

Small and Medium Enterprises

- SMEs are the most important segment of any economy in the world.
- They are getting the **highest priority** from policymakers due to their already proven **multidimensional contribution** to the socioeconomic environment of a country.
- These enterprises are **easy to start**, require only **minimum capital**, employ a **comparatively higher number of people**, and **produce goods that meet local demands** as well as contribute to export earnings.
- Definition of SMEs is based mainly on indicators of replacement cost (**invested amount**), **number of people employed**, **yearly revenue**, etc.
- **Size of the indicators varies** based on the socioeconomic condition of the country or even the region.

SME Finance


- Bangladesh Bank (BB) has updated its definition of micro, cottage, small and medium enterprises in line with the **National Industrial Policy 2016** and set a limit to the amount of credit they can avail.

TABLE 1: DEFINITION OF SMEs IN BANGLADESH

TYPE OF INDUSTRY		REPLACEMENT COST (EXCLUDING LAND AND FACTORY BUILDING COST)	NUMBER OF WORKERS EMPLOYED
Small industry	Manufacturing	BDT 7.5 million to 150 million	31 to 120
	Service	BDT 1 million to 20 million	16 to 50
Medium industry	Manufacturing	BDT 150 million to 500 million	121 to 300. But for RMG/labour intensive industries not more

Small And Medium Enterprises In Transitional Economies

V. Ramadani, S. Gërguri-Rashiti, A. Fayolle



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