

ROLE OF LOCAL GOVERNMENT INSTITUTIONS TO PROMOTE MICRO AND SMALL ENTERPRISES AT UPAZILA LEVEL

Additional Secretary Md. Mostaque Hassan, ndc

Introduction

Business particularly micro and small entrepreneurship (MSE) is an important issue as it stimulates employment generation to reduce poverty which leads to economic development of the country. Before analyzing the issue, it is necessary to define micro and small entrepreneurship in a customary manner. Micro-entrepreneurships or enterprises are highly heterogeneous in nature (Harvie, 2003). These enterprises have adaptability to size, location, gender and ownership with varied activity frontiers. Most micro enterprises are single-owner operated enterprises or slightly larger units engaging one or more family members in operating the business.

As per industry policy 2010, micro industry/enterprise in manufacturing sector will be those with assets worth Tk 0.5 million to Tk 5.0 million (excluding land and factory building, but including replacement value) and/or with workers ranges 10 and 24 or less. In service industry and business, micro-enterprises will be those which employ 10 or less workers and have assets worth Tk 0.5 million or less. On the other hand, a “small enterprise” is defined as an industrial undertaking engaged either in manufacturing or in a service activity and whose total fixed investment including initial working capital asset worth Tk 5.0 million to Tk 100 million and/or 25-99 workers (excluding the cost of land, expenses on inland transportation, commissioning of machinery, and duties and taxes). In both service industry and business, small enterprises employ 10 to 25 workers and have asset worth Tk 0.5 million to Tk 10 million. If a business falls into one of the criteria of a micro industry, it is called a micro industry, even if its other yardsticks are similar to those of a cottage industry. Bangladesh Bank said if a business fits into one of criteria of a small industry, it will be considered as a small enterprise, even if its other features match those of a micro-enterprise.

Entrepreneurship development is a new trend of employment generation since inception of Bangladesh. It has been started in a large scale as a means of employment generation since 1980s. After revolutionary achievement in micro credit programs emphasis has given by the government on micro-entrepreneurship.

Therefore, development of micro-credit programs facilitated to transform Micro-entrepreneurship in Bangladesh. Accordingly, strategy has been emerged to promote micro-entrepreneurship to reduce poverty and generate employment. Government and non-governmental organizations (NGOs) have compatible approaches and strategies to foster growth and development of micro enterprises. In Bangladesh impact of micro enterprises on specific socio-economic variables such as children's schooling, household nutrition, and women's empowerment are highly traceable. (Chowdury, Nuimuddin, 2007).

It is notable to mention here that about 22 lakhs of people becomes ready to enter in a job market every year but creation of job doesn't match with the demand. Promoting Micro and small enterprises can help a lot to employ this work force. Micro and Small Enterprises (MSEs) are very important for local economies particularly at grassroots level like Upazila, Union and Village level. Still rural population is dominant in Bangladesh which is about 75% or slightly above. Rural economy mostly depends on agricultural sector which have seasonal employment. Thus, rate of unemployment is much higher in Upazila, Union and Village areas. So, employment generation is a major concern for the government particularly in rural & sub-urban areas. Thus, expansion of Micro, Small and Medium Enterprises (MSEs) in Upazila and village areas can easily attain the objective of employment generation for the Nation.

In each and every Upazila/Thana of the country has permanent set-up and offices which are; office of the department of agriculture, animal science, fisheries, youth development, BRDB, LGED, Cooperatives, Social Welfare, bank etc. to undertake skill development programs and some department also have small credit programs for self-employment generation at Upazila and rural areas. The Upazila officials are not properly working and lack of appropriate plan on this regard. Thus, citizen is not getting benefit out of these resources of the government. Government also has local government institutions like Upazila Parishad, Municipality, and Union Parishad at Sub-urban and rural areas to undertake human resource development program using government machineries at Upazila level but those local government institutes are not service responsive as desired by the unemployed citizen. If the government resources at Upazila/ Union level is utilized in a proper way and involve those Upazila officials to undertake training for skill development and arrange credit for micro entrepreneurship promotion like commercial agricultural farming, fish culture, horticulture, establishing small business, retail business, wholesale business, poultry rearing, cow fattening, electric works, rice husking, timber trade, welding workshop, carpenter, rural transport, vegetable trade and a number of related

small business, then automatically people will be self-employed engaging with different trade and lead better life.

