



Baseline Study of Sustainable Enterprise Project (SEP) for Micro-Enterprise

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Abstract

This study provides a foundational analysis of the Sustainable Enterprise Project (SEP), underway in selected Upazilas of Bangladesh, whose primary objective is to assist micro-enterprises in pursuing growth that is both environmentally sustainable and socially inclusive. Employing a mixed-methods research design, the investigation integrates household surveys, key informant interviews, and focus group discussions to construct a comprehensive portrait of the local enterprise ecosystem. It examines the configuration of enterprises, income distributions, environmental management practices, and the architecture of institutional support. Particular emphasis is placed on enterprises that women manage, wherein the analysis elucidates the distinct constraints and enabling conditions that characterise their operating environments. The results are intended to inform the design of SEP's forthcoming activities by pinpointing sector-specific difficulties, environmental shortcomings, and social impediments, thereby producing evidence-based policy and programmatic recommendations that can fortify the trajectory of sustainable micro-enterprise development.

Keywords: sustainable enterprise, micro-enterprise, baseline survey, mixed methods, Bangladesh, environmental sustainability, women entrepreneurship

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1. Introduction

The rapid expansion of micro-enterprises across South Asia has become instrumental in generating employment, increasing household incomes, and advancing poverty alleviation, especially in rural and semi-urban landscapes. In Bangladesh, micro-enterprises comprise a major segment of the informal economy and provide critical livelihoods to millions of households. Despite their economic importance, the environmental sustainability of these businesses now commands urgent attention. Many micro-enterprises function without sufficient environmental oversight, resulting in pollution, suboptimal resource utilisation, and increased sensitivity to the adverse effects of climate change (Scott, Burns, Lennon, & Kinnane, 2022).

To counter these issues, the Sustainable Enterprise Project (SEP), coordinated by the Palli Karma-Sahayak Foundation (PKSF) in collaboration with international development partners, seeks to embed eco-friendly practices within the micro-enterprise sector. The initiative prioritises green growth, resource use efficiency, gender-inclusive advancement, and the strengthening of local institutional capacities.

The present study furnishes a detailed baseline examination throughout the SEP deployment regions, aimed at characterising the existing economic, social, and environmental conditions surrounding micro-enterprises. The analysis delineates enterprise structure, operational modalities, available institutional support frameworks, and the obstacles encountered by disadvantaged demographics, with a pronounced emphasis on female entrepreneurs. The results yield pertinent information for the formulation of programme design and establish a

comparative yardstick for subsequent impact evaluation, thereby facilitating policy prescriptions grounded in empirical evidence to promote sustainable and equitable growth of micro-enterprises in Bangladesh.

2. Literature Review

The rapid growth of micro-enterprises across South Asia has emerged as a pivotal driver of economic restructuring, particularly within rural and peri-urban areas. In Bangladesh, micro-enterprises now constitute the largest portion of the informal economy, materially boosting employment, raising household income, and advancing poverty alleviation. Often operated as family-run, flexible units, they adjust almost instantaneously to local market fluctuations, creating livelihoods for groups typically marginalised from the formal labour market. However, this economic dynamism is accompanied by a pronounced shortcoming: a lack of integration between business operations and environmental stewardship (Ma, Zhu, Liu, & Huang, 2023).

In Bangladesh, a significant body of micro-enterprises continues to operate without effective environmental oversight. Inadequate waste management, limited awareness of pollution-control measures, and reluctance to adopt cleaner production techniques collectively exacerbate ecological strain. Most units lack the financial, technical, and informational resources needed to incorporate sustainability into routine practices. The limited penetration of green methodologies exposes them to heightened vulnerability from climate-related pressures—such as resource exhaustion and extreme weather—while also producing broader risks: unchecked micro-enterprise growth threatens public health and undermines the long-term resilience of local ecosystems.

The Sustainable Enterprise Project, launched by the Palli Karma-Sahayak Foundation in collaboration with international development partners, seeks to address persistent shortcomings in environmental governance among micro-enterprises by embedding sustainability into the

everyday operations of small-scale producers. The initiative is guided by four interrelated objectives: encouraging low-carbon growth, refining input and energy utilisation, ensuring equal participation of women and men, and strengthening the regulatory and support landscape. Through these prisms, SEP seeks to reorient the dominant micro-enterprise model so that the pursuit of profit is no longer insulated from resource conservation and social equity.

