepreneurship's role in sustainable development shows its social impact potential (Mair & Ganly 2013). Context matters more in academics, and economic, cultural, and legal issues impact social entrepreneurship. Social entrepreneurs require innovation and adaptability. As social entrepreneurship grows, its social impacts require a solid theoretical base. This involves investigating how social entrepreneurs create value, their preferred organisational structures, and their expected results (Grove & Berg 2014). To hypothesise social entrepreneurship's complexity, case studies and empirical data are critically analysed. The academia-practice debate highlights social enterprise sustainability. Sustainable social solutions are encouraged

(Bornstein & Davis 2010). As its breadth and practical applications expand, social entrepreneurship becomes a crucial social change tool. This shows comprehending modern society's complicated issues and traditional solutions' limits. As the area advances, researchers and practitioners must debate theory and practice. Social enterprise may grow. Social entrepreneurs can adapt and withstand social, cultural, and environmental challenges, making them important research subjects for a fairer and more sustainable society.

## **2.2 Scope of social entrepreneurship**

Recent decades have seen social entrepreneurship grow across economies, sectors, and regions. Sustainable social, economic, and environmental activities drove this growth (Rana, Kiminami & Furuzawa 2020). Social entrepreneurs have transformed this vast sector by using innovative business models to address environmental, educational, healthcare, and economic issues. Khan (2018) rethought social entrepreneurship and global social entrepreneurship changes little and much. Social businesses meet industry-specific needs. To develop and improve efficiency, they follow worldwide trends. Bangladesh's socio-economic problems and the need for sustainable development to address poverty, inequality, and environmental degradation have spurred social entrepreneurship. Social entrepreneurship in Bangladesh supports microfinance, healthcare, and education. Social entrepreneurs switched industries (Sabella & Eid 2016). Bangladeshi banking innovation has set a worldwide benchmark for poverty eradication and economic growth via social entrepreneurship. Socially responsible companies may assist the poor become financially independent. Social business has reduced Bangladesh's healthcare expenditures and rural and impoverished individuals without government services suffer most. Mobile clinics and community health worker initiatives enable these NGOs to offer healthcare. They improve community health, as per Rabby, Alam, Mishra, Hoque & Nair (2011). Bangladeshi social entrepreneurs founded education firms to increase quality and access. Examples include vocational, technical, and non-formal education. These programmes aid underprivileged areas economically and socially. Bangladeshi social entrepreneurs support renewable energy, trash management, and sustainable agriculture. Due to Bangladesh's instability, environmental, climate change, and natural catastrophe resilience are addressed. Social entrepreneurs in this field innovate sustainability. Sustainable energy, organic farming, and community recycling are their aims. Sustainable living and environmental conservation are their aims (Lakkol & Savitha 2024). Global social entrepreneurship targets Bangladesh and addresses complicated sustainable development concerns creatively. Social entrepreneurs may combine economic viability with social and environmental goals, showing their versatility and revolution-

ary potential and promotes equitable and effective sustainable development. Social entrepreneurs alter dynamic local and global ecosystems and aid their global justice and sustainability efforts.

### **2.3 Theoretical models in social entrepreneurship**

Many approaches describe social entrepreneurship's complexity, a burgeoning issue. These principles influence social entrepreneurship and academia. Social enterprise schools, triple bottom line, and innovation characterise this story. John Elkington's mid-1990s Triple Bottom Line (TBL) links business success to social and environmental issues (Barai 2020). According to this idea, all companies—especially ethical ones—should publicise their economic, social, and environmental impacts. Social entrepreneurs seeking financial and social sustainability employ these three attributes. These companies pursue Bangladesh-related sustainable development goals.

Social entrepreneurship schools promote socially conscious businesses and it is believed social impact drives businesses (Adnan, Yusoff & Ghazali 2018). This technique describes market-based social firms. Corporate initiatives that impact society and meet needs are supported. Bangladesh has poverty, healthcare, and education, but the social entrepreneurship school can help start businesses. Social entrepreneurship based on the region's socioeconomic climate and tailored to local talents and resources lasts.

Innovation can fix social issues, and the innovation school promotes change (Praszkier & Nowak 2011). This philosophy believes social entrepreneurship solves social issues that other methods cannot. Social entrepreneurs innovate more than businesses and non-profits, it argues. Bangladesh's socioeconomic progress relies on innovation due to resource and institutional constraints. Bangladeshi social entrepreneurs' microfinance, healthcare, and education breakthroughs are recognised. Methods changed service effectiveness, and the school innovates in numerous ways.

Innovation schools, the triple bottom line, and social enterprise promote social entrepreneurship in Bangladesh's dynamic environment (Kummitha 2017). These concepts demonstrate social entrepreneurship's variety, complexity, environmental responsibility, financial viability, social effect, and ingenuity in solving complicated social issues. This method evaluates and improves social entrepreneurs' sustainability. This resolves difficulties and improves society. As social entrepreneurship increases,

academics and practitioners need these models. They shape social entrepreneurs' and stakeholders' conceptions of social change and sustainable development-aligned commercial viability.

## **2.4 Application to developing countries**

Innovation, social business, and triple bottom line schools may help Bangladesh overcome challenges and grab possibilities. Social entrepreneurship must address growing economic inequality, restricted industrialization, and pervasive poverty (Molla & Alam 2013). Bangladesh and other emerging nations desire social, economic, and environmental balance. The TBL of Bangladesh requires programmatic reforms for economic, social, and environmental sustainability. Sustainable farming boosts rural farmers' income, food security, and ecology. A thorough strategy is needed because environmental degradation may quickly impact health and livelihoods. Ethical enterprise and community sustainability need green business (Kickul & Lyon 2020). Social entrepreneurship schools in Bangladesh encourage business for good and people come first in social businesses. Social companies like Grameen Bank transformed Bangladeshi microfinance. These firms have used social business in developing nations to empower women and reduce poverty (Kickul & Lyons 2020). Resource constraints and institutional inefficiencies prohibit social solutions in Bangladesh; hence the innovation school must concentrate on innovation. Social entrepreneurs in Bangladesh improve healthcare and education. E-learning platforms and mobile health clinics help enterprises reach marginalised communities regardless of infrastructure. These concepts indicate how the innovation school might help developing countries and highlight socially significant firms' creativity and flexibility (Kickul & Lyons 2020). These principles must be used in Bangladesh and similar countries with a profound understanding of local reality, a commitment to local needs, and flexibility in theoretical frameworks. To ensure their ideas are culturally relevant, practically practicable, and intellectually sound by international standards, entrepreneurs and politicians must be present in the locations they support. Global networks educate, fund, and support local governments, communities, and entrepreneurs localise social entrepreneurship. Local innovation promotes global ideas (Long 2020). The TBL, social enterprise school, and innovation school in Bangladesh demonstrate social entrepreneurship's versatility. Global framework localization lets social enterprise thrive. Bangladesh must test and enhance these concepts to meet community needs. Community participation and adaptability are needed for global social entrepreneurship. This paradigm encourages social entrepreneurship research and practice for sustainable development in developing nations.

## 2.5 Roles and impact of social entrepreneurship

Social entrepreneurship boosts economic, social, and environmental growth in developing nations like Bangladesh. The effects of social entrepreneurship on environmental sustainability, social well-being, and economic growth are addressed here. Social corporations promote sustainability, change in underprivileged communities, and creative problem-solving. This section discusses their pros and cons. Social entrepreneurship has great potential but may face obstacles, thus the analysis investigates its implications across sectors.

Although disputed, many authors believe social entrepreneurship enhances economic growth and stability in underprivileged areas. Social entrepreneurship may boost economic development and innovation in ignored sectors by firms and governments. (Huybrechts & Nicholls 2012.) Companies fill gaps with new goods or markets, boosting regional economies and influence. The economic development advantages of social entrepreneurship are widely known, but some scholars indicate that its magnitude and durability may vary, necessitating a more nuanced understanding (Huybrechts & Nicholls 2012). They warn about social companies affecting the economy. Social enterprises only affect local communities without political and economic transformations. Corruption, poor infrastructure, and strict restrictions hinder entrepreneurship in Bangladesh, making this method crucial to assessing social firms' economic effects. Spence et al (2011) say social enterprises, notably microfinance institutions, have helped communities overcome poverty by providing entrepreneurial capital to start local businesses through economic development and community stability. The economic effect of social entrepreneurship on employment creation is debated. Some studies advocate further study on social businesses' quality and sustainability, while others encourage them to create jobs in underprivileged urban and rural areas. Social entrepreneurship's seasonal or part-time work diminishes economic benefits (Abdou & Greenwald 2010). Social entrepreneurship boosts local skills and employment. According to them, enterprise-specific training may not be applicable elsewhere. Quantifying economic effect intrigues me where social entrepreneurs tout huge economic benefits but quantifying them is difficult. Economic effect measures are challenging to standardise because to social enterprises' aims, industries, and operations. Episodic evidence may overstate social firms' economic advantages. In poor countries like Bangladesh, data shortages make impact studies difficult, and early achievements may manipulate findings. Despite criticism, social entrepreneurship promotes inclusive growth. Social entrepreneurs may build socio-economic shock-resistant economic systems by engaging with the community and using resources (Bhandari & Bhattarai 2017). By improving worker health and skills, social enterprises

indirectly boost economic stability. Social entrepreneurship's financial effects on the poor are complicated. Social firms' impact on economic stability and prosperity is accepted, but their longevity is questioned. Economic, socioeconomic, and policy improvements for social entrepreneurship are the focus of this subject. To assess social entrepreneurship's potential and constraints in sustainable development, Bangladesh's results-driven development programmes must study its economic effects.

The benefits of social entrepreneurship on health, education, and community empowerment, particularly in poor areas, are debated. Further research suggests a debate about these effects' scope and duration. Social entrepreneurs say long-term education, health, and social justice structural reforms benefit society (Rahman, Ahmad & Taghizadeh 2019). Social companies may profit instantly, but long-term success needs economic stability and government support. When government agencies fail community needs, social companies are praised for their education innovation and accessibility. Social firms increase social mobility and educational inequality by offering vocational training, cheap private schools, and educational technology, according to Muktadir-Al-Mukitand and Hossain (2020). Education advances produced by social enterprises may not inhibit public sector growth. Entrepreneurship matters, but local resources may worsen educational gaps. Health is doubly affected by social entrepreneurship in disadvantaged areas. Social companies provide innovative, affordable healthcare. Community health experts, generics, and telemedicine may help. Poor government hospitals need them, and these initiatives offer critical services and improve community health. Social entrepreneurs may require outside capital or scale to reform health care, say critics. Service standards may affect long-term health, threatening healthcare quality (Sawada et al 2018). Social entrepreneurs foster local economic autonomy and cooperation. Local stakeholders plan and implement social business and develop social capital by selling products and services. These businesses may benefit communities, but experts differ. Without employment, empowerment is superficial, say critics. Critics say long-term community dynamics, not pleasure or involvement, should assess empowerment. Changes in community governance, initiative, and power structure must last (Mair & Ganly 2013). Scholars argue social entrepreneurship increases education, health, and community empowerment, but we should weigh its pros and cons. Social enterprises may alter society by integrating into socio-economic systems, adapting to change, and including customers. I don't know how social entrepreneurship may produce equitable and sustainable social development, particularly in Bangladesh, where major concerns need long-term solutions.

The social entrepreneurs influence on sustainable agriculture and waste management. These vital sectors are served by social entrepreneurs. Social entrepreneurs say it improves environmental sustain-

ability, while some disagree. Social businesses' environmental effect depends on design, scale, and local rules, say critics (Lubberink 2020). Specialists applaud social entrepreneurs' innovative recycling and trash reduction efforts. These acts help the environment and underprivileged. Waste-to-products companies minimise waste and strengthen circular economies. Although beneficial, other studies indicate these activities are community-level and cannot change environmental policy or practice. Due to market instability and foreign investment, social business waste management programmes may fail. For soil and water conservation, social entrepreneurs promote bio diverse agriculture, organic farming, and sustainable irrigation. These methods boost regional agriculture, food security, and the environment (Lubberink2020). Agriculture may not get micro-sustainability. Unsustainable industrial agriculture may compete. Product availability and local markets hinder social enterprise-led sustainable farming. Regulations and government-non-government cooperation help social enterprises become environmentally sustainable. Critics say social enterprises need strategic partnerships and united environmental strategies to benefit the environment (Mair & Ganly 2013). The developing country of Bangladesh needs this due to its poor agricultural, waste management, and environmental issues. Innovation in social entrepreneurship needs support to strengthen local efforts and attain national or global sustainability goals (Grove & Berg 2014). In conclusion, social entrepreneurship has improved the environment via waste management and sustainable agriculture, but the evidence suggests a more nuanced assessment. Technological, legal, and commercial factors impact social companies' environmental sustainability. Social enterprise promotes environmental sustainability, but structural challenges and potential must be addressed. Social entrepreneurship is essential for sustainable environmental policy, according to this study. They might improve sustainability and environmental protection. This applies particularly to Bangladesh's complicated and changing environment.

## **2.6 Stakeholder dynamics and ecosystem**

Increasing stakeholder diversity helps social entrepreneurship last. In developing nations like Bangladesh, local communities, commercial investors, governments, NGOs, and others effect social companies. Government laws can help or hurt social enterprises (Rana et al. 2020). Supportive policies foster innovation and advancement, whereas restrictive ones hamper them. Social entrepreneurs and communities receive tools, training, and money from NGOs. These collaborations share expertise to help social enterprises satisfy local requirements. Social entrepreneurship involves communities, not simply recipients. Once stakeholders make social enterprises culturally relevant and locally sustainable, they thrive (Rana et al. 2020). Private investors coach these enterprises as they try to balance earnings and

social impact. To comprehend social companies' complex ecosystem, this section discusses stakeholders' roles, contributions, and issues. The research examines stakeholder involvement and challenges to social entrepreneurship's sustainable development impact in Bangladesh.

Scholars and practitioners' study social entrepreneurship government policy. Different perspectives illustrate how government affects social business. State interventionists think social entrepreneurship requires support and policies in market failures and social issues (Bornstein & Davis 2010). Supporters say government programmes may provide social entrepreneurs with infrastructure, legal procedures, and money. Tax incentives, grants, and subsidies may fund it. Government structures and incompetence limit social entrepreneurship, claim critics. Social entrepreneurs must create and experiment to solve complicated social issues, yet too many limits may hinder them. In certain countries, strict restrictions make it impossible for social entrepreneurs to get capital (Rana et al. 2020). Country's political, economic, and social structures impact social entrepreneurship. In Bangladesh, where poverty, healthcare, and education are widespread, social entrepreneurship requires government support. Social innovation may be achieved by governments encouraging public-private partnerships and social entrepreneurs (Khan 2018). These programmes benefit from openness, accountability, and social business cooperation. Without these characteristics, well-intentioned policies may fail or have unforeseen consequences (Sabella & Eid 2016). Social entrepreneurship requires government policy changes, complicating their interaction. Social, economic, and environmental changes may outgrow policies that ignore them. Importantly, government policies should foster social entrepreneurship and adapt to sector input and external developments (Rabby et al. 2011). The complex impact of well-known government policies on social entrepreneurship requires a balanced response that supports support and creativity. Many argue the complex link between government and social entrepreneurship. Flexible but not too severe guidelines are encouraged. Social entrepreneurship may change Bangladesh's socioeconomic difficulties; thus, governments must monitor. Thus, government agencies and social entrepreneurs must work together to develop and implement beneficial social entrepreneurship policies.