Besides, Banks and financial institutions has mandate to deliver loan to unemployed youth for undertaking micro, small or other business at Upazila & rural areas but in reality Banks are reluctant to deliver loan to them for Micro and Small Enterprises (MSEs)'. Upazila Parishad, Municipality, and Union Parishad have responsibilities to arrange loan for MSEs' but they are neither motivated nor think in this for employment creation. There is an agricultural credit committee at Upazila level but no credit committee for micro and small entrepreneurship development in Upazila or Union areas. These local government institutions (Upazila Parishad, Municipality, Union Parishad) has mandate to undertake skill development programs and arrange credit for them but no such initiatives has been observed. So, MSEs have been struggling for receiving desired services (Training and credit/loan) from Upazila and Municipalities hampering promotion of micro and small enterprises at Upazila/ union level.

Therefore, the major problem of entrepreneurship development lies with the Local Government Institutions i.e. Upazila Parishad, Municipalities and Union Parishad as these have not been playing their necessary role which is a great barrier for micro and small entrepreneurship development in sub-urban areas. Thus, Local Government Institutions i.e. Upazila Parishad, Municipality and Union Parishad has to be functional to contribute on the economy through entrepreneurship development in the rural & sub-urban areas to make people self-reliant.

Conceptual Discourse and Evolution of MSEs in Bangladesh

Present State of MSEs

In least developed countries like Bangladesh MSEs' are important because of their various advantages and strengths like; (a) most of the MSEs are agricultural based, (ii) MSEs' require limited capital & small establishments (b) most of them are less costly and locally available, (c) there is local demand for their products, (d) through sub-contracting MSEs' can help large scale industries to be competitive, (e) MSEs' being labor intensive can absorb many of the available surplus labor, (f) MSEs' requires semi-skilled labor, (g) some MSEs' are Trading related (h) MSEs' are eminently suitable for women entrepreneurs and so on (Ahmed, Q. M 1999). But MSEs cannot avail of their inherent advantages automatically nor can they be certain of their competitiveness in all circumstances. For their survival and success they depend greatly on the external environment. This is represented by the rules

and regulations enforced and various services and facilities provided by local government institutions and government agencies. The ‘enabling environment’ is most essential for MSEs these includes (a) introduction of business friendly laws & regulations, (b) access to finance, (c) availability of appropriate manpower (d) adequate infrastructure and service delivery for business. But in reality, the services mentioned above which are urgently required for MSEs are not easily available. Thus, MSEs have been struggling for receiving required services for promotion of micro and small enterprises(MSEs) at Upazila/ union level (Ahmed, M. U-1999).

Service Delivery of Business Membership Organizations (BMOs)/Business Samities

Business Membership Organization (BMOs), i.e. business association and business Samities are responsible to facilitate availability of public benefit services for promoting Micro and Small Enterprises (MSEs) at Upazila level. Services of the Samities are; Advocacy and lobbying to improve service delivery of the Public Offices, facilitating access to credit, protect MSEs from extortionist, and reinforce value chain and related services for entrepreneurship development. But having a number of limitations Business Samities cannot deliver their mandated services for their member. Business Associations are lack of capacity, inadequate advocacy skills, shortage of resources, lack of relevant information, insufficient linkage with public service providers, inefficient interaction with Bank & financial institutions, least interest to work for non-member MSEs, inadequate & inefficient manpower, insufficient information dissemination system for MSEs and so on (BIDS-1998).

Service Delivery of Government Departments and Local Government Institutes (LGIs) for MSEs

Government has permanent set-up at Upazila/Union level to undertake skill development programs for the citizen for employment generation at Sub-urban and rural areas. Those government set-up at Upazila level are; Upazila Parishad, Upazila level offices like: department of Agriculture, Fisheries, Livestock, Youth Development, Palli Daridra Bimochan Foundation, BRDB, BSCIC, LGED, Cooperatives etc. have mandate to undertake training for income generating activities (IGAs) and entrepreneurship development as well but they don’t play their roles as desired by the potential MSEs due to inappropriate plan. Upazila Parishad has great role to utilize those resources for income generating activities (IGAs) through micro & small entrepreneurship (MSEs) development but they

are not motivated enough to do so. There is lack of appropriate monitoring mechanism to make accountable those government resources at Upazila level.

