



The Indian Journal for Research in Law and Management

Open Access Law Journal – Copyright © 2026

Editor-in-Chief – Dr. Muktai Deb Chavan; Publisher – Alden Vas; ISSN: 2583-9896

This is an Open Access article distributed under the terms of the Creative Commons Attribution-Non-Commercial-Share Alike 4.0 International (CC-BY-NC-SA 4.0) License, which permits unrestricted non-commercial use, distribution, and reproduction in any medium provided the original work is properly cited.

WHEN DO SOCIAL ENTERPRISES ADD PUBLIC VALUE? INSTITUTIONAL INTERMEDIATION AND RURAL LIVELIHOOD RESILIENCE IN BANGLADESH AND NEPAL

~ *Prajwal Bhattarai, Nepal*

Interdisciplinary Researcher | Legal & Policy Advisor | Management & Development Consultant

~ *Sajia Afrin Sultana, Bangladesh*

Masters in Entrepreneurship Economics, Dhaka School Of Economics, University of Dhaka

Abstract

Social enterprises are increasingly proposed as responses to rural service gaps but social mission and digital reach do not, by themselves, establish public value. This article develops an institutional-additionality framework to assess when social-enterprise intermediaries can improve livelihood resilience relative to feasible public, cooperative and conventional private provision. A critical documentary synthesis integrates hybrid-organization research, sustainable livelihoods, polycentric governance and policy capacity. Bangladesh and Nepal provide contrasting settings for examining the conditions under which service coordination becomes inclusive and durable. The analysis proposes a mechanism linking coordination to usable access, beneficiary agency, fair distribution, accountability and continuity during shocks. It identifies a key boundary condition: intermediation is most promising when a meaningful service gap coexists with sufficient public capacity to oversee contracts and address harm. A seven-domain diagnostic, five falsifiable propositions and a counterfactual evaluation protocol translate this argument into research and policy criteria. The framework helps distinguish additional public value from duplicated services, displaced public provision and risk transferred to vulnerable households.

Keywords: *social enterprise; institutional additionality; rural livelihood resilience; polycentric governance; digital inclusion; policy capacity; comparative conceptual research; Bangladesh; Nepal*

Introduction

Rural development entails intertwined demands for productive livelihoods, essential services, climate adaptation and equitable participation in digital markets. These priorities are often implemented through separate sectoral programs. In Bangladesh, the World Bank's country climate assessment identifies significant threats to agriculture and rural livelihoods (World Bank, 2022a). Its subsequent poverty assessment describes persistent vulnerability to economic and environmental shocks (World Bank, 2025). In Nepal, the corresponding climate assessment details exposure to floods, landslides and other hazards (World Bank, 2022b). The October 2026 Nepal Development Update documents flood damage to infrastructure and livelihoods in the country's northern river corridors (World Bank, 2026a). Together, these developments highlight a practical problem of rural governance: how can households access reliable services, negotiate fair terms and maintain livelihood options when public, commercial and community systems are fragmented? Social enterprises appear well suited to some of these gaps because they combine an explicit social mission with entrepreneurial methods and may operate across civil-society, commercial and public-sector boundaries. Yet hybridity also generates tensions. An enterprise may prefer profitable customers, abandon costly last-mile provision, depend indefinitely on concessional finance or treat enrollment and transactions as substitutes for improved well-being (Battilana & Lee, 2014; Ebrahim et al., 2014). Digitalization can amplify both inclusive and exclusionary tendencies. International evidence documents rapid experimentation with digital agricultural advice but remains substantially thinner on environmental resilience and social inclusion outcomes (Porciello et al., 2022).

The guiding research question is: under what combinations of service fragmentation, public capacity organizational governance, finance and access can a social-enterprise intermediary improve rural welfare relative to a feasible alternative provider? The article argues that additional public value depends on the quality of intermediation and its institutional setting, not on organizational identity. Its contribution is threefold. First, it makes the alternative provider explicit in evaluating enterprise claims. Second, it distinguishes usable access and agency from

transactions, revenue and resilience. Third, it specifies conditions under which a partnership should be supported, redesigned or rejected. The Bangladesh–Nepal comparison shows why these decisions depend on institutional and geographic context.

“Social enterprise” is used here as an analytical category rather than a claim that either country has a single settled legal definition. It refers to an organization combining an explicit, operational social or environmental purpose (sociality), a market-facing activity, an identifiable innovation in services or institutional coordination and some form of hybrid public, collective or commercial logic, with arrangements for accountability. Cooperatives, NGO trading arms and mission-oriented businesses may qualify when these features are demonstrable; not every cooperative, NGO or commercially useful technology provider necessarily does (International Labour Organization, 2022; Mair & Martí, 2006). “Sustainable rural transition” denotes improvement in livelihood capabilities and shock resilience without shifting unacceptable environmental or social costs onto excluded groups or future generations.

Literature and theoretical integration

Social enterprise as hybrid organization

Dees (2001) portrays social entrepreneurship as a mission-centered practice of social value creation rather than a business form alone. Mair and Martí (2006) emphasize social entrepreneurship as a process embedded in institutions and social relationships. Subsequent hybrid-organization research clarifies the challenge of maintaining distinct social and commercial logics: activities, incentives, reporting arrangements and governing boards can either reconcile or intensify conflicting objectives (Battilana & Lee, 2014; Ebrahim et al., 2014). Financial survival is necessary for continuity but it is an inadequate proxy for equitable impact. “Mission lock” should consequently be judged through observable choices: such as eligibility, pricing, surplus allocation, stakeholder voice and remedies: rather than organizational branding.

Research on social bricolage adds a second mechanism. Resource-constrained ventures may connect actors and recombine resources that otherwise remain disconnected (Di Domenico et al., 2010). In a rare directly comparative contribution, Azmat et al. (2015) analyze Waste Concern in Bangladesh and Seven Women in Nepal and theorize how social entrepreneurs mobilize resources and relationships within subsistence marketplaces. Their two illustrative cases substantiate the plausibility of relational value creation; they do not establish representative rural effects, the

impact of digitalization or cross-country causal differences. Likewise, Cho et al. (2019) situate Bangladeshi social enterprise in a history of NGO-related activity and discuss institutional and legal challenges but their comparison with Korea is not a direct evaluation of current rural outcomes. More recent synthesis identifies institutional support, finance organizational hybridity and digital technology as recurring themes in social-enterprise sustainability research, while not resolving this article's country-specific causal question (Salwan et al., 2025).