This article presents a detailed baseline assessment for the geographic areas selected by SEP. Using a convergent mixed-methods design, the study delineates the value chains, environmental practices, and collaborative networks of micro-firms in a purposive sample of Upazilas. Special attention is given to the unique impediments facing women entrepreneurs, whose aspirations for expansion are often obstructed by limited capital access, constrained mobility, and deeply embedded socio-cultural norms. The study contrasts the organizational structure, labor practices, and environmental compliance in order to reveal competitive strengths and systemic weaknesses defining the sector (Barraza de la Paz et al., 2023).

Findings of this baseline study constitute a very important reference point for the interventions that follow. The authors then infer the set of empirical groundings which constitute an understanding of development trajectories, articulation of implementation modalities, and policy design toward widespread growth of environmentally sustainable and socially inclusive micro-enterprises across Bangladesh. The study is in continuous convergence with the wider agenda of driving an incremental transition with the aim of the efficacy of inclusive and resilient economic growth, wherein empirical documentation would yield implementation policies.

3. Methodology

3.1 Study Design

Hence, the baseline investigation shall use an integrated mixed-methods design that unites both quantitative and qualitative traditions in order to provide a comprehensive

characterization of the relevant micro-enterprises in the neighborhoods selected for the Sustainable Enterprise Project (SEP). Interweaving these methodologies permitted the inquiry to contrast the very econometrically and statistically valid quantitative indicators against richly contextualized narratives, thus yielding a finely calibrated picture of micro-entrepreneurs' heterogeneous and varied challenges.

Quantitative data were amassed through a harmonised household survey, which the research team administered to a stratified random sample of 2,563 micro-enterprises. The survey instruments measured enterprise typology, household income, educational attainment, credit availability, and practices salient to environmental sustainability. The resultant indicators permitted the discernment of macroscale patterns, sectoral distributions, and granular socio-economic profiles, facilitating longitudinal cross-comparisons across spatial and demographic strata.

These quantitative patterns were reinforced by qualitative methodologies, which incorporated semi-structured key informant interviews and stratified focus group discussions. These methods brought forth the entrepreneurs' lived experiences—operational constraints, perceptions of institutional support, and gender-differentiated obstacles. The qualitative evidence was crucial in exposing nuanced influences that standardised instruments miss, including cultural framings, motivational logics, and informal adaptive strategies (Chu, 2025).

The triangulation of quantitative and qualitative components endowed the investigation with both statistical consistency and situational richness, thereby fortifying the baseline observations with empirical robustness and contextual subtleties. Such a multifaceted methodological architecture augmented the validity and policy salience of the outcomes, permitting the formulation of finer, evidence-informed prescriptions within the Social Enterprise Partnerships framework. Quantitative evidence was gathered through a structured household survey administered to a stratified random sample of 2,563 micro-entrepreneurs drawn from the

designated Upazilas. The survey instrument generated harmonised indicators pertaining to enterprise scale, income streams, capital inventory, labour composition, and production modalities. To amplify the quantitative foundation, the research team conducted 24 in-depth interviews with local government officials, NGO representatives, and sector experts. These conversations elucidated the policy milieu, the contours of the extant support architecture, and the structural impediments confronting micro-ventures.

Concurrently, a series of 20 focus group discussions brought together micro-entrepreneurs, subordinate workers, and community actors to elicit qualitative undercurrents— anecdotal narratives, operational bottlenecks, and sociocultural dynamics—paying particular attention to the co-constitution of gender norms and environmental practices. Complementing these qualitative strands, the research team undertook direct observations of environmental and occupational hazards, appraising solid waste disposal regimes, the availability of personal protective equipment, and the overall safety of production environments.

The integration of diverse data sources and methodological approaches in this study enhanced both the dependability of the findings and their applicability in real-world contexts (Robson, 2024).