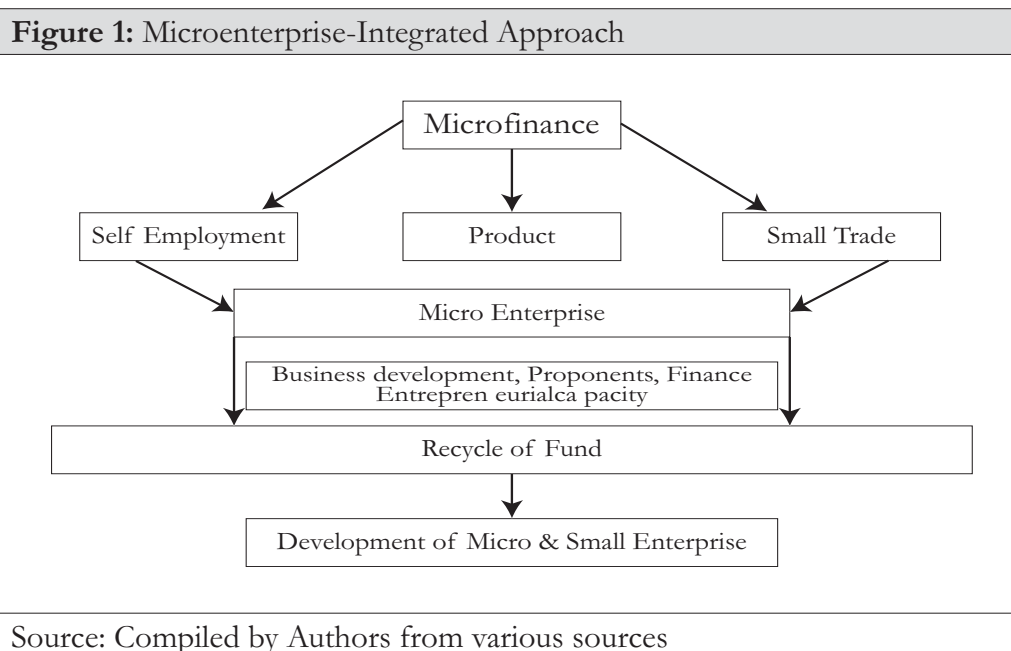
Role of Bank and Financial Institutions in entrepreneurship development at Upazila level in Bangladesh

Banks and financial institutions in Upazila level has unutilized fund which are mostly not used for entrepreneurship development at Upazila and Union level. Banks are supposed to deliver loan for local entrepreneurs but in reality they are reluctant to deliver loan which have been hampering expansion of enterprises in Upazila and Union level. Neither Upazila Parishad nor Municipality or government service providers have initiatives for allocating loan for enterprise promotion or even think in this way to develop entrepreneurship at Upazila or Union level. There is not even any coordination body to look after the affairs of business at Upazila and rural areas (Bangladesh Bank Report, 2007).

Evolution of Micro-finance to Micro-enterprise

Bangladesh government and NGOs embed approaches in the policy paradigm and strategies to alleviation of poverty. Transforming microcredit to micro enterprises have emerged and given much emphasizes on alleviation of poverty. Development of group lending schemes for landless rural peoples emphasizes long term sustainability. The implication of the support effect demonstrated availability of credit, development of entrepreneurial interest.

The MF-NGOs offer both group based and individual loans to micro-entrepreneur. The Grameen Bank's disbursement of micro-credit has been contributing highest of micro-credit to the rural people. It is highly agreed by the development thoughts that the micro-credit activities in general are economically efficient which generate a surplus for the poor borrowers. The key role of micro-enterprises in income generating activities is recognized and helping entrepreneurs develop their sound business plans. Micro finance helps rural poor to become micro-entrepreneurs which have positive impact on the rural economy.



