

# এসএমই খাতকে অর্থনীতির মূল চালিকাশক্তিতে রূপান্তর করতে চায় সরকার

নিজস্ব প্রতিবেদক ■

কুটির, ক্ষুদ্র, ছোট ও মাঝারি শিল্পকে (সিএমএসএমই) অর্থনীতির মূল চালিকাশক্তিতে রূপান্তর করতে চায় সরকার। এ লক্ষ্যকে সামনে রেখে পরপর চারটি বৈঠক করেছে বিনিয়োগ সমন্বয় কমিটি। কমিটির সভাপতি ও প্রধান উপদেষ্টার আন্তর্জাতিক বিষয়ক বিশেষ দূত লুৎফে সিদ্দিকীর সভাপতিত্বে অনুষ্ঠিত এসব বৈঠকে বাংলাদেশ ব্যাংকের গভর্নর ড. আহসান এইচ মনসুর, জাতীয় রাজস্ব বোর্ডের চেয়ারম্যান মো. আবদুর রহমান খানসহ সরকারি-বেসরকারি খাতের প্রতিনিধি, উদ্যোক্তা ও নীতিনির্ধারণকরা অংশ নেন। এসব বৈঠকে এসএমই খাতকে জাতীয় অর্থনীতির মূলধারায় অন্তর্ভুক্ত করতে উদ্যোক্তাদের সরাসরি অংশগ্রহণ নিশ্চিত করার ওপর গুরুত্বারোপ করা হয়েছে। গতকাল প্রধান উপদেষ্টার কার্যালয় থেকে পাঠানো এক বিজ্ঞপ্তিতে এসব তথ্য জানানো হয়।

এসএমই খাতে বৈদেশিক ঋণাদেশ থেকে প্রাপ্ত অর্থের ১০ শতাংশ বাধ্যতামূলকভাবে ব্যাংকে জমা রাখার নিয়ম ছিল। নীতিমালা থেকে এ নিয়ম অপসারণের উদ্যোগ নেয়া হয়েছে সরকারের পক্ষ থেকে। এছাড়া ব্যবসাপ্রতিষ্ঠানের নামে বছরে ন্যূনতম ৩ হাজার ডলারের পৃথক বৈদেশিক মুদ্রা কোটা বরাদ্দের বিষয়েও এসএমই ফাউন্ডেশনের প্রস্তাব এরই মধ্যে বাংলাদেশ ব্যাংকের গভর্নরের কাছে পাঠানো হয়েছে।

এসএমই খাতের জন্য চলতি মূলধন বা এসএমই-বান্ধব প্রডাক্ট ডিজাইনের উদ্যোগ নেয়ার বিষয়েও সিদ্ধান্ত হয়েছে এসব সভায়। এসএমই ফাউন্ডেশন ও এসএমই অ্যান্ড স্পেশাল প্রোগ্রামস ডিপার্টমেন্ট (এসএমইএসপিডি) যৌথভাবে একটি ওয়ার্কশপ আয়োজন করে এসএমই-বান্ধব চলতি মূলধন বা প্রডাক্ট ডিজাইনের উদ্যোগ নেবে। বিনিয়োগ সমন্বয় কমিটির সিদ্ধান্তের মধ্যে আরো আছে এসএমই ফাউন্ডেশন ও এসএমই অ্যান্ড স্পেশাল প্রোগ্রামস ডিপার্টমেন্টের (এসএমইএসপিডি) জারি করা এসএমই মাস্টার সার্কুলারের পারফরম্যান্স ইন্ডিক্সেশনের মাধ্যমে এর কার্যকারিতা যাচাই করা, ট্রেড লাইসেন্স ছাড়া ৫ লাখ টাকা পর্যন্ত ঋণ প্রদানের বিষয়ে এসএমইএসপিডি সজ্ঞাব্যতা যাচাই করা, ব্যাংক রিফাইন্যান্সিং স্কিমকে আকর্ষণীয় করতে গ্রাহক পর্যায়ে সুদের হার সমন্বয়ের বিষয় পুনর্বিবেচনা করা।

