

1 Informal Sector In South Asia: A Case Study of Bangladesh

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4 *Received: 9 December 2016 Accepted: 3 January 2017 Published: 15 January 2017*

5 **Abstract**

6 Informal sector becomes the influential economic activities in Bangladesh in considering the
7 contribution to the GDP and labor market over decades. Research show that 87.71

10 **Index terms—**

11 **1 Introduction**

12 Even though there has been significant poverty reduction in Asia, the 2008 International Labor Organization (ILO)
13 Employment Trends indirectly estimated, using modeling Techniques and available survey data from countries,
14 some 487 million workers, 300 Millions of whom live in Asia, who do not earn enough to lift themselves and
15 their families above the US\$1/day poverty line ??ILO 2008). This ILO report also determined that five out of
16 10 people in the world are in vulnerable employment, being either contributing family workers or own-account
17 workers with a higher risk of being unprotected. At present, very few countries in Asia regularly collect data on
18 informal employment and the informal sector, which ironically is perceived to be prevalent in many developing
19 countries in Asia.

20 The latest Economic Census 2013 shows that the informal economy has been an important component of
21 the growth dynamics in Bangladesh. Findings reveal that household based economic activities have expanded
22 tremendously over the last decade.⁵⁴

23 The informal sector has been growing from 79% in 2002 which reached 89% of the total number of jobs in
24 the labor market, and accounts for 43% of GDP. It is more prevalent in the rural areas than in the urban areas.
25 Women's employment in the informal economy has a higher incidence at 93% compared to males' at 87%.

26 Data from the Informal Sector Survey (ISS) 2010 demonstrated a linkage between education level and informal
27 work, i.e. as the level of education of a worker improved, the worker is more likely to hold a formal job. Workers
28 from the informal economy receive on average at least 35% lower wages than in the formal sector. With reference
29 to the social protection coverage, workers from the informal economy receive less than formal workers. The
30 ISS has also shown that the labor productivity of a typical worker in the informal enterprises is only one-sixth
31 (17%) of the productivity of their counterpart in the formal sector. The main reasons for engagement in informal
32 activities are family traditional (39%) and due to knowledge of the activity (37%). 56

33 As the informal 'sector' is not covered by the Labor Law, a very few unions operate in the informal economy.
34 However, a number of non-traditional groups have started activities, including women in the informal sector,
35 within the WCL national affiliate, Bangladesh Sanjukta Sramik Federation (BSSF). Women's organizations have
36 set up cooperative structures for their members and have taken a series of initiatives, including in the areas
37 of adult education, mother and child care and productive work. Hence, the study was limited only to the
38 analysis of informal sector past and present condition and future challenges. This paper is also suggest some
39 recommendations for the betterment of informal sector in Bangladesh.

40 **2 II.**

41 **3 a) Definition and concept of informal sector**

42 Since its first appearance in the early 1970s, the term informal sector has become so popular that now days
43 it is used with different meanings for different purposes. However, the starting point may be the Fifteenth
44 International Conference of Labor Statistician (ICLS) held in January 1993.

5 B) INFORMAL SECTOR ACTIVITIES IN BANGLADESH

45 The resolution of 15 th ICLS defines informal sector as follows:

46 "The informal sector may be broadly characterized as consisting of units engaged in the production of goods
47 or services with the primary objective of generating employment and incomes to the persons concerned. These
48 units typically operate at a low level of organization, with little or no division between labor and capital as factors
49 of production and on a small scale. Labor relations-where they exist-are mostly based on causal employment,
50 kinship or personal and social relations rather than contractual arrangements with formal guarantees." Informal
51 sector was first "discovered" in the early 1970s ??Bangasser, 2000; ??LO, 2002; ??dams, 2004; ??aan, 2006;
52 ??ox and Gaal 2008). In the literature, the informal sector is referred as black market, shadow economy, illegal
53 economy, corruption, not registered economy, underground economy, informal economy, and so on. Sometimes
54 these definitions are used as synonyms; however, in some occasions they differ in meaning depending on which
55 particular dimension of informality they focus (i.e. tax avoidance, corruption, illegal labor, etc.). Nevertheless,
56 all these definitions refer to unregistered or unreported activities within the economy. (Macias and Cazzavillan,
57 2010). According to SIDA (2004) the term "informal economy" thus refers to all economic activities by workers
58 and economic units that are -in law or in practice -not covered or insufficiently covered by formal arrangements.
59 In factat one end of the spectrum of the informal economy are small-scale modern manufacturing and service
60 enterprises. At the other end are street vendors, shoe shiners, junk collect or sand domestic servants.

