

*The state of*

***social enterprise***

*in Bangladesh, Ghana,*

*India and Pakistan*

*The state of social  
enterprise in Bangladesh*



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## Acronyms

BDT	Bangladeshi taka (currency)
BEI	The Bangladesh Enterprise Institute
CEO	Chief Executive Officer
GDP	Gross Domestic Product
NGO	Non-governmental organisation
SME	Small and medium sized enterprises

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# The state of social enterprise in Bangladesh

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*Social enterprise activity in Bangladesh is growing.  
We set out to quantify social enterprise activity in Bangladesh.  
We surveyed 149 social enterprises and found that:*

## A young social enterprise scene:

Bangladeshi social enterprises are young and so are their leaders.

Average  
years in  
operation

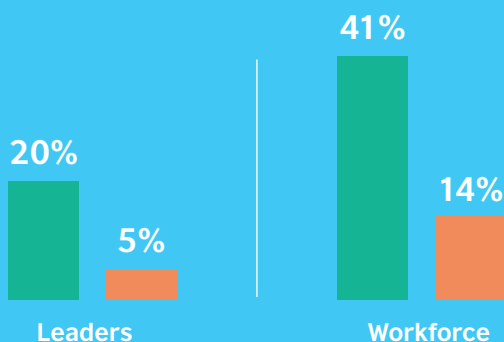
6

most  
leaders  
are aged

under  
35

## Women and social enterprise:

A fifth of Bangladeshi social enterprises are led by women – significantly higher than in mainstream business (5%). Women in social enterprises make up 41% of the full-time equivalent workforce, more than double than in the general workforce.



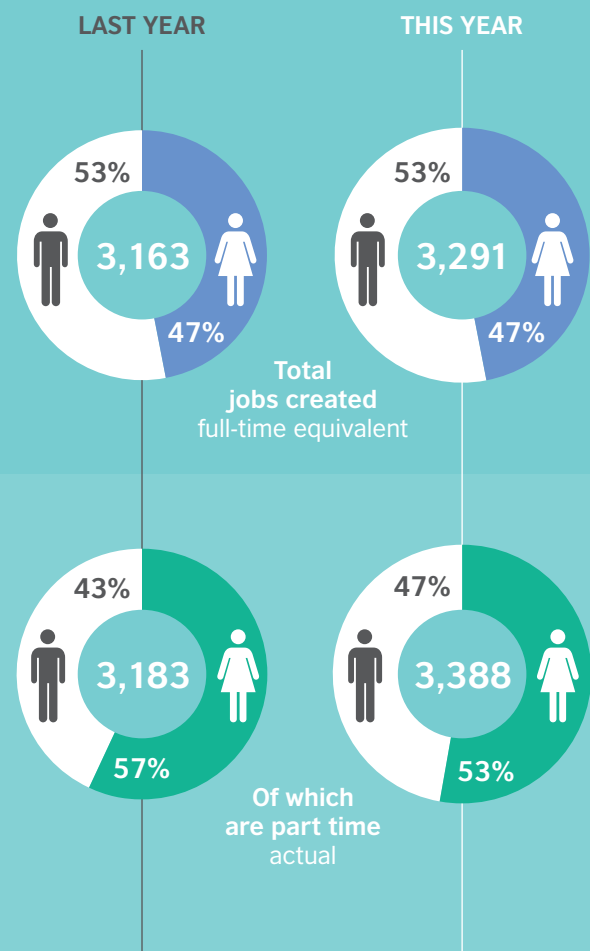
Social enterprises



Mainstream business

## Social enterprise is growing:

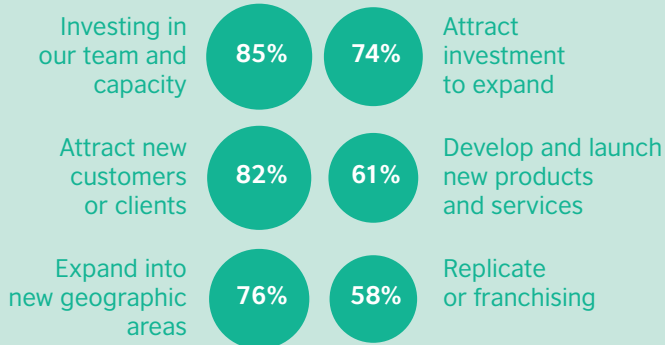
Bangladeshi social enterprises have an average of 22 full-time equivalent staff and average turnover of around £21,000 (BDT 2,134,475). Most expect staff numbers and turnover to increase in the coming year.



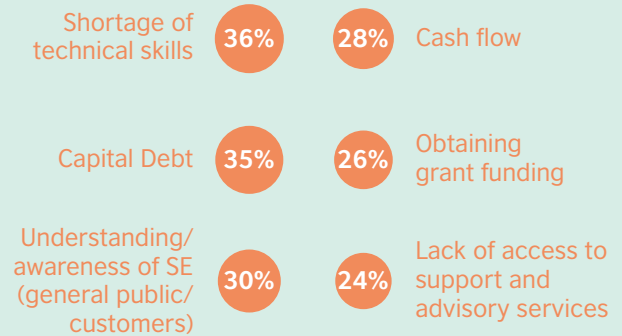
## Growth is set to continue:

Growth is set to continue: Most Bangladeshi social enterprises expect their venture to grow and they have wide-ranging growth plans – particularly expanding into new geographic areas and developing new products and services, through investment in their teams and by attracting capital to expand. Two-thirds of Bangladeshi social enterprises hope to replicate or franchise their business models.

### GROWTH PLANS

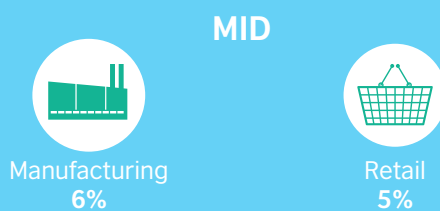
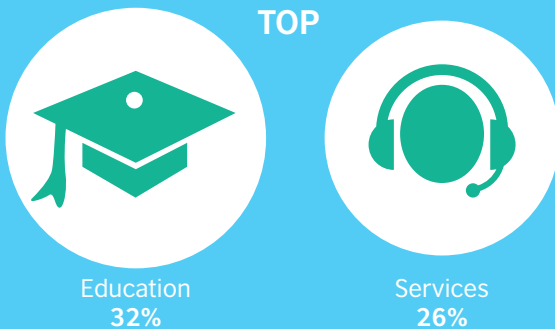


### BARRIERS



## Sectors

The highest proportion of social enterprises work in the education and seek to promote education and literacy as key objectives, even if they operate across other sectors. Many social enterprises focusing on employment creation as a key objective of their operations.



Based on the very small unrepresentative sampling process, there may be as many as 150,000 social enterprises currently operating in Bangladesh, with growth expected.

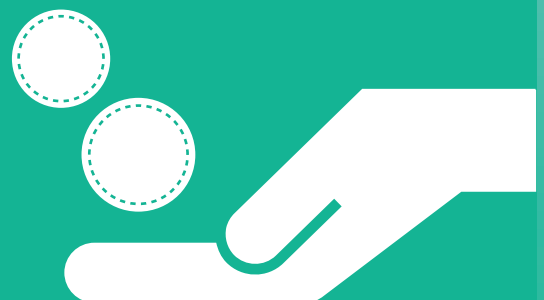
Lack of technical skills is seen as the biggest barrier to growth, followed by access to debt finance, lack of social enterprise awareness and cash flow constraints. Lack of understanding of social enterprise is seen as a significant barrier to growth, with a quarter of social enterprises feeling it is constraining them.



## Lack of technical skills is the main barrier

## Finance and funding

Donations and grants are the most common sources of funding, with few social enterprises securing concessional loans or equity. Limited capital supply is seen as the primary funding constraint.



## Overview country context and existing research on social enterprise

This section briefly sets out the current social, political and economic landscape in Bangladesh to provide an overview of the environment within which social enterprises are operating. It then sets out existing research on social enterprise in the country, and details organisations which are supporting social enterprise, whether explicitly or as part of a wider mandate.

### Bangladesh country context

Bangladesh is the world's ninth most populous country, with a population of 169 million. It is a lower-middle-income country with low literacy and more than 30% of the population living below the poverty line of \$1.25/day (World Bank, 2014a). It has, however, maintained an impressive track record on growth in recent years with gross domestic product (GDP) growth exceeding 6% 2013-2015. In spite of persistent wealth inequality, is estimated to reach middle-income status by 2021 (World Bank, 2014c).

The services sector represents the largest share of GDP, while a large proportion of the population is employed in the agriculture sector. The textiles industry, in particular the ready-made garments sector, is also a major employer – particularly of women (Ahamed, 2013).

Bangladesh faces a number of challenges with social development, including the low status of women and minority groups, vulnerability to natural disasters and climate change, food insecurity and political and religious tensions. Political and religious conflict has become increasingly frequent since the early 1990s, including labour strikes, riots, religious killings and regular public protests. Nonetheless, growing GDP mean that local and foreign investors see Bangladesh as a stable investment climate (Dalberg and GII, 2015). However, the 2013 World Bank Enterprise Survey indicates that political instability is business's number one concern (37% report this as a challenge), followed by electricity (28%), access to finance (14%), corruption (8%) and inadequately educated work force (4%) (World Bank, 2013).

