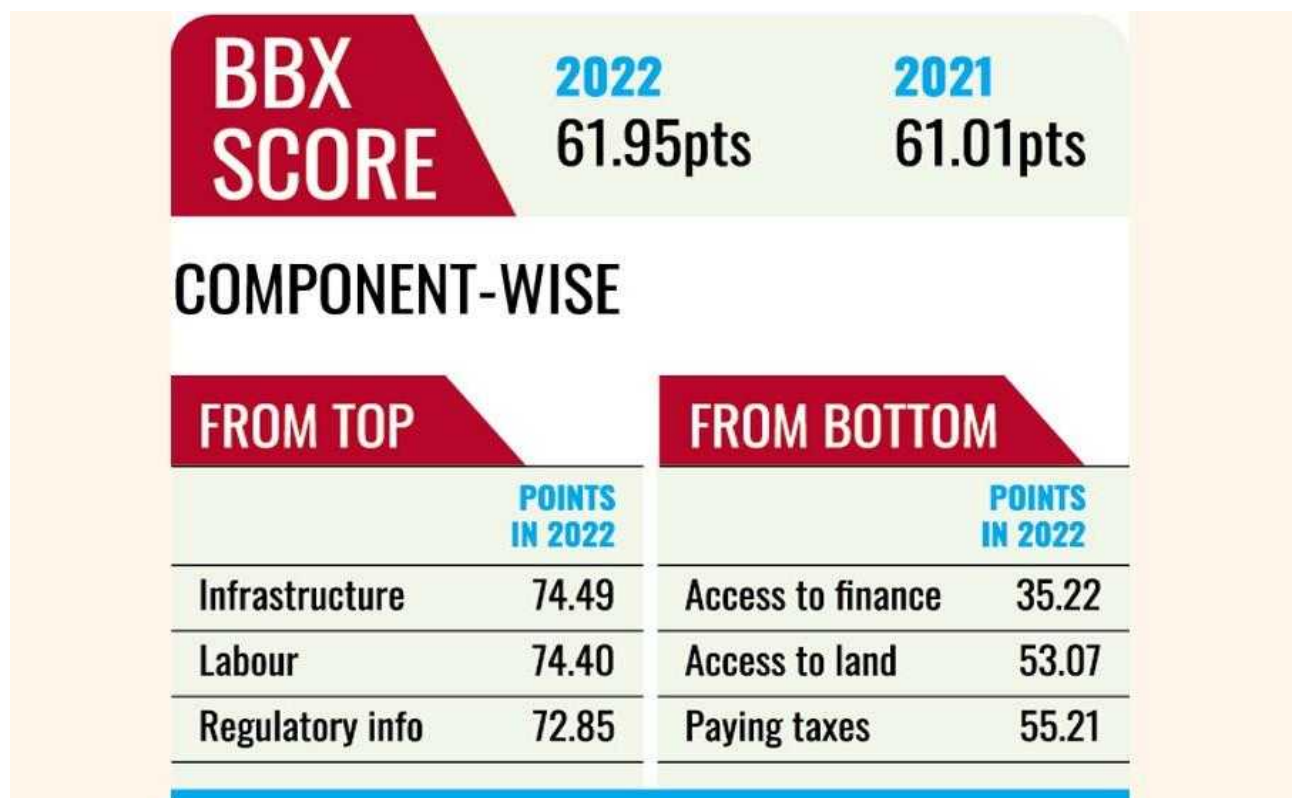


MCCI draws up to-do economic index

Hard access to finance, policy puzzle listed among barriers

Chambers, investors seek feel-good economic environment, minister lists progresses

FE REPORT | January 27, 2023 12:00:00



Commerce Minister Tipu Munshi attended as the chief guest the launching ceremony of the Bangladesh Business Climate Index (BBX) 2022 at the chamber's Motijheel office on Thursday.

Difficulty in getting access to finance and land, policy unpredictability and taxes emerge as most business-hurting areas in Bangladesh, chambers and investors said Thursday while unveiling an index suggesting a feel-good economic environment.

Bangladesh Business Climate Index (BBX) 2022, the country's lone homegrown index, has been prepared by the Metropolitan Chamber of Commerce and Industry (MCCI), Dhaka, and the Policy Exchange, Bangladesh, a private think-tank. It was launched at the chamber's Motijheel office.

The second edition of the BBX, which is developed to assess the business atmosphere here, was made with surveyed 518 qualified responses in July-September period 2022 on 10 major pillars or categories. The pillars are: starting a business, access to land, availability of regulatory information, infrastructure, labour, dispute resolution, trade facilitation, paying taxes, technology adoption, and access to finance.

The country's aggregate composite BBX score in 2022 is 61.95 points out of 100, which is marginally higher than previous edition's 61.01 points. The latest score falls under category of an 'Improving Business Climate: Progress Made but Significant Efforts Required'.

The index suggests forms to import, port congestion, financial intermediation, excessive administrative paperwork, legal framework, tax regulations and institutional governance.

In terms of performance, access to finance emerged as the most hurting business factor with 35.22 points followed by access to land (53.07 points) and paying taxes (55.21 points). The points of these three areas were 50.78, 58.90 and 68.72 respectively in the BBX previous edition's scoring.

On the other hand, infrastructure with 74.49 points topped the list followed by labour (74.40), availability of regulatory information (72.85), starting a business (70.78), dispute resolution (64.24), technology adoption (60.60) and trade facilitation (58.61).

Sharing outcomes of the survey that made up the index, Chairman of Policy Exchange of Bangladesh Dr M. Masrur Reaz said seven out of 10 areas made progress but three others experienced large drop.

Based on the business perception, he said Mymensingh topped among the divisions and the most important part is that Dhaka and Chattogram continue to be not in the first two spots.

That means the country starts growing beyond the growth centre of Dhaka and Chattogram, in what comes out as a change from centripetal development matrix.

"So the urbanisation process which, at the moment, slow and disorganised started paying dividend. Other centres are coming up. If they are backed by right policy, they can really come up and share the burden of Dhaka and Chattogram," he told the business function.

President of Dhaka Chamber of Commerce and Industry (DCCI) Md. Sameer Sattar pointed out that the country scored the lowest in the area of access to finance.

"I think this is correct as I received a lot of complaints from the CMSMEs of getting the formal credit. They don't get the finance because they don't have adequate collateral. They don't get the funds because they have to meet too many documentary requirements, which even larger companies don't comply with," he said.

Citing the available credit-guarantee scheme introduced by the Bangladesh Bank (BB) for CMSMEs, the DCCI president said they recently met with the BB governor. In that meeting he saw the records checklists where documents like environmental clearance, a year-long business plan and financial

statement are required. "These are to certain extent okay for medium and large enterprises, not for the smaller ones," he said to mention the business barriers facing the minnows.

Former MCCI president Nihad Kabir pointed out that it takes some 1,463 days to get first level of judgment in a commercial case whereas it takes only 79 days in Singapore. "We need to give serious attention to this."

She adds: "It is not the land, now foreign investors keep asking how long it takes to solve a dispute."

President of Foreign Investors' Chamber of Commerce and Industry (FICCI) Mohammad Naser Ezaz Bijoy said fiscal policy unpredictability remains a serious concern for the overseas investors. He was suggesting separation of the National Board of Revenue (NBR) from tax-policymaking activities.

Speaking as the special guest, executive chairman of Bangladesh Investment Development Authority (BIDA) Lokman Hossain Miah said the state-owned investment-promotion agency has been working hard to make it a major gateway for the investors.

He said they are now providing 152 types of services of 23 agencies from their OSS (one-stop service). "We want to reach the level of Vietnam by three months of time. Give us the time. We can do it like the way we tackled the Covid-19 pandemic."

Speaking as the chief guest, Commerce Minister Tipu Munshi said the country needs to assess the condition of the existing overseas investors here instead of focusing more on the fresh ones.

"If the existing global investors are happy with the climate, their happiness will automatically encourage others to come in here," he told his business audience.