### **2.6.1 Role of non-governmental organizations (NGOs)**

The complicated cooperation, support, and friction in which NGOs establish and promote social companies has been examined in social entrepreneurship literature. NGOs must train and assist social entrepreneurs (Lakkol & Savitha 2024). NGO experience may help social entrepreneurs in rural development, health, and education, say advocates. Ethical corporations and NGOs struggle. Some analysts

believe NGOs aid social firms but limit their innovation and entrepreneurship. Social companies may target NGO partners rather than society. Dependence may hinder social entrepreneurship's pioneering. Authority and control difficulties may limit social enterprise-NGO interactions. NGO or large financing may limit social companies' operational autonomy and strategy. Donor-driven solutions may replace community-driven ones yet not meet needs. Whether NGOs help social companies flourish or constrain autonomy after project money is uncertain (Adnan, Yusoff & Ghazali 2018). Even many favours non-governmental organisations (NGOs) supporting social entrepreneurs, especially in low-resource areas where they can provide funding and credibility to solve complex social issues. NGOs promoted social entrepreneurship. NGO credentials and networks may aid social entrepreneur policies. Tax incentives, regulatory changes, and economic sector recognition of social entrepreneurship are conceivable. Social entrepreneurs meet politicians, bankers, and others via NGOs. Strong backing may make or break a social venture early on (Praszkier & Nowak 2011). Despite pros and cons, NGO social entrepreneurship is not easy for the people. The argument highlights weighing NGO support's pros and cons. discussing social enterprise-NGO interactions must be unbiased and establish long-term collaborations and earn independently. NGO's social innovation and community development are possible with this mindset.

### **2.6.2 Community engagement**

Community involvement in social enterprise creation and operation splits. How community involvement promotes perspectives differs. Community empowerment via direct decision-making requires regional social entrepreneurship and large community engagement (Kummitha 2017). Community involvement and indigenous knowledge and resources improve project sustainability. Poor community engagement may delay projects, split goals, and inspire hatred, say critics. Community participation may be shallow, limiting their usefulness. Critics also suggest community engagement's efficacy depends on the social, cultural, and economic environment; thus, one strategy may not work in another. Instead, critical thinkers recommend social entrepreneurs, funding agencies, local governments, and NGOs engage communities. These organisations promote social entrepreneurship and community participation (Molla & Alam 2013). Local government community contact may be affected by rules, platforms, and money. Community engagement helps social entrepreneurship. Active community members may provide culturally appropriate and better ideas that are more likely to be adopted. Community planning and execution encourages ownership, which may improve project success and longevity. Several research caution that community participation's benefits need involvement. Continuous, egalitarian

tarian, and inclusive involvement is essential. According to Kickul & Lyons (2020), community engagement involves continual training, capacity development, and clear communication channels to adapt to project dynamics. Academic debate on community engagement in social entrepreneurship highlights the pros and cons of incorporating community input into strategy design and implementation. Social entrepreneurs need management and community. Community engagement solutions from social entrepreneurship ecosystem members must accept varied cultural and socioeconomic circumstances. Community engagement's benefits are situational and need strategic and tactical expertise, therefore debate persists.

## **2.7 Challenges and opportunities**

Social entrepreneurship in Bangladesh has challenges and chances despite success. Laws, markets, and funding restrict social companies' growth and operations. Social entrepreneurs use innovative business methods to address social and environmental issues. Social entrepreneurship has risen in microfinance, renewable energy, and education. This section concludes with Bangladesh's social entrepreneurship challenges and potential. It will overcome obstacles and grow sustainably.

Bangladeshi social entrepreneurs face challenges that may restrict their influence. Scholars and practitioners were confused. Capital, market entrance, and regulations hamper social entrepreneurship (Long 2020). Each socioeconomic and political barrier affects social businesses' growth and profitability. Huybrechts and Nicholls (2012) say Bangladeshi social entrepreneurs, particularly start-ups and unproven SMBs, require financing. Grameen Bank and other microfinance institutions may not suit the demands of all social entrepreneurs, particularly those with non-microfinance business models. Grant-funded social enterprises may prioritise donors above communities. Another issue for Bangladeshi social entrepreneurs is market access. Social businesses struggle. Limited infrastructure, logistical obstacles, and market domination by well-established firms in critical locations may worsen these challenges (Spence et al. 2011). Critical research implies product or service delivery improvements may temporarily solve these challenges, but brand recognition and customer loyalty are crucial in competitive markets. Mentoring, market research, and business planning help social firms flourish. Bangladeshi laws hinder social entrepreneurship. Overly severe or poorly targeted policies may hinder social entrepreneurs (Abdou et al. 2010). Critical scholars claim social firms are mislabelled non-profits or for-profits owing to legal gaps. Bureaucratic inefficiency and corruption raise social business costs. Innovation and growth barriers restrict business investments (Bhandari & Bhattarai 2017). Last, social

entrepreneurship in Bangladesh has the potential to tackle many social and economic problems, but regulatory, funding, and market access barriers prevent its growth and sustainability. These concerns demand policy and practice adjustments to benefit social entrepreneurs. To address these issues, Bangladeshi governments, financial institutions, and support groups must foster social entrepreneurship.

Social entrepreneurship in renewable energy and microfinance might revolutionise society. These sustainable development industries allow social entrepreneurs to innovate, influence market dynamics, and assist disadvantaged people prosper economically. Beyond awareness, I must understand why innovative social enterprises may improve these places. Social entrepreneurship may increase renewable energy in Bangladesh, where environmental deterioration and off-grid electricity need it (Rahman et al 2019). Researchers and practitioners suggest solar, biogas, and small-scale hydro has renewed their business models. Conventional methods critics believe the challenge is building commercially viable models without charity or subsidies. Social entrepreneurs may overcome this challenge with community engagement, local expertise, and innovative financial frameworks like pay-as-you-go systems, which have succeeded in other developing countries. Grameen Bank and other Bangladeshi microfinance pioneers innovate (Muktadir-Al-Mukit & Hossain 2020). To succeed, microfinance may require more than loans. Underserved individuals require savings, insurance, and financial education (Sawada et al 2018). These changes may enhance the sector and encourage financial inclusion. Renewable energy and microfinance have great social entrepreneurial potential, but they need government sanction, market acceptance, and sustainability, critics say. Renewable energy laws often lag technology where unsupportive policies may stifle innovation. Microfinance uses financial technology, but debt and market saturation are issues. These issues must be addressed to reduce socioeconomic effect (Lubberink 2020). The hopeful and cautious outlook implies changes in institutional structures, market processes, regulatory frameworks, and goods and services. These technologies' energy security, environmental sustainability, and financial inclusivity may aid sustainable development. These technologies must be integrated into local ecosystems and scaled for bigger populations. Finally, renewable energy and financing allow socially responsible company. Innovation, market circumstances, and legislation to maximise potential should be understood. Assessment of these traits may assist stakeholders, and social entrepreneurs create sustainable and innovative solutions in these key areas.

## 2.8 Research Gaps

Small research on Bangladesh's social entrepreneurship and microfinance's effects on income, poverty, and literacy shows a complex relationship. Bangladesh needs more empirical and theoretical study on microfinance's economic effects. Microfinance might affect Bangladeshi community and individual income long-term. Microfinance has been studied for its short-term benefits, such as capital accessibility and financial inclusion, but not its long-term effects on income stability and economic resilience. Many longitudinal studies are needed to examine these effects and adjust for social and environmental factors that affect economic performance (Bornstein & Davis 2010). This gap may impede microfinance's ability to eliminate poverty in Bangladesh due to the changing economy and increased financial technology usage. Study suggests microfinance may indirectly increase food security by increasing income. No evidence demonstrates microfinance in Bangladesh causes hunger or nutritional changes. Microfinance may boost agricultural output, food supply chain stability, or family buying power. Hunger and nutrition research must include food quality, accessibility, and community nutrition. Little is known about microfinance's impact on education and literacy. Microfinance may impact education, but research is few. Bangladesh needs education and involvement in research and microfinance. This study should include age, gender, region, and other criteria to determine how microfinance might help education. Research requires microfinance users' viewpoints and experiences in each issue. Numerous research employs microfinance institution reports. Financial technology may mask communities' real-life experiences. A qualitative analysis of personal and community experiences may reveal Bangladesh's microfinance prospects and issues (Rana et al 2020). Finally, Bangladeshi microfinance's poverty, income, and literacy consequences show promise. Fill these knowledge gaps with economics, sociology, education, and development studies. This multidisciplinary approach improves microfinance's sustainable development theory and practice. This method will alleviate research problems and enhance microfinance and social entrepreneurship studies in underdeveloped countries like Bangladesh.

## **2.9 Conclusion**

Bangladeshi social entrepreneurship research showed its complexity and significance. Income rises with social enterprise, especially microfinance. Economic sustainability requires long-term study. Education, health, and community empowerment may change via social entrepreneurship and consider effect duration and extent. Social entrepreneurs' waste management and renewable energy efforts aid the environment. Government and non-government organisations have noted social entrepreneurs' complex relationship with institutions, including support and constraints (Bornstein & Davis 2010).

Social entrepreneurs build and execute with community engagement. Social entrepreneurship literature gains theoretical insights from this review. These studies investigate Bangladeshi social entrepreneurship from industrial and disciplinary perspectives. Social entrepreneurship is complicated and limited; therefore, this assertion challenges its value. This study highlights social, economic, and environmental issues in theoretical discourse and shows social entrepreneurship works. This study's difficulties and gaps give a platform for further empirical research on the research aims. Community participation, long-term economic benefits, and microfinance-literacy-famine reduction links are uncertain. I may explore these locations. In such situations, these empirical disciplines may increase social entrepreneurship concepts and worldwide implementation. Gaps may reveal social entrepreneurship's development, longevity, and influence (Bornstein & Davis 2010). This strategy examines microfinance's impact on nutrition, education, and economics and considers complex socioeconomic and cultural links. This wide study and its methodology enable theoretical and empirical social entrepreneurship research in Bangladesh. More study using this paradigm to reconcile theoretical assumptions with empirical data would improve social entrepreneurship's effectiveness, sustainability, and contextual fit. Emerging countries disadvantaged groups may benefit from these methods.

### **3 RESEARCH METHODOLOGY**

This chapter discusses and justifies the methods and other issues like ethical considerations. Data was gathered utilising a quantitative methodology to better understand complicated research topics. Online surveys collected income, education, and food security data numerically. This was supported by quantitative surveys. The impacts of microfinance efforts and their implications from stakeholders' perspectives were examined using this analytical technique.

#### **3.1 Research design**

This study examined Bangladeshi sustainability and social entrepreneurship through a quantitative approach. Quantitative research was excellent for this area since it compares database numbers. This quantitative research examined microfinance's effects on Bangladeshi income, hunger, and literacy. This technique allowed statistically sound variable evaluation and generalisations. To collect scientifically measurable data for the analysis, this approach was trustworthy for analysing microfinance programmes and their social and economic effects since it used a large population sample (Bhandari & Bhattarai 2017). I assessed quantitative data linkages' reliability and significance to understand how social entrepreneurship affects sustainable development. The effort provides quantitative data for policy and practice suggestions. This approach gave a cross-section of data on numerous variables from varied individuals because of its big population, making results fuller and more thorough (Bornstein & Davis 2010). Socioeconomic factors strongly influenced Bangladeshi social entrepreneurship. Statistics and measurement could examine microfinance's main and secondary effects and inform sustainable development.

#### **3.2 Sampling method**

This study sampled 100 participants by convenience sampling which simplifies study subject selection. This strategy collects data quickly and cheaply, particularly for outdoor research. This sampling was useful for exploratory research projects that compare settings, but it is less rigorous than probability sampling since it was difficult to generalise from a sample to the population (De Lange & Dodds 2017). Microfinance participation's influence on Bangladeshi socio demographic characteristics was

assessed. The research would assess microfinance's effect on the targeted groups because responses are available. Convenience sampling selects microfinance-focused social entrepreneurship participants for this study. Data was focused on research aims, making study outcomes more precise. Although this sampling approach would introduce sample bias, its simplicity, accessibility, and practicality made it worth using in a preliminary and qualitative setting to identify relevant trends for future study. This method made data collecting easier since the results showed microfinance's importance in Bangladesh's sustainable development for future study.

### **3.3 Data collection methods**

This research employed a Likert scale and online survey to collect the data using Webropol. Online surveys were beneficial since Bangladesh is geographically distanced and dispersed and many individuals may participate freely. Online research lets hard-to-find respondents participate. This strategy improved the microfinance sector's representativeness in Bangladesh, whose internet population is rising. With its specified questions, a structured questionnaire enables consistent quantitative data analysis. Since Likert scale responses were consistent, they will examine attitudes, perceptions, and behaviours (Eichler & Schwarz 2019). Microfinance's impact on income, education, and food security was assessed using the Likert scale's "disagree/strongly disagree", and "agree/strongly agree" paradigms. The Likert scale would measure and scientifically evaluate proposition support or opposition. This method showed connections and patterns, enabling good microfinance and socio-economic development conclusions. Most Likert scale surveys were cheaper and faster online. Touch and distance is reduced logistics and expenses. Data gathering and processing is speed with analytics (Grove & Berg 2014). Finally, this study required a well-organized online closed-ended and Likert survey. Website availability, interchange ability, and questionnaire administration and structure allowed systematic examination of microfinance's impact on Bangladesh's sustainable development. Evidence supported research on how social entrepreneurship might address socioeconomic difficulties.

### **3.4 Data analysis method**

Webropol was used to analyse this research's results using percentages. In this analysis line charts, and other patterns like tables would display data. This was selected for data gathering ease, efficacy, and practicality. Webropol analysed simply but powerfully. Likert scale answers were shown by simplify-

ing percentage calculation. These calculations illustrated how many respondents agree or disagree with a statement or had comparable experiences, making sample trends simpler to spot (Bhandari & Bhattarai 2017). Figures and tables clarified data. The forecasting tools provided data patterns, relationships, and groups for conclusions.

Numerical data was best presented in tables since they define and compare it properly. Number of respondents, maximum and lowest numerators, and percentage were indicated (Bornstein & Davis 2010). Webropol demonstration was needed to know how images improved comprehension and effectiveness. Visualising data made research outcomes easy to understand and use for social entrepreneurship and sustainable development stakeholders. Thus, Webropol was great for percentage analysis and data comparison using charts, graphs, and tables. The study showed how microfinance influences social development in Bangladesh using a simple, elegant analytical technique.

### **3.5 Ethical considerations**

This research raises ethical concerns throughout data collecting, processing, and report writing. The ethical concerns will be informed survey participants of its purpose and permission to query. This notified participants about the research, queries, and their right to quit without penalty. The research data would be anonymized to protect respondent privacy during analysis (Bornstein & Davis 2010). All forced responses would terminate during data collection. To promote engagement, participants could skip unpleasant questions. The online survey platform would safeguard replies' delivery and reception to protect data.

The researcher must evaluate the evidence ethically to conclude. Every attempt would be made to evaluate the issue impartially. I explained and publish all calculations for academics to verify. I ignored findings that contradict the primary premise or assumption while reporting study results. Clear Figures and tables helped to avoid falsification of the data. Researchers disclose conflicts of interest and experiment sponsors (Eichler & Schwarz 2019). I must prioritise research ethics to preserve human participants' dignity, rights, and well-being. The researcher's major purpose was to deliver accurate and trustworthy research to build public trust due to ethical limitations.

### **3.6 Conclusion**

This chapter discussed the research, data gathering, and analytical methods used to investigate Bangladesh's social entrepreneurship sustainability. These study's goals fitted quantitative analysis. To understand the situation, I gathered quantitative data using online surveys. Thus, the following ethical considerations reduced research errors and preserved participant rights, making the study more credible. These analytical methods provided a comprehensive framework and common structure for subsequent chapters to produce and evaluate data to improve policy and practice.

## 4 RESULTS

This chapter examines microfinance program demographic, economic, and social effects on participants and communities. The chapter investigates how demographics impact microfinance and social entrepreneurship by age, gender, education, occupation, and geography. Most respondents are within 20–30, showing financial requirements and business energy. These programs' gender depiction stresses inclusion by displaying equal male and female involvement. Additionally, non-binary interaction is acknowledged. Poor people desiring financial independence may enter microfinance programs since many participants are undereducated. Microfinance attracts individuals with diverse education, another issue. Microfinance aids students, casual workers, and the self-employed. I discover microfinance's benefits for education, poverty, economic development, hunger, and demography. Data suggests many participants' household earnings have grown. Many respondents stated microfinance helped them establish enterprises and stabilize finance. It illustrates that market volatility, business failure, and high loan interest rates restrict profitability. This chapter examines how microfinance impacts hunger and poverty. Most participants gained, while some were indifferent or disappointed, requiring financial literacy instruction or flexible repayment options. According to the study, money has increased educational opportunities for many families, but underprivileged households still face challenges. I conclude with Bangladeshis' thoughts on social entrepreneurship's lifestyle advantages. Most people are excited by its potential, but regulations and market access restrict it. The chapter completely examines microfinance programs' economic empowerment and social development contributions and improvements.