**Table 1: Quick facts on Bangladesh's economic and social structure**

Source	Process
<b>Population (2015 est.)</b>	Population (2015 est.)
<b>Labour force</b>	Labour force
<b>Main economic sectors (% GDP) (2014 est.)</b>	Services: 58.3% Industry: 26.5% (jute, cotton, garments, paper, leather, fertiliser, iron and steel, cement, petroleum products, tobacco, pharmaceuticals, ceramics, tea, salt, sugar, edible oils, soap and detergent, fabricated metal products, electricity, natural gas) Agriculture: 15.1% (rice, jute, tea, wheat, sugarcane, potatoes, tobacco, pulses, oilseeds, spices, fruit, beef, milk, poultry)
<b>Population aged under 25</b>	50.8%
<b>Population below poverty line</b>	31.5% (2010 est.)
<b>Major cities</b>	Dhaka (16.98 million), Chittagong (4.48 million), Sylhet (2.68 million), Khulna (1.04 million)
<b>GDP, annual real growth rates, % (2015 est.)</b>	6.4%
<b>Literacy rate</b>	61.5% (female literacy – 58.5%)

Sources: CIA World Factbook, see [www.cia.gov/library/publications/the-world-factbook](http://www.cia.gov/library/publications/the-world-factbook)

## Social enterprise policy findings

### Policy findings

Despite being home to two world-famous social enterprises – Grameen and BRAC – there are currently no policies explicitly directly governing social enterprise activities in Bangladesh. Details of policies with some degree of relevance to social enterprise are given in Table 2.

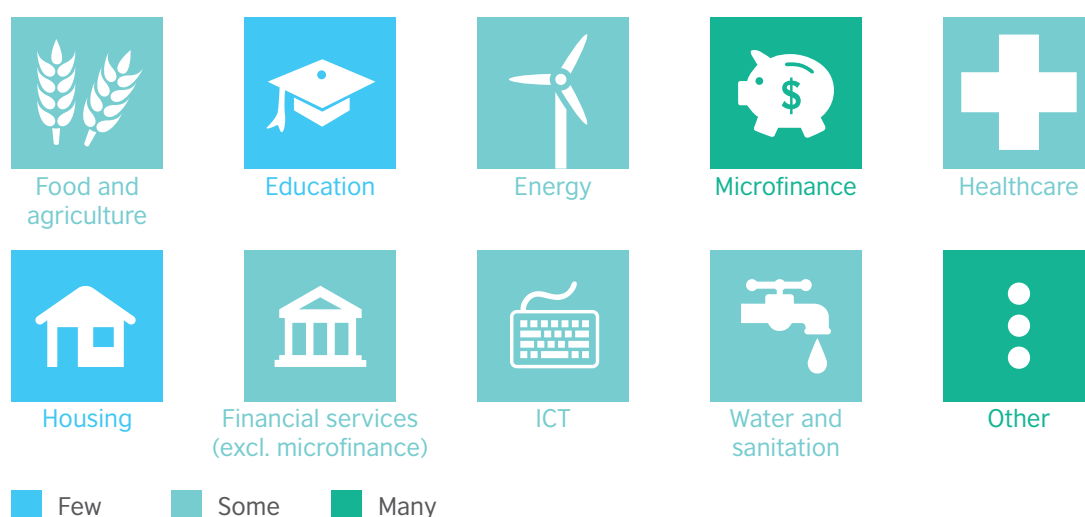
**Table 2: Policies relevant to social enterprises in Bangladesh**

Policy Name	Agency Responsible	Date	Detail - relevance to social enterprise
<b>7th Five-Year National Plan (2015/16–2019/20) (currently being prepared by the Ministry of Planning)</b>	Ministry of Planning	2015	The plan is being based in line with a series of background studies, which include access to finance, small and medium sized enterprise (SME) development, and education. Social enterprise is not mentioned explicitly.
<b>Industrial Policy (2010, revision being completed in 2015)</b>	Ministry of Industries	2010	The 2015 policy will have more focus on SMEs, particularly in manufacturing. No direct reference to social enterprise, but relevant to consider opportunities to influence future revisions.
<b>Societies Registration Act, 1860</b>	Registrar of Joint Stock Companies, Ministry of Commerce	1860	The existing legislation for non-profit organisation registration is comprehensive. It is challenging for start-up social enterprises to understand the advantages and disadvantages of different organisational forms for their specific sector and business model.
<b>Trust Act, 1882</b>	Registrar of Trusts	1882	
<b>Voluntary Social Welfare Agencies Ordinance, 1961</b>	Department of Social Welfare	1961	
<b>Youth Organisation Act, 2015 (pending approval)</b>	TBC	2015	
<b>NGO Law</b>	Registrar of Companies	N/A	
<b>Companies Act, 1913 (amended 1994)</b>	Ministry of Commerce	1994	The Companies Act sets out detailed criteria for unlimited and limited companies – it does not address informal businesses, nor does it make explicit provisions for SMEs.
<b>Foreign Donations Regulation Act, 2014 (pending approval)</b>	NGO Affairs Bureau	2014	This Act sets out criteria for receipt of foreign funding for NGOs, including permission from the NGO Affairs Bureau.
<b>Microfinance Regulatory Law, 2006</b>	Ministry of Finance	2006	Licensing and regulating microfinance to set standards of practice and identify malpractice – were social enterprise to be more tightly defined to be supported, such a process may be relevant.
<b>Bangladesh Securities and Exchange Commission (Alternative Investment) Rules, 2015</b>	Bangladesh Securities and Exchange Commission	2015	These rules cover private equity funds, venture capital funds and impact funds. Impact funding has been specifically provisioned in this rule which is directly applicable for Social Enterprises. 'Impact fund' means an alternative investment fund which invests in equity and equity linked instruments of such companies, organisations, and funds which are engaged in activities with the intention to generate a measurable and beneficial social or environmental impact in addition to financial returns, as justified with internationally recognised criteria.

## Existing research on social enterprise in Bangladesh

Very limited research exists specifically on social enterprise in Bangladesh. The Bangladesh Enterprise Institute (BEI) produced a report in 2010 looking at social enterprise as a means of the private sector addressing poverty, making a number of policy and ecosystem development recommendations (BEI, 2010). The British Council has commissioned a report on social enterprise in Bangladesh (Darko and Sultana, 2016) which briefly presents the social enterprise ecosystem and existing policy support context. The British Council has also hosted three social enterprise dialogue events. Dalberg and GIIN produced a series on impact investing in South Asia, which includes a chapter on Bangladesh that estimates the number of social (impact) enterprises operating in Bangladesh by sector (see Figure 1) (Dalberg and GIIN, 2015).

**Figure 1: Relative number of ‘impact’ enterprises by sector in Bangladesh**



Source: Dalberg and GIIN (2015)

## Overview of key actors

The distinctiveness of the social enterprise ecosystem in Bangladesh owes to the presence of longstanding support systems for social enterprise (see Tables 3-7). These include organisations focused specifically on social enterprise (such as impact investors Avishkar, BRAC Bank and Grameen Bank) as well as other organisations providing social enterprises with support (for example, Bangladesh Krishi Bank and Social Islami Bank Ltd.). As a result, Bangladesh has a wide and growing range of social enterprise actors, particularly in Dhaka.



**Table 3: Incubators and accelerators in Bangladesh**

Name of institution	Location	Organisation type	Social enterprise related activities
<b>TekShoi</b>	Dhaka	Accelerator	Bangladesh's first accelerator programme for tech-based start-ups focusing on social impact. Established by BetterStories in partnership with Bethnal Green Ventures and part of the British Council's Business and Investment Readiness programme. Offers local and international entrepreneurs a platform to pilot new social enterprises. Entrepreneurs work together with TekShoi team over six months to pilot, validate, and test product-market fit.
<b>OPEN Accelerator</b>	Dhaka	Accelerator	A light touch, low cost business accelerator for rural entrepreneurs in Bangladesh, working with small and growing businesses to provide them with a range of support including training, business mentoring, networking, media exposure and introductions to investors.
<b>Spark Bangladesh</b>	Dhaka	Incubator and grant provider	An accelerator programme that finds and supports local start-ups, with a recently launched Bangladesh chapter. After finding start-ups, Spark takes them through a one-week accelerator programme including pitching, marketing, money management, impact measurement, team building, and learning how to innovate new ideas, network and strategies. Spark also provides expert advice, funding of up to USD 5,000, and support with design and technology.
<b>YYGoshti</b>	Dhaka	Incubator	A hub for social business incubation, providing training, mentorship, office space, seed capital and all essential resources to social business entrepreneurs. YY Goshti is a platform for very early stage social business entrepreneurs and successful participants are considered by programmes like Spark.
<b>Toru</b>	Dhaka	Incubator	An innovation hub that works with driven early-stage entrepreneurs from different sectors to facilitate the innovation journey of their ideas to become scalable solutions/enterprises.