Livelihood resilience and substantive inclusion

Sustainable livelihoods analysis directs attention to assets, vulnerability, institutions and livelihood strategies rather than income alone (Scoones, 1998). Resilience is therefore defined here in operational terms as the capacity to absorb shocks without severe welfare losses, adapt activities when circumstances change and retain meaningful options for future livelihoods. An enterprise that raises sales while increasing debt exposure, unsafe work, ecological damage or dependence on a fragile buyer cannot automatically be classified as resilience enhancing. Kabeer's (1999) distinction between resources, agency and achievements shows why access and participation cannot stand in for control over decisions or valued outcomes. The Food and Agriculture Organization of the United Nations (2023) likewise links women's agrifood position to unequal resources, rewards and empowerment rather than participation counts alone.

Digital inclusion has distinct dimensions: connectivity, practical service use, bargaining power and realized benefits. The GSMA (2026) reports that women across low- and middle-income countries were 12% less likely than men to use mobile internet in 2025; this estimate should not be treated as a country-specific figure for Bangladesh or Nepal. Fabregas et al. (2019) examine the potential and limitations of remote agricultural advice. A systematic scoping review covering 315 studies identifies considerably more evidence on knowledge and farming practices than on environmental and climate-resilience outcomes (Porciello et al., 2022). Registrations and digital transactions are therefore inadequate measures of adaptation or livelihood resilience.

Policy capacity and the unresolved research gap

Wu et al. (2015) distinguish analytical, operational and political policy competencies across individual organizational and system levels. Applied to rural social enterprise, this implies that an enabling law is not equivalent to workable contracting, technical support, fair dispute resolution or public ability to verify results. Ostrom (2010) explains why polycentric governance can permit

context-specific experimentation and learning across multiple decision centers; it does not imply that fragmented responsibility is automatically beneficial. An intermediary must reduce coordination costs without weakening rights, public accountability or legitimate local autonomy. The ILO (2022) places people-centered purpose, participatory governance, autonomy and decent work at the center of the wider social and solidarity economy; these commitments offer a normative check on using entrepreneurship to justify welfare retrenchment.

Hybrid-organization scholarship explains mission drift and competing accountability demands. Polycentric governance examines interdependent decision centers, while policy-capacity theory distinguishes institutional competencies. Their combination motivates a comparative question: does a proposed intermediary improve distribution-sensitive outcomes, resilience and the use of public resources beyond what a feasible alternative could deliver? This counterfactual approach yields a theory-derived institutional-additionality framework. Its diagnostic domains and thresholds are intended for empirical testing rather than retrospective classification of national performance.

Contribution beyond organizational optimism

This framing disputes two mirror-image presumptions. The first is enterprise exceptionalism: a mixed revenue-and-mission organization is presumed to deliver better outcomes because it can innovate. The second is organizational essentialism: public agencies or cooperatives are presumed superior because they have a stronger formal claim to rights or collective voice. Neither inference follows without evidence of implementation, costs, distribution and accountability. The relevant object of analysis is a service to population to location to provider configuration, not an organizational label. A social enterprise may be additional for inaccessible logistics but duplicative in routine public extension; a cooperative may be participatory yet commercially ineffective; and a capable public agency may outperform subsidized intermediaries on universal coverage.

The framework also makes the sign of intermediation contestable. Pooling information and payments can lower search costs, while the same pooling can create gatekeeping, surveillance, tied credit, monopsony or a single point of failure. Ostrom's (2010) polycentric insight suggests that institutional redundancy can support adaptation; the present argument adds the test that redundancy must be evaluated rather than assumed wasteful. A program that improves average

service speed at the cost of excluding distant households or displacing effective public capacity may have negative additionality after distributional and fiscal costs are considered.

Recent scholarship makes this distinction is important. Karri (2026) examines how ecosystem intermediaries support impact scaling through identity, systems and narrative processes. Rangan and Han (2026) distinguish expansion of proven solutions from population-level systems change. Bonnedahl and Stålnacke (2026) offer a staged approach to impact assessment suited to smaller organizations. A particularly relevant qualitative study in Bangladesh identifies ecosystem coordination as a condition shaping the contribution of social enterprises to food security and resilience (Ahmed et al., 2026). That study examines 25 stakeholder interviews in three districts and offers process-level evidence of both enabling coordination and persistent fragmentation. The present argument extends this discussion by asking a different question: whether the coordinated enterprise arrangement delivers additional, equitably distributed benefits compared with the strongest feasible public, cooperative or private alternative. The distinction is one of analytical focus, not an established finding that one type of provider is superior.

The analysis further distinguishes three forms of innovation that are often conflated in policy discussion: a new digital interface, the recombination of existing services across organizational boundaries and new safeguards that make delivery contestable by users. Only the second and third directly address the proposed institutional mechanism; the first may merely move an existing transaction online. A viable enterprise can exhibit all three but no innovation claim establishes public additionality without observing who benefits, who pays, who retains choice and what other feasible providers could have achieved.

Research design, source selection and limits

The study uses comparative conceptual analysis informed by a critical narrative synthesis of documentary sources. Bangladesh and Nepal were selected for variation in service geography, administrative arrangements and development-service networks. The comparison is designed to generate conditional propositions rather than estimate national effects. Subnational heterogeneity is therefore treated as part of the explanation: institutions and provider options differ substantially between accessible and remote locations within each country.

Sources were assembled purposively through targeted searches of publisher platforms, institutional websites and the bibliographies of relevant studies. Searches used combinations of

social enterprise, Bangladesh, Nepal, livelihoods, cooperatives, agricultural extension, digital inclusion, policy capacity, intermediaries and impact assessment. Scholarly publications informed the explanatory framework; legislation and official documents supplied contextual policy information; and recent organizational reports provided clearly attributed descriptive estimates. Priority was given to sources with identifiable authorship, stable publication records and claims suitable to their research designs. Searches were English-language dominant and were not conducted under a preregistered systematic-review protocol. Consequently, the synthesis does not claim exhaustive coverage or quantified risk-of-bias estimates. Key documentary claims are linked directly to their cited sources and restricted to the populations and settings those sources describe. The analysis proceeded in four steps. It identified documented policy and livelihood conditions in each country; specified the intermediation functions proposed to address service gaps; integrated institutional and livelihood theories into a set of enabling and adverse mechanisms; and formulated comparisons capable of supporting or rejecting the predicted benefits. The resulting propositions concern future enterprise performance. The cited policies organizational cases and development statistics establish context and mechanism plausibility, not causal estimates of enterprise impact.

Case selection and comparability

The cases are selected on institutional contrast, not on observed enterprise success. Bangladesh illustrates comparatively dense development-service networks and documented microcredit oversight; Nepal illustrates territorial delivery challenges in a constitutionally federal system. Both face climate-related rural risks but their labor markets, administrative responsibilities, settlement patterns and service geographies are not equivalent. The comparison is structured by four common questions: who coordinates provision; which households can access it; who bears costs and risks; and which institutions can enforce remedies. No assumption is made that national averages predict district-level enterprise performance.