### 4.1 Analysis of the study

Research shows that young to middle-aged people start or work in social entrepreneurship. The largest age group was 25-34 (44.6%), followed by 35-44 (24.3%). According to research, mid-20s to mid-30s entrepreneurs establish or grow enterprises. Business development may benefit from microfinance. The high engagement of 35-44-year-olds, who may have established employment and abilities, implies social entrepreneurship appeals to individuals seeking financial aid and long-term success.

TABLE 1. Age of the respondents

	n	Percent
18-24	9	12.2%
25-34	33	44.6%
35-44	18	24.3%
45-54	14	18.9%
Prefer not to say	0	0.0%

Due to low 18-24 engagement (12.2%), younger people may lack entrepreneurial experience, knowledge, and finance. 18.9% of the 45–54 age group may be less entrepreneurial. Different life goals, financial stability, or risk aversion may explain this. No respondents hid their age, demonstrating demographic interest. Program effectiveness may be measured. Bangladeshi microfinance favors young, working individuals. One may help and engage at any age.

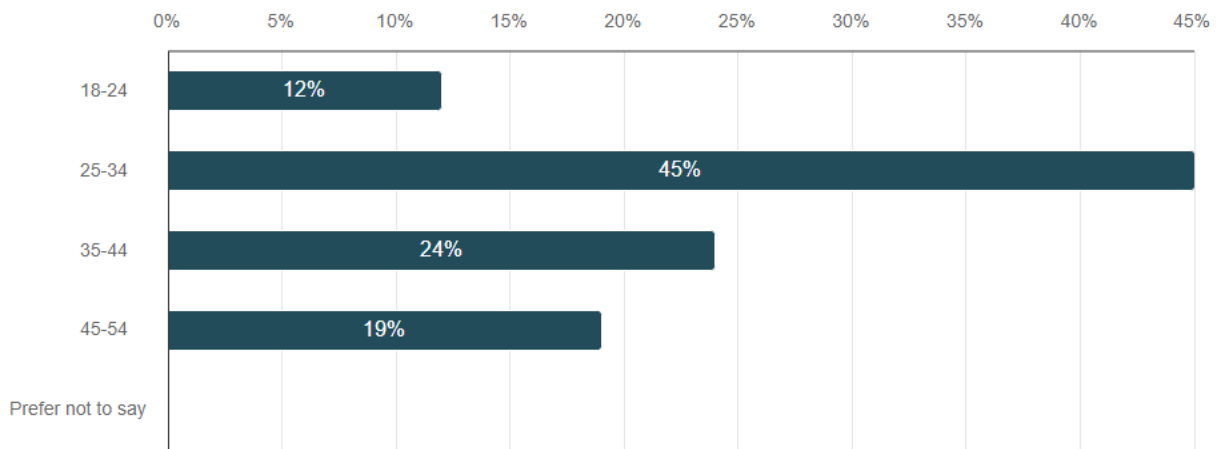


FIGURE 1. Age of the respondents

Social entrepreneurship, especially microfinance, in Bangladesh is gender balanced. 42.5% were male and 41.1% female, indicating initiatives improve economic and social well-being for everyone. The gender distribution of responses shows this. Social entrepreneurship and microfinance are almost gender balanced. In Bangladesh, gender prejudices limit women's economic potential, thus these activities empower everyone.

The non-binary participation of 12.3% makes these programs distinctive and inclusive. Increasing gender diversity in economic success promotes non-binary people. 4.1% of respondents did not identify their gender, suggesting inclusive programming, however social or cultural obstacles may prevent transparency or self-identification. Social entrepreneurs may be concerned about gender or survey privacy.

TABLE 2. Gender of the respondents

	n	Percent
Male	31	42.5%
Female	30	41.1%
Non-binary	9	12.3%
Prefer not to say	3	4.1%

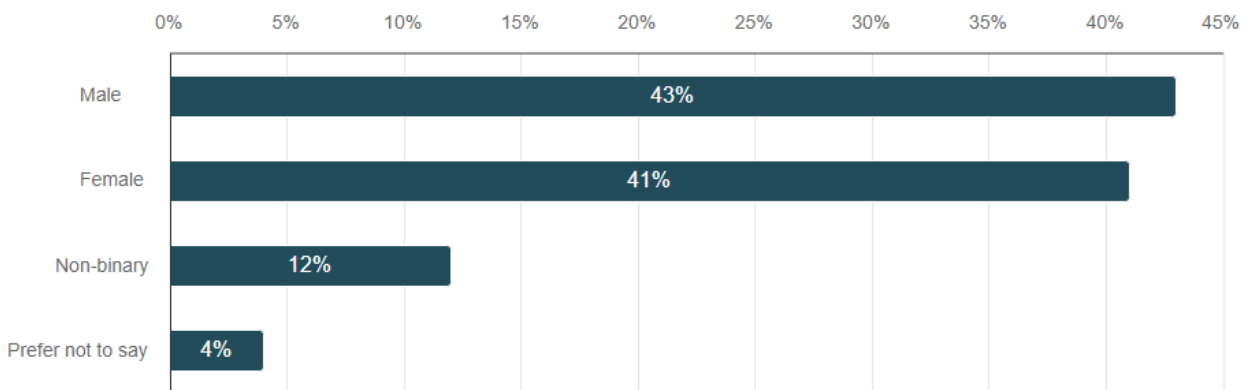


FIGURE 2. Gender of the respondents

More non-binary entrepreneurs than males and women may benefit from microfinance. Research proposes gender-inclusive social entrepreneurship. Empowering all participants, regardless of gender, may strengthen these initiatives.

Social entrepreneurship and microfinance programs adapt to Bangladeshi respondents' schooling. These events target various education levels. Jobseekers with less education require social entrepre-

neurship. Most (31.5%) have only completed basic education, while 20.6% have completed secondary education. Economic, regional, and social barriers may impede Bangladeshis from attending college.

It shows how microfinance may assist jobless start enterprises. 12.3% bachelor's, 17.8% masters. Social entrepreneurship attracts low- and high-educated entrepreneurs. 8.2% had upper secondary education, indicating early entrepreneurship. 1.4% had PhDs, indicating a few famous professors.

TABLE 3. Level of education

	n	Percent
No formal education	6	8.2%
Primary education	23	31.5%
Secondary education	15	20.6%
Higher secondary	6	8.2%
Bachelor's degree	9	12.3%
Master's degree	13	17.8%
PhD or higher	1	1.4%

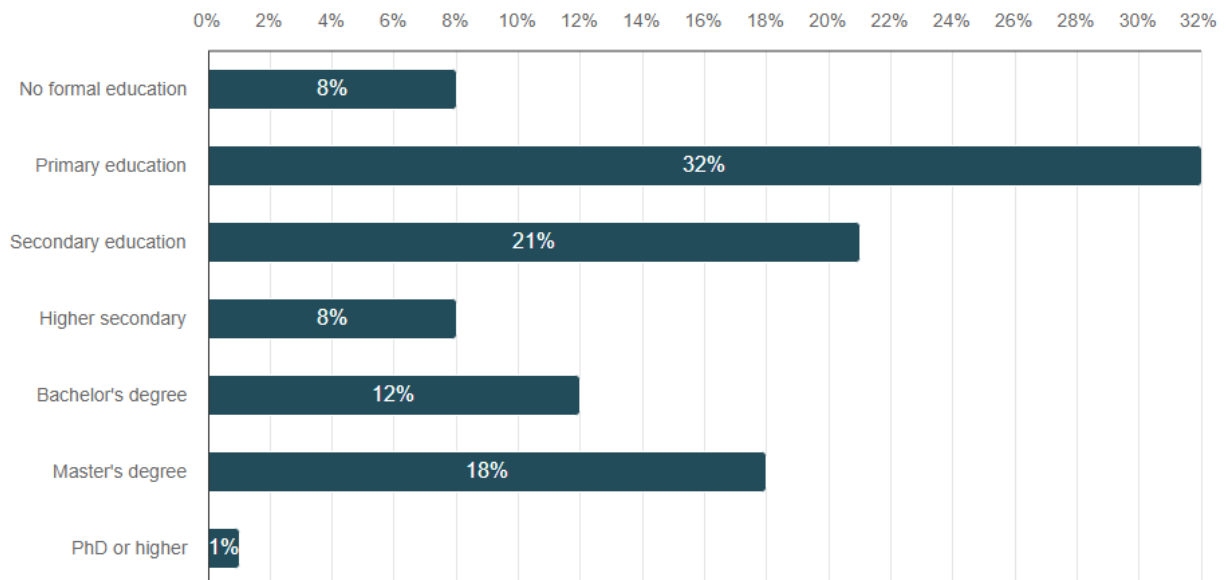


FIGURE 3. Level of education

This helps advanced degree holders attempt alternative jobs. 8.2% of non-educated microfinance users can reach the poor. Economic empowerment and social mobility need these approaches. Diverse educational backgrounds show these programs may help all intellectual levels achieve financial independence and progress. This indicates social entrepreneurship's popularity and need for aid.

Economic and financial inclusion of Bangladeshi social entrepreneurs and microfinance program participants are shown by occupational status. Since 33.8% are self-employed, microfinance supports them. Due to their high self-employment rate, microfinance programs foster entrepreneurship and company start-ups in developing areas.

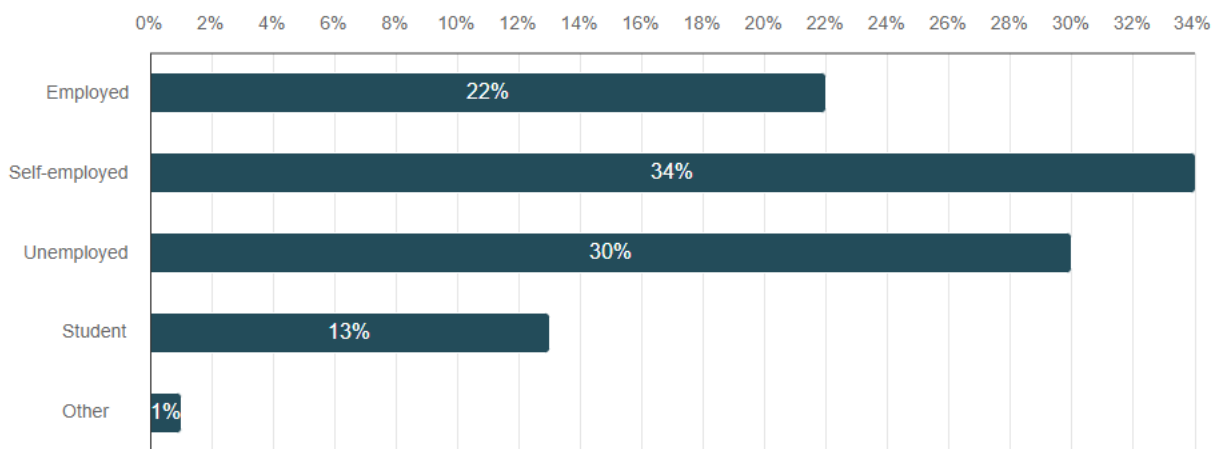


FIGURE 4. Employment status

TABLE 4. Employment status

	n	Percent
Employed	16	21.6%
Self-employed	25	33.8%
Unemployed	22	29.7%
Student	10	13.5%
Other	1	1.4%

The second largest jobless group, 29.7%, stresses microfinance. Starting businesses or working with microfinance helps people avoid unemployment. Though 21.6% of respondents work, social entrepreneurship and microfinance help them earn or establish enterprises. Students (13.5%) show how microfinance helps youth develop businesses or support themselves while studying.

Finally, 1.4% of "Other" work informally, demonstrating microfinance variation. The study indicated that social entrepreneurship helps self-employed, jobless, and income-diversifying people. Economic resilience and livelihood development rely on them.

Respondent distribution shows social entrepreneurship and microfinance benefit urban and rural Bangladeshis equally. These programs' geographical accessibility is 50% urban and 50% rural. Microcredit affects poor rural areas and highly populated cities. This equitable distribution shows that social entrepreneurship is pushed and supported across the urban-rural divide in Bangladesh, where a large portion of the population lives in rural areas and may have limited access to traditional financial institutions and markets.

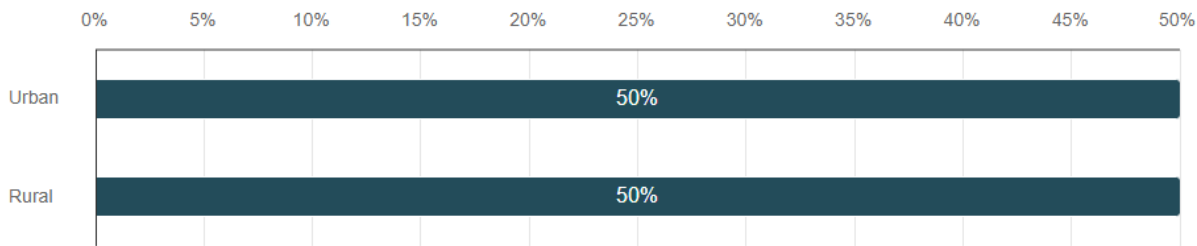


FIGURE 5. Regional distribution of the respondents

Microfinance may assist small and service-based enterprises satisfy demand in growing cities. Microfinance helps rural populations thrive via agriculture, small-scale production, and other activities. These sustainable development programs include urban and rural communities. This shows urban and rural social entrepreneurs confront different hurdles.

Rural firms may face technological, commercial, and infrastructural issues. According to research, microfinance programs boost urban and rural economic growth, reach a large audience, and create a more inclusive development model that benefits all regions of the country, regardless of inequality, according to research.

If microfinance participants' families earn more, economic insights arise. Where banking and financial services are lacking, 12.3% strongly agree and 35.6% believe that microfinance has enhanced household income. According to research, microfinance programs help people start or grow businesses, boosting family resilience, according to research. The 38.4% neutral reaction might mean several things. Newcomers' enterprises may not affect family income or sales.

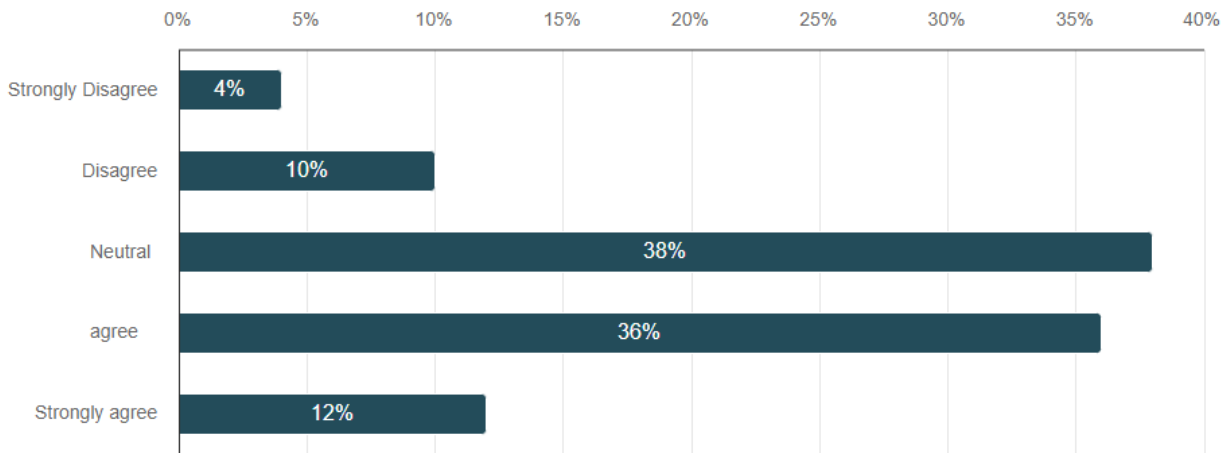


FIGURE 6. Improvement of household income through participation in microfinance programs

TABLE 5. Improvement of household income through participation in microfinance programs

	n	Percent
Strongly Disagree	3	4.1%
Disagree	7	9.6%
Neutral	28	38.4%
agree	26	35.6%
Strongly agree	9	12.3%

9.6% and 4.1% who strongly disagreed may have experienced unanticipated financial obstacles including high interest rates, company hazards, or external economic issues that hindered their microfinance investment outcomes. Microfinance programs may need mentorship, financial literacy training, or flexible payback methods to support unprofitable enterprises, according to this small group. The data reveals most households earned more. The findings indicate that microfinance programs, although generally effective, may need to be tailored to all participants, regardless of economic status.