**Table 4: Research and ecosystem support organisations in Bangladesh**

Name of institution	Location	Organisation type	Social enterprise related activities
<b>Bangladesh Enterprise Institute</b>	Dhaka	Non profit Research Centre	Promotes and articulates issues of importance to the private sector and seeks to influence policy, with a particular interest in supporting the growth of SMEs
<b>BetterStories</b>	Dhaka	Support organisation and social enterprise	BetterStories is a future-building agency that works in the areas of Smart Technology, Strategic Consulting and StartUp Ecosystem Building. It has three verticals: better strategies, better entrepreneurs and better schools. The BetterStories vision is to create at least 1,000 leaders by 2021 through green, ethical and responsible businesses.
<b>BRAC Social Innovation Lab</b>	Dhaka	Unknown	A cross-disciplinary platform for BRAC staff to learn about best practices in development, generate ideas, experiment, and share knowledge about scalable innovations with the global development community. Since 2011, the Social Innovation Lab has been working as a knowledge and experimentation hub.
<b>British Council</b>	Dhaka (international organisation)	Charity, support organisation	The British Council's Social Enterprise programme in Bangladesh provides mutually beneficial opportunities for Bangladeshi Social Enterprise eco-system players to connect with and learn from their counterparts in Asia and the UK. It does this through a programme of policy engagement and capacity building through the Business and Investment Readiness programme and a start-up programme called Innovate, Incubate and Grow.
<b>Grameen Social Business Design Lab</b>	Dhaka	Unknown	A day-long programme for those interested in social business. It is structured to train, brainstorm and involve its participants in social business and to develop new ideas.
<b>Impact Investment Exchange</b>	International	Impact Investor	The Impact Investment Exchange provides support to address the gap between finance and development for social and environmental solutions.
<b>Jita (Care)</b>	Dhaka	Social Enterprise	Seeks to empower women through a network of enterprises, creating employment opportunities and improving access to markets for underprivileged consumers.

**Table 5: Impact investors, NGOs and donor agencies in Bangladesh**

Name of institution	Location	Organisation type	Social enterprise related activities
<b>Aavishkaar</b>	Mumbai, India, International	Impact investor	Founded in 2001, with a vision to catalyse development in underserved regions, it identifies capable entrepreneurs, provides them with capital, supplements it with a nurturing environment and helps build sustainable enterprises.
<b>Small Enterprise Assistance Funds</b>	Dhaka	Investor	In 2010, SEAF launched a new commercial finance company to invest in SMEs in Bangladesh. SEAF Bangladesh Ventures provides SMEs with structured capital and quasi-equity investments. It is the first finance company to focus exclusively on providing growth and working capital to promising small and medium sized companies in Bangladesh.
<b>BRAC Bank</b>	Head office: Dhaka National	Impact investor	A profitable and socially responsible financial institution focused on markets and businesses with growth potential, assisting BRAC and stakeholders.
<b>Grameen Bank</b>	Head office: Dhaka National	Impact investor	Provides credit to the poorest in Bangladesh, without any collateral.
<b>BRAC</b>	Head office: Dhaka International	NGO	BRAC operates social enterprises that are strategically connected to our development programmes and form crucial value chain linkages which increase the productivity of members' assets and labour and reduce their risks. These enterprises, ranging from agriculture to handicrafts, have pioneered social enterprise activity in Bangladesh. The UK Department for International Development has provided funding to BRAC.
<b>Grameen Foundation</b>	Headquarters: Washington DC	NGO	Focuses on harnessing the underappreciated strengths of the poor, based on principles of social business and microfinance developed by Muhamad Yunus.
<b>Grameen Trust</b>	Dhaka	NGO	Uses microcredit as a tool for fighting poverty and follows the Grameen Bank approach.



**Table 6: Government of Bangladesh bodies**

Name of institution	Social enterprise related activities
<b>SME Foundation</b>	Seeks to be the source of funding for education and outreach of SMEs and the community it serves. Members of staff have expressed interest in developing expertise on social enterprise.
<b>Access to Information (a2i)</b>	A programme supported by the United Nations Development Programme and USAID based in the Prime Ministers' Office. The overall objective of the project is to provide support in building a digital nation through delivering services to citizens' doorsteps. a2i launched a multi-donor Social Innovation Fund to spread a culture of innovation within the government and foster public-private partnerships. The fund tries to address risk-taking for innovation, and the acute absence of financing mechanisms to support innovation from proof of concept through to when the product or service is making a difference in the lives of the citizens. Holds innovation fairs at the national level and in each district, and offers recognition and awards to public service innovation by civil servants, the private sector, NGOs and social innovators.
<b>Bangladesh Bank</b>	Active in developing green banking and financial inclusion policy and an important member of the Alliance for Financial Inclusion. Bangladesh Bank was the first central bank in the world to introduce a dedicated hotline for people to complain any banking-related problem and the first to issue a Green Banking Policy.
<b>Ministry of Social Welfare, Government of Bangladesh</b>	Deals with human resource development, poverty eradication, welfare, development and empowerment.
<b>Ministry of Commerce, Government of Bangladesh</b>	Responsible for the regulation and implementation of policies applicable to domestic and foreign trade. It is working for further incorporation of women in trade by reducing the disparity between males and females in the workplace.
<b>NGO Affairs Bureau</b>	Established in 1990, it aims to provide a one-stop service to the NGOs operating with foreign assistance and registered under the Foreign Donations (Voluntary Activities) Regulation Ordinance, 1978. It facilitates the activities of the NGOs in the country and ensures they are accountable.
<b>Office of the Registrar of Joint Stock Companies and Firms</b>	The sole authority for facilitating the formation of companies, it keeps track of all ownership-related issues as prescribed by the laws in Bangladesh. The Registrar is the authority of the Office of the Registrar of Joint Stock Companies and Firms, Bangladesh.

**Table 7: Social innovation events and awards in Bangladesh**

Name of institution	Social enterprise related activities
<b>Bangladesh StartUp Cup Social</b>	A competition open to any type of business idea. Entrepreneurs who compete are rewarded for turning their idea into a viable business, going to market quickly, testing assumptions, and modifying their business model as they learn what drives customers and revenue.
<b>Innovate, Incubate and Grow</b>	A capacity-building event launched by the British Council Bangladesh in partnership with ChangeMaker (a national non-profit organisation) that is designed to enhance the social and environmental problem-solving knowledge and skills of young entrepreneurs through sustainable business models.
<b>BRACathon</b>	A platform for participants to compete to provide useful mobile applications that will contribute to social innovation as well as BRAC's overall organisational efficiency.

### **Pioneering social enterprise in Bangladesh: BRAC**

Started in Bangladesh in 1972, BRAC operates globally and is the world's largest NGO. Since the 1970s, it has operated a number of social enterprises to provide livelihoods for the people it supports. BRAC itself can be considered a social enterprise as it currently finances 73% of its activities through revenue from its own social enterprises and microfinancing. It runs 16 social enterprises in Bangladesh, operating in a variety of sectors, educating 11% of Bangladeshi children, employing 117,000 community health-care workers, and running a variety of businesses that both employ and support the poor, from poultry farms to handmade paper, from fisheries to an artisan trade retail chain. BRAC is legally registered as an NGO, and its overall objectives include selling goods, creating employment, promoting health, and education. By 2014, BRAC had reached 138 million people.

Social enterprises brought in £129 million in revenue in 2015, which includes revenue from Aarong Rural Craft Centre, BRAC Printers, BRAC Printing Pack, BRAC Dairy and Food Project, Agro-based and Non-agro-based Programme Support Enterprises. Of these, Aarong is the biggest. It is a handicrafts venture, retailing a range of high-quality products through nationwide shops and online sales. Aarong, which started in the mid-1970s, has 15 retail outlets in Bangladesh and a turnover of around £43 million and provides a livelihood directly to around 65,000 artisans and to about 800 independent producers.

BRAC Dairy collects milk from over 50,000 farmers, then processes, packages and sells yoghurt, milk drinks and ice-cream products, providing markets for milk from remote areas of the country where storage issues had been a problem. The dairy uses a cross-subsidising model because about 40% of the 101 chilling centres it operates are not viable on their own due to their location. Over 1,400 employees work under the BRAC dairy umbrella. There are a number of private sector actors in the sector now, but BRAC dairy pioneered access to these remote dairy farmers.

In microfinance, BRAC offered finance to 4.8 million borrowers in 2014 and dispersed USD 13.4 billion.

Sources: Dalberg and GIIN, 2015; BRAC website ([www.bracusa.org](http://www.bracusa.org)), The Economist (2010), Aarong website ([www.aarong.com](http://www.aarong.com))



## Study findings

This section sets out data findings from the social enterprise survey.

### Social enterprise survey sample

Survey data was collected between December 2015 and February 2016. 324 people were contacted (172 online and 152 through events) and 191 completed the survey. Using the study's social enterprise inclusion criteria (see Chapter 1), 149 were classified as social enterprises for this research (78%).

In addition to being asked to complete the criteria questions, respondents were also asked whether they consider themselves to be social enterprises. Of the 149 respondents classified as social enterprises, 124 self-identified as being a social enterprise, 11 did not identify as being a social enterprise and 14 did not know whether they classify as a social enterprise or not. Among the 42 respondents classified as non-social enterprises for the study, half considered themselves to be social enterprises.

