

ROLE OF RURAL MICRO ENTERPRISES IN CREATING EMPLOYMENT OPPORTUNITY IN BANGLADESH

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ABSTRACT

This study attempts to provide the assessment of the role of rural micro enterprises in creating different types of employment opportunities in Bangladesh. It covers three types of employment: wage employment, self-employment and employment in terms of opportunity cost. Also, it explores the features of different types of employment created by micro enterprises. Using two stage sampling design, a sample of 180 rural micro enterprises has been selected. Following PPS sampling method, twenty villages have been selected at first stage. Then from each of the selected villages, nine micro enterprises have been selected by systematic sampling method. The study findings provide evidences to conclude that the rural micro enterprises have potential role in creating employment opportunities in terms of all three types of employment. The study recommends policy makers from government and non-government ends to come forward in favour of rural micro enterprises to accelerate employment in non-agricultural sectors that rapidly advance rural economy.

Keywords: Micro Enterprises, Employment, Rural

INTRODUCTION

Due to some socio-economic realities, scope of agriculture in rural areas of Bangladesh is diminishing day by day. The availability of agricultural land was in decreasing trend with much faster in recent years compared to previous periods (Rahman, 2010; Hasan et. al., 2013). In this context, rural non-agriculture sector has become very much important for rural economy and hence, it is essential to expand employment opportunities in non-agriculture sector to speed up the rural economy. Micro entrepreneurship is one of the popular non-agricultural sectors. Rural micro enterprises are important parts of the non-agricultural sectors, which play vital role in providing means of livelihood to the marginalized people in rural Bangladesh. Through these enterprises rural entrepreneurs try to improve their living standard by employing themselves and their family members and often create employment opportunities for other members of the community.

Micro, Small and Medium Enterprises (MSMEs) are accommodating huge number of young people. Therefore, MSME sector deserves more attention and focus to foster growth and create employment. In this regard, wage-employment occupied an important place in this sector. Development of micro enterprise in Bangladesh generally needs two pronged strategies – strategy

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of poverty reduction and strategy of creating wage-employment (Sarker and Gazi, 2013). A study showed that wage payments came out as the second major expense in some enterprises of Bangladesh which showed the evidence of creating wage-employment (Rabbani and Sulaiman, 2005). This study found higher employment creation in enterprises with longer association with the Bank, in enterprises of manufacturing sectors and in enterprises with a high initial labor force. Some key aspects of wage-employment created by micro enterprises in Bangladesh was addressed in an empirical study (Ahmed, 2010). This study reveals that the micro enterprises under study employed 2.33 regular employees on average. There were 21 micro enterprises that employed over 5 employees and micro enterprises sometimes employed irregular employees. In addition, Chowdhury and Miyagi (2004) and Chowdhury (2008) analyzed the nexus of micro-credit, micro-enterprise and self-employment in Bangladesh and found a positive association among them. A very recent study evaluates the role of bank loans provided for Small and Medium Scale Enterprises (SMEs) in generating employment in Bangladesh. The study findings reveal that SME loan has a positive impact on employment generation (Masuduzzaman et. al., 2018).

Also in many other countries, micro-enterprises contributed a lot to economic recovery, poverty alleviation and employment creation. Micro and small enterprises (MSEs) in developing countries have important impact on employment and income generation, firm creation and destruction, and contributions to broader economic growth accompanied by some regional examples that complement the theoretical and empirical ideas (USAID, 2006). Micro enterprises in East Asia provide income and wage-employment for a significant proportion of rural and urban workers and they account for more than 60 percent of all regional enterprises and up to 50 percent of paid employment (Harvie, 2003). Development of small and medium enterprises (SMEs) in Algeria contributed to economic development and employment creation. The effectiveness of those enterprises was analyzed in terms of employment and wealth creation (Bouazza, 2015). According to this study the SME sector in Algeria contributes to 40% of the country's GDP and employs only 18.4% of the active population, though unemployment remains high, particularly among young population. Small and Medium Enterprises (SMEs) in Pakistan have an important role in employment generation. A positive relationship is identified between SMEs and reduction of unemployment and growth in income level (Al-Haddad et al., 2019). In the European Union countries, small and medium enterprises (SMEs) employment were divided into two sectors: SME service sector employment and SME industry sector employment (Rotar et. al., 2019). The study findings discovered a positive relationship between SME service sector employment and overall economy employment, and also a positive relationship between GDP per capita and total employment.

