

# Private Sector Development (PSD) in Bangladesh

## Overview of Dutch efforts 2005-2011



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## Abbreviations

|      |   |
|------|---|
| AEF  | Access to Energy Fund   |
| BSOD | Business Support Organization Development program   |
| BICF | Bangladesh Investment Climate Fund  |
| BZ   | <i>Ministerie van Buitenlandse Zaken</i> - Ministry of Foreign Affairs  |
| CBI  | <i>Centrum voor Bevordering van Import uit Ontwikkelingslanden</i> - Centre for the Promotion of Imports from developing countries                            |
| CSR  | Corporate Social responsibility   |
| DAO  | Departement Asia and Oceania  |
| DDE  | <i>Departement Duurzame Economische Ontwikkeling</i> - Department of Sustainable Economic Development (part of the Dutch Ministry of Foreign Affairs)         |
| DECP | Dutch Employers Cooperation Program   |
| ECP  | Export Coaching Program   |
| EU   | European Union  |
| FMO  | <i>Financieringsmaatschappij ontwikkelingslanden</i> - Entrepreneurial Development Bank   |
| GDP  | Gross Domestic Product  |
| GNP  | Gross National Product  |
| IDF  | Infrastructure Development Fund   |
| IOB  | <i>Inspectie Ontwikkelingssamenwerking en Beleidsevaluatie</i> - Policy and operations evaluations department (part of the Dutch Ministry of Foreign Affairs) |
| LDC  | Low Developed Country   |
| MASP | Multi Annual Strategic Plan   |
| MDG  | Millenium development goal  |
| NGO  | Non-governmental organization   |
| OD   | <i>Operationele Doelstelling</i> – Operational goal   |
| ODA  | Official Development Assistance   |
| ORET | <i>Ontwikkelingsrelevante Export Transacties</i> - Developmental relevant Export transactions   |
| ORIO | <i>Ontwikkelingsrelevante Infrastructuur Ontwikkeling</i> – Developmental relevant Infrastructure development   |
| PSD  | Private Sector Development  |
| PSI  | Private Sector Investeringsprogramma  |
| PSOM | <i>Programma Samenwerking Opkomende Markten</i> - Program Cooperation in emerging markets   |
| PUM  | <i>Programma Uitzending Managers</i> – Program for the sending out of Dutch senior experts  |

## Introduction

This document is written in the context of the policy review on Private Sector Development of IOB. Four country studies on the policies and effects of PSD policies are part of this policy review. Bangladesh is one of these four, together with Burundi, Ethiopia and Vietnam. This document provides a general overview of Dutch efforts on PSD in Bangladesh in the period 2005-2011.<sup>1</sup> As such, this preliminary study functions as a starting point for the elaborate country study that will be carried out in 2012. The central questions for this elaborate country study are:

1. *To what extent was the Dutch PSD policy aligned with (1) the national policy of Bangladesh and (2) internally coherent?*
2. *To what extent has the Dutch PSD program in Bangladesh been driven by the demand from actors in Bangladesh?*
3. *What (possible) effects of the Dutch PSD program can be established at enterprise level and if possible, beyond this level?*

The Terms of reference of the policy review and the country studies can be found at [www.minbuza.nl/iob/psd](http://www.minbuza.nl/iob/psd).

This report starts with a short introduction on Bangladesh's political and economic context. In the second chapter, the Dutch PSD involvement in Bangladesh in general will be discussed. In the following chapters the activities of the Dutch Embassy in Bangladesh, the different departments of the Ministry of Foreign Affairs and the various Dutch organizations that contributed to PSD during the period 2005-2011 will be outlined. The last chapter will contain recommendations and points of attention for the study and mission that will take place.

This report is based on interviews (see annex for a full list), literature and official records (see reference list). All used sources and reports of interviews are available at IOB and can be presented upon request. Although IOB tried to present all the available information, it could be that some information is still missing. IOB is fully responsible for the information presented in this document. IOB would like to thank all respondents for the cooperation in this preliminary study.

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<sup>1</sup> Activities are primarily financed by the budget of operational goal 4.3 of the budget of the Ministry of Foreign Affairs. In other cases, the objectives of the activity are strongly PSD related - these activities are also included.

# 1. History and economic context of Bangladesh

## 1.1. Introduction

Bangladesh (officially People's Republic of Bangladesh) is located in South Asia and is mainly surrounded by India. It also borders on the Republic of the Union of Myanmar (Burma) and the Bay of Bengal. The country is for a large part situated on the banks of large rivers originated in the Himalayas, which cause one third of the land to flood annually. Currently, the estimated population is 161 million people; the majority of 98% is Bengali. Bangladesh is a parliamentary democracy and is divided in seven districts.<sup>2</sup>



Figure 1: Map of Bangladesh

For a long time, present day Bangladesh was part of Indian empires. Halfway the 18<sup>th</sup> century, India became colonised by the British, and until 1947 Bangladesh had been part of British India. In 1947 Bangladesh, that was named East Bengal, became the new state Pakistan, together with West Pakistan that is primarily Muslim. This made them independent of the mainly Hindu state India. The name East Bengal changed to East Pakistan in 1955. The remarkable state with two parts which territories were separated by 1600 km ended in 1971 after dissatisfaction and protests of the Bengalis. After independence the current name Bangladesh was adopted.<sup>3</sup>

The (political) history since independence in 1971 is described by the World Bank in their last Country Assistance Report<sup>4</sup> in the following way: 'Since independence in 1971, Bangladesh has experienced a variety of forms of government, including military rule. A parliamentary system was re-introduced in 1991, and power has alternated between the two major parties, the Bangladesh Awami League and the Bangladesh Nationalist Party, in each of the last four elections. The political system concentrates power in the hands of the party leaders. Political dialogue has been characterized by bitter party rivalry that undermines sustained development during political transition periods. In 2006, the political cycle was broken by civil unrest that threatened longer-term peace and stability in the country. A military-backed caretaker government (or transitional government) stepped in for two years in late 2006 with the aim of restoring peace and democracy. The caretaker government held elections in December 2008 that were deemed free and fair by international observers and resulted in a peaceful transfer of power to an Awami League government led by Prime Minister Sheikh Hasina Wajed. The Awami League won 230 out of a possible 300 seats in the parliament, granting it an absolute majority.'

Bangladesh ranks 146 out of 187 on the UNDP Human Development Index of 2011. This is lower than South-Asia average. Bangladesh scores significant better on their health indicators compared to their scores on education and income. Transparency International, in its 2011 Corruption Perception Index, ranks Bangladesh at 120<sup>th</sup> amongst 183 countries,

<sup>2</sup> Central Intelligence Agency, 'The World Fact book: Bangladesh' (version 03-04-2012), <https://www.cia.gov/library/publications/the-world-factbook/geos/bg.html> (13-4-2012)

<sup>3</sup> Central Intelligence Agency, 'The World Fact book: Bangladesh' (version 03-04-2012), <https://www.cia.gov/library/publications/the-world-factbook/geos/bg.html> (13-4-2012)

<sup>4</sup> World Bank, 'Bangladesh Country Assistance Strategy 2011-2014' <http://go.worldbank.org/I5EIB837S0> (18-04-2012)

hence continuing to show small gains.<sup>5</sup> Average life expectancy at birth is 68.9 years. In 2010, 31.5% of the population lived below the poverty line of 1.25 dollar a day.<sup>6</sup> According to the MDG-Progress Report of the Bangladeshi Government,<sup>7</sup> Bangladesh made much progress on the millennium development goals (MDG) in the last decade. Especially MDG 1, the eradication of extreme poverty and hunger, is often mentioned as relevant in a PSD context. The halving of the population living under the poverty line will be achieved before 2015 if the current trend continues, however the hunger target, which is also part of the MDG, might be more difficult. This prognosis is confirmed by the latest Country Assistance Strategy (CAS) of the World Bank.<sup>8</sup>

## 1.2. Economic situation

More than half of the production in Bangladesh is in the service sector. Almost thirty percent is produced by industry and a declining part of almost twenty percent of the GDP is produced by the agriculture sector.<sup>9</sup> Ready-made garments and remittances have emerged as the twin drivers of the economy.<sup>10</sup> The World Factbook of the CIA makes the following statement about the Bangladeshi Economy: 'The economy has grown 5-6% per year since 1996 despite political instability, poor infrastructure, corruption, insufficient power supplies, and slow implementation of economic reforms. Bangladesh remains a poor, overpopulated, and inefficiently-governed nation. Although more than half of GDP is generated through the service sector, 45% of Bangladeshis are employed in the agriculture sector with rice as the single-most-important product. Bangladesh's growth was resilient during the 2008-09 global financial crisis and recession.<sup>11</sup> It is remarkable that the economic growth is not hampered by e.g. the political instability, although many times 'hartals' (strikes) damage the economy. Estimations of the economic loss of these hartals vary between 175 to 130 million dollar per striking day.<sup>12</sup> The CAS of the World Bank concludes about this the following: 'this seeming paradox has been much analyzed, with the conclusion that successive governments have nonetheless managed to maintain macroeconomic stability, create adequate space for private sector-led growth and encourage labor migration and workers' remittances.'<sup>13</sup>

The main export products of Bangladesh are garments, frozen fish and seafood, jute and jute goods, and leather. The main export partners are the United States and Western European countries. The main import products are machinery and equipment, chemicals, iron and steel, textiles, foodstuffs, petroleum products and cement of which China delivers the biggest share together with other mainly Asian countries.<sup>14</sup> Table 1 shows the main

<sup>5</sup> 'Corruption perception index 2011', <http://cpi.transparency.org/cpi2011/results/> (11-06-2012)

<sup>6</sup> UNDP, 'International Human Development Indicators: country profile Bangladesh'.  
<http://hdrstats.undp.org/en/countries/profiles/BGD.html> (13-4-2012)

<sup>7</sup> General Economics Division, Planning Commission, Government of People's Republic of Bangladesh 'The Millenium Development Goals Bangladesh Progress Report 2011' (version 02-2012)  
<http://www.undp.org.bd/info/pub/MDG%20Progress%20Report%202011.pdf> (24-04-2012)

<sup>8</sup> World Bank, 'Bangladesh Country Assistance Strategy 2011-2014' <http://go.worldbank.org/I5EIB837S0> (18-04-2012)

<sup>9</sup> World Bank, 'Bangladesh at a Glance' (version 25-2-2011) [http://devdata.worldbank.org/AAG/bgd\\_aaq.pdf](http://devdata.worldbank.org/AAG/bgd_aaq.pdf) (13-04-2012)

<sup>10</sup> Aid effectiveness division, Economic relations Division, Ministry of Finance, Government of Bangladesh 'Bangladesh Joint Cooperation Strategy 2010-2015: How to work more effectively together to deliver real development outcomes' (version Juni 2010) [http://www.erd.gov.bd/JCS/JCS\\_Signed\\_document.pdf](http://www.erd.gov.bd/JCS/JCS_Signed_document.pdf) (23-04-2012)

<sup>11</sup> Central Intelligence Agency, 'The World Fact book: Bangladesh' (version 03-04-2012),  
<https://www.cia.gov/library/publications/the-world-factbook/geos/bg.html> (13-4-2012)

<sup>12</sup> Information EKN

<sup>13</sup> World Bank, 'Bangladesh Country Assistance Strategy 2011-2014' <http://go.worldbank.org/I5EIB837S0> (18-04-2012)

<sup>14</sup> Central Intelligence Agency, 'The World Fact book: Bangladesh' (version 03-04-2012),  
<https://www.cia.gov/library/publications/the-world-factbook/geos/bg.html> (13-4-2012)

economic indicators over the last years. More information on economic indicators can be found in Annex 1. Analysis of the changes in ODA and the ease of doing business can be found in respectively paragraph 1.4 and 1.5.