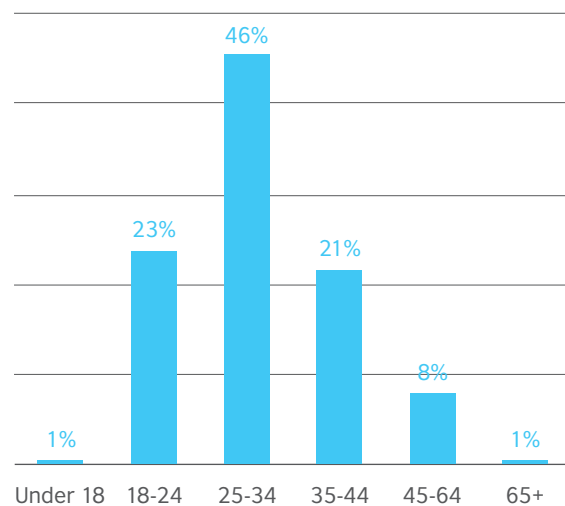
### Social enterprise leadership

#### Age

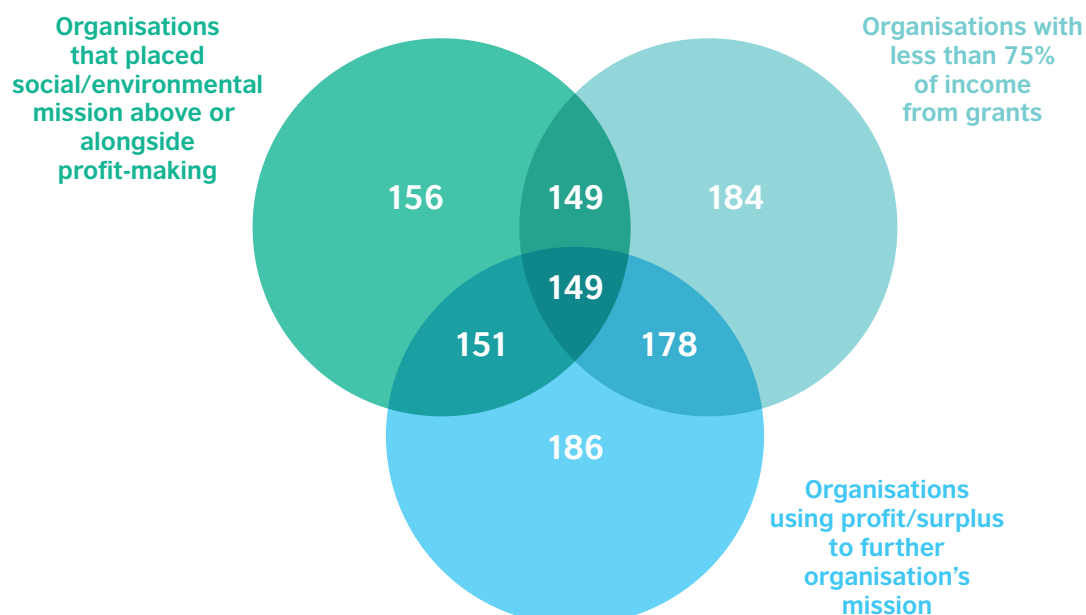
Bangladesh's social enterprise leaders (owners, CEOs, directors, etc.) are young. According to the survey, 69% of the social enterprises are run by someone who is under 35 years old, and 91% are led by someone aged under 45.

Female social enterprise leaders are slightly older than male leaders on average: 72% of male leaders are under 35 years old compared to 61% of female leaders.

**Figure 3: Age of social enterprise leaders**



**Figure 2: Number of survey respondents per social enterprise criteria**



## Gender

Social enterprise leadership in Bangladesh is dominated by men, who lead almost 80% of the social enterprises according to the survey. However, at 20%, female leadership of social enterprises is still significantly higher than for mainstream firms in Bangladesh, where only 4.8% of top managers are female and only 1.7% have majority female ownership, according to the World Bank's Enterprise Survey (World Bank, 2013).

There is an exceptionally high proportion of female-run social enterprises in the Sylhet region (58%), potentially linked to the high proportion of ready-made garment industries in the area, compared to a 14% average elsewhere. Women-led firms are under-represented in Dhaka, where women head only 8% of social enterprises. This might be explained by women having more opportunities to work in other sectors of mainstream business than is the case elsewhere in the country.

## Years of operation

There has been a recent surge in social enterprise start-ups in Bangladesh. BRAC started in 1972 and Grameen Bank in 1976, yet the majority of the social enterprises surveyed (77%) started operating at least two decades later, with almost a quarter opening in 2015 (the year of the survey). As Figure 4 shows, there has been a particular increase in start-ups in the last three years.

Both gender and region appear to be factors determining when social enterprises were started: over 90% of the social enterprises in Dhaka, Chittagong, and Rangpur were started in 2010 or later, while the more isolated and traditional areas Sylhet and Rajshahi have longer histories of social enterprises,<sup>1</sup> with approximately a third having opened earlier than 2010. Moreover, 80% of men started their social enterprises in 2010 or later, while a third of women started their social enterprises before 2010.

## Location: Where were respondents based?

Bangladesh is divided into eight major regions, known as divisions.<sup>2</sup> Outreach activities for the survey took place in Dhaka, Khulna, Sylhet, Chittagong and Rajshahi, so it was expected that location findings would be biased towards these locations – and not representative of social enterprise activity nationally.

The survey received its highest proportion of responses from social enterprises in Rajshahi (which has 11% of the country's population), with 34% of social enterprises surveyed operating in that area (n=53) and 45% of women-led social enterprises located in that region. A quarter of respondents were in Dhaka (26%), with just under one-fifth each in Khulna (18%) and Sylhet (17%), and a minority in Chittagong (5%) and Rangpur (<1%, n=1).

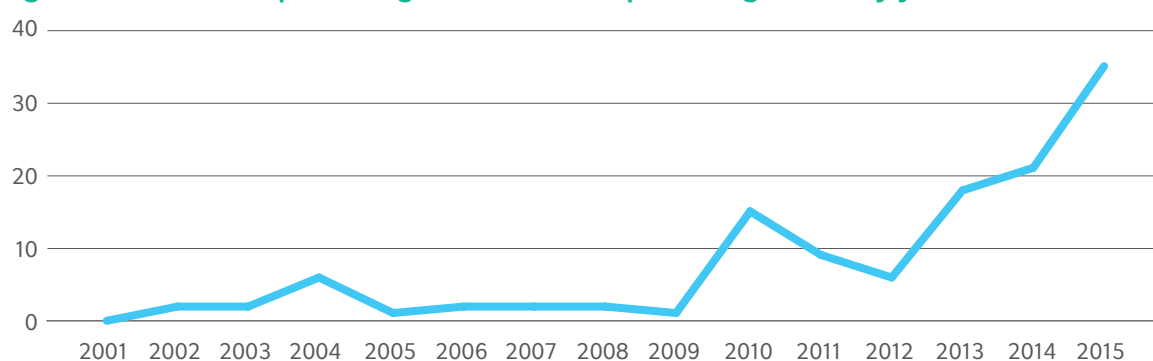
## Geographical reach

Over half of social enterprise respondents operate regionally (55%), while 37% operate nationally and 8% have international operations. Women-led social enterprises were more likely to operate regionally (77% compared to 49% of male-run ventures). 11% operate as a subsidiary of another organisation, rather than as an independent organisation in their own right (see Chapter 6).

## Legal status

Social enterprises in Bangladesh have no single specific legal status. The legal forms under which social enterprise can choose to register are set out in Table 8.

**Figure 4: Cumulative percentage of social enterprises registered by year**



1. Traditionally, those regions are very secluded and the people living there live in their own ecosystem, and women were not open to many traditional jobs so many social enterprises started developing amongst themselves, and hence there are more. A major bridge was built which connected them to the main land and main transport easier that's when they really connected with the whole of Bangladesh.
2. Barisal, Chittagong, Dhaka, Khulna, Mymensingh, Rajshahi, Rangpur and Sylhet.



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**Table 8: Legal forms available to social enterprises**

Legal Form	Description
<b>Sole Proprietorship</b>	<p>The simplest form of business structure in Bangladesh, suitable only for very small single-owner businesses that do not carry any risks. Unlike a private limited liability company, a sole proprietorship does not provide limited liability protection and personal assets are not protected from business risks.</p> <p>A sole proprietorship in Bangladesh does not constitute a separate legal entity therefore; it is not distinct from the owner/proprietor. The business owner is personally accountable for all liabilities incurred during the course of the business.</p>
<b>Partnership</b>	<p>A form of business organisation of between two and twenty persons created through voluntary agreements with the intention of making and sharing profits among themselves. A partnership can arise only because of an agreement or contract, expressed or implied, between the partners and formed under the provisions of the Partnership Act, 1932.</p>
<b>Private Limited Company</b>	<p>A Private Limited Company is one whose owners are legally responsible for its debts only to the extent of the amount of capital they invested (a separate legal entity offers limited liability, and legal protection for its shareholders). The private limited companies rules and regulations are defined in the company's bylaws. A Private Limited Company is governed by the Companies Act, 1994.</p>
<b>Society</b>	<p>Any seven or more persons associated for any literary, scientific or charitable purpose, or for any such purpose as is described in section 20 of The Societies Registration Act of 1860 may, by subscribing their names to a memorandum of association and filing the same with the Registrar of Joint-stock Companies form themselves into a society.</p>
<b>Trust</b>	<p>A Trust needs to be commissioned and is governed by the Trust Act, 1882. Profit cannot be distributed among the board members as dividends. Profits must be spent on the fulfilment of objectives and not to be used as dividends. They are commissioned by a local areas Sub – Registrar.</p>
<b>Social Voluntary Organisation</b>	<p>A Social Voluntary Organisation is a type of legal recognition of organisations that mainly would like to work with women and children. Governed by the Voluntary Social Welfare Agencies (Registration and Control) Ordinance, 1961.</p>
<b>NGO</b>	<p>A status that an existing legally incorporated entity can achieve by applying to the NGO Affairs Bureau, Government of Bangladesh. Sole Proprietorship, Partnerships, Private Limited companies and similar business entities are not eligible for NGO accreditation. NGO status makes the entity eligible to receive foreign funds/donations.</p>

According to the survey, the most common form of registration chosen by social enterprises in Bangladesh is sole proprietorship (26%), and markedly more so for those headed by women (52% compared to 19% for men). Sole proprietorship is the easiest and least expensive business structure to set up and social enterprises set up as sole proprietorships tend to be younger, mostly operating jointly for profit and impact, and least likely to be working in the education sector.