নমুনা নিষ্পত্তি প্রক্রিয়া দ্রুত ও সহজ করতে এনবিআরের মনিটরিং জোরদার করার বিষয়েও সিদ্ধান্ত নেয়া হয়েছে সমন্বয় কমিটির সভাপতি। এছাড়া বাংলাদেশ ব্যাংকের পক্ষ থেকে ডিজিটাল ওয়ালেটের মাধ্যমে অর্থপ্রাপ্তিতে উদ্যোক্তাদের আইসিটি খাতের মতো সুবিধা দেয়া, অনলাইনে বিক্রির অর্থ দ্রুত উদ্যোক্তার ব্যাংক অ্যাকাউন্টে জমা নিশ্চিত করতে এসএসএল কমার্সকে নির্দেশনা, অনলাইন মার্কেটপ্লেসের মাধ্যমে রফতানিতে বিদ্যমান নীতিমালায় বিটবি ও বিটসি মডেল অন্তর্ভুক্ত করা এবং এসএমই উদ্যোক্তাদের জন্য প্রণীত নীতিমালা প্রচারে সচেতনতামূলক কার্যক্রম গ্রহণের বিষয়েও সিদ্ধান্ত হয়।

উদ্যোক্তাদের জন্য এসএমই ফাউন্ডেশনের উদ্যোগে বিশেষ এনডোর্সমেন্ট কার্ড চালু করা হবে বলে জানানো হয়েছে কমিটির পক্ষ থেকে। এছাড়া আন্তর্জাতিক ক্রেতা ও গ্রাহকদের উদ্দেশ্যে এসএমই খাত বিষয়ে বাংলাদেশ ফরেন ট্রেড ইনস্টিটিউট প্রতিবেদন প্রকাশ করবে বলেও সিদ্ধান্ত হয়।

রফতানি বৃদ্ধির লক্ষ্যে বিদেশে অবস্থিত দূতাবাসগুলোর মাধ্যমে স্ট্যান্ডার্ড অপারেটিং প্রসিডিওর (এসওপি) বাস্তবায়নে প্রধান উপদেষ্টার দপ্তরের সঙ্গে এসএমই ফাউন্ডেশনের সমন্বয় এবং এথো-অর্গানিক সার্টিফিকেট ইস্যু সমস্যার সমাধানে এসএমই ফাউন্ডেশন ও বিডার মধ্যে আলোচনা হয়।

তবে সরকারের পক্ষ থেকে নানামুখী উদ্যোগ নেয়া হলেও এসএমই খাতের ঋণের

প্রবাহ কমছে। বাংলাদেশ ব্যাংকের তথ্য অনুযায়ী, চলতি বছরের মার্চে সিএমএসএমই খাতে ঋণের স্থিতি দাঁড়িয়েছে ৩ লাখ ২ হাজার ১৭৫ কোটি টাকায়। গত বছরের এ সময়ে এ খাতে ঋণের স্থিতি ছিল ৩ লাখ ৩ হাজার ৯৭০ কোটি টাকা। অর্থাৎ এক বছরের ব্যবধানে সিএমএসএমই খাতে ঋণপ্রবাহ কমছে প্রায় ১০ শতাংশ।

এসব সিদ্ধান্তের বিষয়ে লুৎফে সিদ্দিকী বলেন, 'সংস্কারের একটি মূল উদ্দেশ্য হলো অর্থনীতিতে গতিশীলতা বাড়ানো। সম্মিলিতভাবে এসএমই খাত আমাদের অর্থনীতিতে বিশাল অবদানকারী। যদিও তাদের কষ্ট কিছু বড় ব্যবসার মতো জোরালোভাবে শোনা যায় না। আমাদের অবশ্যই এসএমই উদ্যোক্তাদের গতিশীলতা বাড়াতে সাহায্য করতে হবে এবং অর্থায়ন থেকে পেমেন্ট ও লজিস্টিকস পর্যন্ত প্রতিটি পর্যায়ে তাদের ব্যবসা সহজতর করতে হবে। এজন্য সরকারকে সহায়কের ভূমিকা পালন করতে হবে।'



# Bangladesh eyes arms exports

## DEFENCE ECONOMIC ZONE PLANNED

CA approves policy to build defence economic zone

▶ Targets meeting demand from armed forces, security agencies

▶ Internal defence demand estimated at Tk8,000cr

Plans to expand production for exports

Global annual investment in defence manufacturing

India: \$2.76b  
Pakistan: \$450m  
Türkiye: \$600m  
US: \$11.3b  
China: \$2.4b

SOURCE: MEETING MINUTES

### FUNDING PLAN

Estimated cost: Tk15,000cr

To produce drones, cyber-tech systems, arms, ammo, vehicles

Funding may be spread over three fiscals

Sources: Revenue budget, joint ventures, FDI

TBS Insights by IPDC FRANCE

SECURITY - BANGLADESH

ABUL KASHEM

Officials say several countries already expressed interest in investing in Bangladesh's defence sector

The government is moving to establish a specialised defence economic zone as part of a broader plan to build a self-reliant military industrial base. The initiative aims to produce drones, cyber-technology systems, arms, and ammunition for the armed forces and security agencies—with export potential in view.