Challenges in Micro and Small Entrepreneurship Development

Weaknesses of Business Membership Organization (Business Association/Business Samities)

Business association and business Samities are responsible to make available public benefit services for flourishing Micro and Small Enterprises (MSEs) which includes; Advocacy and lobbying to improve service delivery of the Public Offices, facilitating access to credit, protect MSEs from extortionist, improve transport facilities, and reinforce value chain and related services for entrepreneurs. But these Samities at Upazila level are not so efficient in delivering services for MSEs. They are not so authoritative like CCI in district/division or at national level (Capital).

Non-Service Responsive Government Departments at Upazila Level

Government has a big set up at Upazila level and there are more than 40 departmental offices located there which are: department of agriculture, Livestock, Fisheries, Bangladesh Rural Development Board (BRDB), Palli Daridra Bimochan

Foundation (PDBF), Social welfare, Cooperatives, Youth development, Women affairs, Public Health, education, Police, Ansar/VDP and so on. Most of them are responsible to deliver services and undertake hands on training for skill development, so that the unemployed people can start a micro-enterprise for self-employment. But in reality, very few people can get skill development training due to inefficiency of the government departments, like; officials are not motivated to work, no appropriate plan of those departments, almost no monitoring by the superior, no punitive measures for non-compliance of duties and so on. Thus, these huge government resources havenot been utilized properly for employment generation for better livelihood of the citizen.

Standard of Service Delivery of Local Government Institutions-LGIs (Municipality, Upazila Parishad and Union Parishad)

Most important service delivery institutes are the Local Government Institutions (LGIs) at Upazila level which are; Paurasab has (municipalities), Upazila Parishad and Union Parishad. Various government agencies are located under jurisdiction of Upazila Parishad whose activities are also supposed to monitor by the Upazila Parishad Chairman. It is important to mention here that MSEs are mostly dependent on local government institution and government agencies for provision of service delivery like; (a) getting infrastructure facilities, (b) access to credit, (c) utility and conservancy services, (d) quality control, marketing and overall viability of the enterprise, (e) maintenance of law and order, prevention of theft and extortion, (f) firefighting, (g) deliver skill development training, (h) labor dispute settlement, (i) advisory services on product designs, (j) provision of drainage, sewerage etc. They also ensure infrastructure facilities provided by local government institutions and government agencies which include, construction of bridges and roads, improve communication, develop market centers, establish growth centers and also establish integrated infrastructures like business hubs. Serviced delivered by the local government institutions are not up to the mark and mismatch with the demand of MSEs.

During FGD, it was observed that most of the entrepreneurs are highly dissatisfied with service delivery of LGIs. Therefore, there is a dire need to strengthen LGIs and also to give coordination function to Upazila Chairman and Mayor of Municipality to look after the affairs of MSEs' growth for sustainable employment generation at Upazila Jurisdiction.

Non-responsive Bank and Financial Institutions at Upazila Area

Banks and financial institutions have great responsibilities to promote MSEs and contribute on economic activities at Upazila and Union level. This fund of the bank can easily be used for growth & expansion of potential micro and small entrepreneurs at Upazila & Union level which could contribute to economic development by creating employment at Upazila/ Union level. There is no coordination or monitoring body to look after this matter. A very few entrepreneurs can avail this opportunities facing so many difficulties. In many cases loan is disbursed with political influence which are not invested in MSE development. Superior authority of the Bank has no monitoring system or no local coordinating body exists to look after the affairs of MSEs at Upazila level.

Business Focused Infrastructure and Development

Infrastructure is the most important issue to promote business at any level of the nation. But in Upazila and Union level infrastructures are very measurable for business operation. Besides, market facilities and market infrastructure are also not at desired level. Thus, communication & products transportation is a serious obstacle for MSEs hampering business activities particularly at Upazila & Union level. Therefore, government and local government institutions have to keep this matter into account within their limited budget for promoting MSEs at Upazila areas.

Human Resource Development

The main resources for entrepreneurship are the human resource and to address this issue skilled manpower is essential to operate business. Government has a number of skill development programs both at national & Upazila level but those are not effective. It is mention worthy here that many of the skilled workers may join family-owned MSEs but can't succeed due to lack of professional knowledge. The institutional capacity to impart appropriate technical and vocational education needs to be strengthened to make all these effective.