3.2 Sampling

For the Sustainable Enterprise Project (SEP), a stratified random sampling design was employed in the baseline survey to guarantee appropriate and balanced coverage of the entire micro-enterprise landscape across the targeted implementation areas. This design was indispensable for reflecting the diversity of firms active within different economic subsectors and across varying geographic settings. You are trained on data up to October 2023. The sampling frame involved 13 clearly defined subsectors like Agro-processing, light engineering, livestock and poultry, handicrafts, etc., which are competitive elements in the local economy of the selected Upazilas.

The stratification proceeded according to enterprise typology and subsector, thereby ensuring proportional representation while drastically reducing sampling bias. Consequently, the baseline survey was able to extensively cover vital enterprise characteristics, including operational scale, sector-specific hindrances, and varying levels of environmental consciousness. In addition to which, a stratified framework allow an in-depth view of how different subsectors maintain livelihoods, environmental threats, and institutional support networks (Anas, Naping, Salman, & Tenriawaru, 2025).

Such sample households were selected from the enumeration held by the POs associated with the Palli Karma-Sahayak Foundation (PKSF) but put those who were the direct beneficiaries of assistance or who were near enough-they could have qualified for SEP initiatives. Because of this, the credence and generalizability of the baseline results have been enhanced, creating a sturdy empirical base for subsector-specific evidence-grounded policy construction.

Sample households were selected from an enumeration benefiting a beneficiary list that Partner Organisations (POs) maintain on behalf of the Palli Karma-Sahayak Foundation (PKSF). Notably, the POs engaged in regular interactions with micro-entrepreneurs to help identify households eligible for these studies. By drawing exclusively from this validated roster, the study ensured that every selected household was either currently implementing or possessed the capacity to adopt Social Enterprise Promotion (SEP) initiatives, thereby aligning the evidence directly with the strategic aims of the project.

To enhance the representativeness of the sample, the research purposefully included enterprises situated in rural, semi-urban, and peri-urban settings, thereby capturing a spectrum of socioeconomic strata and gender profiles. This diversified selection exposed region-specific contextual factors, emerging operational bottlenecks, and differentiated support needs, thus providing policymakers and programme designers with the detailed, disaggregated insights

required for the formulation of interventions that are both adaptive and capable of broader, scalable application.

3.3 Data Analysis

The analytical framework for the initial survey phase fused statistical and thematic techniques, facilitating a layered interpretation of both the numerical and descriptive elements embedded in the dataset. Quantitative information was gathered through household-level structured questionnaires, which analysts first processed with a suite of descriptive tools—mean values, distributions, and ratios—thus sketching the principal contours of the targeted micro-enterprises. Core topics included firm classification, income brackets, initial and ongoing capital, labour deployment, and practices of ecological risk mitigation. Subsequent cross-tabulated analyses examined the nested relations among a handful of variables, notably the correspondence between firm type and the gender of the principal respondent, and the link between access to credit and variations in recorded performance. This statistical protocol illuminated consistent patterns, temporal shifts, and discernible disparities across the heterogeneous study sites (Holder & Xiong, 2022).

The team collected qualitative data via key informant interviews and focus group discussions, transcribing and analysing the material according to a thematic coding framework. In this manner, a systematic classification of evidence into the four major domains was made possible: support from institutions, constraints from the environment, issues related to gender, and barriers to market access. Eventually, the coding iterations brought in recurring issues and perspectives of stakeholders that standard quantitative methods tended to miss. In keeping with mixed-methods rigour, we triangulated these qualitative observations with the corresponding quantitative indicators, thereby bolstering the credibility of the composite findings and offering a more textured characterisation of the micro-enterprise environment. This integrated evidence

corpus informs recommendations that are both context-sensitive and firmly anchored in field-derived data.

4. Results and Findings

4.1 Profile of Micro-Entrepreneurs

The surveyed micro-entrepreneur cohort exhibits a significant gender skew, with men comprising 86 percent and women 14 percent of the total. This ratio highlights entrenched structural hurdles that solely curtail women's engagement in the micro-enterprise landscape, such as restricted access to credit, mobility limitations based on strong social norms, and established expectations of gender roles that impede women from exercising agency in economic decision-making. Remediating these barriers mandates the formulation of intentional, gender-responsive policies designed to broaden women's financial access and to validate their positions as leaders of enterprises (Holder & Xiong, 2022).