Secretary for the Ministry of Foreign Affairs Masud Bin Momen said they asked the 81 overseas missions in 60 countries to be more engaged in economic diplomacy.

"We keep saying the foreign investors that don't take decision seeing the current state of Bangladesh. Look at mid-term and long-term planning of the country because Bangladesh is executing many mega projects that will surely change the economic landscape of the country."

MCCI president Md. Saiful Islam and MCCI vice-president Kamran T. Rahman, among others, also spoke at the event.

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www.thedailystar.net / 27 January 2023

Bangladesh makes slight progress in Business Climate Index

Star Business Report

Thu Jan 26, 2023 03:03 PM Last update on: Thu Jan 26, 2023 04:01 PM



Bangladesh made a slight improvement in the Business Climate Index (BBX) in 2022.

Last year, the country scored 61.95 out of 100, up from 61.01 in 2021, under the index prepared by the Metropolitan Chamber of Commerce and Industry (MCCI) in Dhaka, and the Policy Exchange, Bangladesh, a private think tank.

Commerce Minister Tipu Munshi unveiled the index, now in its second year, at a seminar at the MCCI today.



Commerce Minister Tipu Munshi was speaking at a seminar at the MCCI on Thursday. Photo: Star

The MCCI and the Policy Exchange Bangladesh jointly prepared the BBX after the World Bank stopped publishing its Ease of Doing Business Index in 2021.

The index was launched to measure the business environment in Bangladesh.

www.thedailystar.net / 27 January 2023

Business climate improves slightly

Star Business Report

Fri Jan 27, 2023 12:00 AM Last update on: Fri Jan 27, 2023 02:14 AM



The business climate in the country improved slightly in 2022 compared to 2021 on the back of progress in the areas such as starting a business, infrastructure and labour regulations, according to the Bangladesh Business Climate Index (BBX).

The Metropolitan Chamber of Commerce and Industry (MCCI) in Dhaka, and the Policy Exchange of Bangladesh, a private think-tank, jointly prepared the index, which was first launched in 2021 after the World Bank stopped publishing its Ease of Doing Business Index.

The index uses 10 pillars to assess the overall business environment: starting a business, access to land, availability of regulatory information, infrastructure, labour regulation, dispute resolution, trade facilitation, paying taxes, technologies adoption, and access to finance.

Bangladesh's score in three out of 10 pillars, namely access to land, paying taxes, and access to finance, dipped because of bureaucratic tangles and the dollar crisis following the Russia-Ukraine war.

The overall score did not improve substantially. Last year, the country scored 61.95 out of 100, up from 61.01 in 2021, according to the BBX report.

"This reinforces the fact that no significant reform initiatives were undertaken in the past one year resulting in insignificant improvement," it said.

"The distance to 100 suggests that more needs to be done for Bangladesh to become a genuinely attractive emerging market. Most importantly, reforms to improve port congestion, financial intermediation, excessive administrative paperwork, legal framework, tax regulations, and institutional governance will be paramount."

The MCCI and the Policy Exchange published the report at an event at the MCCI office in Dhaka yesterday.

The index was the result of a survey of 518 respondents and the survey was carried out between July and September.

Mymensingh topped the division-wise performance list, with a score of 65.23. Sylhet came second and Chattogram was placed third.

Dhaka and Chattogram scored relatively low although the two divisions are the main economic growth centres of Bangladesh.

"This is because businessmen in the two divisions responded negatively owing to the difficulties they face," said Masrur Reaz, chairman of the Policy Exchange.

Speaking as the chief guest, Commerce Minister Tipu Munshi said the businesses of the country should be broadened and small and medium enterprises should be facilitated further.

"Women entrepreneurs need to be encouraged more."

The BBX attempts to supply local and national government agencies with evidence-based inputs that could help them enhance their service delivery and create actionable policy agendas that are helpful to small local businesses, said MCCI President Md Saiful Islam.

Trade facilitation is a pillar where several bottlenecks still exist, and significant efforts are required for trade facilitation, said the report.

Nihad Kabir, the chairperson of the Business Initiative Leading Development, said Chattogram port ranked 341st out of 370 ports in the World Bank's Container Port Performing Index.

A lack of efficiency and automation at the Chattogram port results in delays. For example, the average ship turnaround time at Chattogram port is 3.23 days whereas it is 0.86 days in Colombo port, she said.

"This is not acceptable. We should improve from this point."

According to the BBX report, an investor typically must navigate 23 government agencies to obtain 150 regulatory services that are required for starting and operating a business.

About 86 per cent of respondents mentioned that they experienced bottlenecks in dealing with government agencies while procuring land in Bangladesh.

It was reflected in the survey, which showed that the score in access to land pillar fell to 53.07 in 2022 from 58.90 in 2021.

More than 95 per cent of the respondents said that they were aware of all the numerous registrations and renewals for setting up and operating their businesses. However, it was difficult for them to find information online.

Bangladesh displayed the best performance in the access to infrastructure pillar, with more than 90 per cent of the respondents saying it was moderately easy to receive utility connections in the categories of water, electricity and sewerage.

Over 90 per cent of the respondents cited that their businesses were affected by the recent power outages. Power outages lasted anywhere between two to nine hours a day.

Six out of 10 respondents said that they found significant bottlenecks in filing and paying both income tax and VAT and 76 per cent said they experienced an adverse impact on their businesses due to the current tax environment.

Bangladesh performed poorly in the access to finance pillar. About 87 per cent of the respondents mentioned that they found significant challenges in accessing bank loans and financing.

Lokman Hossain Miah, executive chairman of the Bangladesh Investment Development Authority, assured the business community that business processes would be elevated to the level of Vietnam in the next three months.

Masud Bin Momen, senior secretary of the foreign affairs ministry, also spoke.

www.bangladeshpost.net / 27 January 2023

Bangladesh paces up in business climate index: Report



By [BSS](#)

Published : 26 Jan 2023 08:40 PM



Bangladesh last year made progress in its homegrown business climate index compared to 2021 as per the report titled 'Bangladesh Business Climate Index (BBX) 2022-2023'.

In 2022, the country scored 61.95 out of 100, up from 61.01 in 2021, under the index prepared by the Metropolitan Chamber of Commerce and Industry (MCCI) in the city and the Policy Exchange, Bangladesh (PEB), a private think tank.

Commerce Minister Tipu Munshi on Thursday unveiled the index at a seminar at the MCCI in the city.

Foreign Secretary (Senior Secretary) Masud Bin Momen, and Bangladesh Investment Development Authority (BIDA) Executive Chairman (Senior Secretary) Lokman Hossain Miah were present as special guests.

The MCCI and the Policy Exchange Bangladesh jointly prepared the BBX after the World Bank stopped publishing its Ease of Doing Business Index in 2021.

The BBX is based on 10 pillars - starting a business, access to land, availability of regulatory information, infrastructure, labour regulation, dispute resolution, trade facilitation, paying taxes, technology adoption, and access to finance.

Each of these contains sub-indicators and a total of 35 sub-indicators have been used to calculate the index.

According to the BBX, the country's performance dipped in pillars - access to finance, paying tax and access to land to do business while the others registered a slight bump.

Addressing the event, MCCI President Md Saiful Islam said, "There are many things going on simultaneously around us, like the dollar crisis, globally soaring energy prices, the overall inflation, a pandemic, and the Russia-Ukraine war. This makes the prevailing situation quite tricky."

"However, we know for certain that the government will leave no stone unturned to reverse this and set the country back on its growth and development path. We are also committed to the development and growth of our economy," he added.

He said it is my absolute pleasure and honour to welcome you all to this launching event of the Bangladesh Business Climate (BBX) 2022-2023 report.

"We are thrilled to return with the BBX, a project that MCCI family members hold very dear to their hearts. By laying out a detailed picture of the current business landscape, MCCI would, as always, pursue the enabling environment businesses that Bangladesh needs," he added.