| Indicator   | 2005    | 2006    | 2007    | 2008    | 2009    | 2010    |
|---|---------|---------|---------|---------|---------|---------|
| GDP per capita PPP (current US\$)                               | 18989,8 | 19997,6 | 21046,0 | 22115,1 | 23137,9 | 24267,9 |
| GDP per capita growth (annual %)                                | 4,5     | 5,3     | 5,2     | 5,1     | 4,6     | 4,9     |
| Foreign direct investment, net inflows (% of GDP)               | 1,3     | 1,1     | 1,0     | 1,3     | 0,8     | 1,0     |
| Inflation, consumer prices (annual %)                           | 7,0     | 6,8     | 9,1     | 8,9     | 5,4     | 8,1     |
| Import of goods and services (% of GDP)                         | 23,0    | 25,2    | 26,7    | 28,8    | 26,6    | 25,0    |
| Export of goods and services (% of GDP)                         | 16,6    | 19,0    | 19,8    | 20,3    | 19,4    | 18,4    |
| Net ODA received per capita (current US\$)                      | 9,4     | 8,6     | 10,5    | 14,2    | 8,3     | 9,4     |
| Ease of doing Business (total number of countries in 2010: 183) | Unknown | 81      | 88      | 107     | 115     | 119     |

Table 1: Main economic Indicators of Bangladesh in the period 2005-2011 (source: World Bank and IFC's Doing Business reports)<sup>15</sup>

#### *Economic relations with the Netherlands*

In 2010 the total export of Bangladesh to the Netherlands was EUR 467,6 million; this is a growth of approximately fifty percent compared to 2008. The main category is 'diverse fabricates' e.g. garments. Export to Bangladesh from the Netherlands in the same year was EUR 122,6 million; it tripled compared to 2008, especially the categories 'food and living animals' and 'machines and transport material' were growing.<sup>16</sup>

### **1.3. The PSD policy of the Bangladeshi government**

There is not one policy document that describes the PSD policy of Bangladesh; however there are some poverty related policy documents that contain PSD elements. An important policy document is the Bangladeshi version of a Poverty Reduction Strategy Paper (PRSP): the National Strategy for Accelerated Poverty Reduction (NSAPR). This report states that it is formed after a comprehensive participatory process by the Bangladeshi government in 2005.<sup>17</sup> Based on the economic trends, which are also described above in paragraph 1.2, a 'road map for accelerated poverty reduction' is formed. This road map focuses on three policy areas: pro-poor economic growth, human development and governance. The pro-poor economic growth is most relevant in the PSD-context. It is stated in the NSAPR that there are many wishes, but in order to actually achieve something, strategic priorities have

<sup>15</sup> World Bank, 'Databank'. [http://api.worldbank.org/datafiles/BGD\\_Country\\_MetaData\\_en\\_EXCEL.xls](http://api.worldbank.org/datafiles/BGD_Country_MetaData_en_EXCEL.xls) (18-04-2012) & World Bank, 'Doing Business Reports' <http://www.doingbusiness.org/reports/global-reports/> (18-04-2012)

<sup>16</sup> CBS 'stateline' <http://statline.cbs.nl/StatWeb/publication/?DM=SLNL&PA=81266NED&D1=0-1&D2=a&D3=25&D4=12,25,38,I&HDR=G2,T&STB=G1,G3&VW=T> (18-04-2012)

<sup>17</sup> General Economics Division, Planning Commission, Government of People's Republic of Bangladesh. Unlocking the Potential: National Strategy for Accelerated Poverty Reduction. (version 30-10-2005) p.6

to be set. The selected goals are: 'Employment, Nutrition, Quality Education (particularly in primary, secondary and vocational levels with strong emphasis on girls' education), Local governance, Maternal Health, Sanitation and Safe Water, Criminal Justice and Monitoring'.<sup>18</sup>

The NSAPR describes eight 'avenues' - four strategic blocks and four supporting strategies- through which the goal of poverty reduction should be reached. Table 2 gives an overview of the titles of the strategic blocks and the supporting strategies. For PSD two blocks are relevant: supportive macroeconomics and choice of critical sectors. According to the NASPR supportive macroeconomics should ensure rapid growth with particular focus on stable macroeconomic balances, improved regulatory environment, higher private investment and increased inflow of FDIs, effective trade and competition policies, and, poor and gender sensitive budgetary process. The strategic block choice of critical sectors is about maximizing pro-poor benefits from the growth process with special emphasis on the rural, agricultural, informal and SME sectors, improving connectivity through rural electrification, roads, and telecommunications.

|                               |
|-------------------------------|
| <b>Strategic blocks</b>       |
| Supportive macroeconomics     |
| Choice of critical sectors    |
| Safety net measures           |
| Human development             |
| <b>Supporting strategies</b>  |
| Participation and empowerment |
| Promoting good governance     |
| Service-delivery              |
| Caring for environment        |

The successor (NASPR II)<sup>19</sup> is mostly in line with the predecessor. The main differences are: more attention to infrastructure which is a separate strategic block in this policy, the (extra) attention to the influence of climate change on the development strategy of Bangladesh and the extra supporting strategy about science and technology.

*Table 2: The titles of eight avenues to reduce poverty that are mentioned in the NSAPR*

#### 1.4. Donors on PSD in Bangladesh

Several donors in Bangladesh (39 bilateral donors, International Monetary Fund, World Bank, Asian Development Bank and the UN agencies) are organized in the Local Consultative Group Bangladesh (LCG) to review progress on development issues. A relevant 'working group' of the LCG is the Private Sector Development Group which 'provides a forum for information exchange, coordination and collaboration among donors and the Government of Bangladesh in the area of private sector development.'<sup>20</sup> Other relevant working groups are: Agriculture, Food Security & Rural Development, Macro-economics and Transport and Communication.<sup>21</sup>

The net ODA received per capita has fluctuated in the period 2005-2010 between USD 8,3 and USD 14,2. Also the share of the ODA of the GNI fluctuated, and it is declining.<sup>22</sup> According to World Bank data, The Netherlands is with 70,3 million current USD in 2009 the second biggest provider of net disbursements of the DAC-donors after United Kingdom which is the former colonizer.<sup>23</sup> Japan and the United States provide more ODA according to the OECD, but these measurements are without repayments on earlier loans.<sup>24</sup>

<sup>18</sup> General Economics Division, Planning Commission, Government of People's Republic of Bangladesh. Unlocking the Potential: National Strategy for Accelerated Poverty Reduction. (version 30-10-2005) p.xx

<sup>19</sup> General Economics Division, Planning Commission, Government of People's Republic of Bangladesh. 'Steps Towards Change: National Strategy for Accelerated Poverty Reduction II (revised)' (version 12-2009) <http://www.plancomm.gov.bd/NSAPR2%20PRSP-2.pdf> (23-04-2012)

<sup>20</sup> Website LCG Bangladesh <http://www.lcgbangladesh.org/subGroup.php?q=1&s=11>

<sup>21</sup> Website LCG Bangladesh <http://www.lcgbangladesh.org/default.php>

<sup>22</sup> World Bank, 'Databank'. [http://api.worldbank.org/datafiles/BGD\\_Country\\_MetaData\\_en\\_EXCEL.xls](http://api.worldbank.org/datafiles/BGD_Country_MetaData_en_EXCEL.xls) (18-04-2012)

<sup>23</sup> World Bank, 'Databank'. [http://api.worldbank.org/datafiles/BGD\\_Country\\_MetaData\\_en\\_EXCEL.xls](http://api.worldbank.org/datafiles/BGD_Country_MetaData_en_EXCEL.xls) (18-04-2012)

<sup>24</sup> OECD 'Data Bangladesh' <http://www.oecd.org/dataoecd/56/21/1867292.gif> (18-04-2012)



Quibria, Professor at the Department of Economics of the Morgan State University in Baltimore, analyzed the ODA for Bangladesh. He mentions as most important reasons for declines in the share of ODA of the GNI economic growth (e.g. growing exports) and workers' remittances. It is remarkable that, according to Quibria, the influence of donors is increasing in the last decade, although their share in the total GNI is reducing. The composition of the aid changed: nowadays there is less food and commodities aid and more aid in the form of policy lending and knowledge products of multilateral financial institutions. Approximately half of the aid is provided by multilateral institutions like the World Bank and the Asian Development Bank.<sup>25</sup>

The thematic distribution of the aid is based on the PRSPs of Bangladesh. The World Bank and other multilateral donors elaborate about their strategy in the Country Assistance Strategy (CAS). The first relevant CAS covers the period 2006-2009 and envisages a program of around USD 3 billion over four years. This report states that the strategy focuses on two pillars: 'improving the investment climate and empowering the poor, as well as strengthening Bangladesh's core governance processes and institutions.'<sup>26</sup> The next CAS (2011-2014) has a similar objective: 'contributing to accelerated, sustainable and inclusive growth, underpinned by stronger governance at central and local levels.'<sup>27</sup>

In 2006 an extensive donor mapping is made on PSD by the LCG in order to map all programs that are supported by development partners (donors, private sector and Bangladeshi Government). This mapping gives an overview of the PSD efforts of donors in Bangladesh, but it is beyond the scope of this report to elaborate on it. The report can be found via the reference.<sup>28</sup>

### 1.5. Binding constraints

One of the main documents which list the mayor challenges of the private sector is IFC's Doing Business Report. Figure 2 gives an impression of the different categories and the relative score of Bangladesh. In 2011 the main challenges for launching a business in Bangladesh were<sup>29</sup>: getting electricity, enforcing contracts and registering property. Especially the long time that is needed to arrange these issues for businesses is a major constraint. Almost every indicator worsened in the last report compared to the previous version, both in relative and in absolute terms. The most striking example is the time to get electricity that almost quadrupled. Currently, Bangladesh scores on this category 182 out of 183, so only one country does have a lower score. The decreasing result is reflected in the overall rank. In 2010, the rank was 118 out of 183, this year it is place 122 out of 183. This fits in the long term trend of a dropping rank. In 2006, Bangladesh ranked 81 out of 175. Also compared to the other countries in the region the rank dropped in the last years.

According to the Multi Annual Strategic Plan (2010-2011) of the Embassy of the Kingdom of the Netherlands (EKN) the main macro-economic challenges are: the budget deficit, low tax

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<sup>25</sup> Quibria, M.G. 'Aid Effectiveness in Bangladesh: Is the Glass Half Full or Half Empty?'

<http://www.economics.illinois.edu/docs/seminars/Aid-Effectiveness-in-Bangladesh.pdf> (18-04-2012)

<sup>26</sup> World Bank, 'Bangladesh Country Assistance Strategy 2006-2009' <http://go.worldbank.org/71X1H2A7Z0> (18-04-2012)

<sup>27</sup> World Bank, 'Bangladesh Country Assistance Strategy 2011-2014' <http://go.worldbank.org/15EIB837S0> (18-04-2012)

<sup>28</sup> Embassy of Japan in Bangladesh and GTZ Office Dhaka, 'Private Sector Development (PSD) Donor Mapping

2006' [http://www.lcgbangladesh.org/PSD/reports/2007-04-17\\_psdmap06.pdf](http://www.lcgbangladesh.org/PSD/reports/2007-04-17_psdmap06.pdf) &

<http://www.lcgbangladesh.org/PSD/reports/PSD%20donor%20mapping%202006%20Part%20Two%20%28Full%20version%29.pdf> (24-04-2012)

<sup>29</sup> World Bank, 'Doing Business Reports' <http://www.doingbusiness.org/reports/global-reports/> (18-04-2012)

revenues, unequal distribution of the growth, trade deficit, high inflation and stock market volatility. In a recent article of the EKN about doing business in Bangladesh two main constraints were mentioned i.e. electricity shortages and low law enforcement by the government.<sup>30</sup> The Multi Annual Strategic Plan (MASP) of the Dutch Embassy mentions several other constraints: budget deficit and low tax revenues hamper economic and private sector development as does the inability of the government to effectively tackle the main bottle-necks in the areas of energy, infrastructure, governance, legal security, CSR and transparency.<sup>31</sup>