Evidence hierarchy and inference discipline

Claims are organized by their inferential status. Documentary evidence establishes reported policies, official statistics and program announcements. Contextual interpretation identifies plausible coordination challenges. Theory and illustrative cases motivate mechanisms which in turn yield empirical propositions for comparison with alternative providers. The distinction is

essential: an approved program, an active digital account or a successful illustrative enterprise does not independently establish additional livelihood benefits.

Analytical matrix and evidence-access safeguards

The comparison records four elements for each material source: the reported finding or policy fact; the population and institutional context to which it applies; the mechanism it could plausibly inform; and the inference that its design cannot support. For example, approval of a digital project establishes a funding decision, whereas verified household benefits require separate outcome evidence. Table 1 summarizes these evidence boundaries. The available studies remain too heterogeneous for causal synthesis across enterprise types and countries.

Country-level documents and district-level studies inform contextual comparison, whereas the appropriate unit for future impact evaluation is a specified population receiving a specified service. Country descriptions cannot therefore substitute for household or service-cluster estimates. Evidence is used at the level supported by its design. Where full text was not accessible, publisher abstracts and bibliographic records were used only for claims those records could support.

Table 1. Evidence-to-claim traceability and permissible inference

Evidence example	What is supported	What cannot be inferred
Bangladesh 2025 poverty assessment; World Bank (2025)	National poverty vulnerability and its relationship to shocks are documented.	A causal resilience benefit from social enterprises.
Nepal federalism and 2026 flood; World Bank (2020, 2026a)	Three-tier governance and an August 2026 shock affecting essential networks.	That enterprise partnerships outperformed direct public provision.
GSMA (2026) gender-gap estimates	A 12% lower mobile-internet adoption rate for women across LMICs in 2025.	The same numerical gap for Bangladesh or Nepal.
Azmat et al. (2015) two enterprise cases	A theorized illustration of resource bricolage and relational value creation.	Representative, rural, digitally mediated or causal country-level impacts.

Evidence example	What is supported	What cannot be inferred
Porciello et al. (2022) 315 studies	A mapped evidence gap in measured environmental and resilience outcomes.	That digital services have no benefits or necessarily harm users.

Comparative context and feasible pathways

Bangladesh: organizational reach does not guarantee equitable depth

Bangladesh offers an established history of NGO-related economic and service activity, together with microfinance institutions and agricultural policy instruments that potentially support blended delivery models (Cho et al., 2019; Government of Bangladesh, Ministry of Agriculture, 2018). The Microcredit Regulatory Authority Act 2006 regulates microcredit providers; it is not, by itself, a general social-enterprise statute (Government of Bangladesh, 2006). The legal and accountability arrangement applicable to any proposed venture must therefore be determined from its actual organizational form and activities rather than inferred from the generic label “social enterprise.” Bangladesh's rural development context places livelihood resilience at the center of enterprise design. The World Bank's 2022 climate assessment identifies exposure to cyclones, flooding and agricultural disruption (World Bank, 2022a). Its 2025 poverty assessment reports a slowdown in poverty reduction after 2016 and estimates that nearly 62 million people remain vulnerable to falling into poverty following shocks (World Bank, 2025). An April 2023 World Bank announcement recorded the approval of the \$500 million PARTNER agricultural transformation program and the \$250 million SMART microenterprise program (World Bank, 2023). These approvals document policy and financing priorities, while their effects depend on implementation and evaluation. The relevant enterprise question is whether new arrangements extend equitable, reliable service beyond existing providers.

A context-sensitive hypothesis is that mission-led intermediaries could bundle agricultural extension, payments navigation, buyer coordination and disaster information through existing community-facing institutions. Bundling may reduce transaction costs but can also concentrate information and bargaining power in a gatekeeper. Appropriate safeguards include independent price comparisons, nonexclusive relationships, women's control over earnings, worker protections and offline assistance. Prioritizing service uptake in remote or climate-exposed areas over

aggregate customer counts is a testable design choice, not an empirically established national best practice.

Alternative providers supply an essential benchmark. An observational study of Bangladeshi rice producers associates agricultural extension with technology adoption and reduced production risk after econometric adjustment for selection (Alam et al., 2024). It does not measure the effects of social enterprises. Cho and Sultana (2015) examine organizational features of BRAC's transition from a nongovernmental organization toward social enterprise; that case does not establish representative rural impacts. More directly relevant, Ahmed et al. (2026) identify ecosystem coordination, trust and market relationships in 25 interviews across three Bangladeshi districts, while also describing vulnerability where systems are fragmented. Their qualitative cases illuminate potential mechanisms but do not determine whether enterprise-based delivery outperforms a feasible public or cooperative option. Together, these studies warrant provider comparisons rather than assumptions of enterprise superiority.

A rigorous Bangladesh pilot would therefore ask whether a proposed intermediary reaches farmers and women whom existing extension, cooperatives and commercial agents fail to serve, whether clients retain meaningful choice of buyer and financial service and whether net risk reduction exceeds costs including public subsidies and unpaid facilitation. Where the same tasks can be performed effectively by the Department of Agricultural Extension or another authorized public provider, an intermediary contract needs an additionality rationale beyond speed of registration or an attractive digital interface.

Nepal: territorial reach and subnational capability

Nepal's constitutional transition created a three-tier federal system with 753 local government levels, making division of responsibility and municipal capacity central to service partnerships (World Bank, 2020). The Agriculture Development Strategy 2015–2035 supplies a national sectoral context (Government of Nepal, 2015). The country's 2022 climate assessment identifies risks from floods, landslides, heat and unequal exposure (World Bank, 2022b). More recently, the October 2026 Nepal Development Update documented the effects of an August 2026 flood on transport links, infrastructure and livelihoods (World Bank, 2026a). These conditions make continuity and cross-agency coordination salient design requirements for rural services.

Digital infrastructure is an explicit public investment priority. The World Bank's June 2022 announcement of the Digital Nepal Acceleration Project outlined an investment in broadband access, including for rural users (World Bank, 2022c). A separate February 2026 announcement described a \$50 million Nepal digital transformation project addressing public service systems, cybersecurity and data governance (World Bank, 2026b). These announcements document financing commitments, not universal meaningful digital access. Any proposed enterprise partnership must still assess transport costs, local languages, connectivity, disability access and the capacity to procure and oversee services.