"Bangladesh has LDC graduation to face in 2026. With a loss of preferential treatment in export markets, the country might face a difficult time during the transition period. Delving deep into such indices earlier, locating the system's weaknesses, and working on those would be the right approach to face the future. In that regard, BBX 2022-2023 can lead us towards the right development targets," Md Saiful Islam furthered.

www.newagebd.net / 27 January 2023

Bangladesh makes little progress in Business Climate Index

[Staff Correspondent](#) | Published: 00:08, Jan 27, 2023



Commerce minister Tipu Munshi speaks at the launching event of Bangladesh Business Climate Index jointly organised by the Metropolitan Chamber of Commerce and Industry, Dhaka and the Policy Exchange, Bangladesh at the MCCI office at Motijheel in the capital Dhaka on Thursday. Policy Exchange Bangladesh chairman M Masrur Reaz, foreign secretary Masud Bin Momen and Bangladesh Investment Development Authority executive chairman Lokman Hossain Miah, among others, were present. — New Age photo

Bangladesh made a negligible progress in the Business Climate Index in 2022 due to a lack of comprehensive national reform programme, according to the Bangladesh Business Climate Index (BBX) released on Thursday.

The index, jointly prepared by the Metropolitan Chamber of Commerce and Industry, Dhaka and the Policy Exchange, Bangladesh, showed that Bangladesh scored 61.95 out of 100 in 2022, which was 61.01 in 2021.

The MCCI revealed the second edition of the BBX at an event held at the trade body's office in the capital Dhaka.

The BBX is a home-grown index of the business-related challenges in Bangladesh, which was initiated by the MCCI in 2021 after the World Bank Group announced that it would discontinue its Doing Business report.

M Masrur Reaz, chairman of the Policy Exchange, Bangladesh, presented the key findings of the BBX at the event that reinforced the fact that no significant reform initiatives were undertaken in the past one year resulting in insignificant improvement in the index in 2022.

'The aggregate composite BBX score in 2022 is 61.95, which falls under category of an "Improving Business Environment: Progress Made but Significant Efforts Required",' he said in his presentation.

Masrur identified that reforms of port congestion, financial intermediation, excessive administrative paperwork, legal framework, tax regulations and institutional governance were most needed to make the required progress.

The BBX was prepared based on 10 pillars containing a total of 35 sub-indicators which have been used to calculate the index.

The 10 pillars are starting a business, access to land, availability of regulatory information, infrastructure, labour regulation, dispute resolution, trade facilitation, paying taxes, technology adoption and access to finance.

Of the pillars, access to finance, access to land and paying taxes witnessed a large drop while the seven others made slight improvements, the presentation showed.

The index results for paying tax show that tax environment was less conducive in emerging sectors such as electronics and light engineering, real estate, construction and transport, storage and communications, Masrur said in his presentation.

It also showed that Dhaka and Chattogram did not emerge as the best places to do business, particularly under starting a business and trade facilitation, suggesting that urbanisation process in Bangladesh has resulted in a gradually improving business climate for many firms outside the two major metropolises.

According to the report, an investor typically must navigate 23 government agencies to obtain 150 regulatory services that are required for starting and operating a business in Bangladesh.

Firms in pharmaceuticals and chemicals and readymade garment found it relatively easier to start a business in Bangladesh compared with firms in agriculture, forestry, wholesale and retail trade.

The survey reflected that firms in Rajshahi found it easiest to start a business while firms in Khulna found it most challenging.

About 86 per cent of respondents mentioned that they experienced bottlenecks in dealing with government agencies while procuring land in Bangladesh.

Respondents mentioned verifying accurate ownership of property, delay in mutation of land/property were the biggest bottleneck in procuring land.

According to the survey, score in access to land pillar fell to 53.07 in 2022 from 58.90 in 2021.

Regarding taxes, over 60 per cent of respondents mentioned that they found significant bottlenecks in filing and paying both income tax and VAT while 76 per cent of the respondents said that they experienced an adverse impact on their businesses due to the current tax environment in the country.

The report showed that access to finance was the least well-performing pillar on the Bangladesh Business Climate Index 2022 as about 87 per cent of the respondents mentioned that they found significant challenges in accessing bank loans and financing in Bangladesh.

Though the 6-9 per cent interest rate band initiated in 2020, its effects were felt in the past year as business operations resumed in a full-fledged manner post Covid-19, it said.

Micro, small and medium enterprises got little access to finance as many banks would require the same type of credit appraisals, documentary, and collateral requirements from the MSMEs as large firms, the report said.

The report recommended introducing an online information portal containing all information relevant to regulatory requirements and procedures.

It also suggested publishing a regulatory calendar at the beginning of a financial year indicating all upcoming laws for the year.

The index also recommended developing local capital markets and issuance of local currency bonds offshore and enacting the private power sector transmission policy.

It said that digitalisation of the overall tax system in a systematic manner was a must and records should be maintained in such a way so as to reduce intermediaries that lessen the chances of human errors.

‘Gauging the business climate of a country is much required to assess its future economic prospects. We can assess the probability of businesses and investments flourishing from BBX,’ said Md Saiful Islam, president of the MCCI.

He said that the BBX report could be very useful as the index could offer insights that could help the country tread the current hard path smartly.

‘We are very smart in our word, but there are many problems in implementing the promises,’ commerce minister Tipu Munshi said.

He said that the government wants to reach the \$100 billion exports mark in 2030 but the performance of leather sector remained underutilised due to a lack of effluent treatment plant.

‘We are talking about the ETP over the three years, but it remains unresolved,’ the minister said. Lokman Hossain Miah, executive chairman of the Bangladesh Investment Development Authority, said that investors got all-out support from one-stop service within three months.

BIDA would be the getaway for investment in Bangladesh and submitting documents in any other agencies or departments for the purpose would not be required, he said.

Foreign secretary Masud Bin Momen, former MCCI president Nihad Kabir, Foreign Investors' Chamber of Commerce and Industry president Naser Ezaz Bijoy and Dhaka Chamber of Commerce and Industry president Sameer Sattar, among others, spoke at the event.

www.bssnews.net / 27 January 2023

Bangladesh makes progress in business climate index: report



DHAKA, Jan 26, 2023 (BSS) - Bangladesh last year made progress in its homegrown business climate index compared to 2021 as per the report titled 'Bangladesh Business Climate Index (BBX) 2022-2023'.

In 2022, the country scored 61.95 out of 100, up from 61.01 in 2021, under the index prepared by the Metropolitan Chamber of Commerce and Industry (MCCI) in the city and the Policy Exchange, Bangladesh (PEB), a private think tank.

Commerce Minister Tipu Munshi today unveiled the index at a seminar at the MCCI in the city.

Foreign Secretary (Senior Secretary) Masud Bin Momen, and Bangladesh Investment Development Authority (BIDA) Executive Chairman (Senior Secretary) Lokman Hossain Miah were present as special guests.

The MCCI and the Policy Exchange Bangladesh jointly prepared the BBX after the World Bank stopped publishing its Ease of Doing Business Index in 2021.

The BBX is based on 10 pillars - starting a business, access to land, availability of regulatory information, infrastructure, labour regulation, dispute resolution, trade facilitation, paying taxes, technology adoption, and access to finance.

Each of these contains sub-indicators and a total of 35 sub-indicators have been used to calculate the index.

According to the BBX, the country's performance dipped in pillars - access to finance, paying tax and access to land to do business while the others registered a slight bump.

Addressing the event, MCCI President Md Saiful Islam said, "There are many things going on simultaneously around us, like the dollar crisis, globally soaring energy prices, the overall inflation, a pandemic, and the Russia-Ukraine war. This makes the prevailing situation quite tricky."

"However, we know for certain that the government will leave no stone unturned to reverse this and set the country back on its growth and development path. We are also committed to the development and growth of our economy," he added.

He said it is my absolute pleasure and honour to welcome you all to this launching event of the Bangladesh Business Climate (BBX) 2022-2023 report.

"We are thrilled to return with the BBX, a project that MCCI family members hold very dear to their hearts. By laying out a detailed picture of the current business landscape, MCCI would, as always, pursue the enabling environment businesses that Bangladesh needs," he added.