Officials estimate that the sector will require long-term investment of around Tk15,000 crore, mobilised through the revenue budget, public-private partnerships, joint ventures, or direct foreign investment.

According to officials involved, Chief Adviser Muhammad Yunus has already approved a set of policy measures to facilitate technology transfer, joint investment, PPPs, and FDI in the defence industry.

The decision to establish a dedicated zone was taken at a



*We need to verify whether our private sector has the capacity for such investment. Tk15,000 crore alone will not suffice, a much larger investment will be necessary.*

.....

MAJOR GENERAL (RETD) ANM MUNIRUZZAMAN  
PRESIDENT, BANGLADESH INSTITUTE OF PEACE AND SECURITY STUDIES

September meeting chaired by Chowdhury Ashik Mahmud Bin Harun, Executive Chairman of the Bangladesh Economic Zones Authority (Beza), and attended by senior civil and military officials.

Meeting minutes obtained by The Business Standard show that several foreign governments and companies have already expressed interest in investing in Bangladesh's nascent defence manufacturing sector.

"Work is under way to establish the zone and attract both domestic and foreign investment," Ashik Chowdhury told TBS on Thursday. "The location and land size have not yet been finalised. We are developing the policy framework and engaging with friendly countries. The goal is to make the defence sector export-oriented."

Ashik Chowdhury, who also serves as Executive Chairman of the Bangladesh Investment Development Authority (Bida), declined to comment on whether China or Türkiye were among the interested parties.

Officials said the Chief Adviser approved policy directions on 30 April, and the Bangladesh Army has since been tasked with drafting a concept paper for a



comprehensive national policy at Beza's request.

They estimated Bangladesh's domestic demand for defence products at around Tk8,000 crore, covering the needs of the armed forces as well as the Border Guard Bangladesh, Coast Guard, police, Ansar and VDP, and other paramilitary agencies. A domestic industry, they said, could meet much of this demand and eventually expand into exports.

They added that the armed forces have received proposals from foreign companies to produce military equipment in Bangladesh. Similar proposals have reached Bida, but some policy decisions are still pending.

### Private investment seen as key

Finance Secretary Md Khairuzzaman Mozumder, who attended the meeting, cited international models such as McDonnell Douglas and Lockheed Martin, stressing that the private sector must play a central role in developing the industry.

"Tk15,000 crore may not be available from a single year's budget, but it can be allocated over several fiscal years," he said, adding that the Finance Ministry would support land acquisition, possibly using land from unused state factories. He also advised taking up a short-term project to establish the zone quickly.

Defence and security analysts have welcomed the initiative but urged careful planning.

Major General (retd) ANM Muniruzzaman, president of the Bangladesh Institute of Peace and Security Studies (BIPSS), said self-reliance in defence was a strategic necessity.

"Every nation seeks to reduce dependence on foreign suppliers. Establishing a defence economic zone is essential for that goal," he said. "But such an initiative demands significant investment and technical expertise. Tk15,000 crore alone will not suffice."

He added that Bangladesh must ensure the private sector has the capacity for large-scale investment and that technology gaps are addressed through partnerships and training.

Muniruzzaman cautioned that Bangladesh's domestic market alone may be too small to sustain a defence industry.

"To make it viable, we must tap export markets. The global defence industry is fiercely competitive, dominated by established players. Success will require either joint ventures or direct foreign investment with technology partners," he noted.

### Bangladesh lags in defence manufacturing

Meeting documents show that Pakistan has earned about \$450 million annually from defence production

duction base even after 54 years of independence, while other countries of similar economic strength have advanced significantly.

He estimated it could take 25-30 years for Bangladesh to reach comparable levels and stressed the need to develop an industrial ecosystem that can function independently of imports for extended periods.