The survey indicated 49.3% and 19.2% strongly feel microfinance programs reduced family poverty. This shows these steps help finances recover. This good reaction shows that microfinance aids low-income people. People may create enterprises, purchase assets, and stabilize finances.

TABLE 6. Reduction of household poverty levels through microfinance participation

	n	Percent
Strongly Disagree	2	2.7%
Disagree	5	6.9%
Neutral	16	21.9%
Agree	36	49.3%
Strongly agree	14	19.2%

Despite the gains, 21.9% were indifferent, indicating that poverty has not decreased. Limited economic advantages, market volatility, firm failure, or personal concerns might limit entrepreneurship. The difference between 6.9% and 2.7% showed that some remained poor after microfinance.

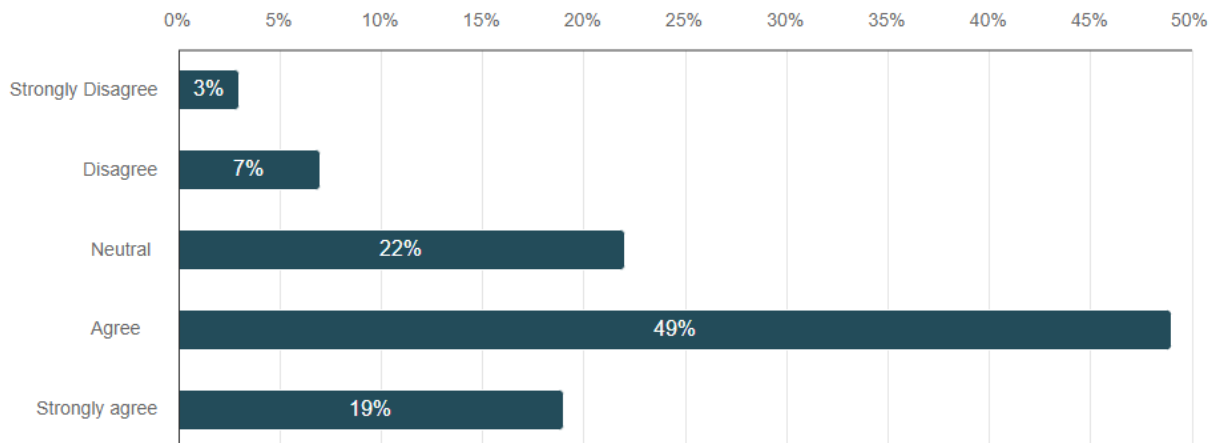


FIGURE 7. Reduction of household poverty levels through microfinance participation

These efforts may have failed due to high finance rates, poor corporate backing, or regional economic differences. According to inconsistent replies, microfinance participants may need mentoring, skill development, or market access to escape poverty. Most microfinance participants reduce poverty by

redesigning vulnerable and underachieving programs. It shows multidimensional poverty alleviation. Finance is essential but needs tools.

41.3% and 17.3% felt microfinance enhanced financial independence. Many participants have improved their personal and family economic resilience by minimizing their dependency on external financial support or uncertain revenue sources by managing and accessing financial resources.

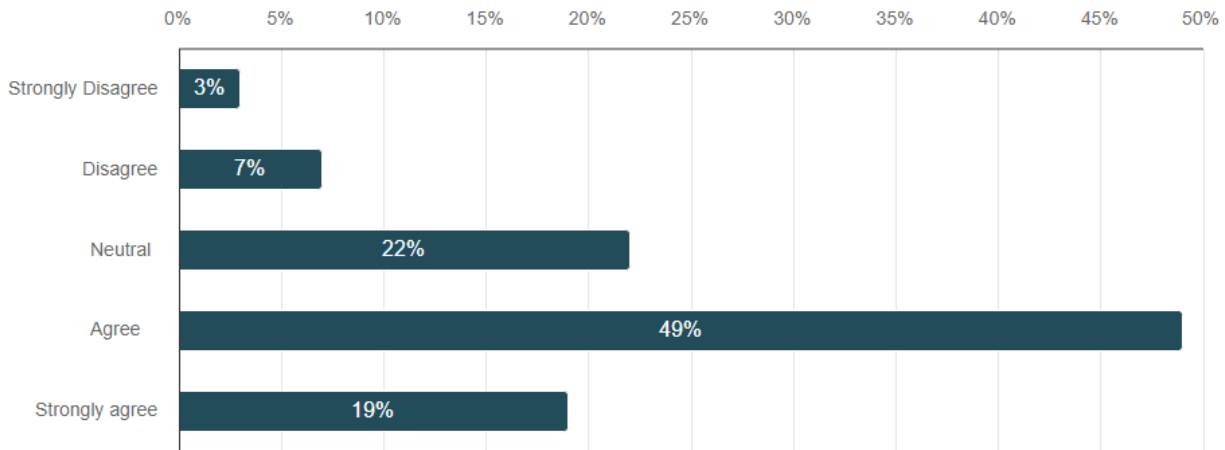


FIGURE 8. Financial independence gained through participation in microfinance programs

Benefits of microfinance include financial freedom to invest, spend, and save without cash flow or reliance. However, 30.7% of unsure responses suggest many may not be financially independent. Their firms may be growing or not producing enough money to become independent. 6.7% and 4% strongly disagreed, suggesting microfinance users are still financially reliant.

TABLE 7. Financial independence gained through participation in microfinance programs

	n	Percent
Strongly Disagree	2	2.7%
Disagree	5	6.9%
Neutral	16	21.9%
Agree	36	49.3%
Strongly agree	14	19.2%

Risky structured microfinance options exist. Financial aid users may lack entrepreneurial skills, market access, or business support to generate income. Most participants have attained financial independence, but the data underlines the necessity of financing and ensuring beneficiaries have the knowledge, skills, and market circumstances to optimize their benefits and become financially independent. Microfinance programs may help individuals become financially independent, but they may require further assistance.

Research showed 46.7% and 17.3% strongly feel microfinance programs increase food security. Members can afford healthy meals via fundraising. Microfinance income and stability may help families spend more on food, reducing hunger.

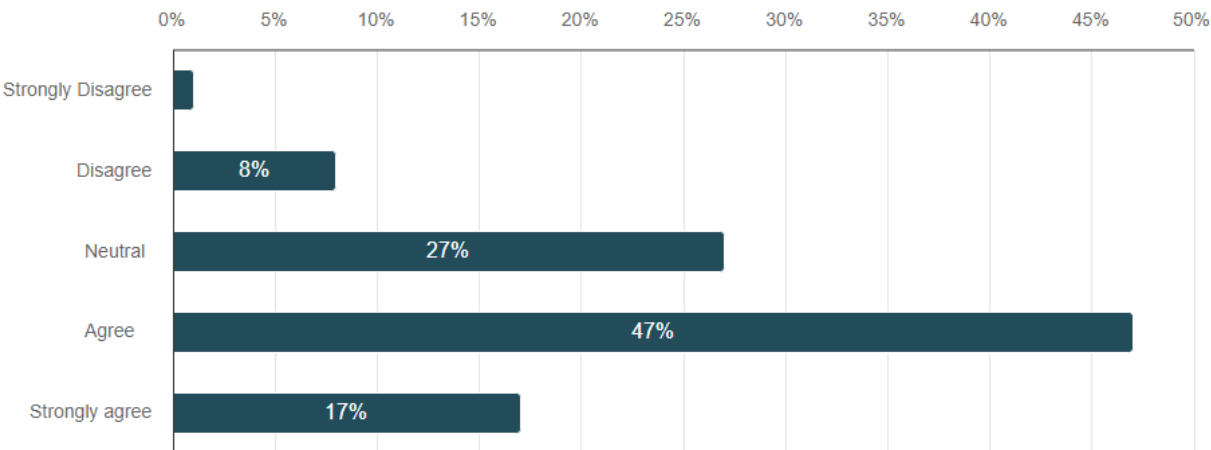


FIGURE 9. Improvement of household food security through microfinance participation

Family well-being, health, productivity, and quality of life depend on financial empowerment and food security. However, 26.7% are reluctant, suggesting that other financial worries or microfinance benefits have not yet influenced their food budget, limiting their ability to buy healthier food. 1.3% very disagreeing and 8% disagreeing responses imply microfinance has not improved minority food security. Poor firm performance, financial mismanagement, inflation, or food costs might lower revenue growth.

TABLE 8. Improvement of household food security through microfinance participation

	<b>n</b>	<b>Percent</b>
Strongly Disagree	1	1.3%
Disagree	6	8.0%
Neutral	20	26.7%
Agree	35	46.7%
Strongly agree	13	17.3%

Microfinance may boost food security for people, depending on money management and economic conditions. This inconsistent response indicates the need for financial literacy and food security programs to optimize microfinance revenues to meet all participants' basic needs and sustainably enhance family food security.

The question, "The quality of food available to participants' households has been significantly improved as a result of my participation in microfinance programs," analyses how microfinance affects household food quality and quantity 41.7% and 19.4% strongly believe these techniques improved family nutrition.

TABLE 9. Provision of better nutritional options for family through microfinance participation

	<b>n</b>	<b>Percent</b>
Strongly Disagree	2	2.8%
Disagree	4	5.5%
Neutral	22	30.6%
Agree	30	41.7%
Strongly agree	14	19.4%

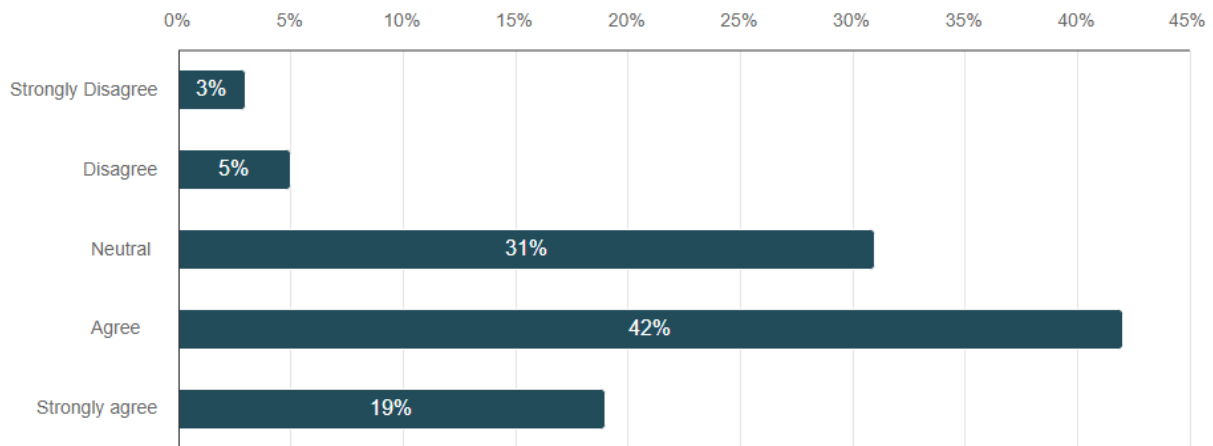


FIGURE 10. Provision of better nutritional options for family families through microfinance participation

This implies microfinance improves nutrition and health beyond subsistence. Better nutrition improves health, productivity, and cognition, especially in youngsters and also improves family health and future. However, 30.6% indifference suggests many households struggled nutritionally. Family income may have stagnated, or housing and education have trumped food quality. 5.5% and 2.8% strongly disagreed with microfinance-enhanced nutrition. Business bankruptcies, limited income growth, and high debt may cut food spending.

Some households may benefit from microfinance programs, particularly those who are poor or lack the money management skills to prioritize long-term advantages like a nutritious diet. Data shows that microfinance participants need financial planning and nutritional education to improve their income and feed their families. This would turn microfinance's economic benefits into long-term nutrition and health.

The survey revealed that 43.8% and 16.5% strongly believe microfinance reduces family hunger. These programs' funding may have helped many households with intermittent meal availability satisfy food security needs. This good outcome implies microfinance may benefit low-income families.

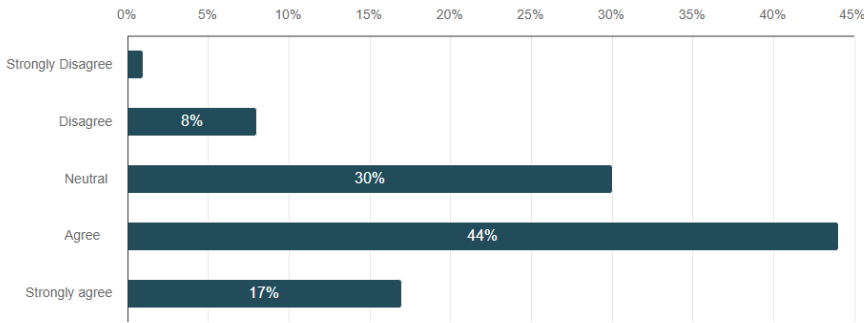


FIGURE 11. Reduction in household hunger through microfinance participation

Minimal salary growth may reduce food poverty. However, 30.1% of indifferent replies imply that many participants are vulnerable, and microfinance has not yet decreased hunger or food availability. Financial problems or slow entrepreneurial firm growth may limit subsistence money. 8.2% and 1.4% strongly disagree that microfinance reduces minority hunger. Business failures, low loan amounts, and other financial issues may hinder participants from supporting their families.

TABLE 10. Reduction in household hunger through microfinance participation

	n	Percent
Strongly Disagree	1	1.4%
Disagree	6	8.2%
Neutral	22	30.1%
Agree	32	43.8%
Strongly agree	12	16.5%

These statistics show that microfinance programs reduce hunger, but the inconsistency shows that everyone needs further therapy. Financial literacy, income diversification, and food insecurity assistance are examples. Research shows microfinance tackles poverty but reducing economic and social barriers may assist. Financial empowerment impacts schooling long-term. The survey indicated 52.7% and 27% strongly believed microfinance programs helped them pay for school.

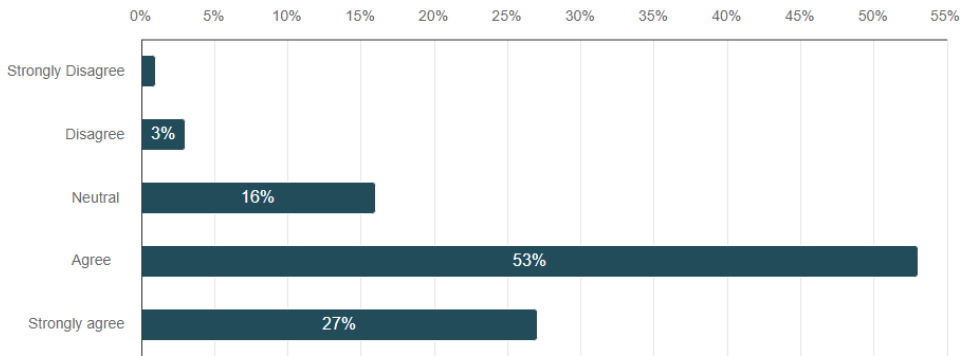


FIGURE 12. Ability to afford education for children or self through microfinance participation

These methods may break the poverty cycle by encouraging families to invest in education for social mobility. Many participants claim microfinance helps with school supplies, uniforms, and tuition. Careers, wages, and quality of life increase with education making it affordable for oneself or children. 16.2% of ambivalent may utilize microfinance yet not earn enough for school. They may choose food and shelter above school. 2.7% feel microfinance has only helped a few afford education, while 1.4% strongly disagree. High school expenditures, competing financial needs, or low microfinance earnings may cause this.