Partnership and society social enterprises were almost always (over 90%) led by men, and these organisation types accounted for almost half (46%) of all male-led social enterprises. Society registered social enterprises (22%) tend to be prioritise impact or mission over profit, have a mixture of ages and focus on the education and health sectors.

Social enterprises have more diverse legal statuses than mainstream business: 65% of SMEs in Bangladesh are registered as Sole Proprietorship, and 24% are Partnerships (World Bank, 2013).

## Areas of focus

### Objectives

The survey asked about the overall objectives of the social enterprise (see Annex 1, Chapter 1 for details). Almost half of the survey respondents chose providing a service as one of their main objectives. Other common objectives related to education and employment, supporting vulnerable people, or selling goods. 34% of those with 'other' objectives work in the education sector, meaning that education is a prominent social objective for Bangladeshi social enterprises.

**Table 9: Social enterprise objectives**

Objective	Respondents (%)
Providing a service	47%
Other <sup>3</sup>	32%
Creating employment opportunities	30%
Promoting education and literacy	30%
Selling a good	21%
Supporting vulnerable people	20%
Supporting vulnerable children and young people	20%
Improving a particular community	18%
Supporting other social enterprise/ organisations	17%
Improving health and well being	16%
Protecting the environment	11%
Addressing social exclusion	6%
Providing affordable housing	3%

Broken down by gender, the top objectives for both male and female-led social enterprises are providing a service (17% and 18%, respectively) and creating employment opportunities (10% and 16%, respectively). A common objective for male-led social enterprises is promoting education and literacy (13%), while female-led social enterprises commonly name selling a good (13%) or supporting vulnerable people (10%). In Dhaka and Khulna, providing a service is the most-cited objective, while creating employment opportunities was most common choice in Sylhet (63%, double the average).

### Sectors

One-third of respondents work in the education sector, although there are major differences by gender: male-led enterprises are far more likely to work in this sector (39%) than women-led enterprises (6%). Other commonly selected sectors included services, business development services and entrepreneurship support, livelihoods and employment creation, and health and social care. No respondents said that they worked in the transport sector.

3. Almost a third of respondents chose the other option, citing workforce/entrepreneurship/skill development (12%), blood donation, wedding photography, tree planting, web development, and environmental consulting, indicating some conflation between objectives and sector of operation (a later question).



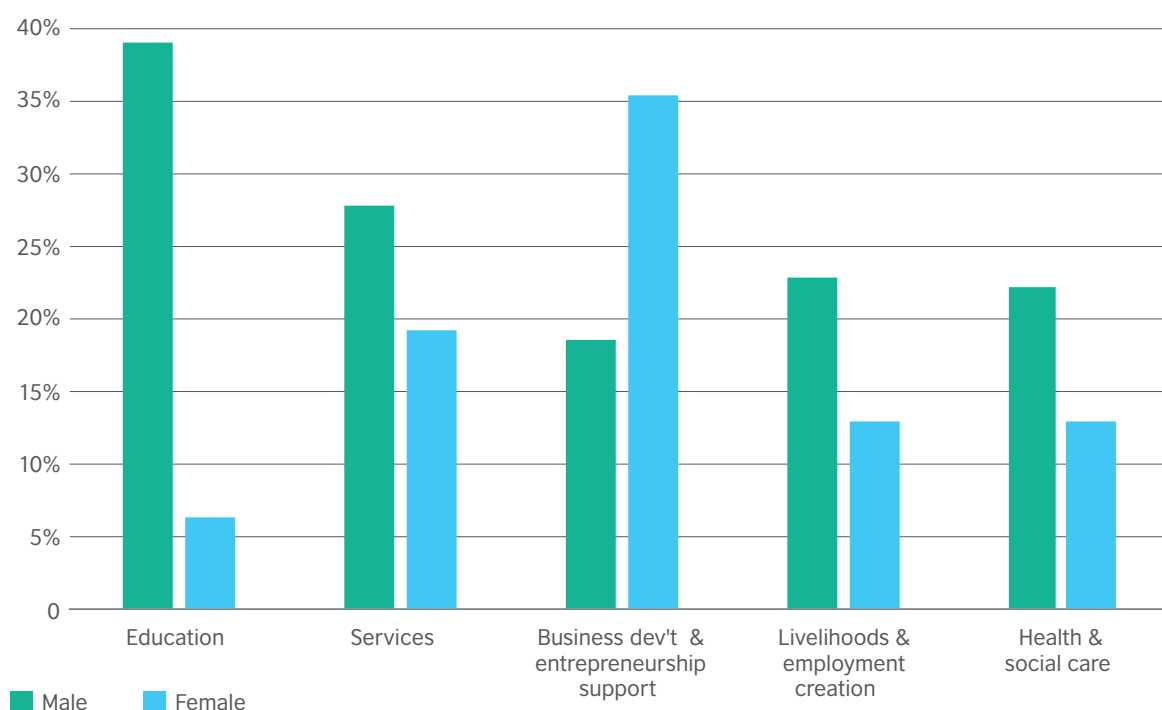
**Table 10: Social enterprise sectors**

Sector	Respondents (%)
Education	32%
Services	26%
Business development services and entrepreneurship support - including charities and NGOs	22%
Livelihoods and employment creation	21%
Health and social care	20%
Food and Nutrition	11%
Financial services	7%
Manufacturing	6%
Retail	5%
Water and Sanitation	5%
Justice and rehabilitation	4%
Forestry	3%
Agriculture and fisheries	3%
Energy and Clean Technology	3%
Infrastructure development and maintenance	1%
Housing	1%

The findings differ in many ways from those of Dalberg and GIIN (2015 – see Figure 1), except that housing and water are not key sectors for social enterprise in either study. Figure 1 findings show education as having few ‘impact’ enterprises, whereas this is the dominant sector according to survey findings. Energy, finance and information, communications and technology are also far more prominent in the Dalberg and GIIN findings.

Female-led companies are most likely to be in business development services (35%, compared to 19% for male-led social enterprises), followed by services and other at 19% each. Health and social care is one of the longest-established sectors for social enterprise activity, with 30% of social enterprises in that sector opening before 2010.

Regional differences also emerged. In Rajshahi and Dhaka – the areas with the most responses to the survey – education was the largest sector, with 40% or more of respondents in each region working in that sector (note that respondents could choose more than one sector). In Rajshahi, this was followed by services (26%), and in Dhaka, by livelihoods and employment (36%). In Khulna, 44% of respondents work in the services sector, almost double the national average (26%). In Sylhet, where women lead 58% of social enterprises, the most common sectors are business development services (17%), food and nutrition (12%), services (12%) and livelihood and employment creation (8%).

**Figure 5: Percentage of social enterprises by sector and gender of leader**

### Case study: Light of Hope

Established: 2013 | Founder: Male | Sector of operation: Education | Geographical outreach: National- rural regions| Beneficiaries: 6,500

Light of Hope is a social enterprise created to make a change in the education system of Bangladesh, providing e-learning to remote rural schools where there is no electricity. The co-founders submitted a proposal to the Dell Education Challenge, 2013, and won a prize of \$2,500, which they were able to use to leverage a further \$4,500 through crowd funding, giving them the capital they needed to pilot their idea.

Today, two schools are successfully running their multimedia education, one in Chittagong and the other in Kishoregonj. The project has almost 100 active members working on it. They also have another project running called **Porua** ('the reader'), which collects books to distribute to rural primary-aged children. They have run a successful Facebook campaign for book donations and received support from BRAC and Save the Children. They have built a business model where they collect corporate social responsibility funds to develop libraries and keep a certain percentage as service charge.

average of 2,298 local community members (median of 20, due to five high outliers). 64% of all social enterprises reported benefiting a total of 50 people or less, and half reported benefiting less than 30 people in total. Ten firms did not count any beneficiaries. Low numbers of beneficiaries may indicate the level of depth of the work undertaken rather than a lack of impact, and lack of beneficiary reporting may reflect the stage of the venture's development or ability to collect data.

Male-led social enterprises have a fairly even spread of beneficiary types, but in female-led social enterprises the beneficiaries are mostly employees of the social enterprises (32%) and people from the local community (32%). According to the survey, nearly 10,000 employees benefit from social enterprise activities in Bangladesh.

Dhaka, Rajshahi and Rangpur regions have the highest number of beneficiaries, and account for 90% of all beneficiaries. Firms with 16-35 employees reported the fewest number of beneficiaries. Social enterprises with a turnover range of \$100,001 to \$500,000 have the highest number of beneficiaries.

### Job creation from social enterprise

Bangladeshi social enterprises have created an increasing number of jobs over the past two years, and expect job creation to continue. Many jobs are part-time and many are occupied by women – who are particularly likely to be hired by female-led social enterprises.