Nepal's plausible pathway is therefore a network of locally rooted service partnerships involving producer groups, cooperatives, women's associations, municipalities and carefully selected enterprises, rather than a uniform platform rollout. Shared digital back-end functions might lower fixed costs while assisted, multilingual and offline delivery protects accessibility. This remains a conditional policy proposition: locally embedded provision can also be captured by powerful groups, weakened by migration-related labor constraints or rendered nonviable by high unit costs. The case for cooperative partnership also warrants skepticism. Dhakal and Mueser (2023) studying agricultural cooperatives in Chitwan district, report limited progress in commercialization of farm produce and describe a mismatch between members' valuation of financial services and cooperatives' marketing objectives. This is district-specific evidence, not a countrywide failure rate but it challenges the assumption that cooperative registration alone supplies effective last-mile market coordination. Partnerships should establish who performs aggregation, quality control, price discovery and grievance adjudication rather than assigning these functions to a cooperative by name.

Nepal's National Planning Commission has published the Sixteenth Plan for fiscal years 2024/25 to 2028/29 (National Planning Commission, 2025). Its existence provides a current planning reference, not a substitute for verifying the relevant municipality's legal powers, procurement rules, budgets and implementation capacity. A suitable comparison in a defined municipality would pit a mission-oriented logistics intermediary against a cooperative-led model and feasible direct procurement or public extension, using the same remote households and fully recorded transfer and transport costs.

Table 2. Analytical contrast between the two country contexts (propositions, not performance rankings)

Comparison dimension	Bangladesh: plausible design emphasis	Nepal: plausible design emphasis
Institutional interface	NGO-linked service networks, microfinance oversight, agriculture and rural enterprise programs	Municipal and ward coordination, producer organizations and federal–local implementation capacity
Spatial and climate risk	Flood/cyclone disruption, hard-to-reach communities and unstable agrifood livelihoods	Mountain/hill connectivity, landslide/flood disruption and dispersed service areas
Digital model	Assisted multi-service delivery, with controls on intermediary power and gender exclusion	Interoperable shared systems combined with offline, local-language and last-mile facilitation
Principal implementation risk	Apparent scale concealing unequal benefit, informal work or dependency on a single provider	Fragmented authority, high delivery costs, uneven local capacity and local elite capture

Source: Author's synthesis from the cited policy, climate and social-enterprise literature. Country emphases are hypotheses requiring local validation.

Cross-case inference: contrasts, not rankings

The two country settings illustrate different institutional design problems. In Bangladesh, established development-service networks offer potential economies in outreach and coordination but they can also concentrate information and bargaining power. In Nepal, municipal and ward-level governance creates opportunities for territorially accountable partnerships, while infrastructure interruptions, geography and variable local capacity may raise operating costs. Such contrasts suggest hypotheses rather than a national ranking. Research should compare comparable service–population–location configurations and examine meaningful subnational exceptions. NGOs, cooperatives and public agencies vary within both countries.

Institutional-intermediation mechanism and competing explanations

The proposed causal sequence contains five separately testable links. (1) A locally accountable provider identifies a service coordination failure that users themselves recognize. (2) It pools complementary inputs, including information, logistics, payment navigation, referral or public-program access, without imposing exclusive dependency. (3) Assisted and accessible delivery enables eligible households to complete consequential tasks, not merely register. (4) Effective bargaining, fair distribution of value and usable grievance mechanisms prevent private appropriation of gains. (5) Financial continuity, diversification and hazard-ready fallback allow benefits to endure through disruptions. Each transition can break: local demand may be misread, information may not be usable, providers may capture a commission, a household may incur debt and a firm may survive while its poorer users become less secure. The sequence predicts possible outcomes; no causal effects are inferred from the documentary corpus.

Three rival explanations challenge enterprise exceptionalism. A capable public agency might deliver the same service with broader coverage and more enforceable rights; a well-governed cooperative may protect member voice more effectively; and competing conventional private firms may provide standardized services at lower subsidy cost. There is also a selection explanation: ventures may locate where community networks and roads are already stronger, so observed beneficiary outcomes may reflect pre-existing advantage. The analytical test must thus compare not “enterprise versus no service” but “enterprise versus the best viable organizational arrangement, including a plausible public option,” using equivalent populations and full social costs (Ebrahim et al., 2014; Wu et al., 2015).

Defining institutional additionality without false precision

For a defined service and eligible population, institutional additionality means the difference in public value between enterprise-led provision and the best feasible alternative over the same period. Public value includes direct livelihood outcomes, distributional effects, working conditions, environmental externalities, reliability under shocks, protection of rights and the opportunity cost of public resources. A feasible comparator must be capable of operating in that setting under realistic fiscal, legal and administrative constraints. Local deliberation is needed to determine the weight assigned to competing outcomes and to establish minimum safeguards that cannot be traded away.

The framework therefore imposes a two-stage judgment. First, any option breaching minimum rights, safety, privacy or redress requirements fails a noncompensatory safeguard gate, even if it has a favorable average income estimate. Second, admissible options are compared on preregistered outcomes and fully costed distribution-sensitive effectiveness. This design resists a common analytical error: allowing many low-value app transactions to mathematically offset substantial harms concentrated among remote or low-income users. When robust comparative data are absent, the appropriate conclusion is indeterminate, not “high additionality.”

Comparator selection must be recorded before outcomes are known. Evaluators should identify the actual incumbent option, any realistically fundable improvement to it and the strongest feasible cooperative or private option; otherwise, choosing an artificially weak comparator would exaggerate additionality. Feasibility judgments should disclose administrative, geographic, fiscal and legal constraints, while sensitivity analysis should show whether the preferred provider changes when those assumptions vary. An intervention for which all plausible comparators remain uncertain should be evaluated as a pilot, not certified as superior.

Seven linked capacity domains translate the mechanism into assessment criteria. They integrate legal legibility and mission protection; patient yet disciplined finance; public operational capacity; meaningful digital access; decent work and agency; shock resilience; and independently usable accountability. These are necessary diagnostic questions, not validated scales. The weakest domain may become a bottleneck; a highly capable digital application cannot remedy absent grievance redress and a legitimate organization cannot maintain services without basic finance or infrastructure.