Many of past studies in this field reflected the fact that small and micro enterprises are supposed to have contributions in creating employment. However, they commonly focused on creation of wage-employment and some of them addressed self-employment but they ignored employment in terms of opportunity cost. In such context, the present study is an effort to assess the role of rural micro enterprises in creating employment opportunities encompassing its various types. Apart from wage-employment and self-employment, this study has a new attempt in the relevant field to explore employment in terms of opportunity cost.

OBJECTIVES OF THE STUDY

The main objective of the present study is to evaluate the role of rural micro enterprises in creating employment opportunities in Bangladesh. Specifically, it assesses the role of rural micro enterprises in creating different types of employment opportunities. It also explores the features of different types of employment created by micro enterprises i.e., it describes the number of employees, their wages, duration and some other related issues as per the nature of employment.

METHODOLOGY OF THE STUDY

Materials and methods of the study are presented under two subsections.

Sampling Procedure

The study uses two stage sampling design. Primary Sampling Units (PSUs) are the villages of Bangladesh while the Secondary Sampling Units (SSUs) are the micro enterprises (under operational definition) within the village. The study area consists of all villages of the country i.e., whole Bangladesh has been considered as the total study area. In the present study, micro enterprise is operationally defined as the economic unit that is owned and managed by one person and started by her/himself or inherited. It employs 0-5 employees and may engage family members in its operations and it has the investment of not more than Tk. 3,00,000 including fixed assets. It is engaged in trading, manufacturing or service rendering activities. It works usually in the informal sector and requires little or no government interventions.

At first stage, 20 PSUs (villages) have been selected from the list all villages in Bangladesh following standard systematic probability proportional to size sampling method after arranging them geographically. Size of village has been measured by its number of households. To apply this method, village wise household list available in community reports of Population and Housing Census 2011 (BBS, 2012) has been used. After selecting the villages, all the micro enterprises in the selected villages have been listed by a listing operation. However, while listing, the micro enterprises operated irregularly or seasonally or started recently within one year preceding the survey have been excluded from the study. Then the listed micro enterprises have been arranged geographically within the village. Then from the list, 9 micro enterprises have been selected by systematic random sampling. Thus, the sample of $20 \times 9 = 180$ micro enterprises have been selected for the present study.

Types of employment opportunity

Different types of employment opportunity may be anticipated through the development of micro enterprises.

Micro enterprises are often called self-employed or one person business. According to Dessing (1990) micro enterprises have no paid employees. However, many micro enterprises may have some paid employees while many others may be operated with active engagement of family members. In many countries, micro enterprises frequently have only one employee while some wealthy micro enterprises may have 10-20 employees (Hailey, 1993). Again, micro enterprises are sometimes called the informal sectors (Chowdhury & Miyagi, 2004) and in most of the developing and even in developed countries, micro enterprises are operating within the informal sectors of economic activities (Mia, 2000). As expressed, the views by Wasihun and Paul (2011), the informal employment comprises of both wage-employment in informal sectors of jobs and self-employment in informal enterprises.

Furthermore, most of the micro enterprises are single-owner operated or slightly larger units engage one or more family members in rural areas (Chowdhury and Miyagi, 2004). Thus, besides regular or irregular employees, the rural micro enterprises are often assisted by one or more unpaid household members. This type of assistance though does not require cash payment but it definitely worth some opportunity cost. So, such assistants can be considered as employees of micro enterprises in a sense. Accordingly, engagement of family members as assistant may reasonably be treated as employment in terms of opportunity cost. Moreover, both the owner and the assistant are benefitted by this type of employment. The owner can save the cost of their services against the works of the assistant and the assistant can acquire experience in the business, which may

promote him/her to be self-employed in near future. Therefore, while assessing the role of rural micro enterprises in creating employment opportunities, this type of employment should not be ignored.