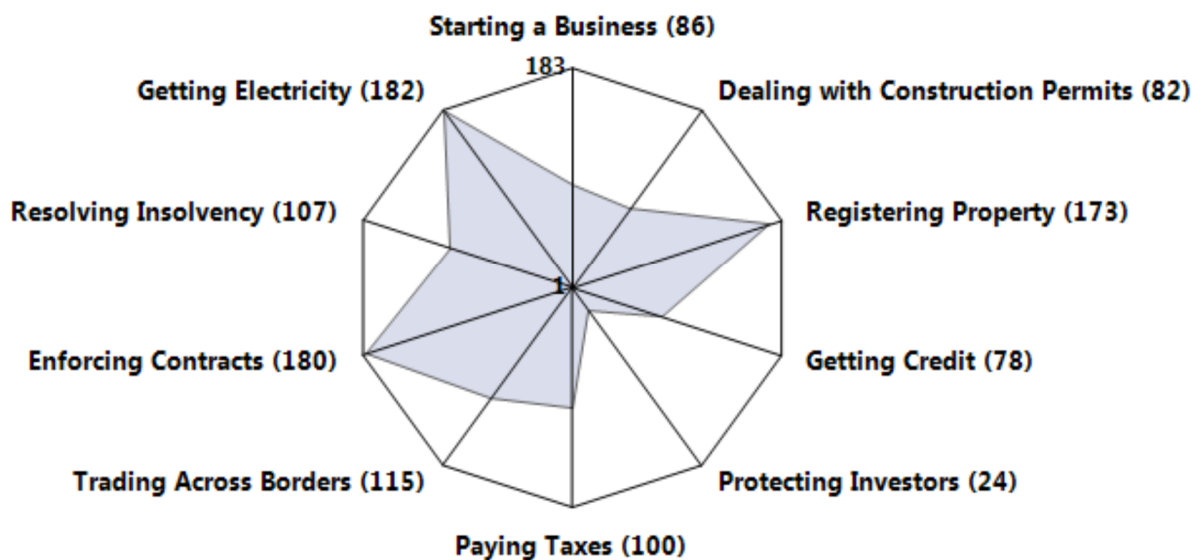


Figure 2: Binding constraints for doing business in Bangladesh (IFC's Doing Business Report 2012)

<sup>30</sup> EKN, 'land in beweging, Bangladesh bruist', 9-5-2012

<sup>31</sup> EKN, MASP 2012-2015

## 2. Overview of Dutch policies on PSD in Bangladesh

In this chapter, the general lines of Dutch policy on PSD will be sketched. These general lines will be worked out in detail in the following chapters.

Since 1973, Bangladesh is a partner country of the Netherlands for ODA. From 1947, the year Bangladesh became independent, relations were established already with support of The Netherlands for various natural disasters in Bangladesh.

Various Ministers visited Bangladesh over the years. For the period 2005-2011, a visit of Minister for Development Cooperation Van Ardenne was one of these visits. She reports to Parliament about the efforts of the Netherlands in the fields of water, education and health. She also expresses worries about the ongoing corruption and the stagnating democratic process. These worries led to a stop on bilateral financing via the direct government channels. The ongoing activities in the water sector, financed through the direct government channel were gradually finished. The Ministers noted interest of the private sector to cooperate with the Netherlands, but was also worried about corruption in this area. The visit of her report doesn't mention any particular initiative for private sector development, except of the first PSOM-project in Bangladesh.<sup>32</sup> Renewed government cooperation started after the elections in the second part of 2008.

In 2011, the Minister for Development Cooperation Knapen selected Bangladesh for the partner list for development cooperation.<sup>33</sup> The minister explains the choice to select Bangladesh: 'The bilateral relationship is very important from the viewpoint of enabling dialogue with the Muslim world. The country is a major supplier of international peace forces. Given its poverty and IDA performance rating, as well as the size and added value of the Dutch programs in priority sectors, the bilateral relationship with Bangladesh will be continued.'<sup>34</sup> In the 'focus' letter he mentioned that Bangladesh is a profile 3 country, which means that the economic growth is considered to be healthy and that ODA will be limited to four sectors or priorities. The amount of ODA is expected to decrease and the ability of Bangladesh to form and implemented development is expected to increase. The bilateral aid for Bangladesh will be mainly in the four priorities of the Dutch policy, i.e. safety and law, water, food security and sexual and reproductive health and rights. Within these themes the focus is more on economic development instead of social development compared to the past.<sup>35</sup>

In total, The Ministry of Foreign Affairs spent almost EUR 400 million in Bangladesh over the period 2005-2011 (excluding central programs, described in chapter 5, and NGOs). An overview of these expenditures per sector can be found in figure 3. Most of the time, food security is labeled as part of PSD. In this case, 5% of the total expenditures are PSD (taking food security and the business environment together). In total, this is EUR 18,5 million.<sup>36</sup>

In the remainder of this document, the various levels of the PSD program are described. The third chapter elaborates on the 'decentral level', e.g. the programs executed by the Dutch Embassy in Dhaka. Chapter four describes the involvement of various departments of

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<sup>32</sup> TK 30300 V nr. 108, vergaderjaar 2005-2006, 'Verslag werkbezoek Bangladesh'.

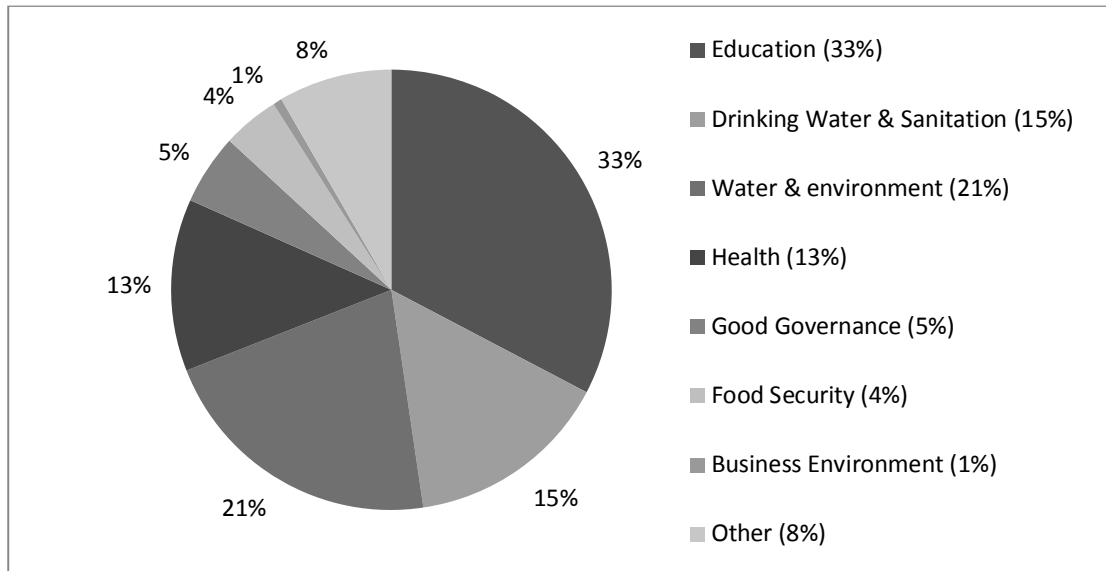
<sup>33</sup> Knapen, 'Focusbrief' TK 23605 2010-2011 nr. 2

<sup>34</sup> MoFA 'Bangladesh' <http://www.minbuza.nl/en/key-topics/development-cooperation/partner-countries/countries-alphabetically/b/bangladesh.html>

<sup>35</sup> Knapen, 'Focusbrief' TK 23605 2010-2011 nr. 2

<sup>36</sup> Piramide

the Ministry of Foreign Affairs in The Hague, also called the 'central level'. This description is followed by an overview of the involvement of the central programs, among which PSOM/PSI, PUM, FMO and CBI are the main programs. Besides these programs, other organizations are also active on PSD in Bangladesh. A short inventory of the organizations which obtained support of the Ministry of Foreign Affairs can be found in chapter seven. This overview and preliminary analysis of the PSD program leads to some general observations and recommendations in the final chapters, to feed the mission which will study the program in depth.



*Figure 3: Expenditures in Bangladesh per sector by the Ministry of Foreign Affairs according to Piramide in the period 2005-2011 (excluding central programs of chapter 5 and NGOs)*

### 3. Dutch Embassy in Bangladesh: decentral programs

#### 3.1. MASPs

Every few years the Embassy writes a Multi Annual Strategic Plan (MASP), this is worked out in more specific year plans and annual reports. The first MASP (2005-2008) is evaluated by the embassy in the next MASP (2008-2011) when it comes to private sector development with the following words: 'We were less successful in enhancing private sector development and stimulating Dutch private investments in Bangladesh. Frequent changes and relatively long vacancies in the post of economic officer contributed to this situation. Moreover the modest interest of Dutch business community in trade with and investment in Bangladesh, identified in the previous MASP, did not increase substantially over the years.'<sup>37</sup> The mentioning of staffing problems is recurrent e.g. in the annual report 2011 similar problems are mentioned.<sup>38</sup> In the midterm review of the MASP 2005-2008 (published in the annual plan 2007<sup>39</sup>) PSD is not mentioned.

In the MASP 2008-2011 the focus on private sector development is expanded. 'The idea here is not to add private sector development as a new sector but pursue the issue as a theme closely related to the governance agenda. Expecting that Bangladesh will make the transition to a middle-income country within the next 10-15 years, the programme will engage in a few strategic activities which focus on helping to improve the enabling environment for private sector development and a more equal distribution of economic growth. At the same time efforts will be continued to increase Dutch interest in doing business with and in Bangladesh by providing relevant and up-to-date information on promising economic sectors.'<sup>40</sup> This resulted in the next related strategic goal: 'broad-based and sustainable pro-poor economic growth (MDG 1)'.<sup>41</sup> More specified this means that the focus will be on a better enabling environment for the private sector with a special reference to

1. Female entrepreneurs;
2. Improved economic diversification;
3. Competitiveness of SMEs and
4. Dissemination of best practices and experiences on corporate governance and corporate social responsibility.

The intervention strategy exists of:

1. Political and policy dialogue on private sector development;
2. Donor harmonization and alignment around private sector development;
3. Visible Embassy of the Kingdom of the Netherlands (EKN) inputs in relevant fora and
4. Financial support to a relatively small number of strategic projects such as Katalyst (developing service markets for the poor), Bangladesh Women Chamber of Commerce and Industries (BWCCI) and roll-out of market development approach to Water Management Organizations (WMOs).<sup>42</sup>

Although, the focus on PSD is expanded, only 2% (6 million) of the committed budget is allocated to PSD.<sup>43</sup>

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<sup>37</sup> EKN, 'MASP 2008-2011', p.5

<sup>38</sup> EKN, 'Annual Report 2011', p.1

<sup>39</sup> EKN, 'Annual Plan 2007', p.1

<sup>40</sup> EKN, 'MASP 2008-2011', p.9

<sup>41</sup> EKN, 'MASP 2008-2011', p.11

<sup>42</sup> EKN, 'MASP 2008-2011', p.18,19

<sup>43</sup> EKN, 'MASP 2008-2011', p.20

Because of the turbulent political developments, a renewed MASP is made for 2010-2011.<sup>44</sup> Just before this MASP, Minister Koenders for Development Cooperation and Secretary of State Huizinga of Transport and Water management visited Bangladesh on 4 and 5 July 2009. This led to the intention of an intensified cooperation on water management between both countries. Koenders mentioned that it is important that the business environment improves in order to attract investors, both local and international.<sup>45</sup> As reaction on the visit of the minister in 2009 an increased focus on growth and equity with the public sector as enabler and a strengthened private sector as an engine for growth is announced by the embassy. The strategic objective is reformulated to: 'stimulating Private Sector Development through policy dialogue and increased use of Dutch private sector development and economic instruments.'<sup>46</sup> The underlying goal to reduce poverty remained the same. Also the link between needed governance reforms and economic growth is reassured. The intervention strategy however changed in the direction of more direct measures, e.g. the donor harmonisation is not mentioned in the new strategy, and instead network and information activities are planned.<sup>47</sup> Although not every planned result is achieved according to the annual report 2011, there are several 'notable achievements' e.g. a monthly economic news flash and participation in the Asia E-Commerce Conference 2011, held in Dhaka, with a Holland stand.<sup>48</sup> To reach the results, a budget increase of 50% for PSD is requested in the MASP 2010-2011.<sup>49</sup>

### **3.2. Overview of programs and results**

According to the financial system of the Ministry of Foreign Affairs, the Embassy spend budget on four programs in the area of Private Sector Development (that consist of the categories Business Environment and Food Security). The total expenditures in the period 2005-2011 were EUR 18.5 million. An overview of the programs can be found in table 3.<sup>50</sup> The main area of investment is electricity (86% of the expenditures are for programs which aims are related to electricity supply), more information about specific programs can be found in the following paragraphs. The vast majority of the expenditures is for the "Int & Exp distrib. Syst"-project and a relative small investment in the "Procurement Assistance"-project. Both are booked in the category Food Security and were stopped in 2007. The expenditures in the "Int & Exp distrib. Syst"-project were quite different per year. In 2007, the first expenditures in the category Business Environment started in the project PSD Support Fund. In 2008, the Katalyst project also started in the same category. The development of the expenditures in the two categories can be found in figure 4. In all programs The Netherlands was the only donor, with exception for Katalyst, which is joint financing with multiple donors. In the next paragraphs a short description of the four programs can be found. More information about these projects is available at the Embassy.