61 Given the unregistered (hidden) nature of informal activities, measuring or estimating the actual size of
62 informality is very difficult. This sector appears to be extensive in both developed and underdeveloped countries,
63 and is estimated to contribute an amount equal to between 16 and 75 per cent of current gross domestic product
64 in many Third-World countries(Abedian and Desmidt, 1990; ILO, 1992). Nonetheless, informal sector remains
65 under the shadow of formal economy (lhring, J. and K S Moc, 2004; Scgneider, F and R Klingrnair, 2004;
66 Schneider, 2007).

67 ? Informal sector only belongs to the households sector-there is no any informal sector activities in other
68 institutional sector namely, (i) general government sector, (ii) Financial sector, (iii) Non financial sector and,
69 (iv) NPIs sector. All informal sector enterprises can be regarded as household unincorporated enterprises but
70 the converse is not true. That is all household unincorporated enterprises cannot be regarded as informal sector
71 enterprises. Thus informal sector enterprises can be regarded as a subset of the household unincorporated
72 enterprises.

73 One of the distinctions between household unincorporated enterprises and informal sector enter prises is based
74 on whether or not an enterprise employs some employees on a continuous basis. That is household unincorporated
75 enterprises are Employers enterprises i.e. Enterprises employ paid labor on continuous basis. On the other hand,
76 informal sector enterprises are mainly own -account enterprises. These enterprises mainly employ unpaid family
77 workers-also may employ paid workers on an occasional basis.

78 The production units of the informal sector have the characteristics features of households enterprises and
79 thus fixed and other assets used do not belong to the production units as cannot engaged in transactions or enter
80 into contracts with other units, nor incur liabilities on their own behalf. Expenditure for production is often
81 indistinguishable from household expenditure.

82 The main characteristics of the informal sector are as follows: ? These enterprises are unregistered. ? Small
83 scale operation, low level of productivity. ? Generation of income is low (mainly mixed income, income as wages
84 and salary is very insignificant) ? Little or no access to institutional credit and organized market. It should
85 be noted that, The informal sector had to be defined in terms of characteristics of the enterprises in which the
86 activities take place, rather than in terms of the characteristics of the persons involved or their jobs.

87 4 b) Characteristics of informal sector

88 sector. The GDP (gross domestic product) size is around 4000.00 billion with average growth rate 6.36 %.
89 Bangladesh is a developing country and like other developing countries, informal sectors present a significant
90 part of the economy and play an important role in employment creation, production and income generation. In
91 Bangladesh, informal sector covers a widerange of economic activities producing goods and services which has
92 substantial contribution to the GDP.

93 5 b) Informal Sector activities in Bangladesh

94 Bangladesh is a developing country. Like all other developing countries informal sector plays an important role
95 in the economy and income generation. In Bangladesh, informal sector covers a wide range of economic activities
96 producing goods and services which Contribute much to GDP. Though informal sector activities are substantial in
97 Bangladesh yet much attempt has not been taken to quantify the magnitude and incidence of informal activities.