"Bangladesh has LDC graduation to face in 2026. With a loss of preferential treatment in export markets, the country might face a difficult time during the transition period. Delving deep into such indices earlier, locating the system's weaknesses, and working on those would be the right approach to face the future. In that regard, BBX 2022-2023 can lead us towards the right development targets," Md Saiful Islam furthered.

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BD makes progress in business climate index: Report

Published : Friday, 27 January, 2023 at 12:00 AM

Bangladesh last year made progress in its homegrown business climate index compared to 2021 as per the report titled 'Bangladesh Business Climate Index (BBX) 2022-2023'.

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www.tbsnews.net / 27 January 2023

Access to finance, land still difficult for businesses: Report

Country makes slight improvement in business climate in 2022



Illustration: TBS

Businesses, especially those in the small and medium enterprise (SME) segment, are facing more difficulties in gaining access to finance as banks are less inclined to lend them money amid the 9% lending rate cap, according to Bangladesh Business Climate Index (BBX) 2022-23.

Access to land also has become complicated due to delays in mutation, difficulties in verifying accurate ownership, and correcting documents, and informal payment, says the report.

The BBX report mentions that Bangladesh last year made insignificant progress in its home grown business climate index compared to 2021.

This year, the country achieved a composite score of 61.95 out of 100 while last year's figure was 61, said Policy Exchange Bangladesh Chairperson Dr Masrur Reaz while presenting the keynote speech.

The Metropolitan Chamber of Commerce and Industries and the Policy Exchange Bangladesh jointly prepared the report and disclosed the findings during an event held at the MCCI auditorium in Dhaka on Thursday.

The report has been made for the second time for the sake of Bangladesh's business environment improvement in place of the World Bank flagship report "Ease of Doing Business".

The 10 pillars

The BBX is based on 10 pillars – starting a business, access to land, availability of regulatory information, infrastructure, labour regulation, dispute resolution, trade facilitation, paying taxes, technology adoption, and access to finance.

Each of these contains sub-indicators and a total of 35 sub-indicators have been used to calculate the index.

For this report, 518 qualified responses were surveyed between July and September 2022.

Performance dips on three pillars

According to the BBX, the country's performance dipped in three pillars – access to finance, paying tax, and access to land to do business – while the others registered a slight bump.

According to the index, access to land dropped by 9.90% scoring 53.07 in 2022 and 58.91 in 2021. Meanwhile, paying taxes declined by 19.66% scoring 55.21 in 2022 and 68.72 in 2021.

Access to finance also came down 30.65% in 2022 compared to 2021. The score was 50.78 in 2021 which is 35.22 in 2022, according to the BBX.

Speaking with journalists on the sideline of the event, Dr Masrur Reaz said this index reflects the perception of businesspeople based on their experiences with regulatory enforcement and getting services. This index also gives a blueprint of business environment checks at a broad level with its false level.

"Tax payment compliance unpleasable"

Explaining the "paying tax" pillar, Masrur Reaz said, "It's not on tax collection, it's on tax compliance and taxpayers experience how easily they paid tax in 2020."

During the survey, respondents mentioned that tax payment compliance and document compliance were very unpleasable and a few of them also complained about the tax rates, he added.

A businessman makes such a complaint when they face harassment beyond the law, added Masrur.

Access to finance difficult

Access to finance is the least well-performing pillar on the Bangladesh Business Climate Index 2022. About 87% of the respondents mentioned that they found significant challenges in accessing bank loans and financing.

Even though the survey revealed that it was relatively easier to receive loans from non-bank financial institutions, firms still faced significant bottlenecks in terms of credit appraisal, documentary, and collateral requirements. These challenges were more exacerbated for micro, small, and medium enterprises, said the BBX report.

Businessmen are facing problems in accessing finance due to two reasons – problems in LC opening since June last year, and trade finance has almost gone dry, he said.

SMEs are not getting access due to the 9% lending rate cap, he said, adding that the minimum bank loan service charge was 9.2% four years ago for finance to small enterprises in Bangladesh. That is why banks are just complying with the minimum loan disbursement limit set by the Bangladesh Bank for SMEs for window dressing, said Dr Masrur.

85% of the respondents mentioned that they were not getting finance after the phase-out Covid stimulus package, said the report.

Even though the 6-9% interest rate band was initiated in 2020, its effects were felt in the past year as business operations resumed in a full-fledged manner post-Covid.

According to a World Bank report, access to formal finance by MSMEs is limited compared to the average for the South Asian region with an estimated financing gap of \$2.8 billion.

The report mentioned that some of the supply-side constraints included market imperfections, lack of credit appraisal policies, lack of strong credit registry, while demand-side constraints included the lack of financial capabilities and lack of documentation, and lack of credit rating from formal sources.

According to MSMEs, these challenges got aggravated after the 6%-9% interest rate band as many banks would require the same type of credit appraisals, documentary, and collateral requirements from MSMEs as large firms.

Many respondents said they were required to get several bank drafts since land transactions had to be done through bank drafts which was time-consuming.

Land procurement not easy either

On the other hand, about 86 % of respondents mentioned that they experienced bottlenecks in dealing with government agencies while procuring land in Bangladesh.

Dhaka, Mymensingh, and Rajshahi performed relatively better in access to land than Khulna, Rangpur and Chattogram. It was found that the electronics and light engineering sectors found it most difficult to obtain land or register property compared to the wholesale and retail trade sectors, reads the report.

Respondents mentioned verifying accurate ownership of property, and delays in the mutation of land/property are two of the biggest bottlenecks faced by them while procuring land in Bangladesh, said the BBX report.

Business climate in different divisions

Mymensingh and Sylhet offer the best business climate among all divisions in the country with a score of 65.23 and 65.0, respectively, on a scale of 100, according to the BBX report. On the other hand, Rangpur scored the least, 55.76, in this regard, following Khulna at 57.97.

Meanwhile, the Chattogram division with a score of 60.81 continues to outperform Dhaka at 58.61.

What stakeholders say

Addressing the event, MCCI President Md Saiful Islam said, "There are many things going on simultaneously around us, like the dollar crisis, globally soaring energy prices, the overall inflation, a pandemic, and the Russia-Ukraine war. This makes the prevailing situation quite tricky.

"However, we know for certain that the government will leave no stone unturned to reverse this and set the country back on its growth and development path. We are also committed to the development and growth of our economy."

By laying out a detailed picture of the current business landscape, MCCI would, as always, pursue the enabling environment businesses that Bangladesh needs, he added.

Commerce Minister Tipu Munshi was present at the event as the chief guest, while Foreign Secretary Masud Bin Momen, and Bangladesh Investment Development Authority (Bida) Executive Chairman Lokman Hossain Miah were present as special guests.

The commerce minister said, "We are very smart in our words but there are many problems in keeping our promises."

The government wants to reach the \$100-billion exports mark in 2030 but the performance of the leather sector remained underutilised due to the lack of effluent treatment plants, he mentioned.

"We have been talking about the ETP for three years but the issue remains unresolved," the minister said and emphasised concerted efforts by all stakeholders to realise the dream of a developed Bangladesh by 2041.

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Complex taxation, finance key barriers to businesses

Staff Correspondent

27 Jan 2023 00:00:00 | Update: 27 Jan 2023 00:00:56



A complex taxation system, challenging access to finance mostly for small entrepreneurs, and a lengthy and difficult land acquisition process are key constraints in doing business in Bangladesh, despite slight improvements in the business climate indices.

These are the findings of “Bangladesh Business Climate Index (BBX) 2022-23” unveiled at an event in Dhaka’s MCCI auditorium on Thursday. The BBX – which has been developed for two consecutive years – was introduced in 2021.

The Metropolitan Chamber of Commerce and Industry (MCCI) and research organisation Policy Exchange Bangladesh (PEB) jointly prepared the index based on a survey of over 518 qualified responses taken in the July-September period last year.

Aside from recommending improvement in key indices, experts at the event underscored the need modernisation and upgradation of websites of all ministries and departments to ensure the availability of latest data on trade facilities for entities from both home and abroad.

What're the survey findings?