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<sup>44</sup> EKN, 'MASP 2010-2011', p.8

<sup>45</sup> MoFA 'nieuwsverzicht' <http://www.rijksoverheid.nl/nieuws/2009/07/28/nieuw-verbond-tussen-nederland-en-bangladesh-omtrent-waterbeheer-en-klimaatverandering.html>

<sup>46</sup> EKN, 'MASP 2010-2011', p.3

<sup>47</sup> EKN, 'MASP 2010-2011', p.11,12

<sup>48</sup> EKN, 'Annual Report 2011', p.2,3

<sup>49</sup> EKN, 'MASP 2010-2011', p.21

<sup>50</sup> According to the pyramide financial system of the Ministry of Foreign Affairs these are the programs that made commitments that are booked under Operationele doelstelling 4.03 that is about private sector development in the period 2005-2011.

| Project                        | Start | End   | Total Budget in € | Budget 2005-2011 in € |
|--------------------------------|-------|-------|-------------------|-----------------------|
| DHA RE/Int & Exp distrib. syst | 2001  | 2010  | 27.830.287        | 15.848.077            |
| DHA Katalyst phase 2           | 2008  | 2013  | 3.784.557         | 2.342.597             |
| PSD Support Fund               | 2007  | 2011  | 350.000           | 216.764               |
| DHA RE/Procurement Assistance  | 2002  | 2008  | 193.496           | 47.524                |
|                                |       | Total | 32.158.340        | 18.454.962            |

Table 3: Program overview Private Sector Development 2005-2012 (de-central programs)

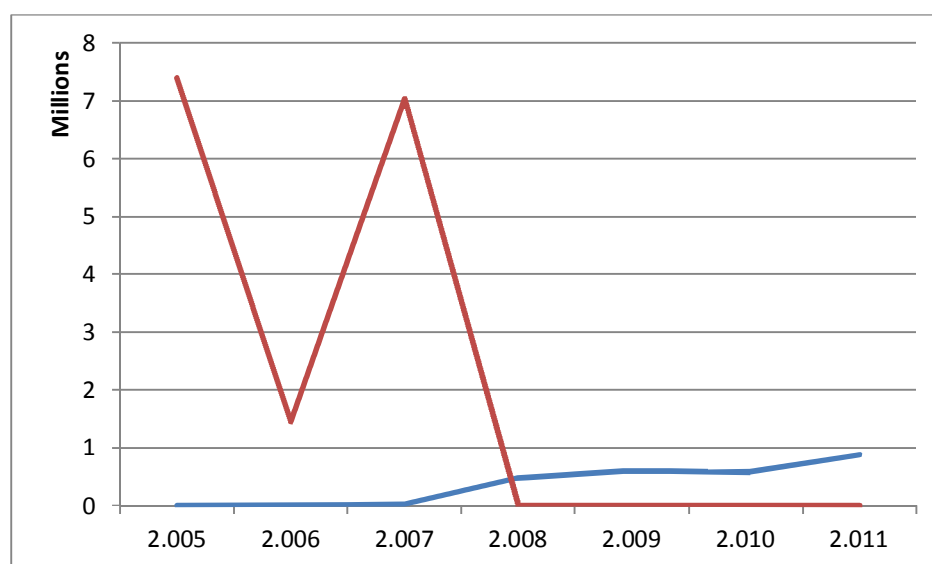


Figure 4: Overview of the development of the PSD expenditure for the period 2005-2010 (decentral programs). Red represents the expenditures in the category Food Security and blue in the category Business Environment

### Int & Exp distrib. Syst

The aim of this project is to improve the socio-economic situation in the rural areas through the improvement of the electricity supply. According to Piramide, it fits in the budget entity Food Security and its scope is "enabling". The project relates to the PRSP and contributes to mitigation of climate change.

### Katalyst phase 2

Katalyst was set up as a Business Development Services (BDS) programme and started in 2002 with a first phase. In 2008, a second phase started. The involvement of the EKN started in this phase. The aim of this project is to improve competitiveness in selected sectors and markets in which the poor participate as producers, employees and consumers

in order for them to have a higher income and increased employment.<sup>51</sup> It contributes to private sector development and market development and it fits in the category Food Security.<sup>52</sup> Katalyst is active in six economic sectors: Maize, Vegetables, Fish, Prawn, Furniture and Crafts, Potato and Jute. Besides that, the portfolio exists of four cross sector components (Fertilizer, Seed, Irrigation and Packaging) and four cross sector services (Media, ICT and Distribution).<sup>53</sup>

The funding and implementation organization is as follows according to the website of Katalyst: 'Katalyst is a jointly-funded programme of the Swiss Agency for Development and Cooperation (SDC), the UKaid from the Department for International Development (UKaid), the Canadian International Development Agency (CIDA) and the Embassy of the Kingdom of the Netherlands (EKN). It is implemented under the Ministry of Commerce (MoC) of the Government of Bangladesh by Swisscontact and GIZ International Services.'<sup>54</sup>

In 2010 a Dutch delegation visited some Katalyst projects to get a better understanding of the impact of Katalyst's work on the ground.<sup>55</sup> It is unknown which conclusions they drew from this visit. A midterm review with a positive assessment of the project was carried out and is available at the Embassy.

### **PSD Support Fund**

The aim of this fund is to support activities that fit in the PSD-program.<sup>56</sup> According to the BEMO, 'the fund facilitates the Embassy to better design, implement and/or monitor a (multi-donor) PSD program and/or will enable the Embassy to provide support to selected activities that aim to improve the business enabling environment (i.e. seminar on CSR). By setting up a PSD Support Fund, the administrative burden will be greatly reduced in comparison with managing stand-alone activities.'<sup>57</sup>

The funding can be used by private sector firms, business support organizations, NGO's, think tanks and academics. They can make proposals to the embassy. The embassy will assess and approve proposals that have a specific ToR about the necessity and expected outcomes, up to a maximum budget of fifty thousand euros per project.

### **Procurement Assistance**

The aim of this project is to give assistance to the procurement of equipment for rural electrification. It is executed by the International Procurement Agency BV (IPA).<sup>58</sup> IPA describes itself as 'an international independent organization providing a wide range of services to international donors, aid organizations and financing institutions worldwide.'<sup>59</sup> IPA advised the embassy on the approval of bid procedures.<sup>60</sup>

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<sup>51</sup> Website Katalyst: [http://www.katalyst.com.bd/abtus\\_Background.php](http://www.katalyst.com.bd/abtus_Background.php) 8-5-2012

<sup>52</sup> Piramide

<sup>53</sup> Website Katalyst: <http://www.katalyst.com.bd/oportfolio.php> 8-5-2012

<sup>54</sup> Website Katalyst: [http://www.katalyst.com.bd/abtus\\_Background.php](http://www.katalyst.com.bd/abtus_Background.php) 8-5-2012

<sup>55</sup> EKN, 'EKN field trip to Katalyst projects around Jessore'  
<http://www.netherlandsembassydhaka.org/download/8dec2010.pdf> 8-5-2012

<sup>56</sup> Piramide

<sup>57</sup> Piramide, 'Beoordelings Memo (appraisal memo)' p.2

<sup>58</sup> Piramide

<sup>59</sup> Website IPA, 'Welcome to IPA' <http://www.ipa-bv.nl/index.html>

<sup>60</sup> Website IPA, 'track consultancy' <http://www.ipa-bv.nl/load.htm?track-consultancy.htm>



## 4. The involvement of 'The Hague': coordination and expertise

### 4.1. DAO

The ministry of Foreign Affairs consists of several different regional departments and the Asia and Oceania Department (DAO) is one of them. DAO consists of two different divisions:

- South-Asia en Oceania (DAO/ZO), of which Bangladesh is part.
- East-Asia and Mekong (DAO/OA)

The goal of DAO is to develop, disseminate and monitor coherent foreign policy. Therefore, among others, it maintains contacts with relevant actors, gathers knowledge, functions as contact point with the posts and also directs them.<sup>61</sup> DAO cooperates with DDE and the Embassy to implement this goal in Bangladesh.

### 4.2. DDE

The Sustainable Economic Development Department (DDE) is a policy theme department of the Ministry of Foreign Affairs. DDE comprises 3 different divisions<sup>62</sup>:

- International Markets Division (DDE/IM)
- National Policy Environment Division (DDE/NB)
- Entrepreneurship and Business Development Division (DDE/OB)

One of the goals of DDE is to stimulate growth and development of the private sector and through that to improve income and employment opportunities in developing countries. DDE tries to achieve the development of the private sector by identifying and tackling the problems in the business climate in developing countries. Other activities include the developing of the financial sector, improving trade opportunities and using trade and investment instruments to stimulate business. The latter is outsourced to organizations such as for example the Agency for International Business and Cooperation (AgentschapNL).<sup>63</sup> DDE had no specific policies for Bangladesh in the period 2005-2011.

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<sup>61</sup> Rijksportal BZ, 'Over DAO' (version 21-12-2012)

[http://portal.rp.rijksweb.nl/irj/portal/?NavigationTarget=HLPFS://cisrijksportaal/cisorganisatie/cisbz\\_2/cisdirectoraatgeneraalpolitiekezakendgpz/cisdirectieazienoceanidao/cisoverdao](http://portal.rp.rijksweb.nl/irj/portal/?NavigationTarget=HLPFS://cisrijksportaal/cisorganisatie/cisbz_2/cisdirectoraatgeneraalpolitiekezakendgpz/cisdirectieazienoceanidao/cisoverdao) (25-04-2012)

<sup>62</sup> These divisions changed over the years.

<sup>63</sup> Rijksportaal BZ, 'Organisatiestructuur' (version 07-10-2011),

[http://portal.rp.rijksweb.nl/irj/portal/http://portal.rp.rijksweb.nl/irj/portal/?NavigationTarget=HLPFS://cisrijksportaal/cisorganisatie/cisbz\\_2/cisdirectoraatgeneraalinternationalesamenwerkingdgis/cisdirectieduurzameeconomischeontwikkelingdde/cisclusters](http://portal.rp.rijksweb.nl/irj/portal/http://portal.rp.rijksweb.nl/irj/portal/?NavigationTarget=HLPFS://cisrijksportaal/cisorganisatie/cisbz_2/cisdirectoraatgeneraalinternationalesamenwerkingdgis/cisdirectieduurzameeconomischeontwikkelingdde/cisclusters) (25-04-2012).

## 5. Overview of the Central Programs

Under supervision of DDE, several central programs were active in Bangladesh. One of the characteristics of these programs is their demand driven approach: they become active when a clear demand from a government or enterprise in a developing country arises. For this reason, in most cases no specific country strategy is available. In this paragraph the five programs in Bangladesh are described: CBI, PSOM/PSI, ORET/ORIO, FMO and PUM.

### 5.1. CBI

CBI is the 'Centre for the Promotion of Imports from developing countries - an Agency of the Netherlands Ministry of Foreign Affairs. Established in 1971 in order to support producers / exporters to get a foothold in the Netherlands market, support to Business Support Organizations in improving their capabilities and to act as a Matchmaker between suppliers and buyers.' The mission of CBI is to 'contribute to sustainable economic development in developing countries through the expansion of exports from these countries.' CBI works with 5 main services: Export coaching programs, Business Support Organization Development Programmes (BSOD), training programmes on exporting to the EU, market intelligence information and a company database of companies coached by CBI. CBI uses a programmatic approach to integrate the different services.<sup>64</sup>

The nature of the services of CBI creates an impossibility to disaggregate exact data at country level. However, for the Export Coaching program, the BSOD and the training program some data are available for Bangladesh. The first expenditures for the Export Coaching Program started in 2010. The active programs in 2010 were: Personal Protective Equipment with four entities for in total EUR 199 thousand and Home Textiles with one project for EUR 13 thousand. In 2011, the active programs were: Agriculture Fishery and foster with four entities for EUR 230 thousand and ITO Services for EUR 12 thousand.<sup>65</sup> New programs that are open for application are: Engineering Sector, Home Decoration / Home Textiles Asia and Food Ingredients Asia.<sup>66</sup> For BSOD no programs are booked. For training the spending was EUR 3.552 for 1 participant in 2010, for other years no trainings were booked. The total expenditures for the period 2005-2011 are EUR 465 thousand.