Commerce Secretary Mahbubur Rahman said Bangladesh has the potential to match Pakistan's level of investment among regional peers.

"The initiative should start immediately to strengthen both the armed forces and the national defence industry," he said, suggesting that the proposed defence zone should have a designated area like the Bangladesh Ordnance Factory in Gazipur.

Other officials pointed out that in neighbouring countries, defence production has expanded primarily through private-sector initiatives. They said Bangladesh's large industrial conglomerates could also play a similar role.

However, an additional secretary from the Industries Ministry cautioned that foreign investors often seek guarantees, which Bangladesh's current laws and policies do not clearly provide. He urged the government to define investment procedures and protections in the forthcoming policy.

Another official said the Defence Procurement Act and related laws currently restrict private participation in the sector, and recommended new legislation to open the field to investors.

Participants also suggested adopting policy models from Turkey or Pakistan and forming a permanent coordination body to oversee defence industry development.

### Two committees formed to guide the process

The meeting decided to form two high-level committees:

- A Defence Industry Policy Implementation Committee, chaired by the minister or adviser for the defence ministry, to draft and execute the pending National Policy on Defence Industry Development.
- A Bangladesh National Defence Industry Development Coordination Council, to supervise overall progress.

Chief Adviser Muhammad Yunus currently heads the defence ministry, a role traditionally held by the prime minister under elected governments.

Speakers at the meeting emphasised the need to transform Bangladesh from a net importer to a potential exporter of arms and ammunition.

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### **Bangladesh lags in defence manufacturing**

Meeting documents show that Pakistan has earned about \$450 million annually from defence production over the past four years, while India made \$2.76 billion. In 2023, the US earned \$11.3 billion, Germany \$3.3 billion, China \$2.4 billion, South Korea \$621 million, Türkiye \$600 million, and the Netherlands \$258 million from their defence manufacturing sectors.

A senior army officer told TBS that Bangladesh has made limited progress in building a defence pro-

through private-sector initiatives. They said Bangladesh's large industrial conglomerates could also play a similar role.

However, an additional secretary from the Industries Ministry cautioned that foreign investors often seek guarantees, which Bangladesh's current laws and policies do not clearly provide. He urged the government to define investment procedures and protections in the forthcoming policy.

Another official said the Defence Procurement Act and related laws currently restrict private participation in the sector, and recommended new legislation to open the field to investors.

Participants also suggested adopting policy models from Türkiye or Pakistan and forming a permanent coordination body to oversee defence industry development.

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Speakers at the meeting emphasised the need to transform Bangladesh from a net importer to a potential exporter of arms and ammunition.

A Navy officer noted that local shipyards are already working on building frigates and ocean-going vessels but warned that without clear export provisions, sustaining investment would be difficult.

He called for strategic alliances and long-term partnerships with friendly nations, alongside clear policy guidance and partnership frameworks, to ensure the defence industry's steady growth.



## Govt moves to transform SME sector into key economic driver

The government has undertaken a series of initiatives to transform the country's Small and Medium Enterprise (SME) sector into a major driving force of the economy.

Over the past few months, the Investment Coordination Committee has held four consecutive meetings to accelerate policy reforms and remove bottlenecks affecting SME growth, reports BSS.

The meetings were attended by Lutfey Siddiqi, Chief Adviser's Special Envoy for International Affairs and Chair of the Committee, Dr Ahsan H. Mansur, Governor of Bangladesh Bank, Md Abdur Rahman Khan, Chairman of the National Board of Revenue (NBR), and representatives from both public and private sectors.

Participants stressed the need for direct participation of entrepreneurs in policymaking to ensure effective integration of SMEs into the mainstream economy.

Among the measures already implemented are the removal of the rule requiring 10 percent of foreign order proceeds to be compulsorily deposited in banks and a proposal from the SME Foundation to allocate each business entity an annual foreign currency quota of USD 3,000, which has been sent to Bangladesh Bank for approval.

At the meeting held on 9 October 2025 at Bangladesh Bank, several key decisions

were adopted. These include the development of new SME-friendly financial products through a joint workshop by the SME Foundation and Bangladesh Bank's SME & Special Programs Department (SMESPD), and a performance review of the existing SME Master Circular to assess its effectiveness. The meeting also decided to conduct a feasibility study on offering loans up to Tk 500,000 without trade licenses and to explore the possibility of adjusting interest rates at the client level to make the refinancing scheme more attractive.