Discussing the survey findings, PEB Chairperson Masrur Reaz said, “Bangladesh has shown improvements in the doing business environment by scoring 61.95 out of 100 in 2022, which was 61.01 in 2021. However, significant efforts are still required in this sector.”

The Bangladesh Business Climate Index (BBX) is based on 10 pillars – Starting a Business, Access to Land, Availability of Regulatory Information, Infrastructure, Labour Regulation, Dispute Resolution, Trade Facilitation, Paying Taxes, Technology Adoption, and Access to Finance.

These pillars contain a total of 35 sub-indicators which have been used to calculate the index.

The survey findings show that the Access to Land indicator dropped by 9.90 per cent to 53.07 in 2022, compared to 58.90 in 2021. Similarly, Paying Taxes declined by 19.66 per cent to 55.21 in 2022, from 68.72 in 2021.

Meanwhile, the Access to Finance indicator came down to 30.65 per cent to 35.22 in 2022 compared to 50.78 in 2021.

Dr Masrur said, “The informal payment required, lengthy land transfer, and involvement of intermediaries are key constraints for Access to Land pillar, while time consuming compliance, high-corporate tax, low tax education and weak taxpayer services are major challenges for Paying Taxes pillar.

“Besides, access to credit process complex, rate capping led to credit rationing, and complex documentary requirements are constraints in the Access to Finance pillar.”

The Starting a Business pillar improved by 2.72 per cent from 68.91 in 2021 to 70.78 in 2022.

Availability of Regulatory Information went up 21.77 in 2022 from 59.83 to 72.85. Infrastructure index improved 3.43 per cent in 2022 from 72.02 scores to 74.49 scores compared to its previous period.

The report also showed that Labour Regulation improved by 12.13 per cent to 74.40 in 2022 from 66.35 in 2021, Dispute Resolution up 11.75 per cent to 64.24 in 2022 from 57.48 in 2021, and Trade Facilitation up 18.58% to 58.61 last year from 49.43 in 2021.

Besides, Technology Adoption improved by 5.03 per cent to 60.60 in 2022 from 57.70 recorded in 2021.

‘Significant bottlenecks’

Dr Masrur said, “Over 60 per cent of respondents mentioned that they found significant bottlenecks in filing and paying both income tax and VAT in Bangladesh. Seventy-six per cent of the respondents mentioned that they experienced an adverse impact on their businesses due to the current tax environment in the country.

“About 87 per cent of the respondents mentioned that they found significant challenges in accessing bank loans and financing in Bangladesh. The challenges were more exacerbated for micro, small and medium enterprises.”

Speaking at the event, MCCI President Md Saiful Islam said, “There are many things going on simultaneously around us, like the USD crisis, soaring global energy prices, overall inflation, a pandemic, and the Russia-Ukraine war. This makes the prevailing situation quite tricky.

“The MCCI has always believed in being the voice of responsible business. However, gauging the business climate of a country is much required to assess its future economic prospects. We can assess the probability of businesses and investments flourishing from this index.”

He added, “Previously, we have seen other indices, including the World Bank’s Ease of Doing Business. Since its discontinuation a few years back, we have felt the need for a similar index to fill this gap.”

Executive Chairman of Bangladesh Investment Development Authority (BIDA) Lokman Hossain Miah said, “We are ready to offer our highest assistance to all investors.

“But everyone must adhere to the official system, and work together to achieve the status of a developed country by 2041.”

Foreign Investors Chamber of Commerce & Industry (FICCI) President Naser Ezaz Bijoy said, “At first, Bangladesh must fulfill the requirement of foreign investors to bring more Foreign Direct Investment (FDI). “Foreign investors search websites to gather information before investing in a country. We have to work on this segment. Besides, logistical issues at ports and airports must be improved to reduce any waste of time.”

DCCI President Md Sameer Sattar underscored the need to form a separate commercial court to directly address dispute resolutions.

Commerce Minister Tipu Munshi said, “If foreign investors face problems in our country, they will not bring any benefits. So, we all have to work together and resolve all problems, and then investment will come automatically.

“We are very smart while speaking, but not while working.”

The minister hoped that Bangladesh would be able to earn \$100 billion from exports by 2030.

Which districts, sectors fared better?

In geographic distribution, Mymensingh district recorded the highest score of 65.23, while Rangpur slumped down to the bottom at 55.76 in 2022. In the index, Sylhet scored 65, Chattogram 60.81, Rajshahi 59.57, Dhaka 58.61, Barishal 58.49, and Khulna 57.97.

The construction sector scored 66.02 in the doing business environment, leather and tannery sector scored 65.33, food and beverage 62.62, readymade garment (RMG) 62.31, transport, storage & communication 61.93, electronics & light engineering 60.93, financial intermediaries 60.82, real estate, renting and business 59.33, wholesale & retail trade 58.84, agriculture and forestry 58.22, pharmaceuticals & chemicals 52.24, and textile 48.02.

The BBX introduced a new innovative business environment index for Bangladesh, which is unique in providing private investors and government agencies with timely and detailed data on regulatory and other barriers to doing business.

Foreign secretary Masud Bin Momen, and BUILD chairperson and also a former MCCI president Nihad Kabir spoke at the launching event among many others.

Bangladesh's score improves in business climate index

Staff Correspondent

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— The Business Post Photo

Bangladesh has shown improvements in the doing-business environment by scoring 61.95 in 2022, which was 61.01 in 2021, according to Bangladesh Business Climate Index (BBX).

The BBX disclosed the information at the launching ceremony of "Bangladesh Business Climate Index 2022-23" at the Metropolitan Chamber of Commerce and Industry (MCCI) Auditorium in Dhaka.

Commerce Minister Tipu Munshi was present there.

MCCI and Policy Exchange of Bangladesh made the index for the sake of Bangladesh's business environment improvement.

According to the index, access to land dropped by 9.90 per cent scoring 53.07 in 2022 and 58.91 in 2021. Meanwhile, paying taxes declined 19.66 per cent scoring 55.21 in 2022 and 68.72 in 2021.

Access to finance also came down 30.65 per cent in 2022 compared to 2021. The score was 50.78 in 2021 which is 35.22 in 2022, according to the BBX.

The other seven business pillars including starting a business, availability of regulatory information, infrastructure, labour regulation, trade facilitation, and technology adoption improved in 2022 compared to previous years.

During the last few years, global businesses and investments have experienced substantial setbacks arising out of, first, the Covid-19 pandemic, and later, the Russia-Ukraine war. A full recovery from the consequences of the pandemic and the war will take some time.

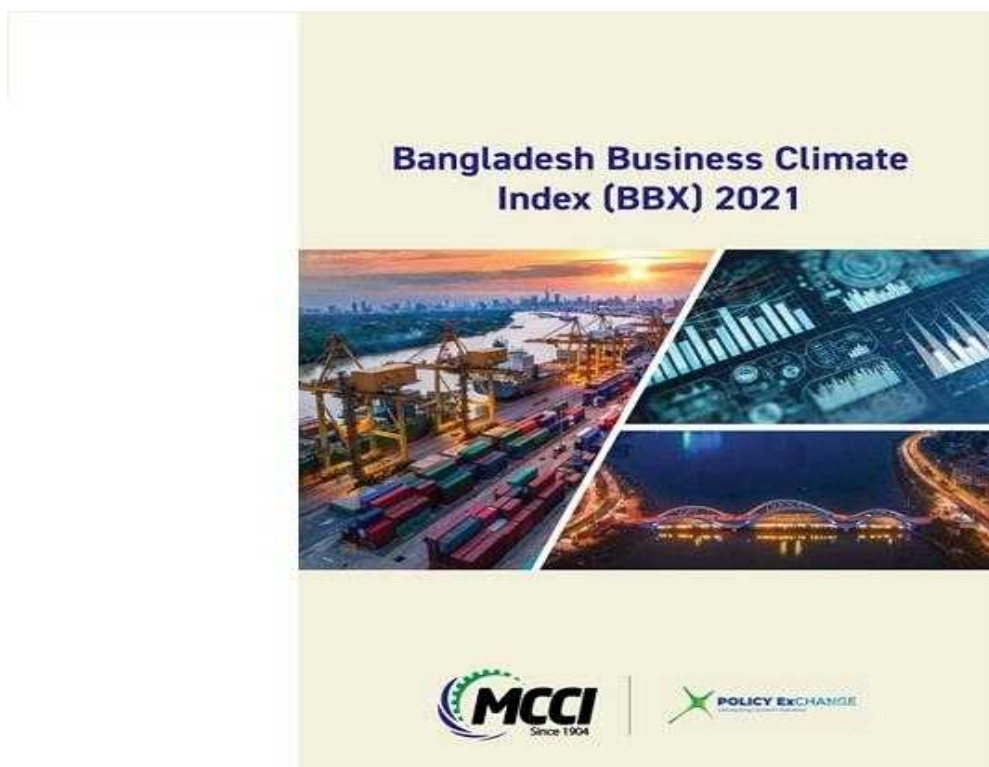
With LDC graduation, which is due in 2026, Bangladesh will start facing increased competition in its export markets. Considering the country's growth perspective and development objectives, the Metropolitan Chamber of Commerce and Industry, Dhaka (MCCI) and Policy Exchange of Bangladesh (PEB) launched an initiative to study the country's business climate.