### 5.2. PSOM/PSI

The Program for Cooperation with Emerging Markets (PSOM) started in 1998, and was converted in 2008 to the Private Sector Investment Program (PSI). The aim of these programs is to contribute to poverty reduction by stimulating sustainable investments in innovative business in developing countries. This is done by supporting Dutch and foreign entrepreneurs to start investment projects in a joint venture company with a local entrepreneur. For Bangladesh, the maximum level of subsidy is 50% of the project budget. The subsidy helps to mitigate the (financial) risk of investments which would otherwise not be carried out. PSOM/PSI was carried out by the EVD, which is nowadays part of AgentschapNL.

In the period 2005-2011, 20 applications for the program were handed in. 12 PSOM/PSI projects in Bangladesh were approved with a total contribution of EUR 6,2 million. 7 Projects are completed. All approved projects are combined with trainings and half of the approved

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<sup>64</sup> Website CBI, 'about CBI' [http://cbi.nl/5/about\\_cbi](http://cbi.nl/5/about_cbi)

<sup>65</sup> CBI documentation

<sup>66</sup> Website CBI, 'Bangladesh' <http://www.cbi.nl/region3/Asia?pag=70&land=16>

projects have a direct link to the garment industry.<sup>67</sup> Eight project proposals were refused. An overview of all approved projects can be found in annex 2.

### 5.3. ORET/ORIO

The aim of the program Development Relevant Export Transactions (ORET) is described by the Ministry of Foreign Affairs in 2006 as follows: 'The aim of ORET is to enforce sustainable economic growth and the business climate in developing countries. This happens by facilitating investments in economic and social infrastructure. The program reduces the costs of a project by donations for the purchase of capital goods, services or works. ORET is a subsidy program of the Ministry of Foreign Affairs.'<sup>68</sup> The program was launched in 1979.<sup>69</sup> Since 2002, it is executed and managed by the NIO. In 2007, the mandate was changed to PricewaterhouseCoopers Advisory N.V. and Ecorys Nederland B.V.<sup>70</sup>

In 2009, ORET was changed to ORIO (Development Relevant Infrastructure Development) in order to increase the (development) relevance, sustainability and accessibility for SMEs both in the Netherlands and developing countries. The amount of countries and sectors was decreased and the involvement during the whole process from preparations to exploitations was increased.<sup>71</sup>

In 2009 Bangladesh is re-added to the list with countries that can participate in the program after its removal because of political reasons.<sup>72</sup> Bangladesh's status is a Least Developed Country according to website of Agentschap NL. ORIO contributes 100 percent in the development phase of a project and 50 percent during the implementation, operation and maintenance phase. Applications for the program are allowed to have a maximum total project budget of EUR 60 million.<sup>73</sup> The ORIO program is commissioned to Agentschap NL. PricewaterhouseCoopers Advisory N.V. and Ecorys Nederland B.V are still managing the commitments of ORET that were started before the transformation of the program and that are not finished yet.

The ORET expenditures in Bangladesh in the period 2006-2010 varied between EUR 0,6 million and EUR 3,7 million per year.<sup>74</sup> An overview

of the expenditures can be found in table 4. All expenditures are in the ORET program. No ORIO projects for Bangladesh have

| Year | Payments  |
|------|-----------|
| 2005 | 3.190.697 |
| 2006 | 1.931.000 |
| 2007 | 3.738.680 |
| 2008 | 652.691   |
| 2009 | 2.794.877 |
| 2010 | 1.347.375 |
| 2011 | 2.785.891 |

*Table 4: ORET program payments in Bangladesh (2005-2011)(in euros)*

<sup>67</sup> PSOM, project overviews of the various years.

<sup>68</sup> Staatscourant 18-05-2006, nr 97 p. 10, 'Vaststelling beleidsregels subsidiëring Subsidieregeling Ministerie van Buitenlandse Zaken 2006 (ORET)'

<sup>69</sup> Beerenschot, SEOR and Ecolas, 'ORET/Miliev Evaluation 1999-2004'

[http://www.minbuza.nl/binaries/content/assets/minbuza/nl/import/nl/producten\\_en\\_diensten/evaluatie/afgeronde\\_onderzoeken/2006/11/oret\\_miliev\\_programmabreed\\_1999\\_2004/rapport](http://www.minbuza.nl/binaries/content/assets/minbuza/nl/import/nl/producten_en_diensten/evaluatie/afgeronde_onderzoeken/2006/11/oret_miliev_programmabreed_1999_2004/rapport)

<sup>70</sup> Staatscourant 8 januari 2007, nr. 5 p. 24 'Verlening mandaat en wijziging beleidsregels subsidieplafond Subsidieregeling Ministerie van Buitenlandse Zaken 2006 (ORET)'

<sup>71</sup> Koenders, 'Ontwikkelingsrelevante Infrastructuurontwikkeling (ORIO) aanpassing van de ORET-regeling' bijlage bij Kamerstuk 31200-V nr. 116

<sup>72</sup> Koenders, 'Vaststelling van de begrotingsstaten van het Ministerie van Buitenlandse Zaken (V) voor het jaar 2008: lijst van vragen en antwoorden', Kamerstuk 31200-V nr. 143 en TK 30300 V nr. 108, vergaderjaar 2005-2006, 'Verslag werkbezoek Bangladesh'.

<sup>73</sup> Website agentschap NL, 'ORIO country specifics Bangladesh' <http://www.agentschapnl.nl/en/onderwerp/orio-country-specifics-bangladesh> 8-5-2011

<sup>74</sup> Information provided by ORET.nl via PWC.

been selected in the period between 2009 and 2011. An overview of projects is available at IOB.

#### 5.4. FMO

The Nederlandse Financierings-Maatschappij voor Ontwikkelingslanden (FMO) is a Dutch development bank. It finances companies, projects and financial institutions from developing and emerging markets. The core belief is that entrepreneurship is key in creating sustainable economic growth and improving people's quality of life. FMO is specialized in the sectors: financial institutions, energy & housing and agribusiness, food & water.<sup>75</sup> The products and services of FMO can broadly be divided in two categories i.e. financial products and services, and capacity development.<sup>76</sup>

FMO manages several funds for the Dutch government in order to support higher risk projects with possible high development impact. The funds cover financial risks that FMO is not able to cover alone - allowing these higher risk projects to develop.<sup>77</sup> According to the letter with an explanation of the PSD-instruments of Minister of Development Cooperation Ben Knapen<sup>78</sup> the Infrastructure Development Fund (IDF), Access to Energy Fund (AEF) and MASSIF are part of the Dutch PSD-policy. The predecessor of IDF is the LDC infrastructure fund. In 2009, this fund is evaluated by IOB.<sup>79</sup>

In the period 2005-2011 two government funds were active in Bangladesh. IDF for EUR 26.4 million and MASSIF for EUR 26.5 Million.<sup>80</sup> The annual report 2011 describes the funds as follows: 'The IDF fund provides long-term financing for private sector infrastructure projects in developing countries'. 'MASSIF is a fund that provides financial institutions with equity and debt funding (high risk, also local currency) for the development of Micro, Small and Medium-sized Enterprises (MSMEs) in developing countries.'<sup>81</sup>

Besides the government funds, FMO is active with their own FMO-A fund. This fund is not directly funded or controlled by the Dutch government, but the state has a majority share in FMO which makes the state indirectly involved in this fund. At the end of 2011, the portfolio exist of circa ten financial institutions (among others: trade finance, housing finance, microfinance) and an equity fund of EUR 83 million (three electricity producers for EUR 44 million, two telecom companies for EUR 15 million and one cement project for EUR 5 million). In the period 2005-2011, in total 139.5 million euro was paid to several organizations as loans.<sup>82</sup> More information about the portfolio and repayment of these expenditures can be requested at FMO.

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<sup>75</sup> Website FMO, 'about us' <http://www.fmo.nl/about-us/profile> 8-5-2012

<sup>76</sup> Website FMO, 'products and services' <http://annualreport2011.fmo.nl/home/about-fmo/products-and-services> 8-5-2012

<sup>77</sup> Website FMO, 'government funds' <http://annualreport2011.fmo.nl/home/report-of-the-management-board/government-funds> 8-5-2012

<sup>78</sup> Knapen, 'Toelichting op het OS-bedrijfsleveninstrumentarium', TK 32605-56, 1-5-2012.

<sup>79</sup> IOB, 'Investing in infrastructure: evaluation of the LDC infrastructure fund' [http://www.minbuza.nl/binaries/content/assets/minbuza/nl/import/nl/producten\\_en\\_diensten/evaluatie/afgeronde\\_onderzoeken/2009/07/iob\\_investing\\_in\\_infrastructure\\_evaluation\\_of\\_the\\_ldc\\_infrastructure\\_fund/rapport](http://www.minbuza.nl/binaries/content/assets/minbuza/nl/import/nl/producten_en_diensten/evaluatie/afgeronde_onderzoeken/2009/07/iob_investing_in_infrastructure_evaluation_of_the_ldc_infrastructure_fund/rapport) 11-05-2012

<sup>80</sup> Documentation of FMO, available at IOB.

<sup>81</sup> Website FMO, 'government funds' <http://annualreport2011.fmo.nl/home/report-of-the-management-board/government-funds> 8-5-2012

<sup>82</sup> Information provided by FMO

## 5.5. PUM

'PUM Netherlands senior experts is a non-profit organization, which has been advising needy businesses in developing countries and emerging markets for over thirty years. To this end, PUM links these businesses, at their own request, to Dutch professionals who voluntarily devote their considerable experience to creating a better world. PUM therefore promotes entrepreneurship, self-sufficiency and the sustainable development of small and medium-sized enterprise locally.'<sup>83</sup> This quote presents PUM in a nutshell.

In the period from 2005-2011 PUM carried out 180 projects in Bangladesh. The amount of projects has been stable between 26 and 29 per year until 2010. In 2011, 16 projects are listed. A project list can be found in annex 3. Most projects were executed in the healthcare sector, the textile and leather sector and the business support and management sector as can be seen in the summary of projects in figure 5. In the country policy and action plans it is stated that PUM has currently four local representatives in Bangladesh. Most projects have been in the two big cities i.e. Dhaka en Chittagong. Since the year plan 2011 also some activities are mentioned in the southwest (Bagherhat, Pirojpur) and middle (Bogra, Mymensingh, Feni) of the country.

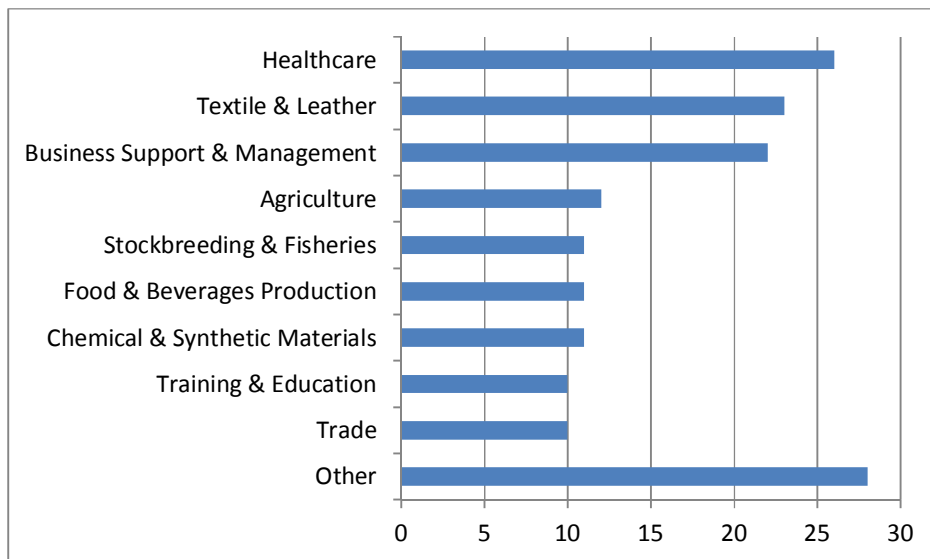


Figure 5: Amount of PUM projects per sector in the period 2005-2010

<sup>83</sup> Website PUM, 'About PUM' [https://www.pum.nl/content/About\\_PUM-EN](https://www.pum.nl/content/About_PUM-EN) 9-5-2012

## 6. NGOs and multilateral organizations

### 6.1. NGOs

The field of NGOs and other civil society organizations in Bangladesh is broad. Although not all these organizations are supported by the Dutch Ministry of Foreign Affairs, several obtained support to conduct their activities. PSD activities of NGOs with this support are not always exactly registered for several reasons. Some NGOs get block grants and don't register what activities were financed in a certain country with money of the Ministry. Other NGOs use different definitions of PSD which complicates collection of data for this study.