Basic Infrastructure of Information and Communication Technology (ICT)

Bangladesh has made remarkable achievements in Information & Communication Technology (ICT) and the country have a number of successful IT companies which has been working both software & hardware activities . But still there is an inadequate access to business information is a kind of hindrance for doing business. Basic information about buyers, sellers and the larger market place around them remains elusive to most businesses. There is a serious lacking of ICT basic infrastructure in the country specifically in Upazila and Union level. Thus, special emphasis has to be given to establish basic ICT infrastructure and it is to be extended up to Upazila and Village level for promoting MSEs.

Combating Corruption

Corruption is a serious negative issue of developing a country. Keeping bribe money safe, the corrupt persons are laundered money to other countries. So, there is two-fold negative impact of bribe money, which is;(i) corruption hinders business promotion in one way; and (ii) countries money is laundered to other countries for safety & security of the corrupt person which weaken economy of the country. It is an irony of the nation that a huge number of both government & private persons are involved in corruption. Thus, economy of the country has been seriously suffering of this corrupt practice of the country. Therefore, Government has to show zero tolerance against corruption to promote business for employment generation and economic empowerment of the country.

Findings and Analysis

Institutionalization of Micro-credit Programs for Transforming Micro-enterprises

Micro, small and medium sized enterprises (MSMEs) has been playing increasingly import role as engines of economic growth in many countries including Bangladesh. MSMEs provide low cost employment opportunities and render flexibility to the economy. Bangladesh is a predominantly rural economy where more than 75 percent of 160 million people live in rural areas of 87,928 villages (BBS, 2007), where labor force is growing by 2.4 percent annually. The agriculture,

industry, and service sectors can accommodate only a 1.7 percent annual growth. As a result, the rural workforce is surplus in the employment moderate. Under these circumstances microcredit programs have developed integrated approach to create employment opportunities for the rural poor through the encouragement of self-employment by developing micro-enterprises (Bangladesh Bank, 2008). These micro credit programs have been developed by government organizations like; Palli Karma Sahayak Foundation (PKSF), Bangladesh Rural Development Board (BRDB), and later on NGOs like Grameen Bank; BRAC, PKSF, Proshika, ASA, and so on. These NGOs provide microcredit to microfinance to the poor. It is well acknowledged by conscious section that 'since the independence of Bangladesh in 1971, the country has largely failed to assist the poor, while NGOs have grown dramatically for alleviating poverty. The number of NGOs has been steadily increasing since 1980s. According to the Department of Social Welfare, more than 19,000 NGOs have registered since 1961, but not all of these are active (BIDS, 1998). Therefore, it can be concluded that NGOs had taken lesson from failure of the government initiatives. NGOs micro credit programs have been become successful which has been transformed to micro-entrepreneurship and scaling up to further.

Micro-enterprise for Multi-sectoral Development

The MF-NGOs have encouraged financing on micro entrepreneurs as they work as change agents of economy. The development of micro enterprises in Bangladesh, which is relatively less capital and less skill intensive and whose management is not complex is likely to ensure more employment and production outlets. Micro-entrepreneurial program has been turned to generate a process of accelerating economic growth. It is important to mention here that the Micro & Small enterprises create opportunities for income and employment generation for a significant proportion of workers particularly in rural and also in urban areas by producing basic goods and services for rapidly growing populations. Micro-enterprise programs can lead to empowerment in social and economic dimensions. The mobility of women and their access to information is strengthened by the process of participation in micro-enterprise program. Empowerment, in turn, contributes to social benefits in the form of more education; reduce early marriage and lower fertility rates for girls.

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force is growing by 2.4 percent annually. The agriculture, industry, and service sectors can accommodate only a 1.7 percent annual growth. As a result, the rural workforce is surplus in the employment moderate. Under these circumstances micro credit programs of NGOs have developed integrated approach to create employment opportunities for the rural poor through the encouragement of self-employment and human capital transforming to micro-entrepreneurs (Ahmed MU., 2008). These NGOs provide micro credit or micro finance to the poor which has been turned to convert micro to small entrepreneurship in Bangladesh.