Termed the "Bangladesh Business Climate Index" (BBX), this locally produced flagship study was first undertaken in 2021, and the 2022-2023 study is the second iteration. It will help potential investors and policymakers prepare specific action programs that support the industry to face the challenges waiting ahead.

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Bangladesh makes progress in business climate index: report

- BSS
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Bangladesh last year made progress in its homegrown business climate index compared to 2021 as per the report titled 'Bangladesh Business Climate Index (BBX) 2022-2023'.

In 2022, the country scored 61.95 out of 100, up from 61.01 in 2021, under the index prepared by the Metropolitan Chamber of Commerce and Industry (MCCI) in the city and the Policy Exchange, Bangladesh (PEB), a private think tank.

Commerce Minister Tipu Munshi today unveiled the index at a seminar at the MCCI in the city.

Foreign Secretary (Senior Secretary) Masud Bin Momen, and Bangladesh Investment Development Authority (BIDA) Executive Chairman (Senior Secretary) Lokman Hossain Miah were present as special guests.

The MCCI and the Policy Exchange Bangladesh jointly prepared the BBX after the World Bank stopped publishing its Ease of Doing Business Index in 2021.

The BBX is based on 10 pillars - starting a business, access to land, availability of regulatory information, infrastructure, labour regulation, dispute resolution, trade facilitation, paying taxes, technology adoption, and access to finance.

Each of these contains sub-indicators and a total of 35 sub-indicators have been used to calculate the index.

According to the BBX, the country's performance dipped in pillars - access to finance, paying tax and access to land to do business while the others registered a slight bump.

Addressing the event, MCCI President Md Saiful Islam said, "There are many things going on simultaneously around us, like the dollar crisis, globally soaring energy prices, the overall inflation, a pandemic, and the Russia-Ukraine war. This makes the prevailing situation quite tricky."

"However, we know for certain that the government will leave no stone unturned to reverse this and set the country back on its growth and development path. We are also committed to the development and growth of our economy," he added.

He said it is my absolute pleasure and honour to welcome you all to this launching event of the Bangladesh Business Climate (BBX) 2022-2023 report.

"We are thrilled to return with the BBX, a project that MCCI family members hold very dear to their hearts. By laying out a detailed picture of the current business landscape, MCCI would, as always, pursue the enabling environment businesses that Bangladesh needs," he added.

"Bangladesh has LDC graduation to face in 2026. With a loss of preferential treatment in export markets, the country might face a difficult time during the transition period. Delving deep into such indices earlier, locating the system's weaknesses, and working on those would be the right approach to face the future. In that regard, BBX 2022-2023 can lead us towards the right development targets," Md Saiful Islam furthered.

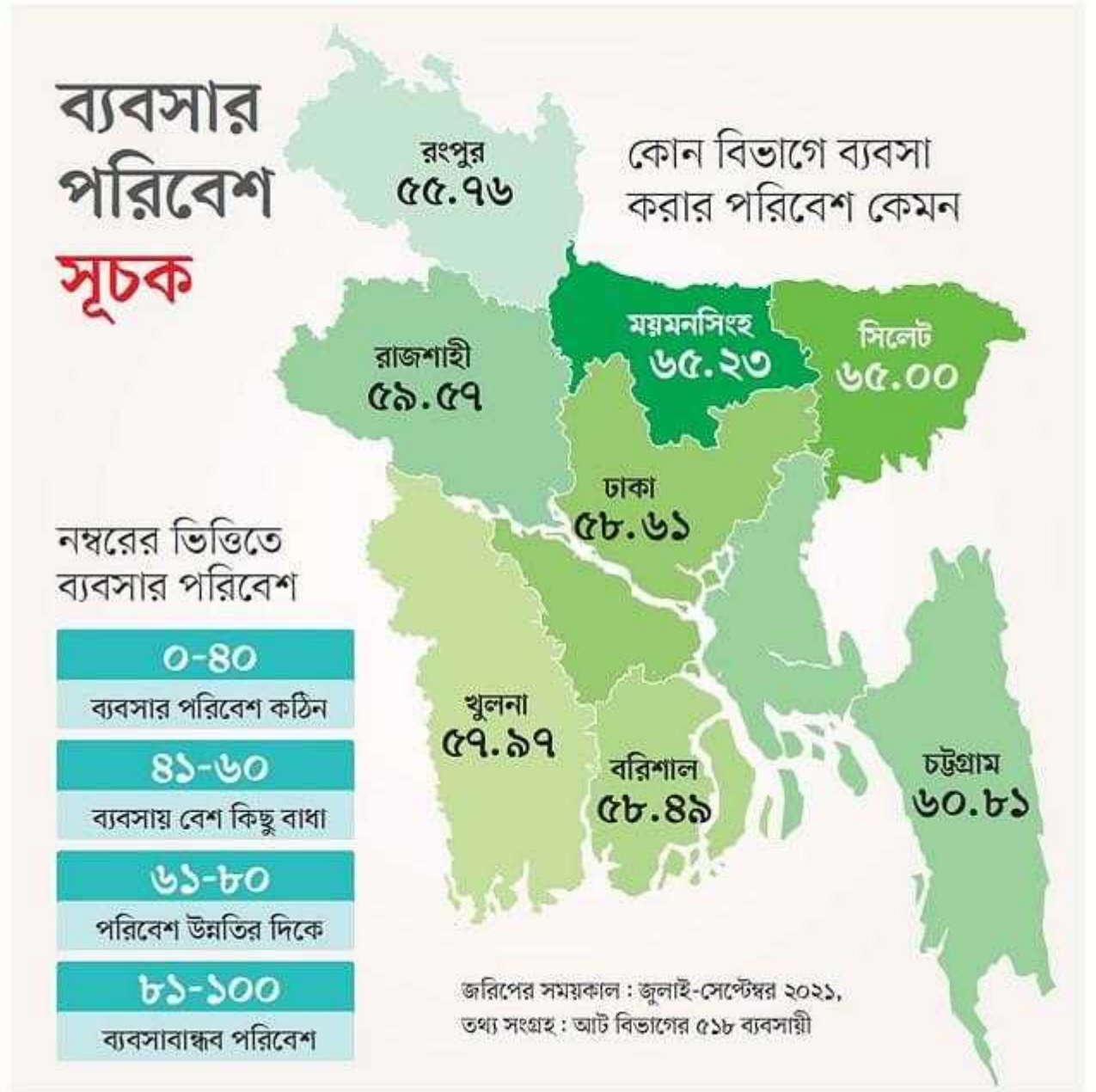
www.prothomalo.com / 27 January 2023

**দেশে ব্যবসার পরিবেশের তিন সূচকের
অবনতি**

নিজস্ব প্রতিবেদক

ঢাকা

প্রকাশ: ২৬ জানুয়ারি ২০২৩, ২২: ৩৮



বাংলাদেশে ব্যবসার পরিবেশের বলার মতো কোনো উন্নতি হয়নি, বরং গত এক বছরে তিনটি সূচকে পরিস্থিতি আরও খারাপ হয়েছে। এমন চিত্রই উঠে এসেছে বিজনেস ক্লাইমেট ইনডেক্স (বিবিএক্স) ২০২২-২৩ জরিপে। এই জরিপের তথ্যানুযায়ী, ব্যবসায়ীদের ব্যাংকঋণ পাওয়া জটিল আকার ধারণ করেছে। কর ও ভ্যাট পরিশোধে হয়রানি আগের চেয়ে বেড়েছে। আবার কারখানা বা ব্যবসার জন্য জমি পাওয়াটাও আগের চেয়ে কঠিন হয়েছে।