A helpful way to gain some insight in the NGO-field in Bangladesh is the use of the NGO Database. This database shows that in 2010, 21 Dutch NGOs spend around EUR 20 million in Bangladesh. Around 2% (i.e. EUR 0,4 million) of this relates directly to private sector development.<sup>84</sup> When agriculture (18%) and food security (5%) are included the total PSD expenditures are 21% of the total (i.e. EUR 4,2 million)

Most active NGOs in Bangladesh for private sector development were (more than fifty thousand euros):

- Woord en Daad
- Oxfam Novib
- Tear

Other organizations active were (according to DDE) CARE, Solidaridad, ICCO, FNV Mondiaal and DECP.<sup>85</sup> Specific information about these organizations can be found at their websites. IOB has an evaluation of the PSD programs of Woord en Daad, but the quality of these evaluations is not sufficient to use it in this review. Sufficient quality is required to ensure that the findings of the evaluations are valid and reliable.<sup>86</sup> It should be noted that this overview is only an indication of supported organizations.

### 6.2. Multilateral organizations

The Donor Committee of Enterprise Development (DCED) mentions the Bangladesh Investment Climate Fund (BICF) as an important multilateral organisation. This fund is financed by IFC, DFID and the EU.<sup>87</sup> It is unknown which multilateral organizations are active in the field of PSD with support of the Dutch Ministry of Foreign Affairs. The main reason is that most support to multilateral organizations is not earmarked for a specific country.

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<sup>84</sup> IS academie NGO database, [www.ngo-database.nl](http://www.ngo-database.nl), CIDIN & Ministerie van Buitenlandse Zaken – selection: 'banking and financial services', 'business and other services', 'construction', 'trade policy and regulation', 'transport'

<sup>85</sup> Information from interviews

<sup>86</sup> Quality assessment is based on a quality protocol – more information could be obtained at the online collaboration platform of IOB for the PSD review ([psosamenwerken.wordpress.com](http://psosamenwerken.wordpress.com))

<sup>87</sup> DCED 'Review of Donor-Supported Business Environment Reforms Programmes and Practices in Bangladesh.' [http://www.businessenvironment.org/dyn/be/docs/221/Bangladesh\\_BER\\_Practice\\_Review\\_Report\\_%28Final%29.pdf](http://www.businessenvironment.org/dyn/be/docs/221/Bangladesh_BER_Practice_Review_Report_%28Final%29.pdf)

## 7. Observations and recommendations

In this chapter, some first observations and recommendations for the elaborate study on Dutch PSD policies, activities and effects in Bangladesh can be found. As stated in the introduction of this report, three questions will be answered in this elaborate study:

1. *To what extent was the Dutch PSD policy aligned with (1) the national policy of Bangladesh and (2) internally coherent?*
2. *To what extent has the Dutch PSD program in Bangladesh been driven by the demand from actors in Bangladesh?*
3. *What (possible) effects of the Dutch PSD program can be established at enterprise level and if possible, beyond this level?*

For each question several points of attention can be distracted from this study. These points of attentions need to be taken into account by the researchers who will study Bangladesh.

1. *On alignment with the national policy of Bangladesh and internal coherence:*
  - The Dutch effort on PSD was 5% of the total spending of the Embassy. It is not clear whether this was a deliberate policy choice or those specific elements or bottlenecks in the Bangladeshi context limited the possibilities to increase the program.
  - The influence of the limited capacity of the Bangladeshi government and the possibilities of the Netherlands to implement PSD-programs in cooperation with this government are a point of attention. What does this limited capacity of the Bangladeshi government mean for the implementation and effectiveness of the Dutch PSD-programs?
  - The involvement of FMO seems to align with the binding constraints formulated in paragraph 1.5. The elaborate study needs to check whether this is the case in practice.
  - DAO stated that collaboration with other actors, such as the Ministry of Economic Affairs, Agriculture and Innovation, will be improved in the future. What lessons could be learned about the current cooperation?
2. *On demand drivenness by actors in Bangladesh*
  - PUM seeks explicitly to balance the demand from sectors in Bangladesh and available experts. What strategies are use in practice to balance demand and availability?
3. *On (possible) effects on enterprise level*
  - This prestudy revealed that there are hardly any data available about effects on enterprise level.

## Annex 1: Bangladesh at a glance (World Bank)

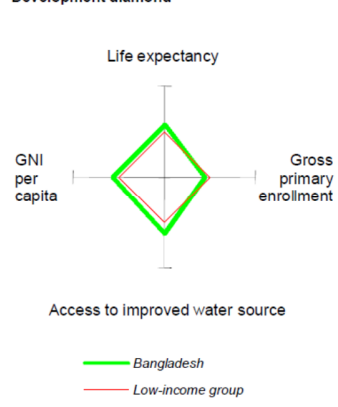
### Bangladesh at a glance

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#### POVERTY and SOCIAL

|  | Bangladesh | South Asia | Low-income |
|--|------------|------------|------------|
| <b>2009</b>  |            |            |            |
| Population, mid-year (millions)                              | 162.2      | 1,568      | 846        |
| GNI per capita (Atlas method, US\$)                          | 580        | 1,082      | 512        |
| GNI (Atlas method, US\$ billions)                            | 93.5       | 1,697      | 433        |
| <b>Average annual growth, 2003-09</b>                        |            |            |            |
| Population (%)   | 1.5        | 1.5        | 2.2        |
| Labor force (%)  | 2.3        | 2.2        | 2.6        |
| <b>Most recent estimate (latest year available, 2003-09)</b> |            |            |            |
| Poverty (% of population below national poverty line)        | 40         | ..         | ..         |
| Urban population (% of total population)                     | 28         | 30         | 29         |
| Life expectancy at birth (years)                             | 66         | 64         | 57         |
| Infant mortality (per 1,000 live births)                     | 41         | 55         | 76         |
| Child malnutrition (% of children under 5)                   | 41         | 41         | 28         |
| Access to an improved water source (% of population)         | 80         | 87         | 64         |
| Literacy (% of population age 15+)                           | 55         | 61         | 66         |
| Gross primary enrollment (% of school-age population)        | 92         | 108        | 104        |
| Male   | 89         | 110        | 107        |
| Female   | 94         | 105        | 100        |

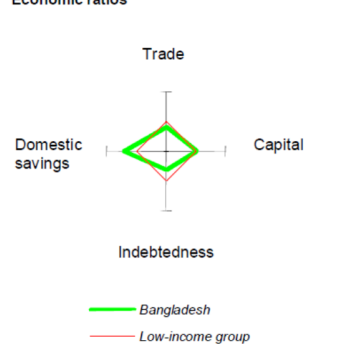
#### Development diamond\*



#### KEY ECONOMIC RATIOS and LONG-TERM TRENDS

|                                   | 1989 | 1999 | 2008 | 2009 |
|-----------------------------------|------|------|------|------|
| GDP (US\$ billions)               | 26.8 | 45.7 | 79.6 | 89.4 |
| Gross capital formation/GDP       | 16.7 | 22.2 | 24.2 | 24.4 |
| Exports of goods and services/GDP | 5.7  | 13.2 | 20.3 | 19.4 |
| Gross domestic savings/GDP        | 9.2  | 16.7 | 15.8 | 17.2 |
| Gross national savings/GDP        | 14.8 | 25.0 | 35.7 | 37.5 |
| Current account balance/GDP       | -5.2 | -1.0 | 0.9  | 2.7  |
| Interest payments/GDP             | 0.7  | 0.4  | 0.3  | 0.3  |
| Total debt/GDP                    | 39.9 | 35.8 | 28.8 | 26.7 |
| Total debt service/exports        | 20.7 | 9.0  | 3.7  | 3.3  |
| Present value of debt/GDP         | ..   | ..   | ..   | 16.4 |
| Present value of debt/exports     | ..   | ..   | ..   | 50.8 |
| <b>(average annual growth)</b>    |      |      |      |      |
| GDP                               | 4.7  | 5.8  | 6.2  | 5.7  |
| GDP per capita                    | 2.7  | 4.1  | 4.7  | 4.3  |
| Exports of goods and services     | 13.2 | 11.3 | 7.0  | 0.0  |

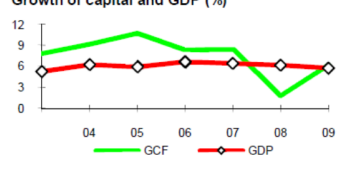
#### Economic ratios\*



#### STRUCTURE of the ECONOMY

|   | 1989 | 1999 | 2008 | 2009 |
|---|------|------|------|------|
| <b>(% of GDP)</b>                           |      |      |      |      |
| Agriculture                                 | 30.4 | 26.2 | 19.0 | 18.7 |
| Industry                                    | 21.1 | 25.2 | 28.5 | 28.7 |
| Manufacturing                               | 12.8 | 15.5 | 17.8 | 17.9 |
| Services                                    | 48.6 | 48.7 | 52.5 | 52.6 |
| Household final consumption expenditure     | 86.5 | 78.7 | 78.9 | 77.5 |
| General gov't final consumption expenditure | 4.3  | 4.6  | 5.3  | 5.3  |
| Imports of goods and services               | 13.3 | 18.7 | 28.8 | 26.6 |
| <b>(average annual growth)</b>              |      |      |      |      |
| Agriculture                                 | 2.8  | 3.4  | 3.2  | 4.1  |
| Industry                                    | 7.3  | 7.7  | 6.8  | 6.5  |
| Manufacturing                               | 7.5  | 7.6  | 7.2  | 6.7  |
| Services                                    | 4.3  | 6.0  | 6.5  | 6.3  |
| Household final consumption expenditure     | 3.0  | 4.4  | 5.2  | 4.7  |
| General gov't final consumption expenditure | 4.9  | 8.6  | 3.6  | 5.9  |
| Gross capital formation                     | 8.6  | 7.8  | 1.8  | 6.2  |
| Imports of goods and services               | 9.0  | 8.5  | -2.1 | -2.6 |

#### Growth of capital and GDP (%)



#### Growth of exports and imports (%)



Note: 2009 data are preliminary estimates.

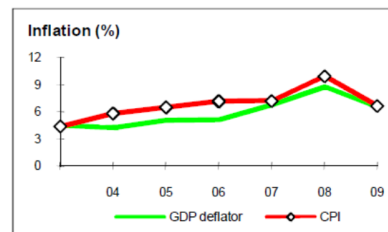
This table was produced from the Development Economics LDB database.

\* The diamonds show four key indicators in the country (in bold) compared with its income-group average. If data are missing, the diamond will be incomplete.