TABLE 11. Ability to afford education for children or self through microfinance participation

	n	Percent
Strongly Disagree	1	1.4%
Disagree	2	2.7%
Neutral	12	16.2%
Agree	39	52.7%
Strongly agree	20	27.0%

The mixed findings show that microfinance benefits many students but may not be suitable for high-cost nations or those with little entrepreneurial income. According to the research, all participants need scholarships, subsidized teaching materials, and financial planning help for financial stability education.

The question "How do microfinance programs enhance literacy levels in my household?" suggests financial empowerment may improve family literacy. The study indicated that 37.5% and 30% strongly feel microfinance enhanced family literacy. School funding boosts family literacy among kids and adults. Employment, money management, and community participation increase with literacy, increasing family and individual income.

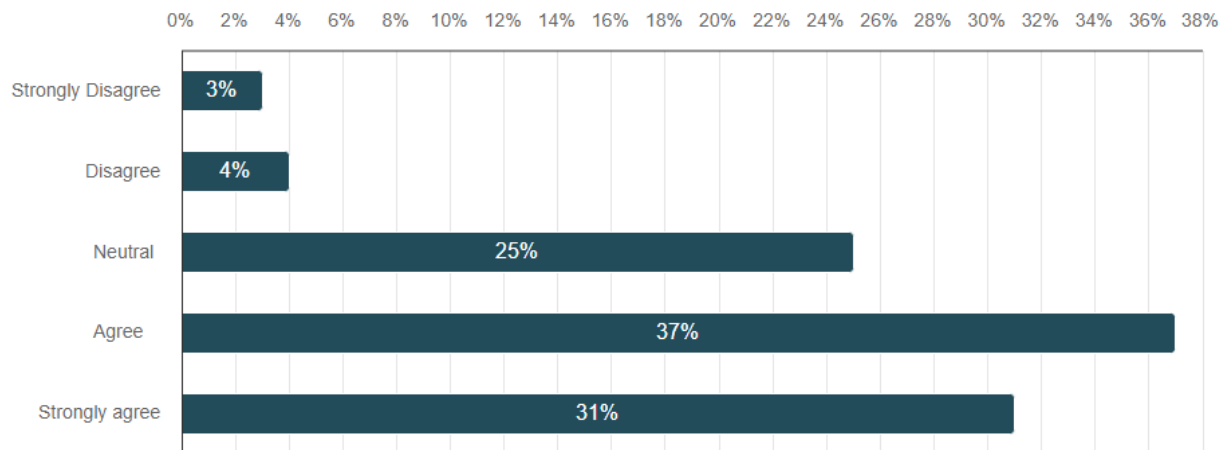


FIGURE 13. Improvement of household literacy levels through microfinance participation

Many are unaware of microfinance literacy benefits, and 25% are indifferent. This may signal that literacy instruction is less accessible or valued or that money is being diverted to other essentials despite rising income. 4.2% and 2.8% strongly disagreed that microfinance did not improve literacy. Lack of educational institutions, microfinance-supported firm money to spend in education, or cultural and socioeconomic issues that deprioritize formal literacy teaching in certain families may be to blame.

TABLE 12. Improvement of household literacy levels through microfinance participation

	n	Percent
Strongly Disagree	2	2.8%
Disagree	3	4.2%
Neutral	18	25.0%
Agree	27	37.5%
Strongly agree	22	30.5%

This reveals that microfinance improves certain literacy but not others. Diverse communities need literacy and funding. Microfinance consumers enhance family finances and education. Rural and under-privileged literacy initiatives improve microfinance's economic and educational benefits.

The question "The specific role of microfinance in expanding access to education beyond mere literacy has enhanced educational opportunities for my family," shows the variety of educational options for these programs provide. 41.4% and 27.1% believe microfinance educates households. Microfinance encourages education and training.

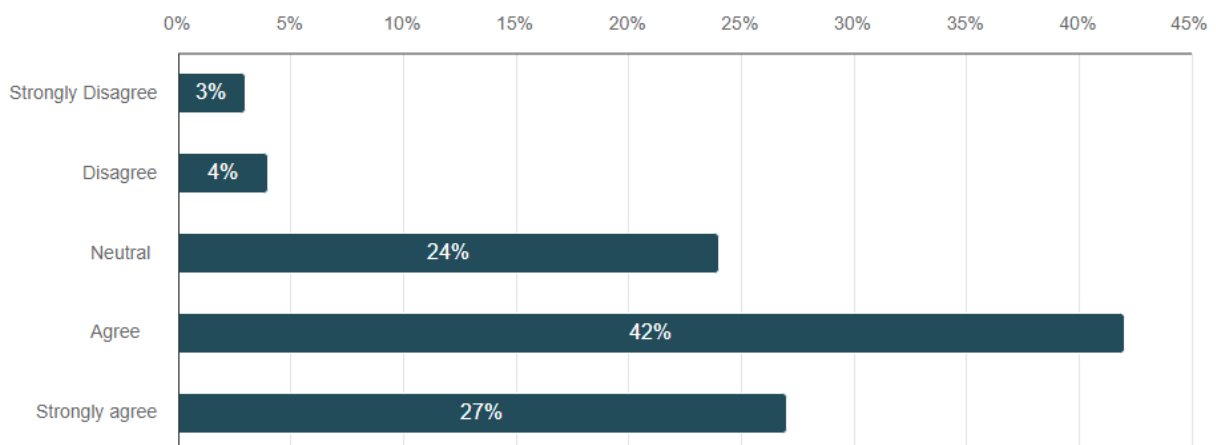


FIGURE 14. Enhancement of educational opportunities for families through microfinance participation

University degrees, vocational training, and extracurricular learning help family members find better-paying jobs, establish businesses, or join the formal sector. Poverty ends sustainably. Microfinance helps, yet 24.3% may not attend school. Healthcare, food, and shelter may be more important than financial incentives. 4.3% and 2.9% disagreed with microfinance enhanced education. Microfinance income, local or regional educational access, or economics may limit education investment.

TABLE 13. Enhancement of educational opportunities for families through microfinance participation

	n	Percent
Strongly Disagree	2	2.9%
Disagree	3	4.3%
Neutral	17	24.3%
Agree	29	41.4%
Strongly agree	19	27.1%

These results imply that microfinance may drastically improve educational opportunities for many families, but it requires community educational institutions or programs, economic achievement, and financial help. Scholarships, educational partnerships, and subsidized training may boost microfinance education. People who do not maximize their financial benefits may increase their family's schooling.

"Participating in microfinance programs has improved the quality of education accessible to my family," analyses how finances affect education. Microfinance helps families afford quality education and access. The survey revealed 41.3% and 20% strongly feel microfinance helps family education.

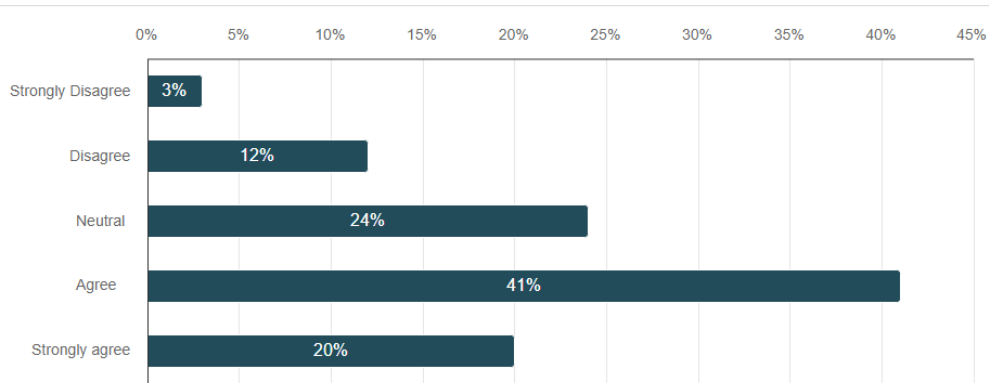


FIGURE 15. Improvement in quality of education accessible to families through microfinance participation

These activities help individuals enroll in better schools, get better resources, or attend college. Quality education often determines long-term success. Quality education improves income, career, and mobility. The 24% indifferent replies show microfinance has improved money but not education quality. Insufficient financing or comparable local schools may be to blame. The 12% who disagreed and 2.7% who strongly disagreed learnt nothing. Low microfinance returns, bad schools, or competing financial requirements may dissuade education investment.

TABLE 14. Improvement in quality of education accessible to families through microfinance participation

	n	Percent
Strongly Disagree	2	2.7%
Disagree	9	12.0%
Neutral	18	24.0%
Agree	31	41.3%
Strongly agree	15	20.0%

These findings imply microfinance improves schooling for many. Limited educational options prevent some from developing well. Microfinance families may acquire better or poorer schooling to meet these imbalances. This guarantees that microfinance improves education for everybody, regardless of poverty or geography.

This research, "The quality of life in Bangladesh is significantly enhanced by social entrepreneurship, such as microfinance programs," explores how social entrepreneurship affects society. The survey found 50.7% and 26% strongly believe social entrepreneurship improves life and these initiatives benefit Bangladesh economically.

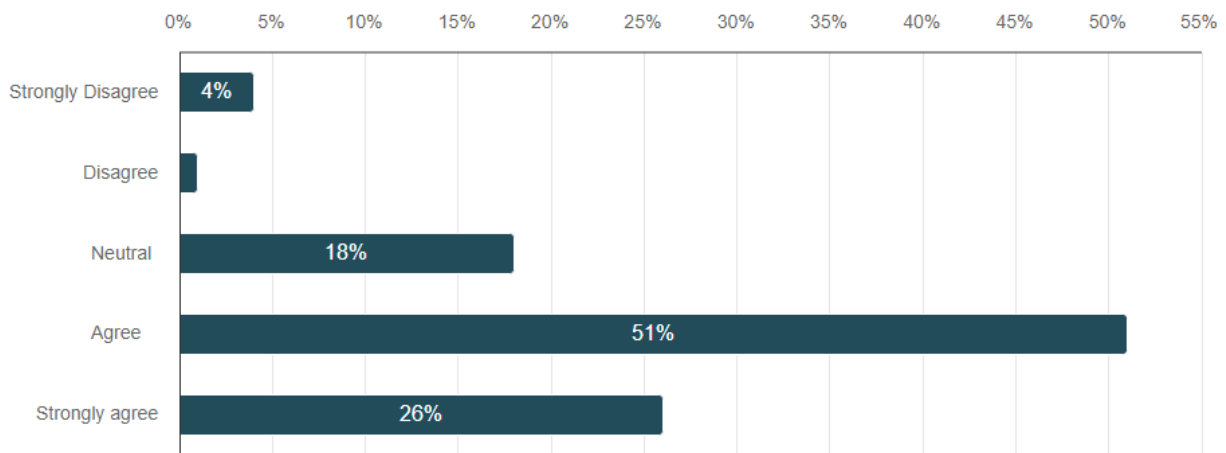


FIGURE 16. Crucial role of social entrepreneurship in improving quality of life in Bangladesh

Social entrepreneurs provide economic resources, business prospects, and skill development. Social entrepreneurship improves financial stability, education, healthcare, and housing by encouraging self-reliance and creativity in social issues. Even if 17.8% were indifferent, social entrepreneurship may not have helped. Early-stage firms, resource differences, and economic concerns may restrict these benefits.

TABLE 15. Crucial role of social entrepreneurship in improving quality of life in Bangladesh

	n	Percent
Strongly Disagree	3	4.1%
Disagree	1	1.4%
Neutral	13	17.8%
Agree	37	50.7%
Strongly agree	19	26.0%

1.4% and 4.1% strongly disagree, indicating a tiny percentage of individuals who may have unsuccessful enterprises, weak support networks, or adverse market circumstances that prohibit social entrepreneurship from enhancing their social entrepreneurship may improve quality of life, but its effects are inconsistent, and it must overcome hurdles to reach its socio-economic potential. Specialized training, market access, and community networks may help Bangladeshi social entrepreneurs.

The survey indicated that 35.6% and 34.3% strongly think social entrepreneurship decreases poverty. Each agrees that these initiatives help the poor financially. For self-reliance, sustainability, and employment shortages, social entrepreneurs combine economic innovation with social goals.

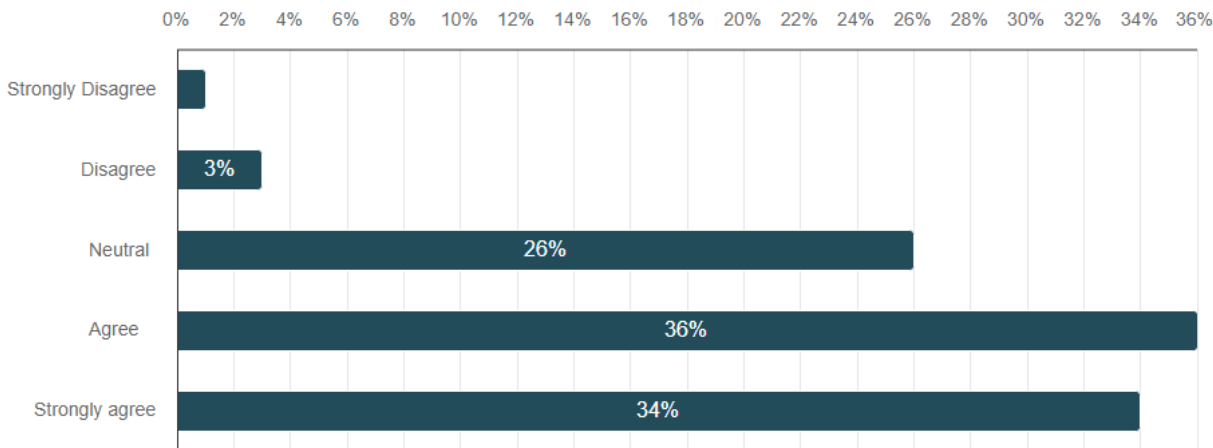


FIGURE 17. Effectiveness of social entrepreneurship initiatives in addressing poverty in Bangladesh

Social entrepreneurship as a poverty solution is supported by participants' higher incomes, greater resources, and the chance to contribute to the economy and community. The indifferent 26% replies suggest many may not grasp social entrepreneurship's poverty-reduction potential. Market circumstances, resource constraints, and new initiatives may restrict their effect. The 2.7% and 1.4% respondents who strongly disagree may have failed or lacked assistance, money, or market access as social entrepreneurs.

TABLE 16. Effectiveness of social entrepreneurship initiatives in addressing poverty in Bangladesh

	n	Percent
Strongly Disagree	1	1.4%
Disagree	2	2.7%
Neutral	19	26.0%
Agree	26	35.6%
Strongly agree	25	34.3%

Though promising and vital to relieve poverty, not all social entrepreneurs succeed. Businesses need training, infrastructure, and market access. Different results emphasize these topics. Social entrepreneurship may need additional support for poor people to eliminate poverty. This will provide Bangladeshis mentoring, skills, and community networks to alleviate poverty.

The survey revealed that 38.4% and 27.4% strongly feel these activities may promote sustainable development. Social entrepreneurship may improve long-term socio-economic growth, environmental stewardship, and community resilience, according to several participants.