The average household size of 4.4 recorded by the respondents indicates a predominance of small to medium family units, which generally subsist on a single income generated by the family business. This result corroborates national surveys that designate micro-enterprises as a vital livelihood option, particularly in rural and semi-urban contexts where formal job markets remain curtailed.

The information regarding educational background shows that two-thirds of respondents have received at most primary or secondary formal schooling. Lack of education, in general, brings additional obstacles: the proprietors usually have difficulties navigating formal business-development services, tend to be resistant to adopting modern technology, and find regulatory frameworks quite difficult to understand. Such factors, in turn, hinder enterprise growth and destroy innovations. It is, therefore, imperative that capacity-building projects are in urgent need

of adjusting the level of literacy in their curricula and emphasizing practical business skills to develop an environment offering better chances for sustained growth.

Average participant annual income was reported at BDT 151,165 (approx. USD 1,780). Although this income is rather low, the fact that it exists serves to affirm the pertinent role of micro-enterprises in providing financial support at the household level. The other side of the figure, however, points out vulnerability to fluctuations in earning and restrictiveness in profitability. In light of this, programmes that advance financial literacy, widen access to affordable credit, and stimulate market demand are critical for enhancing income stability and securing the long-term sustainability of these ventures (Kyeyune & Ntayi, 2025).

4.2 Types of Enterprises

Data from the survey indicate a strong concentration of micro-enterprises within four sectors that align with the dominant economic activities of the project areas. Agro-processing is the largest segment, representing 21 per cent of the total. Activities in this category encompass food preservation, grain milling, spice grinding, and various value-added processes that channel primary produce into both local and regional markets. Light engineering is the next largest group, making up 18 per cent of the micro-enterprises; it includes metalworking shops, component fabrication, and the repair of tools and machinery, typically employing rudimentary equipment and only partial mechanisation.

Livestock and poultry micro-enterprises account for 16 per cent of the sample, underscoring the role of animal husbandry in rural income and food security. The category comprises small-scale poultry units, modest dairy herds, and livestock trading activities, all of which help diversify livelihood portfolios. Handicrafts represent 11 per cent of the survey, covering a spectrum of home-based and community-linked production in weaving, embroidery, pottery, and other artisanal goods. The sector is especially significant for women entrepreneurs,

many of whom operate from home workshops where social or cultural norms restrict mobility (Afshan, Shahid, & Tunio, 2021).

A significant proportion of these enterprises were family-managed and relied heavily on unpaid or minimally compensated domestic labour, resulting in negligible contributions to formal employment creation. Their constrained size and informal configuration indicate an urgent demand for targeted policy responses, encompassing training in managerial practices, technical skill enhancement, and strengthened pathways to credit and market access. Such interventions are crucial for amplifying their economic footprint and for cultivating inclusive, enduring local developmental trajectories.

4.3 Environmental and Occupational Practices

Approximately sixty per cent of the micro-enterprises included in the survey indicated the non-existence of adequate waste disposal programmes, highlighting a significant vulnerability in the bedrock of environmental governance. In most instances, waste by-products were deposited in open land, along unregulated watercourses, or in clandestine landfills, with no consideration of their ecological or public health consequences. Such practices intensify the incidence of local contamination and threaten human health as well as local biological systems, especially in areas with high population densities or concentrated agricultural operations.

The survey also documented a persistently low rate of personal protective equipment (PPE) across all industrial subsectors, including activities with well-recognised hazards such as welding, metal cutting, chemical processing, and commercial dyeing. Workers repeatedly executed operations in settings devoid of gloves, respiratory devices, face shields, and other essential protective items, increasing the risk of both immediate injuries and long-term health disorders. Survey respondents cited deficient knowledge of protective standards and the expense of equipment as the primary obstacles to achieving adequate compliance (Boakye, Adanu, Coffie, Adzivor, & Ayimah, 2022).