Table 3. Proposed policy-capacity diagnostic and minimum observable measures

Domain	Diagnostic question	Examples of observable measures
1. Legal/mission integrity	Is the organizational mandate clear and is social purpose enforceable in practice?	Governing documents; disclosure of ownership and related-party contracts; surplus allocation; eligibility and pricing rules

Domain	Diagnostic question	Examples of observable measures
2. Financial and risk capacity	Can service continue without exploiting users or drifting toward easier markets?	Revenue concentration; subsidy dependence; liquidity runway; default/arrears; service survival during funding shocks
3. Public and local capability	Can partners contract, coordinate, maintain infrastructure and enforce service standards?	Contract fulfillment; payment delays; staff capability; continuity plans; interagency response time
4. Meaningful digital inclusion	Can excluded groups use and benefit from the service on acceptable terms?	Active use, task completion, net cost, assisted/offline uptake, disaggregated by sex, disability, income and location
5. Agency and decent work	Who controls gains and bears the unpaid or precarious labor?	Women's control of proceeds; safe-work reports; effective pay; time burden; worker complaints and remedies
6. Livelihood and climate resilience	Does participation protect assets and options during shocks?	Income variability; recovery time; avoided losses; livelihood diversity; service uptime during hazard events
7. Accountability and data stewardship	Can people contest decisions and control sensitive information?	Informed consent; data minimization; breach procedures; resolved grievances; independent audits; accessible opt-out

Measurement note: Indicators must be operationally defined and contextualized before data collection. An absence of complaints may indicate fear or inaccessibility, not good performance; high active-use rates may reflect coercive dependency, not choice.

Institutional additionality and the state-capacity threshold

The framework predicts that the marginal value of an intermediary may be non-monotonic in existing institutional fragmentation. Where public, cooperative or market coordination already

works and inclusion is demonstrable, an additional intermediary could duplicate service, fragment accountability or consume subsidy with little added value. Where essential infrastructure, contract enforcement and public oversight are largely absent, a new intermediary may be unable to sustain equitable service and can expose users to new risks. The most plausible zone of additionality lies between these conditions: a consequential coordination gap exists, while enough residual public capability remains to contract, monitor, redress harms and co-produce solutions. This is a theoretical claim, not a measured inverted-U relationship.

Four decision tests and adverse pathways

Any proposed program must meet four cumulative tests. The counterfactual test asks whether it improves on feasible alternatives rather than a nonexistent ideal. The distribution test asks whether gains reach groups who otherwise remain excluded, net of fees, indebtedness, time and unpaid labor. The resilience test asks whether livelihood options and services persist during market or climate shocks. The accountability test asks whether users can obtain reasons, contest decisions, opt out and enforce remedies. Failure of a safety-critical or rights-related test can justify withholding or redesigning support even when average revenue or uptake increases. The central adverse pathways are subsidy-induced displacement, digital gatekeeping and surveillance, elite capture, mission drift toward profitable users and household-level risk transfer. Identifying these possible harms prevents “social” status from becoming a presumption of benefit.

An implementation decision matrix follows: select an enterprise-led partnership only when expected net additionality and safeguards are credible; use public delivery where universal rights and administrative capability predominate; favor member-controlled provision where genuine participatory governance is strongest; and defer scaling when neither oversight nor service continuity can be established. This decision logic is offered as a normative, testable heuristic rather than a validated procurement algorithm.

Boundary-condition stress tests: hypothetical configurations

Two hypothetical configurations illustrate the framework's limits. In a Bangladeshi service area where public extension reaches eligible farmers and independent producer groups provide competitive market access, a subsidized application duplicating existing advice is unlikely to add sufficient value. Targeted accessibility support or investment in the incumbent system might be more effective. In a remote Nepali municipality with intermittent electricity and no credible

contract oversight or complaint procedure, an enterprise marketplace could expose households to dependence and service failure despite genuine unmet need. Investments in basic public capability and resilient infrastructure may be prerequisites. Between these extremes, an assisted, independently monitored partnership could justify a limited pilot.

These counterfactual stress tests specify what the argument forbids: large unmet need alone does not prove an intermediary is viable and proven organizational survival does not prove beneficiary value. They also reveal a policy trade-off. Strengthening oversight can initially raise unit costs but protect disadvantaged users and enable future entry; subsidizing a poorly governed intermediary may appear cheap while increasing long-run dependence and information concentration.

Sequenced policy implications

The first priority is to establish an organizational and public-sector baseline before creating new incentives. Authorities should map the legal forms, procurement powers, financing constraints and dispute mechanisms already in use. Bangladesh could begin with clearer guidance across existing NGO, company, cooperative and microcredit obligations, avoiding the unverified assumption that a single new statute is required. In Nepal, municipalities and partners should specify contracting authority, reporting roles and grievance responsibilities under applicable local and national rules. Legal counsel must verify current country-specific requirements for any real implementation; this article does not provide a legal compliance determination.

Second, finance should be contingent on inclusion and additionality rather than business expansion alone. Pilot grants or concessional capital can cover high-cost outreach, training and climate contingency buffers if coupled with transparent cost accounting, credible sunset or revision criteria and independent beneficiary evidence. Public procurement may be suitable for clearly specified services such as agrifood logistics, waste recovery, community care or climate information: but not where it creates an unaccountable monopoly. Evaluators should test whether public funds displace functioning alternatives or create irreversible dependence.

Third, digital investment should pay for the complete service chain: accessible interfaces, community intermediaries, offline fallback, privacy and security safeguards and the capacity to correct errors. The ILO's (2022) emphasis on decent work and participatory governance and the FAO's (2023) focus on women's substantive agrifood empowerment imply that implementation must monitor working conditions, control over income and representation in service design.

Services involving finance, health, identity, land or location data require context-specific assessment of applicable law, valid consent procedures, security and remedies. This paper does not assert that proposed voluntary standards satisfy every legal obligation.

Fourth, partnerships should progress from small, independently assessed demonstrations to conditional replication. Expansion decisions should depend on predeclared livelihood, inclusion and reliability measures alongside costs. Rural contexts are heterogeneous: a model appropriate for a Bangladeshi floodplain or a well-connected Nepali municipality may fail in a remote mountain settlement. Replication should preserve core safeguards but allow institutional delivery arrangements to vary.

A staged partnership and safeguards protocol

Implementation should pass four documented gates. At gate 1, the relevant public authority, with representatives of affected users, specifies the unmet problem, maps incumbent providers, tests whether new provision would displace effective services and identifies groups most likely to be excluded. At gate 2, procurement or financing officials assess transparent ownership, enforceable mission and rights safeguards, full unit economics (including assisted delivery, subsidy and downtime) and an independent grievance route. At gate 3, an independently monitored pilot measures meaningful service completion, livelihood costs and benefits, distributional effects, worker conditions and continuity over at least one locally relevant production or trading cycle; claims about resilience to realized shocks require actual hazard exposure. At gate 4, expansion or public procurement is authorized only when a feasible-provider comparison, distributional results, safety compliance and a credible contingency plan justify additional public expenditure. A failed gate triggers remediation, a change of organizational model or refusal to scale: not automatic refinancing. These are proposed decision rules whose legal and administrative feasibility must be established locally.