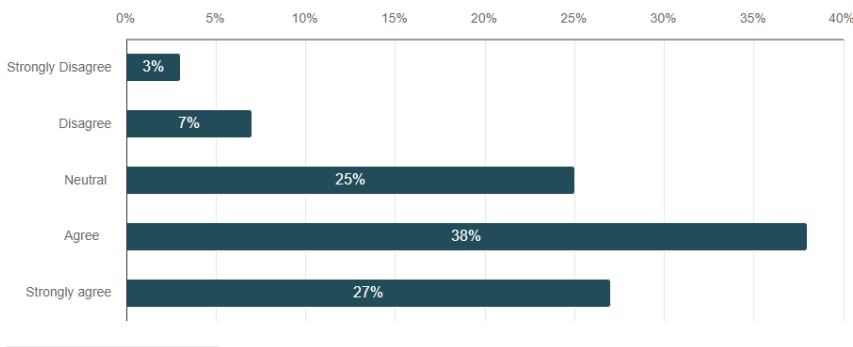


FIGURE 18. Potential of social entrepreneurship programs to impact sustainable development in Bangladesh

Social entrepreneurs "lastingly impact" poverty, education, healthcare, and sustainability. Bangladesh must adapt to current needs and improve its economy and ecology. Therefore, long-term thinking is crucial. However, 24.7% of indifferent replies suggest many doubts these efforts will last. Their enterprises are too tiny or immature to accomplish sustainable development goals, therefore they may worry about short-term gains that haven't lasted. Policies, market prospects, and resource constraints may hinder these endeavors. 6.8% and 2.7% strongly disagree that social entrepreneurship, although vital, may not be enough for sustainable development.

TABLE 17. Potential of social entrepreneurship programs to impact sustainable development in Bangladesh

	n	Percent
Strongly Disagree	2	2.7%
Disagree	5	6.8%
Neutral	18	24.7%
Agree	28	38.4%
Strongly agree	20	27.4%

According to the perception gap, social entrepreneurship requires funding, institutional support, legal frameworks, and community-driven solutions to fulfill long-term development goals. Social entrepreneurship may maintain success, but more work is needed to build and support these initiatives to maximize their long-term impact and create processes and structures that will benefit communities for years to come.

The survey revealed that 39.2% and 14.9% feel their communities where many projects need marketing and publicity despite public knowledge. Social enterprise requires awareness since people miss out. Since 33.8% are indifferent, social entrepreneurship is unknown. These measures may not completely integrate local economies or affect certain socioeconomic groups.

TABLE 18. Awareness of social entrepreneurship initiatives in the community

	n	Percent
Strongly Disagree	1	1.3%
Disagree	8	10.8%
Neutral	25	33.8%
Agree	29	39.2%
Strongly agree	11	14.9%

This enormous indifferent answer may also suggest people know about social entrepreneurship but don't understand how it works or benefits them. 10.8% and 1.3% strongly disagree, showing low inclusiveness. Geographic distance, lack of experience, or inability to communicate program advantages to all community segments may contribute to this lack of knowledge.

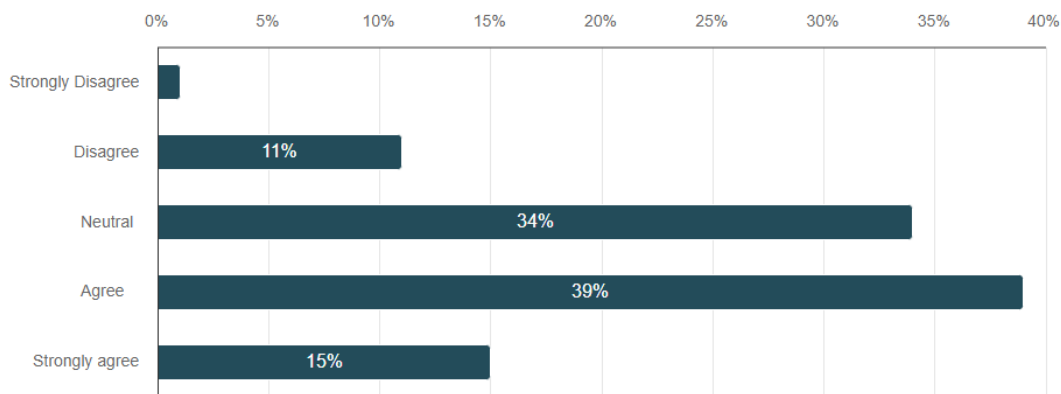


FIGURE 19. Awareness of social entrepreneurship initiatives in the community

Communicating social entrepreneurship to community members, especially the poor, boosts its effect. Make these programs accessible and promote them. Local leaders, social media, and community involvement may boost social entrepreneurship. Distribution and exposure appear to be important to social entrepreneurship's economic and social success in Bangladesh.

The study showed that 39.1% and 20.3% strongly feel Bangladesh's regulatory framework inhibits social business development. This hypothesis says that regulatory constraints prevent many firms from addressing social concerns. Long bureaucracy, strict tax rules, and unclear social business integration requirements may be barriers. These restrictions may prevent many social enterprises from developing, acquiring funds, or forming vital collaborations. Social firms thrive with government backing and adaptability, but present limits may limit their environmental, social, and economic solutions.

A non-social enterprise legal framework may hinder innovation and impede entrepreneurs from starting or growing their businesses. Unregistered social businesses may waste administrative and regulatory costs. This is problematic in Bangladesh, where social firms can reduce pollution, inequality, and poverty. Reforms that ease social company creation and operation, give tax benefits or exemptions for socially beneficial organizations, and provide finance, training, and mentoring are urgently required since so many respondents perceived laws as a barrier.

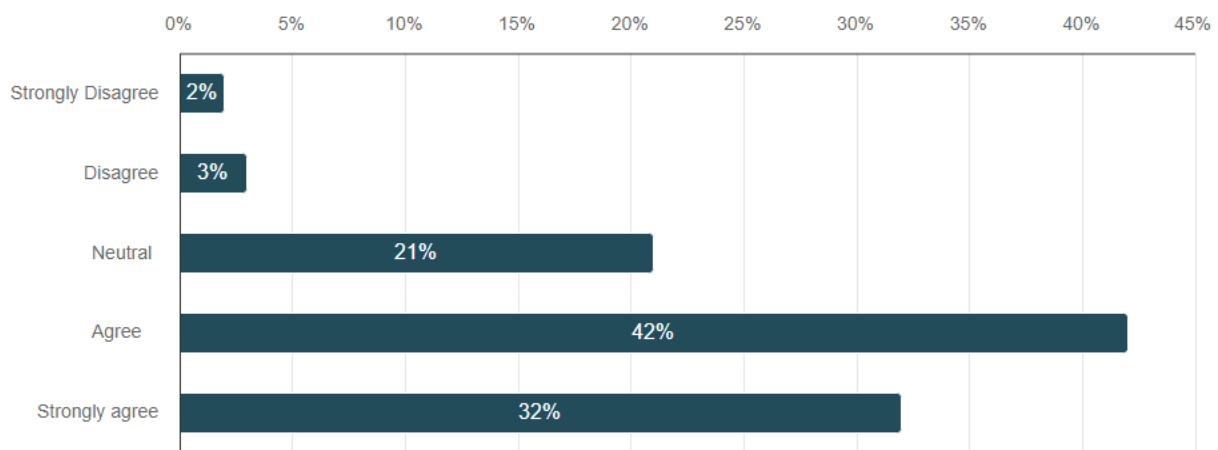


FIGURE 20. Challenges posed by regulations and policies for social enterprises in Bangladesh

33.3% indifferent replies show some respondents' companies' kind or size may have prevented these regulatory concerns. These laws may not apply to small, informal social businesses. Indifferent responses may exhibit pessimism about laws' long-term consequences on participants' enterprises, especially early entrepreneurs without compliance or legal issues. Respondents say regulatory issues influence people, although their effects vary by organization size, area, and industry.

TABLE 19. Challenges posed by regulations and policies for social enterprises in Bangladesh

	n	Percent
Strongly Disagree	1	1.4%
Disagree	2	2.8%
Neutral	15	21.1%
Agree	30	42.3%
Strongly agree	23	32.4%

Since 7.3% strongly disagreed, some enterprises may have managed regulation or worked in laxer areas. A few entrepreneurs with government links or legal and administrative skills may breach rules. These people may have greater system flexibility in government-supported or less-regulated technology or education-based social companies. Despite these exceptions, Bangladeshi regulations restrict social enterprises where the differences in experiences urge researching how constraints affect Bangladeshi social entrepreneurs in different industries and locations. Many principles may be overly generic for social entrepreneurship, which includes tiny, community-driven businesses and worldwide organizations. Social firms may have better circumstances in certain industries or places than others, which may lead to uneven development and missed possibilities in underprivileged regions. Social enterprises are unique; thus, policymakers need flexible laws.

Data shows that 42.3% and 32.4% of the respondents highly agree. Social entrepreneurs seeking banks, investors, or government funding encounter similar challenges. Despite their creativity and value, social entrepreneurs struggle to acquire finance to operate and develop. Traditional investors seeking quick returns may not appreciate social firms since they may not maximize income. Due to their emphasis on financial sustainability and social impact, banks and other lenders may see social enterprises as risky or unconventional, making loan approval problematic.

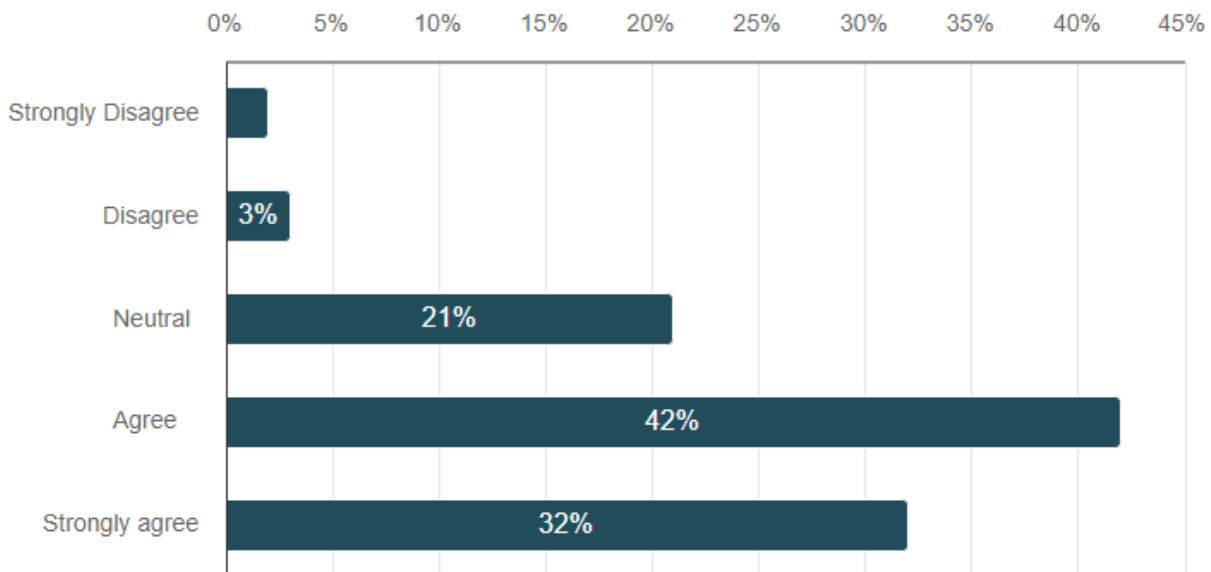


FIGURE 21. Access to funding as a major challenge for social entrepreneurs in Bangladesh

Research shows social entrepreneurs struggle to fund staff, infrastructure, and expansion. 21.1% indifferent responses may indicate that entrepreneurs who have not yet sought financing or found their firms have not faced these issues. Without loans or investments, they may use personal savings, community aid, or microfinance. Social entrepreneurs may manage modest businesses without significant investment owing to their neutrality. The method may limit growth and sustainability.

2.8% and 1.4% strongly disagree, showing few social entrepreneurs think beyond money. Operating in sectors with more investors, personal financial ties, social entrepreneur awards, or government initiatives may explain this. Socially aware enterprises may have benefited from crowd sourcing, NGOs, and impact on investing companies. This minority doesn't alter that money hinders Bangladeshi social entrepreneurs.

TABLE 20. Access to funding as a major challenge for social entrepreneurs in Bangladesh

	<b>n</b>	<b>Percent</b>
Strongly Disagree	1	1.4%
Disagree	2	2.8%
Neutral	15	21.1%
Agree	30	42.3%
Strongly agree	23	32.4%

This financial problem inhibits social entrepreneurs' development and ability to solve Bangladesh's social, environmental, and economic challenges. Social entrepreneurs frequently have little support and influence. Lack of finances may exhaust entrepreneurs. Future businesses may collapse, and the research suggests more dynamic financial ecosystems that fit social entrepreneurs' demands and provide funding options that balance financial feasibility and social impact. Social entrepreneurs require unique funding. This might include social impact funds, low-interest loans or grants for social enterprises, or private-sector, government, and international financial partnerships. P2P, impact investing, and crowd funding may support social companies. Social entrepreneurs in Bangladesh may boost sector development by resolving financial gaps.

The study revealed that 51.4% and 17.2% strongly favor Bangladeshi social entrepreneurship. This optimism may be due to social corporations being seen as a solution to poverty, unemployment, and environmental deterioration in underdeveloped countries. Since over half of respondents perceive growth potential, Bangladesh's youthful population, technological availability, and social awareness promote socially orientated firms despite legislative, financial, and infrastructural challenges. More international, NGOs, and private enterprises investing in Bangladeshi social entrepreneurs may also help. Collaborations provide social entrepreneurs with resources, networks, and guidance. Urbanization and development provide social entrepreneurs with new markets and demands. The Bangladeshi development model uses social entrepreneurship to address its difficulties.

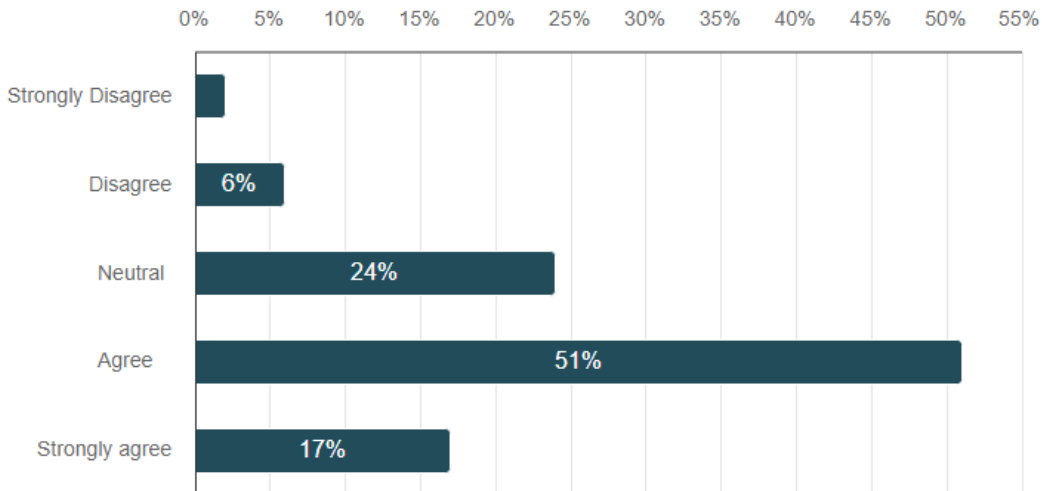


FIGURE 22. Opportunities for growth of social entrepreneurship in Bangladesh despite challenges

The sector's development worries some, while 24.3% are indifferent. Finance and regulatory issues from past enquiries may explain this. Indifferent replies may indicate that opportunities exist, but resources are not always accessible, particularly for smaller social companies or those in rural or impoverished locations. These companies may find development theoretically owing to structural barriers. From their experiences, 5.7% disagree and 1.4% strongly disagree and may find the limits or culture unsuitable for social company development.