Thus, employing regular or irregular employees, micro enterprises may contribute in creating wage-employment. Besides, through the engagement of family members in many micro enterprises they may contribute in creating employment in respect of opportunity cost. Again, through the development of micro enterprises, the owners become self-employed and also, there may be opportunity to become owner from employee through micro enterprises. Because, some of the present owner might be once an employee of some other micro enterprises, and/or some of the present employee of micro enterprises may become owner in near future. In this way micro enterprises may create self-employment opportunity. Therefore, in the present study, the term 'creation of employment opportunity' covers i) wage-employment, ii) employment in terms of opportunity cost and iii) self-employment.

RESULTS AND DISCUSSIONS

The results and discussions on the potentiality of micro enterprises for creating three types of employment opportunities along with related issues are presented below.

Wage-Employment

Concerning the creation of employment by micro enterprises, the most crucial and also visible form is the wage-employment. In fact, the employees of micro enterprises are the output of their potentiality to create wage-employment. Wage-employment may be in the form of regular or irregular employment. Though the main focus in this concern is on regular employment, some issues of irregular employment are also presented.

Regular employees

Regular employees are the important part of wage employment created by micro enterprises. In this regard, many aspects of information have been collected like, number of regular employees, salaries and other expenses for them, duration of employment etc. Following analyses and discussion provide some interesting features of wage employment created by rural micro enterprises.

Number of regular employees in micro enterprises

Table 1 presents the distribution of micro enterprises by number of regular employees, their monthly wage and total man-days employed. According to the operational definition, the number of employees in micro enterprises cannot exceed 5 but no enterprise has been found in the survey which has more than 4 regular employees. Table shows that 60.0 percent of micro enterprises have no regular employee, meaning that about 40 percent have 1-4 employees. More than one fourth (26.7%) of the micro enterprises, have one regular employee. However, the proportion of micro enterprises having two employees (3.9%) three employees (5.0%) and four employees (3.9%) are quite low. Again, a total of 117 regular employees have been employed by 180 micro enterprises with a mean of 0.65 per enterprise.

Total wage paid for regular employees of micro enterprises

Total amount of money that has to be paid monthly by micro enterprises for their regular employees has been computed. Table 1 shows that 60.6 percent do not pay any amount in this regard as they have no such employee. One out of five (20%) has to pay Tk. 5000 or less whereas 11.1 percent has to pay Tk. 5001-1000 for this purpose. Besides, 5.0 percent pays Tk.10001-20000

and only 3.3 percent pays above Tk.20000 for this purpose. As it is apparent from the following table, a total of Tk. 525100.00 is monthly paid by 180 surveyed micro enterprises for their 117 regular employees with a mean of Tk. 2917.2 per enterprise and Tk. 4488.03 per employee. It is worth noting that in this regard monthly payment has been computed for convenience, though some employees may be paid daily or weekly.

Total man-days employed by micro enterprises

The owners of micro enterprises were asked about duration of employment for each of their regular employees and hence the total man-days employed by them have been computed. Table 1 reveals that 1000 or less number of man-days have been employed by 21.7 percent micro enterprises, followed by 1001-2000 man-days (10.6%). Only 7.2 percent micro enterprises have employed above 2000 man-days. It is needless to say that 60.6 percent micro enterprises have not employed any man-days as they do not have any regular employee. In total 97230 man-days have been employed by all 180 micro enterprises with a mean of 540.2 man-days. That is a micro enterprise has employed 540.2 man-days on average which is nearly equivalent to one and half year.