For Bangladesh, plausible counterparties may include responsible agricultural agencies, microcredit regulators when applicable, local government and independent community organizations. For Nepal, administrative responsibilities should be established for each level of government and confirmed in any municipal partnership instrument. A single actor should not both receive the subsidy and independently certify its own distributive impact. Service recipients need

accessible grievance routes outside the provider, along with safeguards against retaliation and unfair data sharing.

Financial due diligence should separate commercial revenues from grants, calculate the fully loaded cost of serving remote or assisted users, stress-test losses of a funder and a mobile network outage and document environmental externalities. Without these, low reported unit costs may reflect donated labor, missing maintenance or shifted risks rather than efficiency. The same budgetary test should apply to public, cooperative and private comparator options.

Governance, procurement and an explicit stop rule

Procurement design should separate verified services from longer-term welfare impacts. Uptime, accessible assistance, complaint resolution and cost records can be monitored contractually; claims concerning resilience or empowerment require independent beneficiary evidence. Where the public authority funds, provides and evaluates a service, disclosure and independent oversight reduce conflicts of interest. Data governance should include lawful processing, limited collection, defined retention and correction procedures, breach response and accessible alternatives where digital consent would otherwise become a condition of receiving essential services.

A prospective stop or redesign rule should be set before a pilot starts. Credible triggers include repeated unresolved harms, evidence that remote or poorer users have lower net benefits than relevant comparators, sustained inability to deliver during predictable disruptions or materially higher full social costs without commensurate equity gains. Thresholds must be specified through context-specific baseline studies rather than invented for this paper. If expansion is not justified, an exit agreement should transfer records and essential service responsibilities safely, while preventing a private provider from holding users' data or access hostage.

Empirical agenda: how the argument could be tested

The analysis yields five falsifiable propositions, with the strongest comparison defined relative to feasible alternative delivery rather than nonparticipation alone. P1 (usable access): community-assisted digital delivery increases successful completion of relevant service tasks relative to app-only access under comparable network conditions. P2 (equity): verifiable user voice and mission controls reduce exclusionary pricing and unequal capture of benefits after adjusting for the cost of serving different users. P3 (resilience): risk finance, supplier diversity and fallback arrangements

moderate adverse effects of shocks on users' welfare and service continuity. P4 (institutional complementarity): enterprise additionality is greatest where service coordination is deficient but residual public oversight is functional, compared with both high-capacity and severely capacity-constrained settings. P5 (cost effectiveness): a proposed social-enterprise arrangement delivers at least comparable equitable outcomes at no higher full social cost than its best feasible public, cooperative or private alternative. Each proposition can fail independently.

Table 4. Discriminating tests for the proposed mechanism

Proposition	Evidence favoring mechanism	Observation challenging mechanism
P1: assisted access	Higher verified service-task completion and lower exclusion versus app-only comparators.	Increased registrations but no net task completion or benefit.
P2: equitable governance	Reduced price dispersion, meaningful grievance resolution, stronger control of proceeds for excluded groups.	Persistent elite capture, coercive dependence or paper-only consent.
P3: resilience through shocks	Lower welfare loss or faster recovery after comparable shocks, accounting for baseline exposure.	No improvement in recovery or substantial debt and labor displacement.
P4: conditional additionality	Largest incremental benefit in coordination-gap settings with effective oversight.	Similar or greater gains where coordination already works or where oversight is absent.
P5: value for public resources	Superior or equivalent distribution-adjusted outcomes per fully costed unit.	Higher costs or worse equity than public, cooperative or conventional providers.

Empirical tests should predefine a sampling frame of eligible rural providers and households, assign the primary intervention at the realistic unit of delivery (e.g., village or service cluster) and record baseline outcomes before service introduction. Where ethical and feasible, a phased or cluster-randomized rollout can estimate intention-to-treat effects; otherwise, comparison cohorts

should be formed on pre-intervention characteristics with explicit examination of common trends, confounding, spillovers, provider selection and attrition. Stronger evaluations would span at least two agricultural or income seasons and, where an exogenous shock occurs, compare exposure and recovery without attributing every difference to the enterprise. Under no circumstances should essential public services be withdrawn merely to create a control group.

Estimand, comparison and spillover logic

The primary policy estimand should be the incremental effect of an offer of enterprise-led provision against an offer of the best feasible comparison arrangement to otherwise eligible locations, analyzed by original assignment where randomization is feasible. Uptake differences are part of the intervention, not reasons to discard nonusers after allocation. Where public and cooperative providers already serve an area, the comparator should reflect those actual services rather than a constructed “no intervention” group. Parallel monitoring of subsidies, fees, data costs, worker time and environmental damage is necessary to interpret cost-effectiveness.

Interference is plausible because an intermediary may change local prices, information, procurement and labor markets for households outside its nominal clientele. Designs should specify geographic buffers, cluster-level market outcomes and whether spillovers are part of the estimand. Claims about climate resilience also demand sufficient variation in hazards and exposure, so a two-season study without a meaningful shock can credibly estimate service continuity or precautionary behavior but not realized post-disaster welfare protection. Evaluation protocols should distinguish these outcomes prospectively and avoid relabeling any positive process indicator as “resilience.”

Primary endpoints should be preregistered, few and distinct from intermediate processes: net household livelihood income and its variability; net provider-related fees, debt and time costs; decision-making control over proceeds; service continuity; and, only where a relevant shock occurs, welfare loss and recovery time. Secondary outcomes can include independently verified task completion, accessible complaint resolution, information accuracy and free choice among buyers or providers. Both intention-to-treat and meaningful-user analyses should be reported but the latter must not be presented as causally identified without appropriate adjustment. Confidence intervals, missing-data patterns, differential attrition, adverse effects and subgroup effects for remote or economically excluded households are necessary. Before rollout, evaluators should

record minimum public oversight and grievance-capacity criteria, construct full social-cost accounts and define stop rules for rights, safety and insolvency risks. A staged evidence approach is appropriate for small ventures: low-cost process and safeguarding checks may establish pilot eligibility, whereas scaling with public money requires independent comparator-based outcome evidence (Bonnedahl & Stålnacke, 2026). Qualitative process tracing should assess whether gains arose from service coordination rather than stronger initial infrastructure, unrelated programs or household selection.

What would disconfirm the framework?

Confirmation bias is a significant hazard in mission-oriented development research. The model would be materially weakened if comparatively governed, adequately financed enterprise interventions repeatedly failed to improve completion, equity or resilience even in the predicted zone of institutional additionality; if conventional providers delivered better outcomes at equal cost; or if proposed grievance and mission safeguards had no observable relationship to distributional harm. A model that classifies every failure as “insufficient capacity” without prespecified thresholds is not falsifiable. For that reason, future studies must operationalize a minimum level of contract oversight, substantive inclusion and continuity preparedness before outcome analysis, record departures transparently and test sensitivity to alternative thresholds.