দ্বিতীয়বারের মতো বিবিএক্স জরিপ পরিচালনা করেছে মেট্রোপলিটন চেম্বার অব কমার্স অ্যান্ড ইন্ডাস্ট্রি (এমসিসিআই) এবং বেসরকারি গবেষণা প্রতিষ্ঠান পলিসি এক্সচেঞ্জ। ব্যবসা শুরু, জমির প্রাপ্যতা, আইনকানূনের তথ্যপ্রাপ্তি, অবকাঠামো সুবিধা, শ্রমনীতি, বিরোধ নিষ্পত্তি, বাণিজ্য সুবিধা, কর পরিশোধ, প্রযুক্তির ব্যবহার এবং ঋণের প্রাপ্যতা—এই ১০টি সূচকের ওপর ভিত্তি করে জরিপটি করা হয়েছে।

জরিপের তথ্যানুযায়ী, ২০২১ সালে সামগ্রিকভাবে ব্যবসার পরিবেশের সূচকের ১০০ স্কেরের মধ্যে বাংলাদেশ পেয়েছে ৬১ দশমিক শূন্য ১। গত বছর সেই স্কোর সামান্য বেড়ে ৬১ দশমিক ৯৫ হয়। সূচকের মানে উল্লেখযোগ্য অগ্রগতি না হওয়ার বড় কারণ ১০টি সূচকের মধ্যে ৪টির অবস্থা খারাপ। বাকি ৬টি সূচক উন্নতির দিকে। ১০ সূচকের মধ্যে সবচেয়ে ভালো অবস্থানে রয়েছে অবকাঠামো। আর সবচেয়ে খারাপ ঋণের প্রাপ্যতা।

গত বছরের জুলাই থেকে সেপ্টেম্বর সময়ে আটটি বিভাগের সেবা, উৎপাদন ও কৃষি খাতের ৫১৮ জন ব্যবসায়ীর ওপর বিবিএক্স জরিপটি পরিচালনা করা হয়। তাদের মধ্যে ৭৫ শতাংশ কুটির ও ক্ষুদ্র, ১০ শতাংশ মাঝারি ও ১৫ শতাংশ বৃহৎ শিল্পের উদ্যোক্তা। আজ বৃহস্পতিবার রাজধানীর মতিঝিলে এমসিসিআই কার্যালয়ে জরিপের এ তথ্য আনুষ্ঠানিকভাবে প্রকাশ করা হয়। অনুষ্ঠানে প্রধান অতিথি ছিলেন বাণিজ্যমন্ত্রী টিপু মুনশি।



ব্যবসার পরিবেশ সূচকের জরিপের ফলাফলের প্রকাশনা হাতে অনুষ্ঠানের প্রধান অতিথি বাণিজ্যমন্ত্রী টিপু মুনশিসহ অন্যরা। মেট্রো চেম্বার ও পলিসি এক্সচেঞ্জ যৌথভাবে এই জরিপ করেছে। বৃহস্পতিবার রাজধানীর মতিঝিলে মেট্রো চেম্বার কার্যালয়েছি: প্রথম আলো

টানা দেড় দশক ‘ইজ অব ডুয়িং বিজনেস’ বা সহজে ব্যবসা সূচক প্রতিবেদন প্রকাশ করে বহুজাতিক সংস্থা বিশ্বব্যাংক। বিশ্বের ১৯০টি দেশ নিয়ে বিশ্বব্যাংকের প্রতিবেদনটি তৈরিতে অনিয়ম প্রমাণিত হওয়ায় ২০২০ সালের পর প্রতিবেদনটি প্রকাশ বন্ধ করে দেয় সংস্থাটি। বিশ্বব্যাংকের সর্বশেষ প্রতিবেদনে ১৯০টি দেশের মধ্যে বাংলাদেশের অবস্থান ছিল ১৬৮তম। ২০২০ সালে সংস্থাটির ১০০ স্কেরের মধ্যে বাংলাদেশ পেয়েছিল ৪৫।

বিবিএক্স জরিপের প্রতিবেদন প্রকাশ অনুষ্ঠানে স্বাগত বক্তব্যে এমসিসিআই সভাপতি সায়ফুল ইসলাম বলেন, ‘বিশ্বব্যাংক সহজে ব্যবসা সূচক প্রতিবেদন প্রকাশ বন্ধ করার পর সেই শূন্যস্থান পূরণে কাছাকাছি একটি সূচক আমরা তৈরি করেছি। এর মাধ্যমে ব্যবসার পরিবেশ উন্নতি করতে কোথায় কোথায় দুর্বলতা আছে, তা খুঁজে বের করা সম্ভব হবে।’

জরিপের ফলাফল তুলে ধরেন পলিসি এক্সচেঞ্জের চেয়ারম্যান মাশরুর রিয়াজ। তিনি বলেন, ব্যবসার পরিবেশের তিন সূচক—জমির প্রাপ্যতা, কর পরিশোধ ও ঋণপ্রাপ্যতায় গত বছর বেশ অবনতি হয়েছে। সংস্কার কর্মসূচি ছাড়া এই জায়গায় উন্নতির সুযোগ কম।

কোনো সূচকের স্কোর যদি ০ থেকে ৪০-এর মধ্যে থাকে, তার মানে হলো দেশে ব্যবসার পরিবেশ খুবই কঠিন। ঋণপ্রাপ্যতা সূচকে স্কোর ৩৫ দশমিক ২২। ২০২১ সালে এটি ছিল ৫০ দশমিক ৭৮। জরিপে ৮৭ শতাংশ ব্যবসায়ী ব্যাংক ঋণ ও অর্থায়ন পেতে ব্যাপক চ্যালেঞ্জের কথা জানান।

কোনো সূচকের স্কোর ৪১ থেকে ৬০-এর মধ্যে থাকা মানে সেখানে ব্যবসায় বেশ কিছু বাধা রয়েছে। এ স্কোরের মধ্যে আছে তিনটি সূচক। তার মধ্যে ৫৩ দশমিক শূন্য ৭ শতাংশ নিয়ে তলানিতে আছে জমির প্রাপ্যতা সূচক। ২০২১ সালে এই সূচকে স্কোর ছিল ৫৮ দশমিক ৯০। জরিপে অংশ নেওয়া ৮৬ শতাংশ ব্যবসায়ী জানান, জমি ক্রয়-বিক্রয়ে তাঁরা সরকারি সংস্থার হয়রানির মুখে পড়েছেন। এ ছাড়া বাণিজ্য সুবিধা সূচকে স্কোর ৫৮ দশমিক ৬১ এবং কর পরিশোধ সূচকে স্কোর ৫৫ দশমিক ২১। কর পরিশোধ সূচকে ২০২১ সালে স্কোর ছিল ৬৮ দশমিক ৭২। জরিপে অংশ নেওয়া ৬০ শতাংশের বেশি ব্যবসায়ী আয়কর ও ভ্যাট পরিশোধে হয়রানির শিকার হয়েছেন বলে জানান। এমনকি ৭৬ শতাংশ মন্তব্য করেছে, বর্তমান করব্যবস্থার কারণে তাঁদের ব্যবসায় বিরূপ প্রভাব পড়ছে।