TABLE 21. Opportunities for growth of social entrepreneurship in Bangladesh despite challenges

	n	Percent
Strongly Disagree	1	1.4%
Disagree	4	5.7%
Neutral	17	24.3%
Agree	36	51.4%
Strongly agree	12	17.2%

Due to optimism and caution, growth potential requires better institutions, infrastructure, and policies. Mentorship, talent development, and finance may benefit small businesses. Clearer rules, public-private-social alliances, and government subsidies may help social entrepreneurs. Interaction between

stakeholders lowers obstacles, establishes networks for social entrepreneurs to share resources and influence, and increases capacity. Statistics show Bangladesh's social entrepreneurship company has huge potential despite limitations. Most respondents thought industrial growth would solve the nation's social and economic problems. The variety of replies implies that additional work is needed to ensure that all social entrepreneurs, regardless of size, geography, or industry, may access these possibilities. Social entrepreneurship may assist Bangladesh economically and socially.

39.7% and 20.6% strongly believe social firms need money, networks, and training. This big response shows that social entrepreneurs are creative and passionate. Few have talents, relationships, and resources to succeed. Finance, marketing, and leadership training help entrepreneurs run businesses. Networking may attract investors, partners, and mentors. Many entrepreneurs need support starting or running their businesses due to finances. This comprehensive help package addresses social entrepreneurs' evolving social challenges. Many believe assistance is essential, however 30.1% of neutrals are unsure about the proper help. Responders may presume no major concerns. Social enterprises need various elements based on size, breadth, and sector. Some firms require money immediately, while others network to get fans. Neutral social entrepreneurs may not value training and networking or lack time to investigate. Social entrepreneurs may learn about support networks and company success.

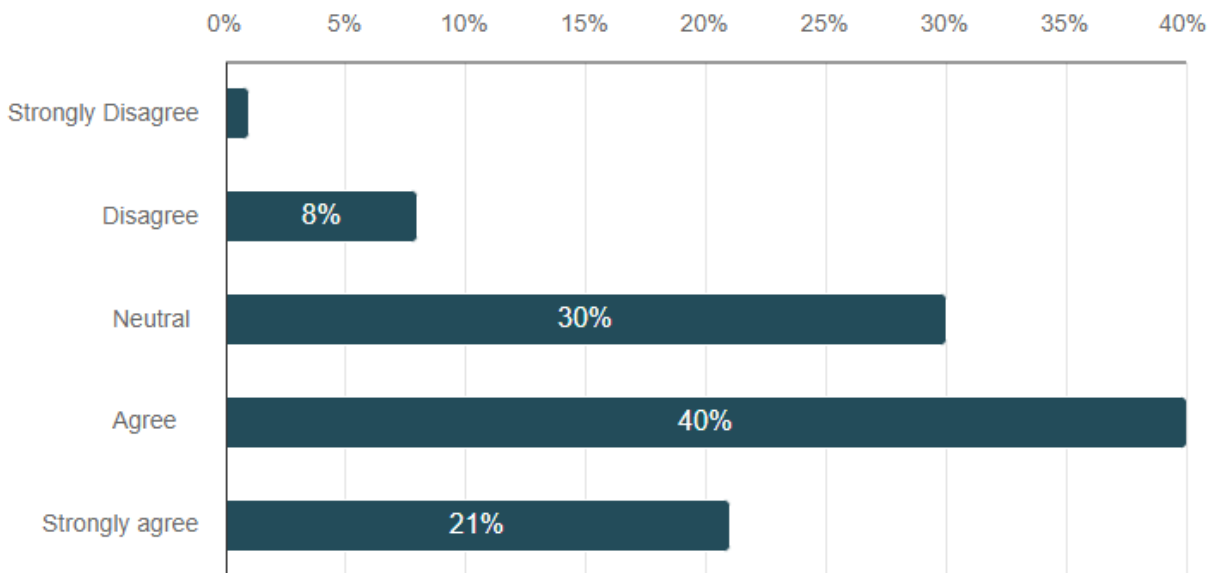


FIGURE 23. Types of support needed, like training and financial assistance, for social entrepreneurs to thrive

8.2% disagree and 1.4% strongly disagree, showing a tiny fraction do not need this help or think the support methods are inadequate. Bad training, networking, or banking may have caused this. Experts and connections may value policy change or market access above these services. Geography, industry, and social business may limit support systems. Social entrepreneurs need better, more accessible, and effective counsel to fulfill industry standards. Successful social entrepreneurs need finance training, networking, and mentoring. Social entrepreneurs may require platforms to work with government, businesses, and NGOs. Rural and impoverished enterprises must be included in social innovation finance to prevent leaving anybody behind.

TABLE 22. Types of support needed, like training and financial assistance, for social entrepreneurs to thrive

	n	Percent
Strongly Disagree	1	1.4%
Disagree	6	8.2%
Neutral	22	30.1%
Agree	29	39.7%
Strongly agree	15	20.6%

Studies show Bangladeshi social entrepreneurs require training, networking, and finance. A more comprehensive and adaptive support framework that addresses social entrepreneurs' particular issues may help successful and failed businesses. It is needed to make specialized resources widely available to build a resilient and creative social entrepreneurship ecosystem in Bangladesh that can tackle the largest social and economic issues.

## 4.2 Findings of the study

Participants benefited from Bangladeshi microfinance. Many individuals and communities gained from money. Results suggest 35.6% of participants thought microfinance increased family income, with 12.3% strongly agreeing. These programs aid company growth, money management, and income.

Rural and low-income participants get loans, unlike banks. Members may fulfill current and future financial demands with this access. Despite microfinance program success, 38.4% of respondents were indifferent, showing income gains may not be relevant for everyone. Neutrality may be due to market volatility or early corporate activities that take years to pay out. Microfinance may have been challenging for 9.6% and 4.1% who strongly disputed that their income had grown. High borrowing rates, little corporate support, or tough market conditions may produce this.

The findings show microfinance reduces child hunger. 43.8% and 16.5% strongly feel microfinance reduces family hunger. These solutions make family meals inexpensive. Credit and loans help families purchase food. Youth must avoid famine, thus financial empowerment benefits families. Microfinance decreases rural and marginalized hunger. The 30.1% indifferent responses show many may not feel hunger drop. Early firm development or financial issues may cause this. Though covered by microfinance, family expenses like loan repayments or enterprise investments may diminish food security income. 8.2% and 1.4% strongly disagreed with hunger vanishing. Some participants' food supply has not increased with microfinance. Health food shortages or inflation may be to blame.

The data also suggests microfinance programs boost household literacy. 37.5% and 30% said microfinance enhanced family literacy. Microfinance helps households afford schooling, improving literacy. When microfinance-supported enterprises increase family income, school supplies, books, and other educational materials may be acquired. Investment in education boosts literacy and child outcomes, building communities. Education helps microfinance customers get income and escape poverty. However, 25% were ambivalent, showing that many participants may not instantly associate microfinance with literacy growth. Microfinance may have had less impact on literacy if other financial requirements were met or education was good. 2.8% and 4.2% strongly disagreed with literacy that had improved. This shows that poor economic growth or restricted educational access prevents people from investing in literacy and education.

The study also explored whether social entrepreneurship may improve Bangladesh's quality of life beyond income, poverty, and literacy. 50.7% and 26% strongly agreed that microfinance and social entrepreneurship enhance life. These programs address economic, social, and environmental issues to better communities. Microfinance strengthens communities, families, and livelihoods. They may enhance quality of life, but 17.8% were ambivalent, suggesting they may fail. Entrepreneurs and people in legal or business trouble may not benefit immediately. Additionally, 4.1% strongly disagreed and

1.4% disagreed. Bangladesh's complicated social and economic setting may disappoint responders or make microfinance and social entrepreneurship unprofitable.

Most respondents think microfinance can alleviate Bangladeshi poverty. 34.3% and 35.6% agreed microfinance and social entrepreneurship aid poverty. Better living conditions, resource availability, and income may benefit participants. They encourage financial stability, small company creation, and poverty relief. Microcredit encourages self-sufficiency, charity reduction, and community growth. 26% of replies were uncertain, suggesting some may not have witnessed major economic benefits despite poverty reduction. External economic restraints or startup challenges may limit earnings. Microfinance increases income, hunger, and literacy, but effects vary. Microfinance participants' financial and social well-being depends on market, corporate, and external variables. Microfinance initiatives boost Bangladeshi consumers' education, food security, and economic development despite issues. More refining and targeted support are required to guarantee all participants benefit from these programs and achieve long-term sustainability and social effects.

### **4.3 Conclusion**

This chapter studied how microfinance and social entrepreneurship initiatives helped Bangladeshis economically and socially. These techniques improved family income, poverty, food security, and education for many. Although outcomes varied, these treatments benefited most. Income growth, financial stability, and education challenge some. These effects vary by economic, educational, occupational, and geographical factors. Microfinance has helped individuals live sustainably and accomplish long-term objectives. Other, notably underprivileged areas have improved less, underscoring the need for specific initiatives and help. The chapter suggests financial literacy initiatives, mentoring, and more flexible financial alternatives to assist members handle loans and start enterprises. This includes lowering company legal and commercial hurdles and improving rural and disadvantaged resource availability. Microfinance in Bangladesh has encouraged economic and social growth despite its limits, as seen by its success. These initiatives may enhance living for people from varied socioeconomic backgrounds and geographies with proper support and regulations. This chapter discussed microfinance in Bangladesh's pros and cons and how to enhance it to optimize its long-term impact and help communities grow sustainably.

## 5 DISCUSSION AND CONCLUSION

Studies show that microfinance-supported social entrepreneurship improves income, poverty, and literacy. These programs affect individuals differently, according to studies. A quantitative analysis may explain these results. The greatest surprise was that 35.6% and 12.3% strongly agreed microfinance programs boosted family income. Loans started and enterprises grew. Social enterprise with microfinance may have benefited the poor. The 38.4% indifferent response suggests some grantees' enterprises were too young or didn't make enough money. In fluctuating markets or challenging business circumstances, income stability takes longer. Many households earned more.

According to poverty reduction research, 43.8% and 16.5% highly agreed that microfinance programs reduced family poverty. Social entrepreneurship reduces poverty via money, self-reliance, and sustainability. 30.1% regarded microfinance's poverty reduction neutral. This illustrates that some households improved financially, while others faced obstacles like excessive loan interest rates, firm collapse, or external economic restraints that prevented them from using microfinance to escape poverty. 8.2% and 1.4% strongly disagreed, saying microfinance failed minorities. These programs cannot address the unique and context-specific issues experienced by different groups and need a more tailored approach.

Microfinance affects literacy and education, research finds. 37.5% and 30% strongly agreed that microfinance increased household literacy. Financial aid may help households educate themselves or their children. Financial empowerment may advance society. 25% were indifferent, proving microfinance did not persuade some families to choose education above food and healthcare. This shows microfinance requires more help converting economic benefits to education. The 4.2% and 2.8% who disagreed or strongly disagreed with microfinance's influence on literacy imply economic and societal hurdles prohibited some from investing in education. This implies microfinance and education for optimum development.

Compared to objectives, microfinance-supported social entrepreneurship increased income, poverty, and literacy. I showed through this thesis that marginalized group socioeconomic well-being and financial empowerment was ensured by social enterprises. Most respondents felt microfinance benefits the economy. These include poverty reduction and family income growth. Despite the improvement, literacy and poverty reduction answers imply that not everyone has benefited. This shows that various

individuals, especially those who have yet to profit from these activities, need additional changes to solve their problems. Many reported family literacy advances, which may have aided school performance. Indifferent and negative replies imply that these advantages are not universal, emphasizing the need for more targeted aid to ensure financial empowerment leads to education, especially in disadvantaged communities. Microfinance-backed social enterprise improves literacy, income, and poverty. Research found that consistent, inclusive social empowerment and sustainable development demand more activity.

### **5.1 Comparison with existing literature**

This research and others on Bangladesh's microfinance-supported social entrepreneurship's economic, social, and educational benefits are similar and distinct. Context-specific variations and enduring patterns demonstrate microfinance's sustainable growth. Social entrepreneurship study reveals that microfinance helps poor people develop firms that boost family income and reduce poverty. Bornstein and Davis (2010) say social entrepreneurship ventures like microfinance help marginalized places prosper economically. This poll found 47.9% agreed or strongly agreed that microfinance increased household income. Rahman et al. (2019) say microfinance reduces poverty and creates businesses. Many respondents said microfinance alleviated household poverty.

Although microfinance has numerous economic benefits, this research found that many participants did not see income or poverty reductions. The 38.4% neutral on microfinance's influence on family income and 30.1% indifferent on poverty alleviation demonstrate this. Bangladesh's economy, culture, and society influenced outcomes. Market instability, high interest rates, and company failure may cost microfinance participants. This research found significant operating expenses and restricted market access for rural Bangladeshi microfinance users. Microfinance may help communities economically if structural hurdles are removed. These limits may prevent people from earning enough to leave poverty, argue Banerjee and Jackson (2017).

This research found that microfinance reduced hunger and improved food security. For instance, 46.7% and 17.3% strongly agreed that microfinance programs enhanced family food security. By helping individuals afford food and healthcare, microfinance increases local social well-being, the research found. Azmat (2013) explains how creative financing may help social entrepreneurs fight hunger. Muktadir-Al-Mukit and Hossain (2020) say microfinance programs help members increase, diversify,

and stabilize their finances, improving food security. The survey respondents reported better family food security.

Surveys showed that many people's food insecurity didn't improve. 26.7% of neutral and 9.3% strongly disagree with the disagreement think family food security has improved. Bangladesh's high cost of living, limited food availability, and rising food prices may diminish microfinance's benefits for marginalized people. Sawada et al. (2018) argue that inflation and market volatility may reduce members' buying power and ability to buy healthy food, diminishing microfinance's food security benefits. The study's mixed outcomes suggest microfinance must address structural issues to improve food security.

Financial resources assist families with investing in their children's and themselves education, improving results, according to research. This research revealed that microfinance impacts education. Grove and Berg (2014) claim that microfinance and other social businesses create human capital via education and skills. This research found that 37.5% and 30% strongly agreed that microfinance programs boosted household literacy. According to Mair and Ganly (2013), social entrepreneurship fosters sustainable development by tackling educational inequality and delivering excellent education. Many respondents reported household literacy gains, this survey revealed.

Many individuals did not improve their literacy, the survey found. 25% were neutral and 7% strongly disagreed that household literacy increased. Bangladesh's cultural and socioeconomic background may explain this variance from predicted results, since individuals may have limited access to excellent educational institutions, competing financial requirements, and socio-cultural constraints that limit education investment. Huybrechts and Nicholls (2012) suggest that quality educational institutions and socio-cultural attitudes towards education limit microfinance's influence on educational success, particularly for the poor. Mixed evidence supports this. Only structural improvements can improve microfinance education.

This research implies social entrepreneurship improves life. Social entrepreneurship programs like microfinance help 50.7% and 26% of respondents. Social entrepreneurship works to solve poor people's social, economic, and environmental problems, according to modern research. According to Uddin and Akther (2019), social entrepreneurship fosters inclusive development and social transformation by benefiting stakeholders and communities. People surveyed reported improved lifestyles. Social entrepreneurship promotes economic empowerment, social inclusion, and environmental stewardship, which aids development and any responders' lives improved (Lubarerink 2020).

Many lives did not improve, the investigation found. 17.8% of indifferent and 5.5% strongly disagreed said that their quality of life increased for the initiatives of Social Enterprises. Bangladesh's shaky economy may have caused this disappointment. High expenses, market, and regulatory restrictions may hinder social entrepreneurship. Spence et al. (2011) say regulation and market access may inhibit social entrepreneurs' social and economic goals. The study's mixed findings imply social entrepreneurship must address structural challenges to improve lives.

This research found that social entrepreneurship and microfinance increase economic, social, and educational results. Increased wealth, poverty reduction, and literacy may help marginalized communities flourish. Though expected, income, poverty, literacy, and quality of life did not increase for many. Bangladeshi social entrepreneurship is limited by market instability, regulations, and culture. Social entrepreneurship and microfinance may help sustainable development if underprivileged people's structural challenges are addressed. More research and specialist interventions are required to make these programs consistent and inclusive.