Evidence needed before a high-stakes scaling decision

Before approving scale, decision-makers should have a documented comparator study, subgroup results for materially excluded users, an adverse-events and grievance register, provider financial stress tests and public-cost accounts. Table 5 makes the main threats to inference explicit. Failure to obtain this minimum package is a reason to keep a program experimental, not a reason to assume success because users report satisfaction.

Table 5. Minimum evidence package and threats to a defensible impact claim

Threat or uncertainty	Minimum data or design response	Claim that remains impermissible without it
Self-selection and targeting	Pre-intervention eligibility and baseline comparisons; randomized rollout if ethical and feasible	Enterprise effects inferred from participants versus unselected nonparticipants
Public/cooperative displacement	Document existing provider quality and full marginal costs; track substitution	Net additionality from usage increases alone
Exclusion and burden shifting	Disaggregate net outcomes, debt, time, worker conditions, disability and remoteness	Inclusion from account openings or enrollment totals
Spillovers and local price effects	Cluster-level market prices, competitors, nonusers and contamination checks	Household effects as the total community effect
Shock resilience	Exposure data, service downtime, avoided losses, recovery and realistic follow-up	Climate resilience from pre-shock satisfaction
Transparency and compliance	Independent complaints channel, data protections, conflicts register, independent audit	Accountability from self-reported provider compliance

Discussion, limitations and alternative interpretations

The synthesis identifies institutional intermediation as a plausible response to rural coordination failures but its value is conditional on accountable delivery and a defensible comparison with alternative providers. Bangladesh and Nepal illustrate different configurations of service networks,

geographic access and public capability. Existing project documents establish policy priorities, while qualitative enterprise studies and provider-specific evaluations help identify mechanisms. They do not establish comparable national treatment effects. The principal policy implication is to evaluate provider configurations and beneficiary outcomes rather than organizational labels.

The evidence base has five limitations. First, the purposive, English-language-dominant source selection is not systematic; publication and retrieval biases cannot be quantified. Second, some restricted publications could be assessed only through publisher abstracts and metadata. Third, official reports document policies and aggregate conditions but do not demonstrate local implementation or enterprise effectiveness. Fourth, the comparison includes neither primary beneficiary data nor matched enterprise and comparator cost accounts. Finally, judgments about equity, rights, income, environmental effects and fiscal cost require locally justified trade-offs. The seven-domain diagnostic and proposed state-capacity threshold therefore remain subject to empirical validation.

Rival theoretical interpretations and conceptual failure

Several competing explanations could account for observed improvements in rural services. Lower transaction costs may benefit any capable intermediary, regardless of social mission. Stronger public services may improve inclusion without enterprise involvement. Funding incentives may also encourage organizations to adopt social-purpose language without changing distributional outcomes. The distinctive claim of the framework is that enforceable mission safeguards and beneficiary agency should affect how coordination translates into durable welfare gains, after accounting for pre-existing public capability, service infrastructure and subsidies. Comparative research is needed to distinguish this account from its alternatives.

The available empirical material is also asymmetric. Bangladesh evidence on agricultural extension, NGOs and social-enterprise coordination is not directly matched to Nepal's district-level cooperative study and national infrastructure documents. Populations, interventions and outcomes differ. The cross-case result is therefore an explanation of possible boundary conditions, rather than a comparison of effect sizes or nationally representative provider performance.

An additional normative caution matters for rural policy: promoting social enterprise should not become a rationale for state withdrawal. Disaster risk management, inclusive infrastructure, basic protection, legal recourse and appropriate public finance are collective responsibilities. The

enterprise's potential advantage lies in complementarity and institutional learning, not in transferring these obligations to communities with the least capacity to bear them.

Conclusion

The decisive question for Bangladesh and Nepal is not how many rural organizations can be labeled social enterprises or how quickly services can be digitized. It is whether an accountable organizational arrangement improves livelihoods, agency, shock continuity and fair access beyond what realistic public, cooperative or commercial alternatives could achieve. Social enterprise may add value where coordination failures are consequential and public oversight remains credible; it may duplicate functioning provision, deepen gatekeeping or transfer risk where these conditions are absent. Neither organizational mission nor digital reach is sufficient evidence of resilience.

The framework integrates hybrid governance, sustainable livelihoods, polycentric institutions and policy capacity around one decision problem: identifying additional public value. Its seven-domain diagnostic and four decision tests connect the proposed mechanisms to measurable access, agency, cost, continuity and redress. Bangladesh's development-service networks and Nepal's decentralized and geographically uneven delivery systems indicate different conditions under which those mechanisms may operate. The research agenda is to compare feasible providers using full social costs, distribution-sensitive outcomes and observed performance during shocks. The policy priority is to strengthen public oversight and community voice so that institutional innovation improves rather than displaces accountable rural services.

References

- Ahmed, S., Morrish, S. C., & Earl, A. (2026). How ecosystem coordination and social entrepreneurship strengthen food security in Bangladesh. *Journal of Social Entrepreneurship*. Advance online publication.
<https://doi.org/10.1080/19420676.2026.2665693>
- Alam, M. J., Sarma, P. K., Begum, I. A., Connor, J., Crase, L., Sayem, S. M., & McKenzie, A. M. (2024). Agricultural extension service, technology adoption and production risk nexus: Evidence from Bangladesh. *Heliyon*, 10(14), Article e34226.
<https://doi.org/10.1016/j.heliyon.2024.e34226>