98 Production of crops and horticulture. 1. Own -account construction, 2. Significant part of animal farming
99 3. Significant part of the forestry 4. Significant part of the fishing. 5. Retail trade 6. Unorganized transport (rickshaw,
100 bull cart, country boat) 7. Rental services 8. Some part of education and health services (Homeopathic,
101 Ayurveda treatment, 9. coaching of student by individual person) 10. Very small hotel and restaurant services
102 (snakes and tea-stall).

103 **6 IV. Measurement Of Informal Sector And Informal Employment In Bangladesh**

105 Bangladesh Bureau of Statistics, NSO of Bangladesh, has not yet attempted to collect data on informal sector
106 and informal employment in the country. Bangladesh Bureau of Statistics (BBS), the national Statistical
107 Organization, is entrusted with the responsibility of collecting, collating and disseminating of statistical data but
108 BBS yet has not conducted any surveyor census exclusively on informal sector activities. However, Bangladesh
109 bureau of Statistics, for the first time, conducted a Census on Non-farm Economic Activities (Economic Census) in
110 1986 to collect data pertaining to all non-farm economic activities irrespective of formal and informal sector. BBS
111 also conducted Economic Census for the second time in 2001-03. But the findings of this survey do not provide
112 data on informal sector activities properly from users' point of view. Some years back, Bangladesh Institute of
113 Development Studies (BIDS) conducted a pilot study on informal sector in 4 selected urban and rural than as. But
114 the scope and objectives of this survey was rather limited. So the findings are not nationally representative and
115 there might be some definitional problem also. Actually there are no adequate data on informal sector activities in
116 Bangladesh which can help us in clear understanding about the volume and incidence of informal sector activities
117 as well as informal employment. In recent years, some NGOs are working to support informal sector activities.
118 Government of Bangladesh has also taken initiatives to support informal sector activities through rural credit
119 program for reduction of poverty. So we need comprehensive data on informal sector activities. Informal sector
120 statistics are also needed for improvement of National Accounts Statistics in Bangladesh though BBS include
121 part of the informal -sector activities as data sources permitted.

122 V.

123 **7 Overview of the Bangladesh Legal Framework Regarding 124 EntreprenEurship**

125 Informal entrepreneurship and employment needs to be understood in relation to the legal framework in any given
126 country. There is a distinction between illegal processes or arrangements and illegal goods and services. While
127 production or employment arrangements in the informal economy are often semilegal or illegal (e.g. because of
128 absence of required license, tax registration etc.), most informal enterprises and workers produce and/or distribute
129 legal goods and services. Admittedly, one part of the informal economythe criminal economy -not only operates
130 illegally but also deals in illegal goods and services. But it is only a small part of a larger whole that is, for
131 the most part, not illegal or criminal. Many informal entrepreneurs operate semi-legally or illegally because the
132 regulatory environment is too costly, too cumbersome or simply nonexistent.

133 Also, many activities in the informal economy do not generate enough output, employ mentor income to fall
134 into existing tax brackets.

135 **8 a) Business laws and regulations in general**

136 Currently there does not exist a legal framework that could gradually lead to formalization of such Even informal
137 sector activities in Bangladesh are not adequately defined but informal Sector activities are taking place using
138 mostly indigenous raw materials, small capital with small setup. Labor relations are based mostly on causal
139 employment or kinship rather than contractual arrangement with formal guarantees.

140 Sometimes it is difficult to identify the informal sector activities from the formal ones particularly when these
141 Enterprises are operated in the location other than household premises. However, following major categories of
142 informal activities are taking place in Bangladesh.

143 businesses. A survey of current business laws and regulations makes it evident that poor informal entrepreneurs
144 cannot easily be brought within the existinglegal framework. Instead, a feasible way to afford legal protection
145 to such Entrepreneurs would be to put in place a new regulatory regime. The legal framework that applies to
146 businesses in Bangladesh is burdensome, *inter alia*, because of lack of public information about relevant laws and
147 regulations, the fragmentation of legal and regulatory requirements among different ministries and offices, and the
148 delays and demands for informal payments that plague virtually every registration or certification requirement.