**Table 1: Distribution of micro enterprises by number of regular employees
monthly wage and total man-days employed**

Indicators	Frequency	Percent
<i>Number of regular employees</i>		
None/no employee	109	60.6
1	48	26.7
2	7	3.9
3	9	5.0
4	7	3.9
Sum	117	
Mean	0.65	
<i>Monthly wage (Tk.) paid for regular employees</i>		
Nothing / no wage	109	60.6
5000 or less	36	20.0
5001 - 10000	20	11.1
10001 - 20000	9	5.0
above 20000	6	3.3
Sum	525100.0	
Mean per micro enterprises	2917.2	
Mean per employee	4488.03	
<i>Total man-days employed by micro enterprises</i>		
Zero	109	60.6
1000 or less	39	21.7
1001 - 2000	19	10.6
above 2000	13	7.2
Sum	97230.0	
Mean	540.2	

Indicators	Frequency	Percent
<i>Number of regularemployees</i>		
None/no employee	109	60.6
1	48	26.7
2	7	3.9
3	9	5.0
4	7	3.9
Total	180	100.0

Irregular employees

Regardless of having regular employees or not, the rural micro enterprises may have some irregular or seasonal employees, which is also a sign of potentiality of creating wage employment by micro enterprises. Thus, in addition to regular employment, the rural micro enterprises sometimes create wage employment on irregular basis, which has also been taken into account in the study. Hence some information about irregular employees has been collected that are analyzed below.

Number of irregular employees of micro enterprises

Table 2 reveals that the vast majority (82.2%) of micro enterprises have no irregular or seasonal employee, while 16.1 percent of the owners have mentioned that they employ one irregular/seasonal employee in a year. Total 35 irregular / seasonal employees have been employed yearly by 180 micro enterprises with a mean of 0.19. That is one out of five of these micro enterprises employ one irregular/seasonal employee in a year.

Yearly payment for irregular or seasonal employees

Table 2 also shows that 6.7 percent of micro enterprises pay Tk. 5000 or less yearly and 5.0 percent pay Tk. 5001-10,000 yearly, while 6.1 percent pay more than Tk. 10,000 per year. It is needless to say that 82.2 percent has to pay nothing for this purpose as they do not have any irregular employee. In total Tk. 334700.00 is paid yearly for irregular/seasonal employees by 180 micro enterprises, with an average of Tk. 1859.4 per enterprise per year and an average of Tk. 9562.86 per employee per year.

Table 2: Distribution of micro enterprises by number of irregular/seasonal employees and their yearly payment

Indicators	Frequency	Percent
<i>Number of irregular/seasonal employees per year</i>		
None	148	82.2
1	29	16.1
2	3	1.7
Sum	35	
Mean	0.19	
<i>Yearly payment (Tk.) for irregular/seasonal employees</i>		
Nothing/no payment	148	82.2
5000 or less	12	6.7
5001 - 10000	9	5.0
above 10000	11	6.1

Indicators	Frequency	Percent
<i>Number of irregular/seasonal employees per year</i>		
None	148	82.2
1	29	16.1
2	3	1.7
Sum	334700.0	
Mean per micro enterprise	1859.4	
Mean per employee	9562.86	
Total	180	100.0

Employment in terms of opportunity cost

As mentioned earlier, the rural micro enterprises often engage one or more unpaid household members who are considered as employees in respect of opportunity cost. In this regard, information on the number of family members assisting in the business and their estimated opportunity cost was collected. Data on monthly opportunity cost have been collected on the basis of opinions of the owners as well of the assistants.

Number of household members assisting in the business

Table 3 reveals that nearly half (48.9%) of the owners has mentioned that they have no assistant from their household members, whereas 43.3 percent has one family assistant and 6.1 percent has two such assistants. That is over half of them have someone from their household members who assists them to run their business. In total 109 family members have been employed as assistant in the business by all 180 surveyed micro enterprises with a mean of 0.61 per enterprises which is nearly equal to the mean of regular employees (0.65).

Opportunity cost of assistance from household members

As indicated from Table 3, 29.4 percent of micro enterprises receive family assistance worth Tk. 3001-5000 per month while 12.8 percent gets assistance of Tk. 3001 – 5000 per month. Total opportunity cost of the works done by the family assistants of all 180 micro enterprises is Tk. 343400.00 per month with a mean of Tk. 1907.8 per enterprise and a mean of Tk. 3150.5 per assistant.