Social enterprises surveyed hire an average of 22<sup>4</sup> employees (median of four, due to four high outliers), although 60% employed 10 or fewer full-time equivalent employees, 16% had no staff at all and 27% no full-time staff.<sup>5</sup> The social enterprise workforce is still relatively small: SMEs in Bangladesh hired a mean average of 184 permanent full-time workers per organisation (World Bank, 2013).

Staff sizes have grown in the past year, with an increase of 4% – or an average of one additional full-time equivalent worker per social enterprise. Part-time jobs have grown slightly faster.

In terms of anticipated job creation, 71% of the surveyed social enterprises anticipate hiring new staff in the coming year, although 27% anticipate that their staff levels will remain unchanged. 84% of female-led social enterprises anticipate hiring more staff, compared with 69% of male-led social enterprises.

## Social impact

### Primary purpose

Of the social enterprises surveyed, 38% stated that their purpose was to pursue profit and a social/environmental impact jointly, whereas 44% put a social/environmental impact before profit. Mission-first social enterprises reported slightly higher than average turnover but lower than average beneficiary numbers.

### Beneficiaries

The social enterprises surveyed reported that they had supported a total of 207,397 people over the past year, an average of 1,392 per social enterprise. Respondents were asked to identify the number of people in specific categories (see Annex 1, Chapter 1 for details). More than 90% of beneficiaries belonged to the local community. Of those social enterprises with beneficiaries in the local community, each social enterprise benefits an

4. Full-time equivalent figures were calculated equating a part-time staff member to half a full-time staff member. The actual number of hours worked by part-time staff is unknown.

5. The pioneering social enterprises of the country – Grameen and BRAC – were asked to participate in the survey but did not. As such it should be noted that the survey data does not include two large actors, whose data would have significantly increased job creation, turnover and other findings.

**Table 11: Job creation by social enterprises**

	Last year	This year
Full-time equivalent jobs, mean average (of which, female)	21 (47%)	22 (47%)
Total jobs created, full-time equivalent	3,163	3,291
Of which part time (of which female)	3,183 (57%)	3,388 (53%)

Half of the surveyed social enterprises' workforce is part-time and women are more likely than men to have part-time roles. However, at 41% of the full-time workforce, women in social enterprises have more than double the participation rate than women in the workforce in general in Bangladesh (16%), and even exceed average female workforce participation rates globally (34%) (World Bank, 2013).

Male-led social enterprises employed, on average, double the number of full-time equivalent workers than female-led social enterprises, although some of this difference can be attributed to a few outliers. Female-led social enterprises hire 25% more female staff than male-led social enterprises.

Social enterprises with the largest turnovers have the most employees. Social enterprises in the retail sector hired the most workers on average,<sup>6</sup> followed by manufacturing sector and financial service sector. A third of companies in the education sector had no employees, and an additional third had five or fewer employees. Social enterprises with the objectives of promoting education and literacy or supporting vulnerable children and youth had the fewest employees, whereas 29% of enterprises that were selling a good employed more than 10 people.

The number of employees varies significantly by organisation type. Two-thirds of societies and foundations have no employees, while 50% of private limited companies have 11 employees or more. Sole proprietorship and private limited companies have the lowest average, at 15.

## Turnover and profit/surplus use

### Profit and turnover

Respondents were asked whether they made a profit over the past year. Half reported that they had. Compared to the average, Dhaka-based social enterprises and those run by people under 25 years old were less likely to report making a

profit, Sylhet-based ventures were far more likely to, as were female-led social enterprises and those led by someone aged 35-44. Enterprises started in the past two years were least likely to report a profit. All firms with turnover over USD 50,000 (10%) reported a profit. A significant number of social enterprises (28%) reported their turnover as zero.<sup>7</sup> Of the social enterprises registered as NGOs, more than 70% did not provide information on turnover, and neither did 40% of those registered as societies.

The mean average annual turnover of a Bangladeshi social enterprise surveyed is £21,000 (BDT 2,134,475). Among these social enterprises, 49% have a turnover less than or equal to US\$1,000 (BDT 71,251) and 77% below US\$10,000 (BDT 713,316). Just 6% of social enterprises reported a turnover of more than £70,148 (BDT 7,133,973). Of those eight, six were private limited companies. One social enterprise had a turnover of more than US\$1 million, and it was also a private limited company.

Female-led social enterprises were likely to have slightly lower turnovers on average than male-led ventures. Social enterprises whose objectives are to provide a service and create employment opportunities were most likely to have higher turnovers. No other significant turnover trends were noted.

### Turnover expectations

Generally, as turnover increases, so does the expectation of improvement of future turnover. None of the social enterprises surveyed expected their turnover to decrease over the coming year, while one-fifth expected their turnover to increase by 50% and just over half expected their turnover to increase by 25%. Just under a third expected their turnover to remain unchanged.

Dhaka-based social enterprises expected far greater turnover increases than those in Rajshahi. Turnover expectations are similar across gender of leader and years of operation. Social enterprises with less than three employees had lower growth expectations.

### Use of profit/surplus

Very few respondents reported on their use of profit/surplus. Trends broadly follow other countries, with prioritisation of growth and development activities and less emphasis on cross-subsidising into less commercially viable components of their business (usually for a social purpose) or funding third-party activities.

6. There are a few outliers here, with 75% of social enterprises in retail hiring fewer than 11 workers.

7. It is not known whether respondents selected zero in order not to avoid providing data, as opposed to actually having had no turnover.

**Table 12: Use of profit/surplus**

Use of profit/surplus	Proportion of respondents
Growth and development activities	21%
Profit sharing with owners and share holders	13%
Rewards to staff and beneficiaries	11%
Cross subsidising	9%
Funding third party social/ environmental activities	7%

## Growth plans and barriers to growth

### Growth plans

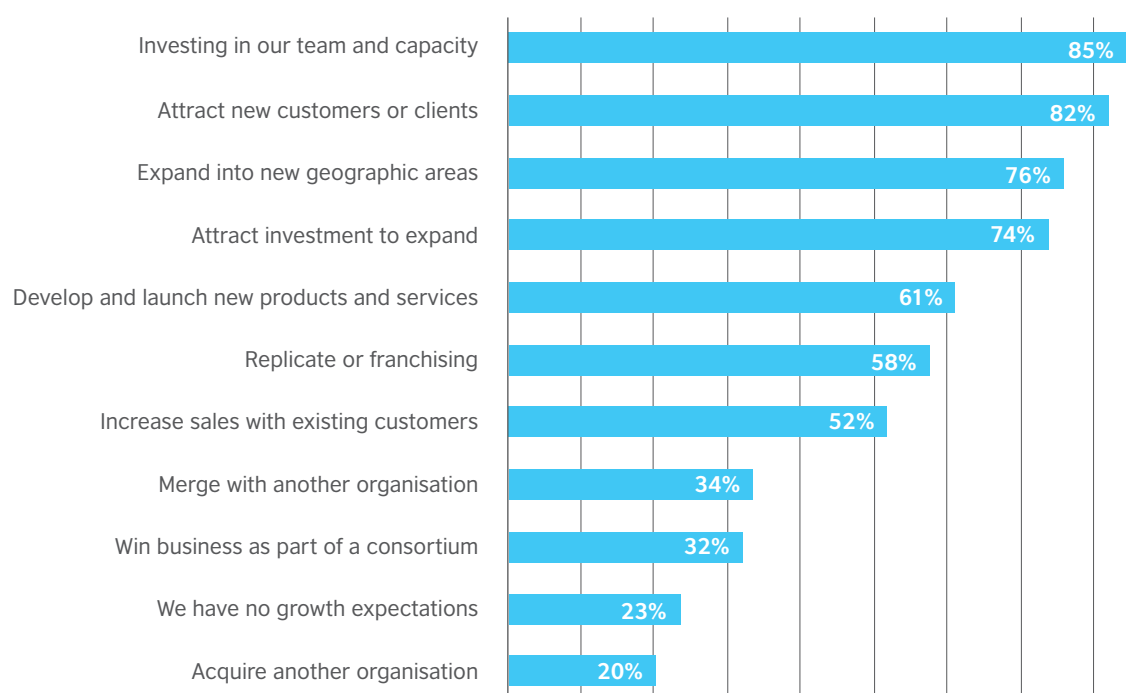
Around one-fifth of social enterprises in Bangladesh do not expect to grow over the next year. Of those that do, investing in team capacity, attracting new clients and expanding into new areas are common growth plans. Attracting investment is also seen to be important for growth. A high proportion of Bangladeshi social enterprises plan to replicate or franchise their business model compared to the other three countries in this study, and this plan is similarly represented across locations, gender of the leader, and the age and legal status of social enterprise.

The plans of the social enterprises surveyed did not vary significantly with the gender of leader, although female-led social enterprises were more likely than male-led ones to expect to grow by increasing sales with existing customers.

Social enterprises with less than two full-time workers were less likely to have growth plans. Those with fewer employees were also less likely to report planning to increase sales with existing customers (32% compared to 52%) or to develop and launch new products (41% compared to 61%). On the other hand, social enterprises with more workers were more likely to plan to replicate or franchise, acquire another organisation, or win business as part of a consortium. This is consistent with Social Enterprises UK survey findings (Villeneuve-Smith and Temple, 2015) findings: merger, acquisition, replication are much more likely to happen when an organisation is at scale.