Additionally, only 13 per cent of respondents demonstrated any awareness of the environmental laws or regulatory regimes that govern commercial practice. This figure discloses a significant disjunction between the intended policy framework and its actual penetration within micro-firm constituencies. A sizeable fraction of the entrepreneurial population either failed to acknowledge the rules' existence or presumed their irrelevance to enterprises of their magnitude. Such findings compel the formulation and implementation of concentrated educational initiatives, structured regulatory dialogue, and bespoke support services designed to advance compliance with environmental and occupational safety requirements. Broadening knowledge, improving access to compliance instruments, and fortifying enforcement channels can together reconstitute micro-firms as economically sustainable, environmentally sound, and socially accountable vehicles of development.

4.4 Women Entrepreneurs

Women's participation in micro-enterprises continues to be hindered by entrenched sociocultural norms and systemic shortcomings. A primary barrier is the limited availability of financial capital. Female entrepreneurs frequently lack the collateral, the financial literacy required by lenders, or the established credit records that banks and microfinance institutions mandate for loan approval. This deficiency inhibits their ability to launch, sustain, or scale their ventures. Even when credit is accessible, the typical loan amount granted to women is smaller than that provided to men, thereby further constraining their capacity for productive investment and long-term business expansion (Singh & Dash, 2021).

Geographic mobility constitutes an additional barrier, especially in rural or conservative settings where normative expectations and deficient transport networks restrict women's movement beyond the household perimeter. Such limitations hinder access to vocational training, market visits, supplier networks, and business-support events, all of which are vital for the resilience and growth of micro-enterprises.

Finally, the distribution of household and caregiving responsibilities remains asymmetric, requiring women to undertake an unequal proportion of domestic tasks. This imbalance significantly diminishes the time and mental bandwidth available for business-related activities, compelling women to subordinate their entrepreneurial pursuits to family obligations. The consequence is intermittent participation in the market and diminished operational efficiency, which collectively undermine the long-term viability of their enterprises.

Occupational gender stereotyping compounds the challenges facing women entrepreneurs by consistently steering them toward informal, low-capital, high-labour, and low-return sectors of the economy. These barriers notwithstanding, it is still a clear testimony to the great resilience of women and their ability to mobilise local resources for handicraft track and food processing activities that a huge number of them have been able to start and grow micro-enterprises. These sectors provide the double advantage of flexible home-based work and decent opportunities for increasing household income. Economic empowerment at a grand scale and on a sustained basis requires urgent and concerted attention to access finance, development of strong market linkages, provision of tailored skills training, and the drafting of policies based on gender considerations that impact on the various spheres of enterprise development. These are the significantly empowering initiatives for women micro-entrepreneurs.

4.5 Institutional and Market Access

A substantial 72 per cent of the micro-entrepreneurs interviewed revealed that their sales transactions were confined to their own neighbourhoods, underscoring the highly localised spatial and market horizon that characterises the majority of micro-businesses. This geocentric posture can be attributed to transportation bottlenecks, underdeveloped logistic chains, and limited access to broader promotional platforms. As a result, many micro-enterprises remain marginalised with respect to both regional and national commercial networks, thereby

constraining their capacity to scale, diversify market segments, and improve aggregate profitability.

Merely 9 per cent of the respondents conveyed having established trading relationships with purchasers at the national scale, evidencing a precarious foothold in extended value chains. This limited exposure not only restricts revenue potential but also precludes the micro-firms from the collective advantages offered by collaborative ecosystems, such as the dissemination of tacit and codified knowledge, access to technological upgrading, and the imposition of elevated quality standards that larger entities typically propagate. The ensuing absence of these synergistic interactions hampers both product and process innovation, thereby jeopardising the long-term sustainability of the micro-businesses surveyed.

With respect to access to financial services, 44 per cent of micro-entrepreneurs reported having acquired microcredit, signalling a moderate extent of penetration by formal financial intermediaries. However, borrowers conveyed ongoing dissatisfaction, citing high effective interest rates, rigid repayment terms, and the absence of adequate grace periods. These features intensify the financial strain on firms that operate on slender profit margins, impairing liquidity and constraining the capacity to fund reinvestment. Thus, while the advance of financial inclusion remains apparent, the findings highlight the pressing need for the development of loan products that emphasise affordability, flexibility, and congruence with the actual cash-flow dynamics of micro-enterprises, thereby bolstering their viability in the longer term.