Table 3: Distribution of micro enterprises by number of household members assisting in the business and their monthly opportunity cost

Indicators	Frequency	Percent
<i>Number of household members assisting in the business</i>		
None/no employee	88	48.9
1	78	43.3
2	11	6.1
3	3	1.7
Sum	109	
Mean	0.61	
Monthly opportunity cost (Tk.)	Frequency	Percent
Zero	88	48.9
3000 or less	53	29.4

3001 - 5000	23	12.8
above 5000	16	8.9
Total	180	100.0
Sum	343400.0	
Mean per micro enterprise	1907.8	
Mean per assistant	3150.5	
Total	180	100.0

Self-employment

By creating self-employment of a micro enterprise, we mean someone's getting self-employed being promoted by his/her involvement in that micro enterprise as employee or assistant.

In this study, the role of micro enterprises in creating self – employment has been assessed by two ways. First, it has been assessed by the fact that: how far the existing micro entrepreneurs are promoted by their previous involvement as assistant or employee in other micro enterprises. Secondly, it has been assessed on the basis of expectation, plan and preparation of existing employees to be self- employed through launching micro enterprises by him/herself in near future. In other words, the assessment of creating self-employment by micro enterprises is presented as:

- Self-employment of existing micro entrepreneurs being promoted by their previous experiences
- Self-employment of existing employees in near future being promoted by their current experiences.

Self-employment of existing entrepreneurs being promoted by previous experiences

Previous engagement and experience of existing micro entrepreneurs as assistant or employees in other micro enterprises might promote them to be self – employed through launching their own micro enterprises. In fact, their existing micro enterprises can be treated as the output of potentiality of those previous micro enterprises for creating self – employment for their employees. Consequently, the existing micro enterprises are also supposed to create self – employment potentiality for their employees or assistants. Hence the data on different aspects of previous experience of the existing owners have been collected and analyzed.

Previous experience of the owners of micro enterprises

As shown in Table 4, nearly two third (63.3%) of existing owners have some previous experience in some other micro enterprises and out of them the highest 45.6 percent were assistant in their family business, followed by salaried employees (39.5%) and unpaid employees (14.9%). Again, among those having some previous experience, almost all (92.1%) were engaged in the type of business similar to present one which is run through their own micro enterprises.

Length of previous experience

Table 4 also indicates that nearly one fourth of the owners (23.3%) has the previous experience of 3 years or less and 16.7 percent has the experience of 3.1-5 years and nearly equal percent (17.2%) have 5.1-10 years of experience. A little proportion of owners has more than 10 years of experience. Average length of previous experience of the owners is 3.5 years. That is, after acquiring the experience of 3.5 years on average, the owners have become self-employed.

Table 4: Previous experiences of the owners of micro enterprises

Indicators	Frequency	Percent	Valid Percent
<i>Involvement of owners as assistants in other micro enterprises (before starting by self)</i>			
Yes	114	63.3	63.3
No	66	36.7	36.7
<i>Type of assistance in the previous business</i>			
With family business	52	28.9	45.6
As paid employee	45	25.0	39.5
As unpaid employee*	17	9.4	14.9
Total	114	63.3	100.0
No previous experience	66	36.7	-
<i>Type of business previously involved in as assistant</i>			
Similar to present business	105	58.3	92.1
Other than present business	9	5.0	7.9
Total	114	63.3	100.0
No previous experience	66	36.7	
<i>Length of previous experience (in year)</i>			
Zero	66	36.7	36.7
3 or less	42	23.3	23.3
3.1-5.0	30	16.7	16.7
5.1-10.0	31	17.2	17.2
above 10.0	11	6.1	6.1
Mean	3.5		
Total	180	100.0	100.0

*against food and accommodation only

Self-employment of existing employees in near future being promoted by current experiences

In the survey, along with many other indicators, the employees were asked about their future plan and preparation for being self – employed through initiating their own micro enterprises.