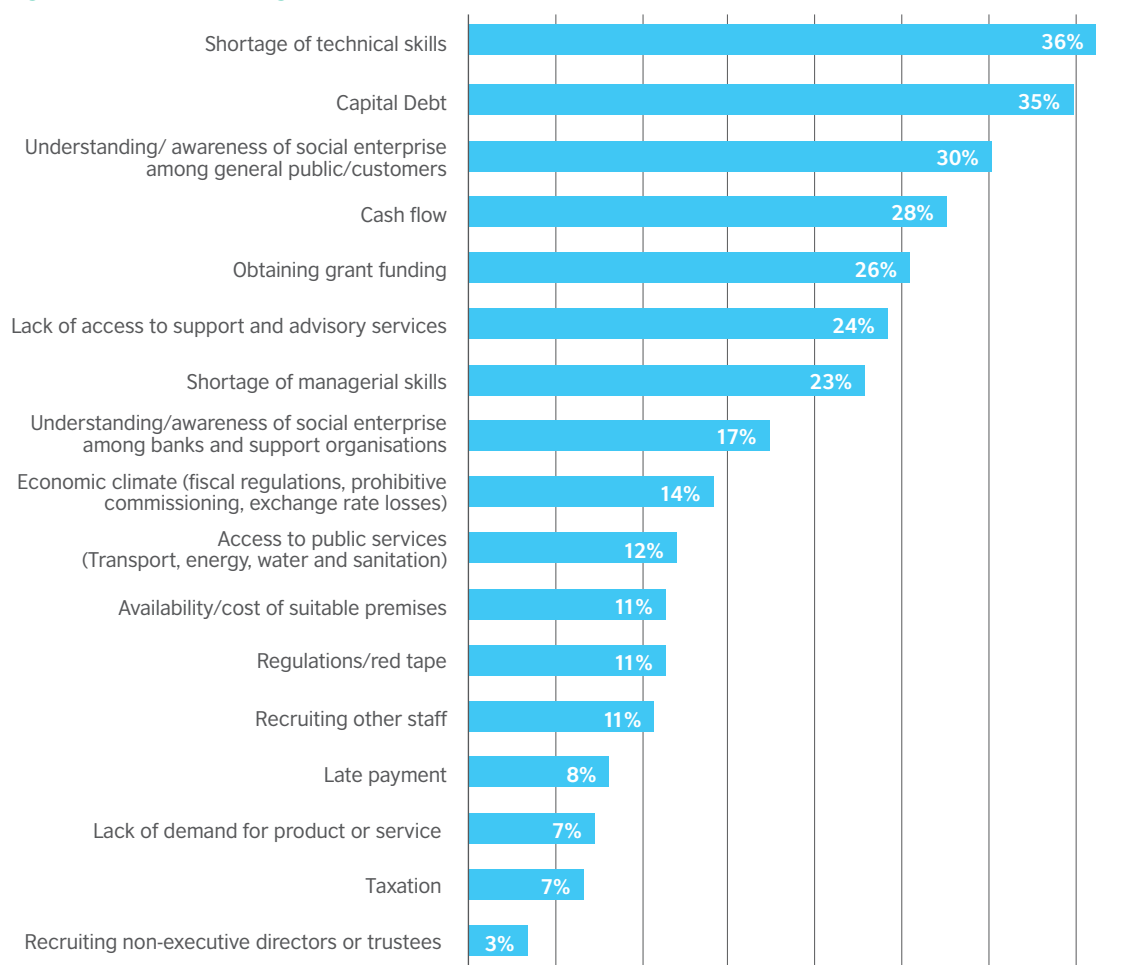
### Barriers to growth

Bangladeshi social enterprises are particularly concerned about a shortage of technical skills and access to debt finance as barriers to growth, as well as awareness of social enterprise among the general public (and to a lesser extent, among banks and support organisations). 18% of social enterprises also cited in issues under the 'other' category, including gender discrimination and government policy.

**Figure 6: Growth plans**

N.B. Respondents could select multiple options.



**Figure 7: Barriers to growth**

N.B. Respondents could select multiple options. Percentages have been edited to reflect responses detailed under 'other' that were similar to categories offered.

According to the 2013 World Bank Enterprise Survey, political instability and access to electricity are seen as the biggest barriers to mainstream business growth. Access to finance and an inadequately educated workforce are seen as lower ranking problems (World Bank, 2013).

Some regional differences emerged. In Sylhet, for example, barriers such as access to debt finance, cash flow and lack of access to support and advisory services were bigger issues than were reported nationally. In Dhaka, a higher percentage of social enterprises reported regulations and red tape as an issue, and in Rajshahi, shortage of technical skills was seen as the largest barrier.

In terms of gender, female-led social enterprises are more likely to perceive access to debt finance, technical skills and the economic climate and access to public services as barriers.

Compared to those started before 2010, newer social enterprises find taxation, late payment and lack of demand to be bigger barriers. Social enterprises with a smaller number of employees reported more problems overall. Recruiting, lack of awareness of social enterprise and lack of demand were more common among social enterprises with fewer than 10 staff. Those with fewer full-time employees were also more likely to face barriers of capital debt, obtaining grant funding and lack of access to support and advice. Access to debt finance and cash flow are also bigger barriers for firms with lower economic turnover.

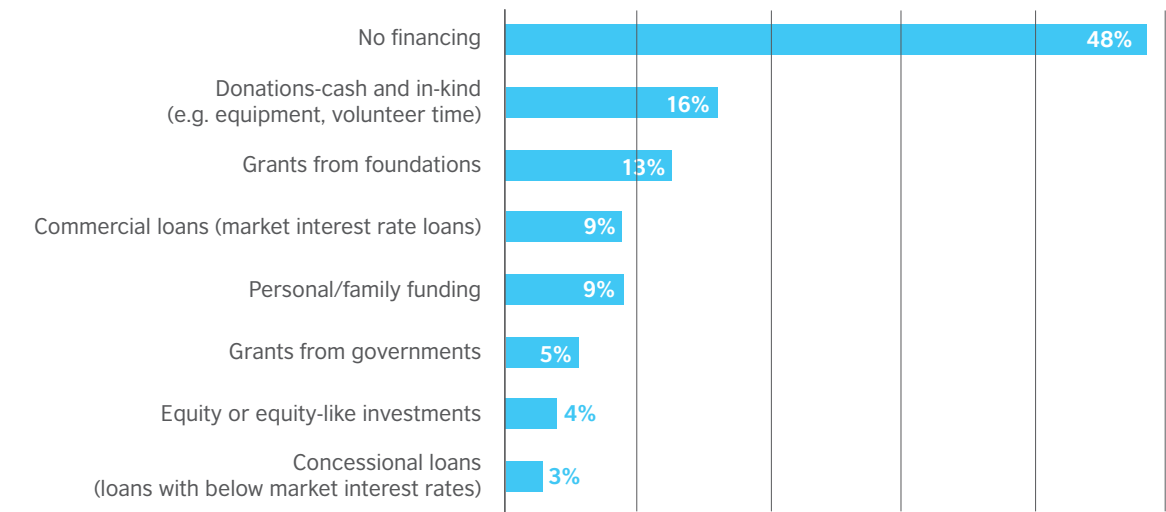
Barriers also varied by sector. Red tape was more of an issue for social enterprises working in the agriculture and fisheries, business development, health and social care, infrastructure, and manufacturing sectors than in other sectors. Lack of awareness among the public of social enterprises was of far more concern to respondents in the food and nutrition, health and social care, livelihood and employment creation, manufacturing, and services sectors.

Finance sources and constraints

Sources of funding and finance

Nearly half of social enterprises did not report any external finance or funding. Of those that did, the highest proportion came from non-returnable capital (donations and grants, as well as family and friends). Commercial loans are more common than concessional loans, but only a small proportion of social enterprises have received any form of returnable capital (loans or equity).

Figure 8: Sources of finance



N.B. Respondents could select multiple options.

Male-led and smaller and younger social enterprises were least likely to report having any funding or finance. Female-led social enterprises were more likely to have commercial loans (19% compared to 4%). This may have been caused by recent efforts by the government to offer low-interest, low-paper-work commercial loans for women (The Daily Star, 2015). Male-led social enterprises were more likely to not have any funding or finance (48% vs. 22%).

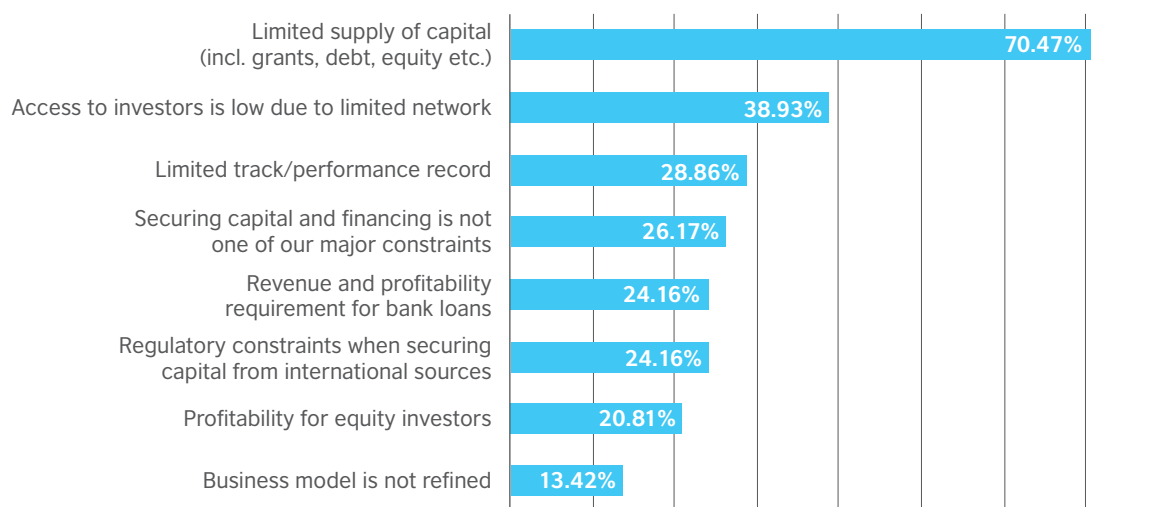
Social enterprises started before 1996 were more likely than average to have grants from foundations, and those started after 2010 were most likely to have reported not having accessed any funding or finance.