## **5.2 Factors affecting outcomes**

Through financial literacy, resources, local infrastructure, gender, employment, and education, microfinance-supported social entrepreneurship benefits participants. This mix yields success and problems. Bornstein and Davis (2010) discovered that financial management and budgeting skills increased microfinance loan utilization to enhance income and quality of life. Financially ignorant people failed to repay their debts, increasing debt and making financial independence difficult. Financial literacy helps savvy investors maximize social entrepreneurship's benefits (Eichler & Schwarz 2019). Microfinance reduced poverty and improved financial outcomes for all participants inconsistently.

Nicholls and Huybrechts (2012) claimed social entrepreneurship needs resources. Entrepreneurs with market, raw material, and business network access started and grew their businesses, whereas those without did not. Lubberink (2020) noted that local infrastructure—transportation, communication, and utilities—determined results. Good infrastructure helped enterprises start and grow, whereas poor infrastructure restricted market access and growth. Social entrepreneurship literature suggests social firms need resources and infrastructure to succeed. Results support this.

Social entrepreneurship is affected by gender since women faced financial barriers and possibilities. Banerjee and Jackson (2017) suggest microfinance provides women financial resources and economic chances. Cultural barriers prohibit women from engaging in and profiting from these programs, reinforcing this study's claim that women are less financially independent than men. Khan (2018) suggested microfinance programs enable non-binary to prosper to promote gender diversity and inclusiveness.

Employment and education affected social entrepreneurship program performance, argue Muktadir-Al-Mukit and Hossain (2020). Self-employed and educated participants utilized microfinance loans more than jobless or undereducated participants to start and expand companies. Kickul and Lyons (2020) say education helps social entrepreneurs run businesses and invest wisely. This research indicated that educated individuals succeed. Praszkiec and Nowak (2011) found that corporate and microfinance-savvy social entrepreneurs thrive. This suggests work position affects outcomes.

### **5.3 Challenges and opportunities for social entrepreneurship**

Bangladeshi social companies and microfinance initiatives face financing, legal, and marketing issues, according to the report. Problems may explain social entrepreneurship, ecosystem constraints and developments. Most social businesses need money. Traditional financial institutions see social businesses as hazardous investments due to their focus on financial sustainability and social impact (Kickul & Lyons 2020; Spence et al 2011). Social entrepreneurs seldom get institutional funding to grow, develop, or enhance society (Banerjee & Jackson 2017). Rural areas with low resources may struggle to support financial institutions and microfinance (Huybrechts & Nicholls 2012). Complex and bureaucratic requirements impede social business registration and operation. Resource availability and market entry are limited for these companies (Rana et al 2020; Bhandari & Bhattarai 2017). Bangladeshi social firms struggle to receive government backing and tax incentives since they cannot legally split from non-profits and for-profits. Social companies are hard to start and have few laws, therefore social entrepreneurs can't formalize (Molla & Alam 2013). These regulations hinder social firms' growth and prohibit new socially motivated entrepreneurs, limiting the sector's sustainability (Kummitha 2017). Social enterprises in Bangladesh, especially in disadvantaged areas, struggle to reach clients. Social entrepreneurs in these areas struggle to contact consumers and grow their market due to weak infrastructure, logistical issues, and competition from existing businesses (Azmat 2013; Grove & Berg 2014). Mentoring and business networks help social entrepreneurs succeed (De Lange & Dodds 2017;

Khan 2018). These market access barriers limit social companies' ability to produce sustained revenue and improve their communities' socioeconomic well-being (Lubberink 2020; Long 2020). Despite these obstacles, Adnan et al. (2018) and Sawada (2018) studied many ways to improve social entrepreneurship in Bangladesh. Opportunities include supporting more flexible and inclusive regulatory frameworks that identify and promote social entrepreneurs' distinctive qualities and enhancing technical assistance, financing, and capacity-building with NGOs and international development partners. E-commerce and digital technologies may help social enterprises reach more clients and enter new industries. This may boost their sustainable income and social and economic goals.

#### **5.4 Community and stakeholder engagement**

Due to demographic and socioeconomic disparities, community and stakeholder participation has influenced social firms, notably microfinance operations in Bangladesh. Social entrepreneurship has supplied skills and resources to local needs. These changes greatly affected income, poverty, and literacy (Ashraf & Sarker 2020; Lubberink 2020). Study finds community knowledge, location, and cultural tolerance impact engagement. Program length and efficacy vary. This participation, paired with ethical business goals, has strengthened disadvantaged people's economic and social resilience, laying the framework for sustainable development.

Local stakeholders benefit from community co-creation. Rural Bangladesh microfinance reduces poverty and develops communities via community and local leader participation. Social entrepreneurs include beneficiaries in monitoring, analysing, and developing their initiatives and local communities in decision-making for contextually suitable and sustainable solutions. Uddin and Akther (2019) found that social businesses need community involvement to tackle complicated challenges.

Location and program type impact community participation and performance, study shows. Urban social entrepreneurship fails because individuality grows and community networks dissolve due to declining involvement (Sawada et al 2018; Adnan et al 2018). Lack of local leadership, community support, and shared decision-making. Finally, these constraints hinder microfinance programs. Community participation and project benefit sharing are affected by gender and disadvantaged group norms (Kummitha 2017; Lakkol & Savitha 2024). These inequalities need a more inclusive strategy that involves all groups, especially those left behind by institutions.

Government, NGOs, and businesses affect social entrepreneurship. NGOs network, give resources, and create social entrepreneurial capacity (De Lange & Dodds 2017; Grove & Berg 2014). Stakeholder skills help social entrepreneurs overcome talent, resources, and market barriers. Praszkiec and Nowak (2011) found that social corporations and NGOs link grassroots to development. Political frameworks and legislative incentives have promoted effective social entrepreneurship models (Kickul & Lyons 2020; Rahman et al 2019).

Research shows that community and stakeholder participation boost social entrepreneurship programs. Community networks and stakeholder involvement increased cash, reduced poverty, and enhanced literacy (Rabby et al 2011; Barai 2020). Low involvement hurts program effects, variation, and sustainability. Social entrepreneurship must benefit all groups, regardless of location, culture, or socioeconomic level, via targeted community mobilization, stakeholder partnerships, and inclusive participation (Azmat 2013; Sabella & Eid 2016). Social businesses should foster capacity-building, awareness, and inclusive governance to advance Bangladesh.

## **5.5 Policy implications**

This paper recommends targeted regulatory, financing, and social entrepreneurship support for Bangladesh. Institutional barriers hinder microfinance social entrepreneurship's impact on income disparity, poverty, and literacy. Social entrepreneurs in diverse socioeconomic contexts require comprehensive laws to provide a supportive legal framework, guarantee money, and provide tailored help.

Bangladeshi social firms need laws to overcome regulatory hurdles (Sabella & Eid 2016; Sawada et al 2018). Regulations may confuse conventional and social firms, producing scale and regulatory issues (Azmat 2013). Social companies should benefit from specific legislative reforms that recognize their unique traits and provide exemptions, quicker registration, and tax advantages. They may get "social enterprise-friendly" government certification for public funding, procurement, and stakeholder involvement (Muktadir-Al-Mukit & Hossain 2020).

Given participants' difficulty securing conventional finance, social entrepreneurship funding may rise (Rahman et al 2019; Barai 2020). Bangladeshi social companies may struggle to raise fund. Their focus on social effect above profit is risky (Kickul & Lyons 2020). Policy should establish social enterprise funds that provide low-interest loans, grants, and equity to social entrepreneurs. NGO, govern-

ment, and commercial investors will collaborate (Adnan, Yusoff & Ghazali 2018; Lubberink 2020). Private sector social and environmental corporate investments may get government tax deductions or credits (Eichler & Schwarz 2019; Sabella & Eid 2016). Increasing private investment in social companies would maintain funding.

Raby et al (2011) and Lakka and Savitha (2024) recommend social firms develop expertise. Without mentorship, training, and market connections, rural social enterprises fail (Spence et al 2011; Long 2020). Regional training programs and incubators may aid social entrepreneurs. These centers may teach social entrepreneurs business strategy, marketing, financial literacy, and impact assessment to start a social project (Khan 2018; Grove & Berg 2014). Working with NGOs, government agencies, and the private sector to increase market access, infrastructure, and capacity may help Bangladeshi entrepreneurs succeed (Mair & Ganly 2013; Ashraf & Sarker 2020).

## 5.6 Future directions

Bangladesh's microfinance literature gap may enable future studies to explain how microfinance might enhance socioeconomic development. The project will assess microfinance's long-term impacts on income, poverty, education, and literacy. Economics, social sciences, and education studies should be used due to their intricacy. A longitudinal study might examine Bangladeshi microfinance and incomes. Some questions can be examined further like, "What are the long-term effects of microfinance on the economic growth and stability of low-income households in Bangladesh?" Family economic development may help researchers analyse income enhancements' stability and how market volatility, regulatory constraints, and environmental factors affect them (Bornstein & Davis 2010). The study would demonstrate how microfinance decreases poverty and improves development. Famine reduction and microfinance matter. So, "To what extent does engagement in microfinance initiatives influence the prevalence of hunger and nutritional outcomes among both urban and rural populations in Bangladesh?" This quantitative and qualitative research will examine how microfinance affects diet diversification, food security, and nutrition. This study may include household surveys, interviews, and community case studies to demonstrate how microfinance affects food outcomes. Literacy and microfinance study are required. Another is like "To what extent does microfinance improve educational outcomes and literacy rates in socioeconomically disadvantaged Bangladesh?" Financial analysts and educational theorists must study microfinance's impact on education. Scholars may evaluate whether microfinance loans increase family income, education investment, or education directly (Bornstein &

Davis 2010). Academically, this effort may show how microfinance benefits society and education. Answers on microfinance in sustainable development case studies are needed. To demonstrate best practices and lessons, case studies may emphasise Bangladesh's geographical and demographic diversity. Studies of Bangladeshi or similar socioeconomic locations may reveal microfinance project drivers and limits. Finally, solid empirical research on these topics would fill gaps and provide policymakers, financial institutions, and development practitioner's options. Study will reveal and utilise microfinance's social and economic advantages in Bangladesh and worldwide.

## 5.7 Conclusion

The thesis found that microfinance-supported social entrepreneurship in Bangladesh raised family income, poverty, and education. Interventions helped excluded populations become financially secure (Azmat 2013; Bhandari & Bhattarai 2017). Ashraf and Sarker (2020) say microfinance has improved literacy by helping households educate their children. Despite hope, the inquiry found resource restrictions, education quality disparities, and financial sustainability issues. These limitations show that social entrepreneurship has numerous benefits but requires refinement for socio-economic sustainability (Bornstein & Davis, 2010; Kickul & Lyons, 2020). Comprehensive research of social entrepreneurship's impact on Bangladesh's income, poverty, and education enriches emerging nation literature. Researchers say social companies, NGOs, and community people must work together for social and economic success (Lubberink 2020; De Lange & Dodds 2017). Stakeholder support helps social entrepreneurs flourish. Social entrepreneurs in underdeveloped countries require government help, says research. This illustrates how limits effect social entrepreneurship. Social entrepreneurs, lawmakers, and community organisations may apply the study's strategic planning, resource allocation, and community participation results. Community needs and resource allocation may help social entrepreneurs (Kickul & Lyons 2020). Policies should provide financing, regulatory ease, and market opportunity for social enterprises to grow (Sawada et al 2018). Community organisations can use these insights to better engage beneficiaries, provide training and capacity-building programs like financial literacy, and foster public-private partnerships to boost economic and social contributions to ensure the long-term success of social entrepreneurship initiatives.

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# APPENDIX

## Questionnaire

Dear respondent,

Thank you for participating in this survey. This questionnaire aims to gather data on the role and impact of social entrepreneurship in achieving sustainable development in Bangladesh. Your responses will contribute to research on how social businesses, particularly those supported by microfinance, influence poverty, hunger reduction, and educational development. The survey will take approximately 10 minutes to complete. Your responses are confidential, and your identity will not be disclosed.

### Section 1: Demographic Information

1. **Age**

- A. 18-24
- B. 25-34
- C. 35-44
- D. 45-54
- E. 55 and above

2. **Gender**

- A. Male
- B. Female
- C. Non-binary
- D. Prefer not to say

3. **Level of Education**

- A. No formal education
- B. Primary education
- C. Secondary education
- D. Higher secondary
- E. Bachelor's degree
- F. Master's degree
- G. PhD or higher

**4. Employment Status**

- A. Employed
- B. Self-employed
- C. Unemployed
- D. Student
- E. Other (Please specify)

**5. Region**

- A. Urban
- B. Rural

**Section 2: Income and Poverty**

**6. Participating in microfinance programs has significantly improved my household income.**

- A. Strongly Disagree
- B. Disagree
- C. Neutral
- D. Agree
- E. Strongly Agree

**7. Participating in microfinance programs has helped me reduce my household's poverty levels.**

- A. Strongly Disagree
- B. Disagree
- C. Neutral
- D. Agree
- E. Strongly Agree

**8. Participating in microfinance programs has made me more financially independent.**

- A. Strongly Disagree
- B. Disagree
- C. Neutral
- D. Agree
- E. Strongly Agree

**Section 3: Hunger and Food Security**

9. **Participating in microfinance programs has improved the food security in my household.**
- A. Strongly Disagree
  - B. Disagree
  - C. Neutral
  - D. Agree
  - E. Strongly Agree
10. **Participating in microfinance programs has allowed me to provide better nutritional options for my family.**
- A. Strongly Disagree
  - B. Disagree
  - C. Neutral
  - D. Agree
  - E. Strongly Agree
11. **Participating in microfinance programs has reduced the incidence of hunger in my household.**
- A. Strongly Disagree
  - B. Disagree
  - C. Neutral
  - D. Agree
  - E. Strongly Agree

#### **Section 4: Education and Literacy**

12. **My participation in microfinance programs has improved my ability to afford education for my children or myself.**
- A. Strongly Disagree
  - B. Disagree
  - C. Neutral
  - D. Agree
  - E. Strongly Agree
13. **Microfinance programs have improved literacy levels in my household.**
- A. Strongly Disagree
  - B. Disagree
  - C. Neutral

- D. Agree
  - E. Strongly Agree
14. **Participation in microfinance programs has enhanced educational opportunities for my family.**
- A. Strongly Disagree
  - B. Disagree
  - C. Neutral
  - D. Agree
  - E. Strongly Agree

### **Section 5: Social Entrepreneurship and Sustainability**

15. **Participating in microfinance programs has improved the quality of education accessible to my family.**
- A. Strongly Disagree
  - B. Disagree
  - C. Neutral
  - D. Agree
  - E. Strongly Agree
16. **Social entrepreneurship initiatives are an effective way to address poverty in Bangladesh.**
- A. Strongly Disagree
  - B. Disagree
  - C. Neutral
  - D. Agree
  - E. Strongly Agree
17. **Social entrepreneurship programs have the potential to make a lasting impact on sustainable development in Bangladesh.**
- A. Strongly Disagree
  - B. Disagree
  - C. Neutral
  - D. Agree
  - E. Strongly Agree

**18. I am aware of social entrepreneurship initiatives in my community**

- A. Strongly Disagree
- B. Disagree
- C. Neutral
- D. Agree
- E. Strongly Agree

**Section 6: Challenges and Opportunities**

**19. The regulations and policies in Bangladesh make it difficult for social enterprises to thrive.**

- A. Strongly Disagree
- B. Disagree
- C. Neutral
- D. Agree
- E. Strongly Agree

**20. Access to funding is one of the biggest challenges for social entrepreneurs in Bangladesh.**

- A. Strongly Disagree
- B. Disagree
- C. Neutral
- D. Agree
- E. Strongly Agree

**21. Despite challenges, there are many opportunities for social entrepreneurship to grow in Bangladesh.**

- A. Strongly Disagree
- B. Disagree
- C. Neutral
- D. Agree
- E. Strongly Agree

**22. Specific types of support like training, networking, or financial support would help social entrepreneurs thrive.**

- A. Strongly Disagree
- B. Disagree

C. Neutral

D. Agree

E. Strongly Agree