Future plan of employees to be self-employed

Total 62 employees have been interviewed as per the scope and their availability in the studied micro enterprises. Among them over two thirds (69.4%) have expressed their future plan to launch their own micro enterprises among which the majority (86.0%) has a plan to start similar type of business in which he/she is currently employed (Table 5).

Table 5: Future Plan of employees to start micro enterprise by self

Indicators	Frequency	Percent	Valid Percent
<i>Future Plan of employees to start micro enterprises by self</i>			
Yes	43	69.4	69.4
No	19	30.6	30.6
Total	62	100.0	100.0
<i>Type of micro enterprise expected to be started</i>			

Indicators	Frequency	Percent	Valid Percent
Similar to business employed in	37	59.7	86.0
Other type of business	6	9.7	14.0
Total	43	69.4	100.0
No plan to start new ME	19	30.6	-
Total	62	100.0	-

Preparation of employees to be self-employed

Table 6 shows that among the employees having plan to start their own micro enterprises, 46.5 percent are saving money as their preparation for launching own micro enterprises. Among them, 14.0 percent have told that, they are looking for shop or place of business while 11.6 percent are acquiring skill for the work. However, 27.6 percent of them are not yet to take any preparation for it. Again, the highest 44.2 percent of them have expected to initiate their own micro enterprises within 3 years or less, followed by 5.1-8.0 years (25.6%) and 3.1-5.0 years (23.3%). These employees are expecting to be self-employed within 4.58 years on average. Thus, the above discussion reveals that over two thirds (69.4%) of the employees are expecting to be self-employed being promoted by their current experiences among which the majority (86.0%) have planned to start micro enterprises similar to the one in which they are employed currently. Also, most of them (72.1%) have some practical preparation to make themselves self-employed immediately.

Table 6: Preparation of employees to start micro enterprise by self

Indicators	Frequency	Percent	Valid Percent
<i>Type of preparation for starting micro enterprise</i>			
Saving money	20	32.3	46.5
Looking for shop/ place of business	6	9.7	14.0
Getting skilled in the work	5	8.1	11.6
No preparation	12	19.4	27.9
Total	43	69.4	100.0
No plan to start new ME	19	30.6	-
Total	62	100.0	-
<i>Expected time (in year) for starting micro enterprise</i>			
3 or less	19	30.6	44.2
3.1 - 5	10	16.1	23.3
5.1 - 8	11	17.7	25.6
8.1 - 10	3	4.8	7.0
Total	43	69.4	100.0
No plan to start new ME	19	30.6	-
Total	62	100.0	-
Mean*		4.58	

*Mean has been computed excluding those who have no plan to start new ME.

To summarize above discussion on self-employment it can be said that participation in micro enterprises either as employee or family assistant enables someone to be self-employed and the employees of micro enterprises are encouraged to prepare for being self-employed in near future.

CONCLUSION

The findings about wage employment indicate that rural micro enterprises have an important contribution in creating wage employment both in regular and irregular basis and in providing notable financial benefits for the employees. Also, the results reveal that the rural micro enterprises employ a number of family members as assistant which worth a notable amount of opportunity cost indicating their role to create employment in terms of opportunity cost.

It is evident from findings on self-employment that involvement in micro enterprises either as employee or family assistant facilitates someone to be self-employed in near future. Therefore, it can be concluded that the existing micro enterprises are very likely to promote their employees as well their family assistants to be self-employed in near future and thus the rural micro enterprises play vital role in creating self-employment.

The analyses and discussions provide evidences to conclude that the rural micro enterprises have potential role in creating employment opportunities in terms of wage-employment, employment in terms of opportunity cost and self-employment.

The benefits of developing micro enterprises directly go to entrepreneurs and then to employees at individual and household levels and ultimately its benefits go to rural economy. Therefore, policy makers in government and non-government sectors and also microfinance institutions should have more focus on initiating and developing rural micro enterprises to create a variety of employment in the non-agricultural sector which ultimately accelerates rural economy of Bangladesh.

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