Financing constraints

The top three reported financing constraints for social enterprises are limited supply of capital (including grants, debt, equity), low access to investors owing to limited networks or a limited track record. However, for over a quarter of social enterprises, securing capital and financing was not a top-three constraint.

*‘The social enterprises reported that they had supported a total of 207,397 people over the past year, an average of 1,392 per social enterprise’*

**Figure 9: Top three financing constraints**



N.B. Respondents could select their top three options.

Regional differences among financing constraints were minor, although a higher proportion of social enterprises in Rajshahi felt that securing capital was not a constraint.

More female-led social enterprises had trouble with profitability for equity investors (32% compared to 18% for male-led ones) and limited networks preventing access to investors (58% compared to 34%), while more male-led firms felt constrained by limited supply of capital (73% compared to 61%).





## Estimate of the number of social enterprises in Bangladesh

Based on the very small unrepresentative sampling process detailed in Chapter 1, it is possible to extrapolate numbers to give a rough indication of the potential size of the social enterprise sector. Using these calculations, which are far from statistically robust, this study makes an initial estimate of around 150,000 social enterprises currently operating in Bangladesh. Table 9 below shows the data on which this estimate is based.

**Table 13: Sources of information for total number of social enterprises**

Source	Total number	Social enterprise prevalence rate	Expected total number of social enterprises (= Total*Prevalence rate)
NGOs (NGO Affairs Bureau <sup>2</sup> )	2,471	25% (sample size 24)	618
SMEs (SME Foundation <sup>3</sup> )	970,431	15% (sample size 26)	149,297
Online searches	396	100%	396
Organisations that did not complete the survey, but provided data on inclusion criteria	60	78%	47
<b>Total</b>			<b>150,358</b>





## Conclusions

This study has established that there is a vibrant social enterprise sector in Bangladesh, in which young people and women play a more prominent role than in mainstream enterprises. Social enterprise is creating jobs, with most social enterprises anticipating more staff and higher turnovers next year. The survey did not capture data from BRAC did not provide data for the survey, but as the box on BRAC above indicates, the job creation and turnover impact for just two BRAC ventures is considerable – and means that the survey findings under-represent the overall picture of social enterprise activity in Bangladesh.

The employment culture is mostly temporary, particularly in the regions outside Dhaka, and influenced by migration to Dhaka and more limited resources of social enterprises operating outside the capital. Each social enterprise employs, on average (mean), 22 workers, and more than half of these workers are part-time. While male-led organisations have more full-time equivalent workers on average, this is mostly influenced by outliers in the data: approximately 60% of both male-led and female-led social enterprises had fewer than 11 employees.

The survey findings indicate that Bangladeshi social enterprises want support to increase the capacity of their staff. Over 80% of social enterprises want to invest in the team and to attract new customers. Interventions such as training and workshops that support or address this goal are likely to be useful in addressing the needs of social enterprises.

Barriers to growth and financing constraints vary widely across enterprise size, location, leader characteristics and even years of operation. This variation suggests any policies and programmes intended to support social enterprise in the future will need to be targeted in order to be effective. It may also suggest that there are some existing interventions for some sub-populations that may already be working well and are supporting social

enterprise growth and which could be scaled or adapted to other groups or areas. Barriers to growth are also specific across different sub-populations. Female-led social enterprises were more likely to list access to capital as a barrier. Those in Dhaka have more problems with red tape than were reported elsewhere, while those in Rajshahi were more likely to cite access to technical skill and human capital as barriers to development. Interventions to address barriers to growth will similarly need to be well targeted and differentiated. No single barrier to growth was selected by more than 36% of the social enterprise respondents.

In particular, it seems that the education sector is not accessible to female social entrepreneurs: 30% of social enterprises worked in education, although this was almost entirely made up of male-led social enterprises. Very few female-led social enterprises worked in this sector (6%), with the largest share of female-led social enterprises focusing on business services.

Finally, in terms of financing and funding, 70% of respondents agreed that limited supply of capital was a constraint. Social enterprises did not agree, however, on other financing constraints. Once broken down by sub-populations, however, clear patterns emerged. For example, almost 60% of female-led social enterprises reported limited financing networks as a constraint, suggesting networking interventions could potentially be a powerful resource for women entrepreneurs. The research team recognises that some respondents may have thought of financing in terms of grants while others meant commercial finance. Those looking to make high-impact policy to encourage social enterprise growth should explore financing needs in more detail.

***‘Social enterprise is creating jobs, with most social enterprise anticipating more staff and higher turnovers next year’***

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## Annex 1 Interviewees and consultation workshop participants

### Outreach events and workshops

The drop-in events were held in four major cities around the country: Dhaka, Khulna, Sylhet, Chittagong and also in Rajshahi. Initially, drop-in events were planned in four regions only, but it was suggested during the consultation workshop that one drop-in session be held in Rajshahi as the region is ‘buzzing’ with social enterprises. The drop-in sessions were pitched as ‘Social Enterprise Days’. Through the network of BetterStories and partner organisations, events were publicised through social media.<sup>8</sup> The first drop-in session was held in Dhaka on 29 December 2015. The event consisted of sessions featuring key Bangladeshi social enterprise stakeholders including Dr. Ananya Raihan (Secretary and CEO, Dnet), Samira Zuberi Himika (Founder and Managing Director, Team Engine), Rubayat Khan (Dreamer and Team Builder, mDoc), and Shazeeb M. Khairul Islam (CEO, Spark\* Bangladesh). The event also included a one-minute pitching session where the attendees showcased the idea, objectives and future plans of their social enterprise. This first event created a lot of buzz which paved the way for the other four drop in sessions. The other drop-in social enterprise days were held on 22nd, 24th, 26th and 29th of January 2015 consecutively in Khulna, Chittagong, Sylhet and Rajshahi. All of these events were designed in similar way of the one in Dhaka. 151 people were invited to the Social Enterprise Day in Dhaka and the event was attended by 72 people. Chittagong had 30 registrations and more attended on the day. The number of attendees in Khulna and Rajshahi were 104 and 125, respectively.

In all the sessions, the attendees were at first required to register with their basic contact information and later were required to fill out the survey that was guided by a volunteer. Those who registered for the event but did not fill out the survey were contacted later for a phone survey. Phone surveys resulted in more responses than the drop-in sessions (61 surveys were conducted by phone). Bangladesh consists of eight Divisions: Barisal, Chittagong, Dhaka, Khulna, Mymensingh, Rajshahi, Rangpur, Sylhet. The drop-in sessions were arranged in five divisional cities: Chittagong, Dhaka, Khulna, Rajshahi and Sylhet. Geographically these locations cover the four corners of Bangladesh, Dhaka being the centre.

### Interviewees

Name	Organisation
<b>Shazeeb M. Khairul Islam</b>	Spark
<b>Ms. Parag</b>	Ministry of Industry, Government of the People's Republic of Bangladesh
<b>Mohammad Muslim Chowdhry</b>	Ministry of Finance, Government of the People's Republic of Bangladesh
<b>Parisa Islam</b>	Eastern University

### Consultation workshop attendees

Name	Organisation
<b>Dr Syed Ferhat Anwar</b>	Institute of Business Administration, University of Dhaka
<b>Giovanni Toshci</b>	CodersTrust
<b>Morten Lynggaard</b>	Business Development Manager, CodersTrust
<b>Muntasir Tahmeed</b>	Team Alternatives
<b>Syeed Ahamed</b>	IID
<b>Parvez Mohammad Asheque</b>	CARE Bangladesh
<b>Saif MM Islam</b>	CARE Bangladesh
<b>Helal Hussain</b>	CARE Bangladesh
<b>Martin Cooper</b>	Social Enterprise UK
<b>Matt Pusey</b>	British Council
<b>Masud Hossain</b>	British Council
<b>Md. Abdur Rahaman Khan</b>	British Council
<b>Nusrat Jahan Milki</b>	British Council
<b>Minhaz Anwar</b>	BetterStories Ltd.
<b>Moon Ahsan</b>	BetterStories Ltd.
<b>Anhar Athoi</b>	BetterStories Ltd.
<b>Tarik Hasan</b>	Ohnish Films
<b>Kamrul Islam</b>	BetterStories Ltd.
<b>Katarina Szulenyiova</b>	Seedstars World
<b>Karen Mok</b>	Seedstars World

8. In order to spread news about the survey, a Facebook page was created containing link to the survey. Only 60 Social Enterprises were reached through Social Media Campaign.



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