149 The time and expense involved in complying with multiple requirements place a special Strain on small
150 businesses, especially at the start-up phase and for micro entrepreneurs in The informal sector, who are the
151 targeted constituents of the Commission these Requirements are prohibitively burdensome. Various donors are
152 currently supporting projects to simplify and automate some of the regulatory requirements, and to publicize the
153 requirements through brochures, toolkits and websites .

154 **9 b) Trade license**

155 Legislation relating to city corporations and municipalities (paurashava) prohibits any person from carrying on or
156 maintaining within the local limits of city corporations or municipalities any trade or business without obtaining
157 a trade license from the City Corporation or municipality concerned.

158 Informal enterprises operating within the local limits of city corporations or municipalities violate this legal
159 requirement. However, there is no similar requirement for trade license for enterprises operating outside the
160 local limits of city corporations or municipalities, e.g. rural enterprises. For poor entrepreneurs in the informal

12 VI. BARRIER OF INFORMAL BUSINESS SECTOR IN BANGLADESH

A) IMPEDIMENTS FACED BY POOR ENTREPRENEURS

161 sector the procedure for obtaining trade license is both too cumbersome and too costly. Applications for a trade
162 license are required to be accompanied by copies of rent receipt or rental agreement and holding tax payment
163 receipt. Informal enterprises which do not have any legal title to the occupied land or premise cannot fulfill this
164 requirement. There are also additional requirements for incorporated entities and for entities in specific sectors.
165 The cost of obtaining a trade license may vary depending on where the license is obtained. The cost of obtaining
166 a trade license from the Dhaka City Corporation could be up to BDT 5,000, of which governmental fee is BDT
167 2,000.

168 10 c) Incorporation

169 Incorporation is not essential to formally operate a small business. Thus it may be possible to operate formally
170 by obtaining necessary tax and VAT registrations and trade Incense but without incorporation. Yet, it is
171 recognized that incorporationwhether in the form of company, society or partnership -does provide certain
172 business advantages. For poor informal entrepreneurs existing procedures for different modes of incorporation
173 are prohibitively cumbersome and expensive. The cost of incorporation (excluding legal fees) could be up to
174 BOT 10,000.

175 11 d) SME Policy

176 Government has attached particular importance to SME development as a means of poverty reduction .

177 12 VI. Barrier Of Informal Business Sector In Bangladesh a)

178 Impediments faced by poor entrepreneurs

179 Operating outside the statutory legal framework has considerable costs. Most self-employed and wage workers in
180 the informal sector are deprived of secure work, social protection, workers' benefits and representation or voice.
181 The self-employed have to take care of themselves and their enterprises as well as their employees (if they hire
182 others) or unpaid contributing family members (if they run a family business). They often face competitive
183 disadvantage vis-a-vis larger formal firms in capital and product markets.

184 Informal wageworkers also have to take care of themselves as they receive few (if any) employersponsored
185 benefits. In addition, both groups receive no legal protection from the Government. As a result of these and
186 other factors, a higher percentage of people working in the informal economy, compared to those working in the
187 formal economy, are poor.

188 The legal and regulatory framework in Bangladesh is such that it is impossible for most informal entrepreneurs
189 to operate formally. Virtually all regulatory requirements for businesses in cluding small businesses, such as
190 registration with the RJSC or the BSCIC, obtaining of a TIN, trade license or other permit and payment of
191 taxes, entail considerable costs. Given the level of literacy and entrepreneurship skill and education, most of the
192 poor entrepreneurs would need assistance if they were to satisfy the currently applicable regulatory formalities.
193 Furthermore, frequent trips to the relevant government offices(sometimes requiring travel to Dhaka or another
194 urban centre) and either the use Of in fluence or informal payments are often required to satisfy regulatory
195 requirements. Also, in order to obtain various regulatory registrations/licenses, a business typically Needs to
196 have business premises that are identified as such. Poor entrepreneurs targeted By the Commission or in this
197 working paper are unlikely to have legal title to land or premises.