- Azmat, F., Ferdous, A. S., & Couchman, P. (2015). Understanding the dynamics between social entrepreneurship and inclusive growth in subsistence marketplaces. *Journal of Public Policy & Marketing*, 34(2), 252–271. <https://doi.org/10.1509/jppm.14.150>
- Battilana, J., & Lee, M. (2014). Advancing research on hybrid organizing—Insights from the study of social enterprises. *Academy of Management Annals*, 8(1), 397–441. <https://doi.org/10.5465/19416520.2014.893615>
- Bonnedahl, K. J., & Stålnacke, O. (2026). Impact assessment in social entrepreneurship: A staged approach for nascent and very small sustainability-oriented organisations. *Journal of Social Entrepreneurship*. Advance online publication. <https://doi.org/10.1080/19420676.2026.2720900>
- Cho, S., & Sultana, R. (2015). Journey from NGO to sustainable social enterprise: Acceleratory organizational factors of BRAC. *Asian Social Work and Policy Review*, 9(3), 293–306. <https://doi.org/10.1111/aswp.12069>
- Cho, S., Sultana, R., & Kwon, S. (2019). Social enterprise and sustainable development in Bangladesh and Korea: Opportunities and challenges. *Asian Social Work and Policy Review*, 13(2), 189–198. <https://doi.org/10.1111/aswp.12169>
- Dees, J. G. (2001). The meaning of social entrepreneurship (revised version; original draft 1998). Center for the Advancement of Social Entrepreneurship, Duke University. https://case.fuqua.duke.edu/knowledge_items/the-meaning-of-social-entrepreneurship/
- Dhakal, D., & Mueser, P. (2023). Agricultural cooperatives and the failure to achieve commercialization of agriculture in Nepal: A case study of the Chitwan district. *Research in Globalization*, 7, Article 100165. <https://doi.org/10.1016/j.resglo.2023.100165>
- Di Domenico, M. L., Haugh, H., & Tracey, P. (2010). Social bricolage: Theorizing social value creation in social enterprises. *Entrepreneurship Theory and Practice*, 34(4), 681–703. <https://doi.org/10.1111/j.1540-6520.2010.00370.x>
- Ebrahim, A., Battilana, J., & Mair, J. (2014). The governance of social enterprises: Mission drift and accountability challenges in hybrid organizations. *Research in Organizational Behavior*, 34, 81–100. <https://doi.org/10.1016/j.riob.2014.09.001>
- Fabregas, R., Kremer, M., & Schilbach, F. (2019). Realizing the potential of digital development: The case of agricultural advice. *Science*, 366(6471), eaay3038. <https://doi.org/10.1126/science.aay3038>

- Food and Agriculture Organization of the United Nations. (2023). The status of women in agrifood systems. <https://www.fao.org/documents/card/en/c/cc5343en>
- Government of Bangladesh. (2006). Microcredit Regulatory Authority Act, 2006. Microcredit Regulatory Authority. <https://bdlaws.minlaw.gov.bd/act-947.html>
- Government of Bangladesh, Ministry of Agriculture. (2018). National agriculture policy 2018. <https://dae.gov.bd/site/page/2c8d2cd1-0a74-4cb0-86f3-4bd442ce6cfe/>
- Government of Nepal. (2015). Agriculture development strategy (2015–2035). Department of Agriculture. <https://doacrop.gov.np/index.php/main/file/1528>
- GSMA. (2026). The mobile gender gap report 2026. <https://www.gsma.com/gender-gap/>
- International Labour Organization. (2022). Resolution concerning decent work and the social and solidarity economy (ILC.110/Resolution II). <https://www.ilo.org/resource/record-decisions/ilc/110/resolution-concerning-decent-work-and-social-and-solidarity-economy>
- Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435–464. <https://doi.org/10.1111/1467-7660.00125>
- Karri, V. (2026). The identity-systems-narrative framework: How ecosystem intermediaries catalyse social impact scaling. *Journal of Social Entrepreneurship*. Advance online publication. <https://doi.org/10.1080/19420676.2026.2729477>
- Mair, J., & Martí, I. (2006). Social entrepreneurship research: A source of explanation, prediction and delight. *Journal of World Business*, 41(1), 36–44. <https://doi.org/10.1016/j.jwb.2005.09.002>
- National Planning Commission. (2025). The Sixteenth Plan (fiscal year 2024/25–2028/29). Government of Nepal. <https://www.npc.gov.np/content/6462/the-sixteenth-plan--fiscal-year-2024-25-2028-29-/>
- Ostrom, E. (2010). Polycentric systems for coping with collective action and global environmental change. *Global Environmental Change*, 20(4), 550–557. <https://doi.org/10.1016/j.gloenvcha.2010.07.004>
- Porciello, J., Coggins, S., Mabaya, E., & Otunba-Payne, G. (2022). Digital agriculture services in low- and middle-income countries: A systematic scoping review. *Global Food Security*, 34, Article 100640. <https://doi.org/10.1016/j.gfs.2022.100640>

- Rangan, V. K., & Han, C. (2026). How to achieve large-scale social impact. *California Management Review*, 68(4), 109–129. <https://doi.org/10.1177/00081256261434465>
- Salwan, P., Ajaonkar, S., Neelam, N., & Venkatachalam, R. (2025). Resilience and sustainability of social enterprises: A systematic review and bibliometrics using PRISMA. *Cogent Social Sciences*, 11(1), Article 2493777. <https://doi.org/10.1080/23311886.2025.2493777>
- Scoones, I. (1998). Sustainable rural livelihoods: A framework for analysis (IDS Working Paper No. 72). Institute of Development Studies. <https://www.ids.ac.uk/publications/sustainable-rural-livelihoods-a-framework-for-analysis/>
- World Bank. (2020). Supporting Nepal’s historic transition to federalism. <https://www.worldbank.org/en/results/2020/09/29/supporting-nepals-historic-transition-to-federalism>
- World Bank. (2022a). Key highlights: Country climate and development report for Bangladesh. <https://www.worldbank.org/en/news/feature/2022/10/31/key-highlights-country-climate-and-development-report-for-bangladesh>
- World Bank. (2022b). Key highlights: Country climate and development report for Nepal. <https://www.worldbank.org/en/brief/2022/08/28/key-highlights-country-climate-and-development-report-for-nepal>
- World Bank. (2022c). One million people to be connected to broadband as part of World Bank support to Nepal’s digital transformation. <https://www.worldbank.org/en/news/press-release/2022/06/16/one-million-people-to-be-connected-to-broadband-as-part-of-world-bank-support-to-nepal-s-digital-transformation>
- World Bank. (2023). World Bank Group’s new country partnership framework for Bangladesh will help achieve upper-middle-income country status. <https://www.worldbank.org/en/news/press-release/2023/04/27/world-bank-group-s-new-country-partnership-framework-for-bangladesh-will-help-achieve-upper-middle-income-country-status>
- World Bank. (2025). Bangladesh—Poverty and equity assessment: Navigating the road to prosperity. <https://doi.org/10.1596/44419>

World Bank. (2026a). Nepal development update: Building back differently for the future (October 2026).

<https://www.worldbank.org/en/country/nepal/publication/nepaldevelopmentupdate>

World Bank. (2026b). Nepal: World Bank approves \$50 million digital transformation project.

<https://www.worldbank.org/en/news/press-release/2026/02/09/nepal-world-bank-approves-50-million-digital-transformation-project>

Wu, X., Ramesh, M., & Howlett, M. (2015). Policy capacity: A conceptual framework for understanding policy competences and capabilities. *Policy and Society*, 34(3–4), 165–171. <https://doi.org/10.1016/j.polsoc.2015.09.001>