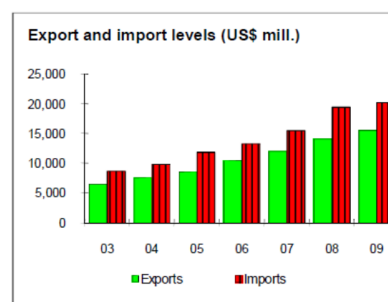
## PRICES and GOVERNMENT FINANCE

|                                     | 1989 | 1999 | 2008 | 2009 |
|-------------------------------------|------|------|------|------|
| <b>Domestic prices</b>              |      |      |      |      |
| (% change)                          |      |      |      |      |
| Consumer prices                     | ..   | 7.1  | 9.9  | 6.7  |
| Implicit GDP deflator               | 8.5  | 4.7  | 8.8  | 6.5  |
| <b>Government finance</b>           |      |      |      |      |
| (% of GDP, includes current grants) |      |      |      |      |
| Current revenue                     | 9.6  | 9.0  | 11.5 | 10.5 |
| Current budget balance              | 3.2  | 1.4  | 2.0  | 0.4  |
| Overall surplus/deficit             | -2.7 | -4.8 | -3.6 | -4.0 |



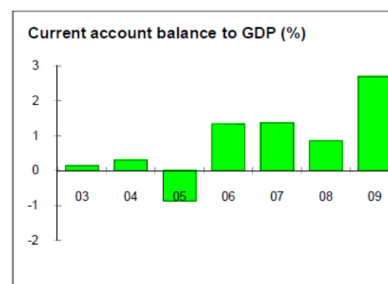
## TRADE

|                               | 1989  | 1999  | 2008   | 2009   |
|-------------------------------|-------|-------|--------|--------|
| (US\$ millions)               |       |       |        |        |
| Total exports (fob)           | 1,286 | 5,283 | 14,151 | 15,581 |
| Raw jute                      | 97    | 72    | 165    | 148    |
| Leather and leather products  | 137   | 223   | 284    | 177    |
| Manufactures                  | 871   | 4,675 | 13,153 | 14,789 |
| Total imports (cif)           | 3,390 | 7,217 | 19,481 | 20,291 |
| Food                          | 555   | 997   | 3,492  | 2,712  |
| Fuel and energy               | 285   | 520   | 2,753  | 2,581  |
| Capital goods                 | 1,070 | 1,969 | 1,664  | 1,420  |
| Export price index (2000=100) | 56    | 100   | 135    | 136    |
| Import price index (2000=100) | 56    | 99    | 166    | 163    |
| Terms of trade (2000=100)     | 101   | 101   | 81     | 83     |



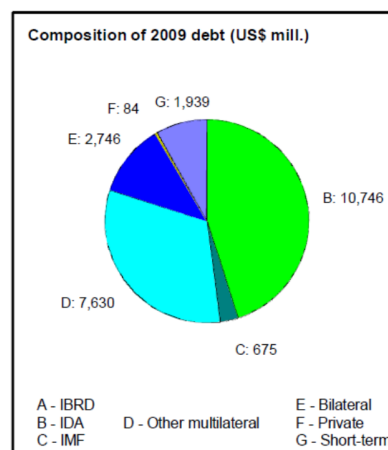
## BALANCE of PAYMENTS

|   | 1989   | 1999   | 2008   | 2009   |
|---|--------|--------|--------|--------|
| (US\$ millions)                         |        |        |        |        |
| Exports of goods and services           | 1,603  | 5,990  | 16,042 | 17,413 |
| Imports of goods and services           | 3,716  | 8,527  | 22,897 | 23,739 |
| Resource balance                        | -2,113 | -2,537 | -6,855 | -6,326 |
| Net income                              | -108   | -135   | -994   | -1,484 |
| Net current transfers                   | 835    | 2,195  | 8,529  | 10,226 |
| Current account balance                 | -1,386 | -477   | 680    | 2,416  |
| Financing items (net)                   | 1,452  | 306    | -349   | -358   |
| Changes in net reserves                 | -66    | 171    | -331   | -2,058 |
| <b>Memo:</b>                            |        |        |        |        |
| Reserves including gold (US\$ millions) | ..     | 1,522  | 4,171  | 4,686  |
| Conversion rate (DEC, local/US\$)       | 33.2   | 48.1   | 68.6   | 68.8   |



## EXTERNAL DEBT and RESOURCE FLOWS

|   | 1989   | 1999   | 2008   | 2009   |
|---|--------|--------|--------|--------|
| (US\$ millions)                         |        |        |        |        |
| Total debt outstanding and disbursed    | 10,698 | 16,380 | 22,886 | 23,820 |
| IBRD                                    | 62     | 31     | 0      | 0      |
| IDA                                     | 3,441  | 6,428  | 10,613 | 10,746 |
| Total debt service                      | 508    | 697    | 888    | 957    |
| IBRD                                    | 6      | 7      | 0      | 0      |
| IDA                                     | 35     | 119    | 290    | 313    |
| Composition of net resource flows       |        |        |        |        |
| Official grants                         | 773    | 675    | 1,746  | 919    |
| Official creditors                      | 929    | 376    | 1,093  | 807    |
| Private creditors                       | -30    | -19    | 7      | -13    |
| Foreign direct investment (net inflows) | 0      | 180    | 1,010  | 674    |
| Portfolio equity (net inflows)          | 2      | -1     | -48    | -154   |
| World Bank program                      |        |        |        |        |
| Commitments                             | 421    | 595    | 1,807  | 273    |
| Disbursements                           | 301    | 413    | 820    | 297    |
| Principal repayments                    | 13     | 78     | 213    | 234    |
| Net flows                               | 288    | 335    | 607    | 63     |
| Interest payments                       | 28     | 48     | 77     | 79     |
| Net transfers                           | 260    | 286    | 530    | -16    |



Note: This table was produced from the Development Economics LDB database.

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## Annex 2: Overview of PSOM/PSI projects

| <b>Project code</b> | <b>Project title</b>   | <b>PSOM GRANT in EUR</b> |
|---------------------|--|--------------------------|
| PSI09BD01           | Introducing the production of PP/PE multi-layer wide width liners and coatings for Flexible Intermediate Bulk Containers | 744.305                  |
| PSI09BD02           | E.G.T. Textiles Ltd.   | 500.650                  |
| PSI11BD23           | Cattle & Buffalo Improvement in Bangladesh   | 720.430                  |
| PSOM05BD21          | Fabric dye house for the garments industry.  | 495.000                  |
| PSOM06BD21          | Pilot professional Bio Fertilizer Plant Bangladesh   | 504.000                  |
| PSOM06BD01          | High quality printed PE packaging materials for export from Bangladesh.  | 491.961                  |
| PSOM06BD22          | Introducing digital printing technology for garment tagging in Bangladesh  | 502.108                  |
| PSOM06BD24          | Bigbag production in Bangladesh  | 504.000                  |
| PSOM07BD01          | Permess South East Asia Ltd.   | 483.241                  |
| PSOM08BD01          | Textile recycling at Narayanganyi Bangladesh   | 493.153                  |
| PSOM08BD03          | Pilot (geo-) graphic data service providing Bangladesh   | 432.684                  |
| PSOM08BD02          | Establishment of Expanded Polystyrene (EPS) production as insulation material for the building sector                    | 306.903                  |

### Annex 3: Overview of PUM projects

| <b>Year project start</b> | <b>CITY</b>                                | <b>CLUSTERDESCRIPTION</b>               | <b>MAINSECTORDescription</b>                             |
|---------------------------|--|---|--|
| 2005                      | Chittagong                                 | Healthcare                              | Healthcare Cure and Care processing                      |
| 2005                      | Chittagong                                 | Trade                                   | Retail Trade (Business to consumer)                      |
| 2005                      | Chittagong                                 | Healthcare                              | Healthcare Cure and Care processing                      |
| 2005                      | Chittagong                                 | Healthcare                              | Healthcare Cure and Care processing                      |
| 2005                      | Chittagong                                 | Food & Beverages Production             | Bakery & Bread Factory                                   |
| 2005                      | Chittagong                                 | Business Support & Management           | Human Resources & Organisation                           |
| 2005                      | Chittagong                                 | Building & Construction Trade           | Building Development, Architecture, Design & Engineering |
| 2005                      | Cox'S Bazar                                | Training & Education                    | Vocational education                                     |
| 2005                      | Dhaka                                      | Electrotechnical Industry & Engineering | Telecommunication & information technology               |
| 2005                      | Dhaka                                      | Healthcare                              | Healthcare Cure and Care processing                      |
| 2005                      | Dhaka                                      | Textile & Leather                       | Textile Consumer Products                                |
| 2005                      | Dhaka                                      | Textile & Leather                       | Textile Consumer Products                                |
| 2005                      | Dhaka                                      | Food & Beverages Production             | Bakery & Bread Factory                                   |
| 2005                      | Dhaka                                      | Textile & Leather                       | Textile Consumer Products                                |
| 2005                      | Dhaka                                      | Healthcare                              | Healthcare Cure and Care processing                      |
| 2005                      | Dhaka                                      | Textile & Leather                       | Textile Consumer Products                                |
| 2005                      | Dhaka                                      | Business Support & Management           | ICT  |
| 2005                      | Dhaka                                      | Healthcare                              | Healthcare Cure and Care processing                      |
| 2005                      | Dhaka                                      | Business Support & Management           | Consultancy & Interim Management                         |
| 2005                      | Dhaka                                      | Training & Education                    | Vocational education                                     |
| 2005                      | Dhaka                                      | Textile & Leather                       | Textile Consumer Products                                |
| 2005                      | Dhaka                                      | Electrotechnical Industry & Engineering | Telecommunication & information technology               |
| 2005                      | Dhaka                                      | Textile & Leather                       | Textile Industry   |
| 2005                      | Dhaka & Bagerhat                           | Chemical & Synthetic Materials          | Pharmaceutical Products                                  |
| 2005                      | Dhaka-1215                                 | Financial Institutes                    | Banking & Finance  |
| 2005                      | Mulghar, Upazila: Fakirhat, Dist. Bagerhat | Training & Education                    | Vocational education                                     |

|      |                   |                                |  |
|------|-------------------|--------------------------------|--|
| 2005 | Rangpur           | Training & Education           | Vocational education                           |
| 2005 | Uttara Model Town | Textile & Leather              | Textile Consumer Products                      |
| 2006 | Bogra             | Food & Beverages Production    | Food Processing                                |
| 2006 | Chittagong        | Trade                          | Retail Trade (Business to consumer)            |
| 2006 | Chittagong        | Healthcare                     | Healthcare Cure and Care processing            |
| 2006 | Chittagong        | Textile & Leather              | Textile Consumer Products                      |
| 2006 | Chittagong        | Trade                          | Retail Trade (Business to consumer)            |
| 2006 | Chittagong        | Healthcare                     | Healthcare Cure and Care processing            |
| 2006 | Chittagong        | Transport & Logistics          | Transport (Public)                             |
| 2006 | Chittagong        | Food & Beverages Production    | Bakery & Bread Factory                         |
| 2006 | Chittagong        | Healthcare                     | Healthcare Cure and Care processing            |
| 2006 | Chittagong        | Trade                          | Retail Trade (Business to consumer)            |
| 2006 | Dhaka             | Business Support & Management  | Communications, Advertising & PR               |
| 2006 | Dhaka             | Business Support & Management  | ICT  |
| 2006 | Dhaka             | Business Support & Management  | ICT  |
| 2006 | Dhaka             | Stockbreeding & Fisheries      | Poultry Farming                                |
| 2006 | Dhaka             | Food & Beverages Production    | Food Processing                                |
| 2006 | Dhaka             | Textile & Leather              | Textile Consumer Products                      |
| 2006 | Dhaka             | Agriculture & Horticulture     | Agriculture & Horticulture Technique           |
| 2006 | Dhaka             | Textile & Leather              | Textile Consumer Products                      |
| 2006 | Dhaka             | Chemical & Synthetic Materials | Pharmaceutical Products                        |
| 2006 | Dhaka             | Chemical & Synthetic Materials | Pharmaceutical Products                        |
| 2006 | Dhaka             | Healthcare                     | Healthcare Cure and Care processing            |
| 2006 | Dhaka             | Chemical & Synthetic Materials | Polymers, Composites and MMF (man made fibres) |
| 2006 | Dhaka             | Healthcare                     | Healthcare Cure and Care processing            |
| 2006 | Jessore           | Stockbreeding & Fisheries      | Poultry Farming                                |
| 2006 | Jessore           | Agriculture & Horticulture     | Horticulture Vegetables and Fruits             |
| 2006 | Rangpur           | Business Support & Management  | Financial Management                           |
| 2006 | Uttara Model Town | Textile & Leather              | Textile Consumer Products                      |