198 In order to conduct their business and survive, the self-employed in the informal sector Need to bribe not only
199 local extorters but also government officials (e.g. the police, officials of the city corporation etc). They have to
200 offer rents (bribes) to the authorities to safeguard them (e.g. by warding off eviction drives or forewarning them
201 of impending dries). There are other forms of extracting rents. In some cases local musclemen, more Often than
202 not with the backing of local political leaders, collect protection fees through threats. Despite the payment of
203 such rents/bribes, their conduct of business is not guaranteed and they lack the protection of law. Limited access
204 to formal credit is another major constraint on informal businesses. Credit is crucial for the self-employed in the
205 informal sector, both to sustain existing activity and to upscale it. The only source of formal credit extended to
206 informal businesses is NGOs, who extend micro loans. However, the micro credit outreach needs to be expanded
207 much more if credit were to be made readily available to poor entrepreneurs. In addition, other difficulties with
208 micro credit have also been identified in some studies, e.g.repeat borrowing, dependency of borrowers on credit
209 for household expenditure, marriage of children and other business unrelated purposes instead of making (capital)
210 investments, women acting as collection agents for male family members, interest rates Although many informal
211 entrepreneurs have repayment capacity, absence of collateral And firm domiciliary status usually debars them
212 from obtaining institutional credit other Than micro credit from NGOs. Therefore informal entrepreneurs often
213 obtain credit at High interest rates from non-institutional sources. Lack of necessary utility services is a further
214 disadvantage faced by informal business. Even where such services are available They are disadvantageous for
215 poor and small entrepreneurs. For instance, home-based businesses are charged higher commercial utility rates,
216 regardless of the size or revenue Of the business. Frequent changes in utility charges can disrupt the business
217 plans of the poor as well as small entrepreneurs.

218 Appropriation of household and family property. Lack of ownership of land and property seriously impairs
219 business, have access to financial system and credit. Credit obtained by women is also often appropriated by
220 male family members.

221 **13 VII. Challenges For Women Entrepreneurs**

222 Several studies have been undertaken in recent years to understand the particular challenges facing women-
223 owned businesses in Bangladesh. For example, the Policy Leadership and Advocacy for Gender Equality Project
224 (PLAGE project) reviewed business policies, laws and regulations in Bangladesh from the perspective of women
225 entrepreneurs, and conducted surveys, focus groups discussions and interviews to better understand the impact
226 of these and other factors on women-owned businesses.

227 A recent study of rural women entrepreneurs commissioned by CARE identified social constraints at the
228 family, business/market and community levels. While these studies relate to women entrepreneurs in general,
229 many issues identified in the studies are relevant for poor entrepreneurs.

230 A major constraint, which also underlies the discrimination and harassment that women entrepreneurs
231 experience in their business and in dealing with regulatory authorities, landlords, lenders/banks, clients and
232 others is the strong social disapproval of women in business. Women entrepreneurs often rely on their husbands
233 and family members for financial and other assistance in establishing their businesses. However, family members
234 may prefer that the women work from home and limit their travel and interaction with unrelated men. Family
235 members will generally expect women to carry out childcare and other household duties in addition to their
236 businesses. At the business/market level, women business owners may become dependent on middlemen because
237 of their limited mobility and lack of information and connections. Because of unwillingness of men to work under
238 a woman entrepreneur, she has limited claim to unpaid male family labor and while she has to undertake
239 responsibility for such unpaid labor. Women entrepreneurs often experience bias and harassment in dealing
240 with landlords, lenders/banks, regulatory authorities as well as clients. Women entrepreneurs may experience
241 harassment when traveling or transacting business in public places. At the community level, traditional norms
242 favoring women's seclusion continue to dominate, especially in rural areas. Discrimination in access to education
243 and training, gender-stereotyped training and education that devalues women, lack of opportunities for women
244 for apprenticeship in vocational work and other similar impediments, hinder women's ability to enter new areas
245 of activity.