Earlier, on 28 August 2025, the Committee met at the Chief Adviser's Office to identify major SME challenges such as delays in payments, customs complexities, licensing barriers, and limited access to finance. A follow-up meeting on 21 September 2025 at the SME Foundation heard directly from entrepreneurs and prepared a set of recommendations for relevant ministries. Another online meeting on 8 October 2025 connected SME entrepreneurs from across the country to gather further feedback.

Ongoing implementation measures include strengthened NBR monitoring to simplify sample clearance, and initiatives by Bangladesh Bank to allow entrepreneurs to receive payments through digital wallets similar to ICT sector privileges.



# Govt launches major reforms to boost SMEs

STAR BUSINESS REPORT

The interim government has taken a number of measures to transform the small and medium enterprise (SME) sector into the main driving force of the Bangladesh economy, the Chief Adviser's Office (CAO) said in a statement yesterday.

As part of the measures, the government has scrapped the rule that required entrepreneurs to keep 10 percent of export proceeds in banks on a compulsory basis.

It has also sent a proposal to Bangladesh Bank (BB), requesting the maintenance of a foreign currency quota of a minimum of \$3,000 annually for entrepreneurs to enable them to conduct international business.

The decisions were taken at meetings of the Investment Coordination Committee, chaired by Lutfey Siddiqi, special envoy on international affairs to the CA.



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কোটি

টাকার নেট ডিপোজিট প্রবৃদ্ধি

ইউসিবি'র উপর আপনারদের তরসি আর অবিরাম সমর্থনের জন্য আমরা আন্তরিকভাবে কৃতজ্ঞ।

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Bangladesh Bank Governor Ahsan H Mansur and National Board of Revenue Chairman Md Abdur Rahman Khan attended the meetings, along with representatives from the government and private sectors.

The CA's office said decisions were taken to design SME-friendly products, conduct a feasibility study on providing loans of up to Tk 5 lakh without a trade licence, and review the interest rate on loans for small businesses.

The statement said a number of decisions — such as strengthening the NBR's monitoring to expedite and simplify the sample clearance process — are under implementation.

Besides, steps are being taken to ensure that online sales proceeds are quickly deposited into entrepreneurs' bank accounts.

Bangladesh Bank (BB) has revised the ceilings for advance payments against imports to facilitate international trade and streamline import procedures.

An importer can now make advance payments of up to \$20,000 without

September.

Similarly, the ceiling for advance payments from Exporters' Retention Quota (ERQ) accounts has been increased from \$25,000 to \$50,000.

The NBR has decided to resolve the complexity related to the Harmonised System (HS) Codes — the codes for goods in international trade — to support SMEs.

Lutfey Siddiqi said one of the main objectives of the reforms is to increase

their voices are not heard as loudly as some large businesses," he said.

"We must help SME entrepreneurs increase their dynamism and simplify their business at every stage, from finance to payments and logistics. The government must be a facilitator, not an obstacle."

Touted as the backbone of the industrial sector, Bangladesh has around 78 lakh cottage, micro, small,

As part of the measures, the government has scrapped the rule that required entrepreneurs to keep 10 percent of export proceeds in banks on a compulsory basis.

It has also sent a proposal to Bangladesh Bank (BB), requesting the maintenance of a foreign currency quota of a minimum of \$3,000 annually for entrepreneurs to enable them to conduct international business.

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Bangladesh Bank (BB) has revised the ceilings for advance payments against imports to facilitate international trade and streamline import procedures.

An importer can now make advance payments of up to \$20,000 without requiring repayment guarantees, up from the previous limit of \$10,000, BB said in a notice in

September.

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The NBR has decided to resolve the complexity related to the Harmonised System (HS) Codes — the codes for goods in international trade — to support SMEs.

Lutfey Siddiqi said one of the main objectives of the reforms is to increase dynamism in the economy.

"Collectively, the SME sector is a huge contributor to our economy, although

their voices are not heard as loudly as some large businesses," he said.

"We must help SME entrepreneurs increase their dynamism and simplify their business at every stage, from finance to payments and logistics. The government must be a facilitator, not an obstacle."

Touted as the backbone of the industrial sector, Bangladesh has around 78 lakh cottage, micro, small, and medium enterprises, which together contribute about one-fourth of the country's gross domestic product.