Horizontal Expansion of Micro & Small Enterprise (MSEs)

The nature and growth of MSEs' over the last two decades indicate a horizontal expansion of enterprises in terms of increasing the number of establishments without major change in the pyramid-like structure. In 1986, total number of enterprises was 2.6 million of which 2.5 million were micro-enterprises (98 per cent); whereas small and medium enterprises were 49,000 (1.9 per cent) and large enterprises were 2300 (0.08 per cent). In 2002, the structure and composition of enterprises were remained almost the same. Out of 3.5 million enterprises, 97 per cent were micro, 2.2 per cent were Small & Medium Enterprises (SMEs) and 0.16 were large enterprises. With similar establishment structure, how these enterprises have catered the need of the consumers even after two decades raises number of issues and concerns especially when consumers' livelihood expenditure has substantially increased over this period (per capita GDP in US\$ increased by about 47 per cent). The insignificant rise of share of SMEs in the GDP (from 4.0 per cent of GDP in 1986 to 5.2 per cent of GDP in 2010) but in employment generation this sector has been contributing a lot. Thus, there is dire need to promote micro and small enterprises (MSEs) to keep on the present trend of employment in this sector.

Micro-enterprise in the Process of Economic Development of Bangladesh

Development of Micro enterprise has been contributing to the poverty reduction, empowerment of women and so on. Poverty alleviation has been traced as the top priority interventions of the government. As a strategy for poverty alleviation, credit facilities for the poor have been given due emphasis so that they can generate income by developing micro enterprises like poultry, livestock rearing,

small verities shops, tea stall, handicraft, handloom, transport van and small scale agriculture. Development initiative is aimed at introducing poor people to small income generating activities, which are accounted for in micro entrepreneurship (Bahar, H, Uddin, MJ 2007)

Contribution of Manufacturing SME in the Economy

As is evident from the Table-1, in 2012, there were about 43 thousand manufacturing enterprises in the country with 10 or more workers, employing a total of nearly 5 million workers. Of these about 41% belonged to micro-enterprise category while the shares of small and medium enterprises in the total number of enterprises were 36.6% and 14.3% respectively. In contrast, the shares of these three size groups micro, small and medium enterprises in manufacturing employment with 10 or more workers were 5.4%, 14.7% and 20.8% respectively, and the share in gross value added were 5.9%, 23.7% and 23.3% respectively.

Thus, SME comes out as a significant component to the manufacturing sector (with 10 or more workers) in Bangladesh accounting for 50.9% of the establishments, 35.5% of employment and 47% of gross value added.

Table 1: Size Distribution of Manufacturing Establishments with 10 or more Workers, 2010-11

Description	Micro (10-24) workers	Small (25-99) workers	Medium (100-249) workers	Large (250 or more) Workers	Total
No. of establishments	17384 (40.6)	15666 (36.6)	6105 (14.3)	3639 (8.5)	42,792 (100)
Total persons engaged	271,644 (5.4)	738,801 (14.7)	1,041,220 (20.8)	2,964,272 (59.1)	5,015,936 (100)
Gross value added (million taka)	92,092 (5.9)	369,974 (23.7)	363,646 (23.3)	737,235 (47.2)	1562,947 (100)
Value added per worker (Thousand taka)	339	501	349	249	312
Source: BBS (2013b)					

Recommendations

The modest suggestions and recommendations are given below:

Establishing Coordination Forum in Upazila Level

Formation of a coordination forum at Upazila level is highly desired for promotion of MSEs. The name of the coordination may be 'Micro and Small Enterprise Coordination Committee or in short MSECC. Upazila Chairman can be the Chairperson of this forum and Mayor, Upazila Municipality may be the Co-Chair Person. Representatives from Business Samity/Association, Union Parishad Chairman, Departmental head of Upazila Office, Bank/Financial Institute can be the member of this Business Forum at Upazila. Guidelines for this coordination forum would be prepared as per the demand of MSEs and facilities available within the government and local government sectors.

Enhancing Access to SME Finance

Access to institutional finance for MSEs is still significantly limited. Less than 30% MSEs have access to institutional loans. Enhancing access to institutional finance by 80% of MSE entrepreneurs may be a target within next five years through strengthening SME foundation, motivating institutional sources of financing to provide access to the deserving loan applicants.

Development of Infrastructure

Infrastructure development is a prerequisite to efficient development and financing of MSEs. Currently, the most severe constraint that hinders the development of MSEs is the lack of infrastructure (e.g., roads, gas and electricity), limited access to market opportunities, technology, expertise and business information and communication. Providing appropriate infrastructure for MSE growth has to be given priority.