246 The difficulties and impediments faced by poor entrepreneurs in general in fulfilling applicable legal and
247 regulatory requirements have been noted in the preceding section.

248 For poor women entrepreneurs fulfilling those requirements are even more burdensome. Furthermore, unequal
249 inheritance laws and inequality in marriage contract result in male appropriation of household and family property.
250 Lack of ownership of land and property seriously impairs the ability of women to start, run or upscale any business,
251 have access to financial system and credit. Credit obtained by women is also often appropriated by male family
252 members.

253 There are some limitations for conducting this research are given below: 1. They have not enough time for
254 responding to the questionnaires. 2. Only urban areas of Bangladesh have considered.

255 **14 VIII.**

256 **15 Concluding Remarks**

257 The role of the informal sector is widely acknowledged in the development process of developing countries. As
258 the informal sector, consisting of very small-scale economic activities, accounts for a substantial, and increasing
259 share, of employment in most developing countries and as a large majority of poor depend on such activities
260 for their livelihood, any credible strategy to reduce poverty in these countries must pay due attention to this
261 sector. For a country like Bangladesh, which looks for means and ways to improve her poverty situation,
262 entrepreneurs of informal economy can lead to prosperity for all. Due to a lack of physical accommodation (i.e.
263 an authorized permanent business premise) at a suitable location, street enterprises frequently face eviction and
264 harassments by the authorities. The lack of a fixed business premise (foothold) inhibits entrepreneurs' ability
265 to receive credit, thereby restricting capital accumulation and growth. Most of the environmental conflicts
266 generated by street enterprises with the urban built environment can better be managed if they could be
267 confined in certain locations throughout the city. On a macro-scale, street enterprises tend to concentrate in
268 densely populated areas, particularly in areas where the concentration of public functions is high. On a micro
269 scale, street enterprises are highly sensitive to the sources of demand followed by the supply sources and location
270 of their (entrepreneurs') home. regarding the question of intervention inputs, although there is no national
271 policy towards street enterprises in Bangladesh, study findings showed that city authorities are optimistic about
272 supporting street enterprises. Existing Hawker In order to reduce the poverty level through accelerating the
273 growth of micro entrepreneurship in Bangladesh, the government, policy makers, donors, NGOs, MFIs and other
274 relevant organizations need to consider and address non-institutional barriers properly.

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275 Volume XVII Issue III Version I The integrated approaches are important to overcome the non-institutional
276 barriers through awareness creation, motivational program, sound business plans and a combined external
277 support. Through the right support from the institutional as well as non-institutional associations, micro-
278 entrepreneurs can strengthen their own capacities besides contributing in both family and national earnings.
279 Since microentrepreneurial movements and capacity building are imperative for economic and social development
280 in Bangladesh in the long run, an integrated approach is necessary to be deployed with in shortest possible time.
281 1

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E)
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Global III. a) About Bangladesh Informal Business Sector in Bangladesh
Journal Bangladesh is a small country (147,570 sq.km)
of Human
Social
Science -

with large number of population (140.00 mill ion).

Population growth rate is around 1.40 percent. The civilian labor force (15 +) has been estimated at 49.5 million

[Note: ? Production process generally does not use modern technology. ? Workers are generally unskilled. ? Labor relation mainly based on causal employment, kinship, personal! Social relation but generally not on contract basis. ? Generally not recognized or regulated by the government rules. ? Activities are undertaken generally for selfemployment or to earn additional income. (LFS-20050-06) of which 37.4million are male and 12.1 million are female. Active civilian labor force (employed population) has been estimated at 47.4 million of which 36.1 million are male. Unemployment rate (excluding under employment) is 4.2%. Around 48% of the total active civilian labor force is engaged in agriculture © 2017 Global Journals Inc. (US) Volume XVII Issue III Version I]

Figure 1:

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