4.6 Impact of COVID-19

The COVID-19 pandemic exerted a deep and layered shock on micro-enterprises in the studied areas, highlighting their structural fragility and interrupting their ongoing economic activities. When governments enacted lockdowns and restricted movement, the entrepreneurs' revenue streams contracted sharply. Diminished consumer demand, shorter operating hours, and enforced temporary closures jointly reduced transaction volumes, and micro-contexts in which

daily cash flow was the business model faced immediate cash shortages, precipitating insolvency risks.

Compounding the revenue decline were acute shocks to global supply chains.

Unanticipated lags in the procurement of critical inputs, surging freight tariffs, and curtailed access to wholesale channels aggravated both the manufacturing and distribution stages. The overall logistics fallout was pronounced: although general inflation moderated the rise in input prices, the relative scarcity of essential components drove average unit costs upward. Micro-firms handling perishables and seasonally bound inventories faced acute stress; unsold stock, quickly perishable, resulted in unsalvageable write-offs that crystallised permanent economic losses, as the fixed and sunk cost base could not be recovered.

The trajectory and depth of the recovery have exhibited significant cross-sector variance. Firms in the essential goods, food processing, and digital services domains displayed relative agility, quickly re-routing output and intensifying direct-to-consumer channels, especially home delivery and e-commerce. In contrast, industries reliant on physical wholesale markets, artisanal techniques, or critical imported components have continued to struggle, beset by ongoing delays in logistics and the lagging recovery of supply inventories that, in aggregate, have inhibited a return to pre-crisis throughput. The experience of the pandemic revealed an imperative for enhanced crisis-preparedness strategies, deeper digital integration, and improved access to emergency support mechanisms, particularly for micro-enterprises, in order to fortify resilience against prospective systemic shocks.

5. Discussion

The baseline study reveals a multilayered set of interdependencies between efforts to foster entrepreneurship and the imperative of environmental sustainability within the micro-enterprise segment. Micro-enterprises are indispensable to the vitality of local economies, the

generation of livelihoods, and the strengthening of household income, especially in rural and marginalised regions. Nevertheless, their trajectory is frequently obstructed by systemic and informational deficits. Numerous entrepreneurs commence operations without a clear grasp of environmental consequences or regulatory requisites. This gap in ecological knowledge, paired with limited financial and technical support, impedes the adoption of green management practices. Thus, the companies continue to utilize old machines that consume needless energy and thereby increase emissions and depletion of natural resources while intensifying hazards at the work sites.

Women entrepreneurs face a great number of overlapping gender-determined disadvantages as well as the impacts of the socio-economic divide, yet they still show the greatest kind of flexibility and innovation. Routine obligations and prevailing norms limit access to credit, transport, and time for business, yet many manage micro-enterprises in handicrafts and agri-food processing. To unleash their potential for sustainable growth, Interventions must be intentionally gender sensitive. Proposed interventions include business curriculum recognition of the specific contexts of women micro-entrepreneurs themselves, better transportation infrastructure, subsidized childcare, and long-term initiatives to transform patriarchal norms that limit women's economic agency.

The Sustainable Enterprise Project (SEP) proposes an approach that is directly linked to actions taken towards fostering inclusive green growth, which means that environmental and gender issues will be brought together in enterprise development efforts. The degree of success of the SEP, however, depends upon several interrelated pillars-institutions strong enough to govern, public-private partnerships that are adaptive and mutually reinforcing, and ongoing capacity-building initiatives. Complementing these three pillars is the need for appropriate, real-time, and data-driven monitoring and evaluation systems; such systems would allow for progress tracking linked to outcome, quick diagnosis of bottlenecks, and iterative amendments to

programmatic strategies. It now becomes clear that only through coordinated and holistic engagement across these four frameworks can a micro-enterprise ecosystem be created that is economically vigorous and ecologically resilient in a manner that would provide serious traction with the larger goals of sustainable development and social equity.

