

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

Organisation for Economic Co-operation and Development. Advisory Group on Entrepreneurship Promotion and SMEs. Meeting, Organisation for Economic Co-operation and Development, Local Economic and Employment Development (Program)

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