|      |  |   |   |
|------|--|---|---|
| 2007 | 1206                                       | Training & Education                    | Vocational education                    |
| 2007 | Chittagong                                 | Transport & Logistics                   | Transport (Public)                      |
| 2007 | Chittagong                                 | Business Support & Management           | General Management                      |
| 2007 | Chittagong                                 | Business Support & Management           | Human Resources & Organisation          |
| 2007 | Chittagong                                 | Business Support & Management           | Human Resources & Organisation          |
| 2007 | Chittagong                                 | Healthcare                              | Healthcare Cure and Care processing     |
| 2007 | Chittagong                                 | Healthcare                              | Healthcare Cure and Care processing     |
| 2007 | Chittagong                                 | Stockbreeding & Fisheries               | Fisheries & Fish Processing             |
| 2007 | Chittagong                                 | Healthcare                              | Healthcare Technical Medical Technology |
| 2007 | Chittagong                                 | Healthcare                              | Healthcare Cure and Care processing     |
| 2007 | Dhaka                                      | Textile & Leather                       | Textile Consumer Products               |
| 2007 | Dhaka                                      | Electrotechnical Industry & Engineering | Lighting                                |
| 2007 | Dhaka                                      | Metal Industry                          | Metal Construction                      |
| 2007 | Dhaka                                      | Textile & Leather                       | Textile Consumer Products               |
| 2007 | Dhaka                                      | Electrotechnical Industry & Engineering | Electronics                             |
| 2007 | Dhaka                                      | Stockbreeding & Fisheries               | Poultry Farming                         |
| 2007 | Dhaka                                      | Metal Industry                          | Aircraft & Shipbuilding                 |
| 2007 | Dhaka                                      | Textile & Leather                       | Textile Consumer Products               |
| 2007 | Dhaka                                      | Stockbreeding & Fisheries               | Poultry Farming                         |
| 2007 | Dhaka                                      | Chemical & Synthetic Materials          | Pharmaceutical Products                 |
| 2007 | Dhaka                                      | Chemical & Synthetic Materials          | Pharmaceutical Products                 |
| 2007 | Dhaka                                      | Textile & Leather                       | Textile Consumer Products               |
| 2007 | Dhaka                                      | Business Support & Management           | ICT                                     |
| 2007 | Dhaka                                      | Agriculture & Horticulture              | Horticulture Vegetables and Fruits      |
| 2007 | Dhaka, Bangladesh                          | Chemical & Synthetic Materials          | Pharmaceutical Products                 |
| 2007 | Gazipur(Dhaka)                             | Textile & Leather                       | Textile Consumer Products               |
| 2007 | Mulghar, Upazila: Fakirhat, Dist. Bagerhat | Training & Education                    | Vocational education                    |
| 2007 | Rajshahi                                   | Wood Trade & Processing                 | Timber Processing                       |
| 2007 | Rangpur Town                               | Business Support & Management           | Financial Management                    |
| 2008 | Chitaagong                                 | Stockbreeding & Fisheries               | Poultry Farming                         |
| 2008 | Chittagong                                 | Trade                                   | Retail Trade (Business to               |

|      |                       |                                |  |
|------|-----------------------|--------------------------------|--|
|      |                       |                                | consumer)                                      |
| 2008 | Chittagong            | Publishing & Printing          | Publishing                                     |
| 2008 | Chittagong            | Textile & Leather              | Textile Consumer Products                      |
| 2008 | Chittagong            | Healthcare                     | Healthcare Cure and Care processing            |
| 2008 | Chittagong            | Business Support & Management  | General Management                             |
| 2008 | Chittagong            | Transport & Logistics          | Transport (Public)                             |
| 2008 | Chittagong            | Trade                          | Retail Trade (Business to consumer)            |
| 2008 | Dhaka                 | Business Support & Management  | Financial Management                           |
| 2008 | Dhaka                 | Trade                          | Whole Sale Trade (Business to Business)        |
| 2008 | Dhaka                 | Business Support & Management  | ICT  |
| 2008 | Dhaka                 | Chemical & Synthetic Materials | Pharmaceutical Products                        |
| 2008 | Dhaka                 | Business Support & Management  | ICT  |
| 2008 | Dhaka                 | Healthcare                     | Healthcare Technical Medical Technology        |
| 2008 | Dhaka                 | Stockbreeding & Fisheries      | Poultry Farming                                |
| 2008 | Dhaka                 | Tourism & Hotels & Catering    | Catering, Restaurants and Events               |
| 2008 | Dhaka                 | Business Support & Management  | Human Resources & Organisation                 |
| 2008 | Dhaka                 | Business Support & Management  | ICT  |
| 2008 | Dhaka                 | Chemical & Synthetic Materials | Polymers, Composites and MMF (man made fibres) |
| 2008 | Dhaka                 | Business Support & Management  | ICT  |
| 2008 | Dhaka                 | Tourism & Hotels & Catering    | Catering, Restaurants and Events               |
| 2008 | Dhaka                 | Textile & Leather              | Textile Consumer Products                      |
| 2008 | Dhaka                 | Food & Beverages Production    | Meat Processing                                |
| 2008 | Dhaka                 | Textile & Leather              | Textile Industry                               |
| 2008 | Dhaka                 | Textile & Leather              | Textile Consumer Products                      |
| 2008 | Maijdee, Noakhali     | Healthcare                     | Healthcare Cure and Care processing            |
| 2008 | Nikunja-2, Dhaka-1229 | Paper & Cardboard & Packaging  | Paper & Cardboard & Packaging                  |
| 2009 | 4202 Chittagong       | Trade                          | Retail Trade (Business to consumer)            |
| 2009 | Bagerhat              | Training & Education           | Vocational education                           |
| 2009 | Bajitpur              | Healthcare                     | Healthcare Cure and Care processing            |

|      |                   |                                |   |
|------|-------------------|--------------------------------|---|
| 2009 | Chittagong        | Agriculture & Horticulture     | Horticulture Vegetables and Fruits  |
| 2009 | Chittagong        | Healthcare                     | Healthcare Cure and Care processing   |
| 2009 | Chittagong        | Business Support & Management  | Human Resources & Organisation  |
| 2009 | Chittagong        | Trade                          | Retail Trade (Business to consumer)   |
| 2009 | Chittagong        | Agriculture & Horticulture     | Horticulture Vegetables and Fruits  |
| 2009 | Chittagong        | Agriculture & Horticulture     | Horticulture Vegetables and Fruits  |
| 2009 | Dhaka             | Energy & Water & Environment   | Waste   |
| 2009 | Dhaka             | Chemical & Synthetic Materials | Pharmaceutical Products   |
| 2009 | Dhaka             | Food & Beverages Production    | Meat Processing   |
| 2009 | Dhaka             | Tourism & Hotels & Catering    | Hotels Large and Medium Size Operations                                       |
| 2009 | Dhaka             | Agriculture & Horticulture     | Horticulture Vegetables and Fruits  |
| 2009 | Dhaka             | Business Support & Management  | ICT   |
| 2009 | Dhaka             | Agriculture & Horticulture     | Horticulture Vegetables and Fruits  |
| 2009 | Dhaka             | Textile & Leather              | Textile Consumer Products   |
| 2009 | Dhaka             | Training & Education           | Vocational education (Vehicle Latin America, Asia & Middle East-Central Asia) |
| 2009 | Dhaka             | Publishing & Printing          | Publishing  |
| 2009 | Dhaka, Bangladesh | Chemical & Synthetic Materials | Pharmaceutical Products   |
| 2009 | Dhaka, Bangladesh | Food & Beverages Production    | Meat Processing   |
| 2009 | Dhaka, Bangladesh | Stockbreeding & Fisheries      | Cattle Breeding   |
| 2009 | Dhaka, Bangladesh | Stockbreeding & Fisheries      | Poultry Farming   |
| 2009 | Dhaka, Bangladesh | Food & Beverages Production    | Meat Processing   |
| 2009 | Mohakhali, Dhaka  | Agriculture & Horticulture     | Horticulture Vegetables and Fruits  |
| 2009 | Noakhali          | Healthcare                     | Healthcare Management & Business Administration                               |
| 2009 | Savar, Dhaka      | Textile & Leather              | Textile Consumer Products   |
| 2010 | 4202 Chittagong   | Trade                          | Retail Trade (Business to consumer)   |
| 2010 | Bogra             | Healthcare                     | Healthcare Management & Business Administration                               |
| 2010 | Chittagong        | Building & Construction Trade  | Building Development, Architecture, Design & Engineering                      |
| 2010 | Chittagong        | Energy & Water & Environment   | Water Supply and waste water  |

|      |                    |   |   |
|------|--------------------|---|---|
| 2010 | Chittagong         | Tourism & Hotels & Catering             | Hotels Smaller Operations   |
| 2010 | Chittagong-4100    | Financial Institutes                    | Banking & Finance   |
| 2010 | Chittagonj         | Food & Beverages Production             | Oils (Edible & Fats)  |
| 2010 | Dhaka              | Business Support & Management           | ICT   |
| 2010 | Dhaka              | Food & Beverages Production             | Bakery & Bread Factory  |
| 2010 | Dhaka              | Agriculture & Horticulture              | Tropical Products & Plantations   |
| 2010 | Dhaka              | Publishing & Printing                   | Printing  |
| 2010 | Dhaka              | Metal Industry                          | Metal Construction  |
| 2010 | Dhaka              | Textile & Leather                       | Textile Consumer Products   |
| 2010 | Dhaka              | Healthcare                              | Healthcare Cure and Care processing   |
| 2010 | Dhaka              | Stockbreeding & Fisheries               | Poultry Farming   |
| 2010 | Dhaka              | Training & Education                    | Vocational education  |
| 2010 | Dhaka              | Training & Education                    | Vocational education (Vehicle Latin America, Asia & Middle East-Central Asia) |
| 2010 | Dhaka              | Stockbreeding & Fisheries               | Poultry Farming   |
| 2010 | Dhaka              | Energy & Water & Environment            | Waste   |
| 2010 | Dhaka              | Healthcare                              | Healthcare Cure and Care processing   |
| 2010 | Feni               | Healthcare                              | Healthcare Cure and Care processing   |
| 2010 | Mohakhali C/A      | Agriculture & Horticulture              | Horticulture Vegetables and Fruits  |
| 2010 | Mohakhali, Dhaka   | Agriculture & Horticulture              | Horticulture Vegetables and Fruits  |
| 2010 | Mohammadpur, Dhaka | Metal Industry                          | Metal Processing  |
| 2010 | Pirojpur           | Healthcare                              | Healthcare Cure and Care processing   |
| 2010 | Savar, Dhaka       | Building & Construction Trade           | Building Materials, Suppliers & Systems                                       |
| 2011 | Bogra              | Tourism & Hotels & Catering             | Hotels Large and Medium Size Operations                                       |
| 2011 | Chittagong         | Electrotechnical Industry & Engineering | Electro   |
| 2011 | Chittagong         | Energy & Water & Environment            | Water Supply and waste water  |
| 2011 | Chittagong         | Healthcare                              | Healthcare Cure and Care processing   |
| 2011 | Dhaka              | Chemical & Synthetic Materials          | Pharmaceutical Products   |
| 2011 | Dhaka              | Financial Institutes                    | Insurance   |
| 2011 | Dhaka              | Paper & Cardboard & Packaging           | Paper & Cardboard & Packaging   |



|      |                 |                               |   |
|------|-----------------|-------------------------------|---|
| 2011 | Dhaka           | Stockbreeding & Fisheries     | Poultry Farming   |
| 2011 | Dhaka           | Tourism & Hotels & Catering   | Catering, Restaurants and Events  |
| 2011 | Dhaka           | Training & Education          | Vocational education  |
| 2011 | Dhaka           | Training & Education          | Vocational education (Vehicle Latin America, Asia & Middle East-Central Asia) |
| 2011 | Feni            | Healthcare                    | Healthcare Cure and Care processing   |
| 2011 | Gazipur         | Paper & Cardboard & Packaging | Paper & Cardboard & Packaging   |
| 2011 | Mohakhali/Dhaka | Agriculture & Horticulture    | Horticulture Vegetables and Fruits  |
| 2011 | Narayangonj     | Paper & Cardboard & Packaging | Paper & Cardboard & Packaging   |

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