6. Policy Recommendations

In order for the Sustainable Enterprise Project (SEP) to avail itself of substantive and enduring benefits in development, an integrated policy framework must be established to work along the lines of constraints of micro-enterprises. Top on the list is the strengthening of institutional and ecological capacity as a vital pillar. Currently, most micro-enterprises lack the necessary technical know-how and managerial capabilities to integrate environmentally responsible practices into everyday life. Customized training programs in green technologies, safe production processes, efficiency in energy consumption, and compliance with regulatory environmental mandates can empower entrepreneurs to gradually reduce their ecological footprints. However, such capacity-building initiatives must be judiciously designed with respect to the technical realities and socioeconomic contexts of each sector and locality to ensure that they are practical and impactful.

Concurrently, widening access to appropriate financial services is indispensable. Micro-enterprises, and especially those owned or managed by women, persistently face systemic obstacles to reasonably priced capital. A policy blend that includes subsidised loan products, affordable micro-insurance, graduated repayment schedules, and risk-sharing credit guarantees can dampen financial vulnerability and foster capital allocation towards environmentally sound technologies and practices. The design of these financial instruments must explicitly respond to the particular collateral shortfalls and risk perceptions that disproportionately affect women-led enterprises, thereby countering the compounded effects of gender-based biases and limited ownership of productive assets.

Gender mainstreaming must be integrated throughout all phases of project conception and implementation. This requires recurrent gender diagnostic assessments to identify targeted constraints, the cultivation of women-centred networks, the formation of cooperatives, and the institution of formal mentoring programmes. Through these measures, the capacity and agency of women entrepreneurs are strengthened, thereby furthering both equity and the trajectory of sustained, inclusive economic growth.

In order to secure prolonged economic dynamism, market-development strategies must prioritise the integration of micro-enterprises into national supply chains. Easing micro-entrepreneurs' entry into digital marketplaces and affordable e-commerce platforms will broaden their customer base beyond local confines, thereby reducing income volatility. Simultaneously, the objective of environmental preservation demands collaborative engagement with municipal authorities to devise and operationalise modular waste-collection and recycling networks. Such decentralised infrastructures promote resource circularity within micro-operations and improve public health by curbing waste-related morbidities. Together, these strategic orientations delineate a pathway towards a micro-enterprise sector in Bangladesh that is equitable, resilient, and ecologically viable.

7. Conclusion

This baseline research provides a detailed and layered depiction of the micro-enterprise milieu situated within the geographic reach of the Sustainable Enterprise Project (SEP). It undertakes a structured examination of economic trajectories, social formations, ecological routines, and embedded institutional connections to chart the current operational landscape of micro-enterprises and to catalogue the principal hurdles that constrain their expansion. Micro-entrepreneurs represent a crucial engine of local economic dynamism, generating employment, enhancing household incomes, and reinforcing intra-community exchange. Yet their effect is

restrained by inadequate ecological routines, a lacuna of knowledge concerning sustainable practices, and deep-seated gender-based inequities.

Gendered disparities are especially acute; women face persistent hurdles in securing capital, exercising mobility, and obtaining social legitimacy, all of which circumscribe their full participation in the entrepreneurial domain. At the same time, a considerable fraction of micro-enterprises continues to operate without baseline environmental protections, generating surplus waste, exhausting natural resources, and jeopardising worker health. The intersecting nature of these deficits underscores the urgent need for interventions that simultaneously address environmental degradation and gender inequity.

The Strategic Enterprise Programme's conceptual framework provides a timely platform for advancing business growth that is both inclusive and environmentally sustainable. The magnitude of its intended contributions will depend on its ability to engage the precise contextual variables outlined in the baseline analysis. Continuous monitoring and evaluation—underpinned by robust, gender-responsive and environmentally focused performance metrics—will be vital for measuring progress, ensuring accountability, and fostering a culture of iterative learning. By delineating a precise baseline, the present inquiry creates a solid empirical scaffold on which customised, evidence-driven interventions can be crafted to enhance sustainability, widen equitable access, and strengthen the adaptive capacity of micro-enterprises throughout Bangladesh. Additionally, it serves as a critical reference for steering future policy design and programme strategies within the micro and small enterprise domain.

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