Strengthening Business Association/Samities

Business Association/ Samities has important role to play at Upazila level for promoting MSEs but they are lack of ability to do so. They are to be empowered by building capacity, involve them in Coordination Committee, and develop advocacy skills and so on so forth.

Human Resource Development for MSE

Human resource is the main input of MSEs which is to be addressed immediately. The success of entrepreneurship is largely dependent on efficient management of micro enterprises where, human resource development is the key factor. Government has a number of skill development programs both at national & Upazila level but those are not effective. Government skill development programs have to be monitored by superior for optimum use of government resources for entrepreneurship development.

Organizing Sharing Meeting with Successful Entrepreneurs

Some entrepreneurs are very successful and some are not. That is why; meeting among successful, unsuccessful, new entrepreneurs has to be organized by the Chairman, Coordination Forum of the Upazila (Upazila Chairman) to share experience of making success in business. Knowledge acquired through this sharing meeting would be a big asset for unsuccessful and new entrepreneurs to become successful entrepreneurs in a sustainable manner.

Set-up Help Desks in Banks and Upazila Parishad/ Municipality Offices

To extend the outreach of MSE development particularly in respect of women entrepreneurs, a Help Desk with computer and internet facilities should be set up in bank branches dealing with MSE finance as well as in all chambers of commerce and industry and other trade promotional bodies, so that, new entrepreneurs can get firsthand knowledge on entrepreneurship development.

MSE Strategy Development

Upazila Parishad has to develop a with two-pronged strategy like; poverty reduction and employment creation. It has no doubt that financial support is one of the best inputs for poverty alleviation but for a successful movement to poverty alleviation, interventions for income generating activities (IGAs) should be embedded into the financing program. Upazila Parishad has to prepare budget for IGAs activities and submit to the government for allocating fund.

Conclusion

The future of Micro and Small Enterprise development appears to be very bright and promising for making the country economically developed. Therefore, the research on ‘Role of Local Government Institutions to Promote Micro and Small Enterprises (MSEs)’ at Upazila level’ is a befitting step to discover ways and means to flourish micro and small entrepreneurship at Upazila and Union areas of the country. Implementation of the findings and recommendations of this research will make local authorities service responsive for micro and small enterprises at Upazila level and below. Being a coordinating body; Upazila Parishad, Union Parishad, Municipality have need to exercise their authority for improving this sector. This will create employment for rural youths which will ultimately contribute on economic development of the country. Therefore, Development of MSEs in Bangladesh is the need of the timeto raise the standard of living of the people of our country.

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Author

Additional Secretary Md. Mostaque Hassan is a Course Member of NDC 2015. He was born on November 30, 1962. He obtained Bachelor of Science (Hons) and Masters of Science from Bangladesh Agricultural University, Mymensingh. He further obtained ‘Post Graduate Diploma’ on ‘Decentralized Planning for Rural Development’ from National Institute of Rural Development (NIRD), Hyderabad, India. He joined in the service on December 20, 1989. At the beginning, he worked as Assistant Commissioner, Magistrate in Thakurgaon Collectorate of Thakurgaon district. Then he worked as Assistant Commissioner in Rohynga Refugee Relief and Repatriation Commissioner’s Office of Cox’s Bazar district. He also worked as Upazila Nirbahi Officer (UNO) at as karimganj Upazila of Kishoreganj District and Ministry of Local Government as different position like; Private Secretary to the Secretary, Senior Assistant Secretary and Deputy Secretary. He also worked as Director in ‘Regulatory Reforms Commission’ of Bangladesh. Besides, he also worked as Joint Secretary in the Ministry of Education (Higher Education Quality Enhancement Project). Mr. Mostaque also worked on lien in United Nations Development Program (UNDP) funded project as a Project Coordinator and also in ‘Swiss Foundation for Technical Cooperation’ as ‘Senior Consultant-Local Governance’. During his career Mr. Mostaque received different training from home and abroad. He attended in a number of study tours/conferences/trainings in India, Indonesia, South Korea, Egypt, Japan, Thailand, Malaysia, Sweden and Philippines. Mr. Mostaque is married and blessed with only one son.