আবার কোনো সূচকের স্কোর ৬১ থেকে ৮০-এর মধ্যে থাকা মানে দেশে ব্যবসার পরিবেশ উন্নতির দিকে। এ স্কোরের মধ্যে আছে ছয়টি সূচক। তার মধ্যে ৬০ দশমিক ৬০ স্কোর নিয়ে তলানিতে আছে প্রযুক্তির ব্যবহার। অর্ধেকের বেশি ব্যবসায়ী বলেছেন, তাঁরা নতুন প্রযুক্তির যন্ত্রপাতি ও সফটওয়্যারে বিনিয়োগ করেছেন। এ ছাড়া বিরোধ নিষ্পত্তি সূচকে স্কোর ৬৪ দশমিক ২৪, ব্যবসা শুরুর সূচকে ৭০ দশমিক ৭৮, আইনকানুনের তথ্যপ্রাপ্তি সূচকে ৭২ দশমিক ৮৫, শ্রমনীতি সূচকে ৭৪ দশমিক ৪০ স্কোর এবং অবকাঠামো সূচকে বাংলাদেশের স্কোর ৭৪ দশমিক ৮৫। অন্যদিকে ৮১ থেকে ১০০ স্কোর থাকলে বলা হয়, পরিবেশ ব্যবসাবান্ধব। এ স্কোরে কোনো সূচক আপাতত নেই।

জরিপে দেখা গেছে, ১০টি সূচকে খাতভেদে ব্যবসায়ীদের সমস্যাও ভিন্ন ভিন্ন। ব্যবসা শুরু করা ওষুধ ও রাসায়নিক খাতের ব্যবসায়ীদের জন্য তুলনামূলক সহজ হলেও পাইকারি ও খুচরা ব্যবসা অনেক কঠিন। আবার ব্যবসার পরিবেশের স্কোরে ময়মনসিংহ বিভাগ এগিয়ে। রংপুর সবচেয়ে পিছিয়ে। এ ক্ষেত্রে ময়মনসিংহে স্কোর ৬৫ দশমিক ২৩ আর রংপুরের স্কোর ৫৫ দশমিক ৭৬।

প্রধান অতিথির বক্তব্যে বাণিজ্যমন্ত্রী টিপু মুনশি বলেন, ‘পদে পদে যদি সমস্যা থাকে, তাহলে আমরা যতই প্রচার-প্রচারণা চালাই না কেন, বিদেশি বিনিয়োগকারীরা আগ্রহী হবে না। আমরা মুখে যা বলছি, বাস্তব চিত্র কিন্তু ভিন্ন। সাভারের চামড়াশিল্প নগরীর সিইটিপি (কেন্দ্রীয় বর্জ্য পরিশোধনাগার) আন্তর্জাতিক মানে নিয়ে যাওয়ার বিষয়ে তিন বছর ধরে কথা হচ্ছে। কোনো অগ্রগতি হচ্ছে না। আমরা কথায় অনেক স্মার্ট, তবে কাজে তেমনটা নই।’

বিডার নির্বাহী চেয়ারম্যান লোকমান হোসেন মিয়া বলেন, বিডার ওয়ান-স্টপ সার্ভিস (ওএসএস) বা এক দরজায় সেবা নিয়ে যেসব সমস্যা রয়েছে তা তিন-চার মাসের সমাধান হয়ে যাবে।

জরিপের প্রতিবেদন নিয়ে মুক্ত আলোচনায় অংশ নিয়ে এমসিসিআইয়ের সাবেক সভাপতি নিহাদ কবির বলেন, বিদেশি বিনিয়োগকারীরা প্রথমে প্রশ্ন করেন ব্যবসায় বিরোধ হলে নিষ্পত্তি কীভাবে করা হয়। ফলে দ্রুত সময়ের বিরোধ নিষ্পত্তির জন্য কার্যকর উদ্যোগ দরকার।

জরিপের তথ্য প্রকাশ অনুষ্ঠানে আরও বক্তব্য দেন পররাষ্ট্রসচিব মাসুদ বিন মোমেন, ইনভেস্টর চেম্বার অব কমার্স অ্যান্ড ইন্ডাস্ট্রির (এফআইসিসিআই) সভাপতি নাসের এজাজ বিজয়, ঢাকা চেম্বারের সভাপতি সামির সান্তার, বিনিয়োগ উন্নয়ন কর্তৃপক্ষ (বিডা) নির্বাহী সদস্য মোহসিনা ইয়াসমিন প্রমুখ।

ব্যবসার পরিবেশ সূচকে উন্নতি

নিজস্ব প্রতিবেদক

২৭ জানুয়ারি, ২০২৩ ০০:০০শেষার

বাংলাদেশ ব্যবসায়িক পরিবেশে উন্নতি করেছে। ২০২২ সালে এর স্কোর হয়েছে ৬১.৯৫, যা ২০২১ সালে ছিল ৬১.০১। গতকাল বৃহস্পতিবার ঢাকায় মেট্রোপলিটন চেম্বার অব কমার্স অ্যান্ড ইন্ডাস্ট্রি (এমসিসিআই) অডিটরিয়ামে ‘বাংলাদেশ বিজনেস ক্লাইমেট ইনডেক্স ২০২২-২৩’-এর উদ্বোধনী অনুষ্ঠানে বিবিএক্স এই তথ্য প্রকাশ করা হয়।

বাংলাদেশের ব্যবসায়িক পরিবেশের উন্নতির স্বার্থে এমসিসিআই এবং পলিসি এক্সচেঞ্জ অব বাংলাদেশ এই সূচক তৈরি করেছে।

সূচক অনুসারে, জমিতে প্রবেশাধিকার ৯.৯০ শতাংশ কমেছে, যা ২০২২ সালে স্কোর ৫৩.০৭ এবং ২০২১ সালে ৫৮.৯১ স্কোর ছিল। এদিকে ২০২২ সালে ৫৫.২১ এবং ২০২১ সালে ৬৮.৭২ স্কোর করে ১৯.৬৬ শতাংশ কমেছে।

বিবিএক্স অনুসারে, অর্থের জোগানও ২০২১ সালের তুলনায় ২০২২ সালে ৩০.৬৫ শতাংশ কমেছে। ২০২১ সালে স্কোর ছিল ৫০.৭৮, যা ২০২২ সালে ৩৫.২২।

ব্যবসা শুরু করা, নিয়ন্ত্রক তথ্যের প্রাপ্যতা, অবকাঠামো, শ্রম নিয়ন্ত্রণ, বাণিজ্য সুবিধা এবং প্রযুক্তি গ্রহণসহ অন্য সাতটি ব্যবসায়িক স্তম্ভ ২০২২ সালে আগের বছরের তুলনায় উন্নত হয়েছে।

অনুষ্ঠানে বক্তারা বলেন, বিশ্বব্যাপী ব্যবসা এবং বিনিয়োগ প্রথমে কভিড-১৯ মহামারি এবং পরে রাশিয়া-ইউক্রেন যুদ্ধের কারণে ধাক্কা খেয়েছে। এ থেকে সম্পূর্ণ পুনরুদ্ধার হতে কিছুটা সময় লাগবে। এর আগে এই প্রতিবেদনটি প্রথম ২০২১ সালে করা হয়েছিল।

বাংলাদেশ বিজনেস ক্লাইমেট ইনডেক্স

দেশের ব্যবসা পরিবেশে উন্নতি যৎসামান্য

নিজস্ব প্রতিবেদক

জানুয়ারি ২৭, ২০২৩



বিদ্যায়ী বছর দেশের ব্যবসা পরিবেশ সূচকে উন্নতি ঘটেছে মাত্র দশমিক ৯৪ পয়েন্ট। ভূমির প্রাপ্যতা, কর পরিশোধ ও মূলধন প্রাপ্যতার অবনতি ঘটায় সূচকে বড় পরিবর্তন লক্ষ্য করা যায়নি। গতকাল রাজধানীর মতিঝিলে এমসিসিআই কার্যালয়ে আয়োজিত এক অনুষ্ঠানে বাংলাদেশ বিজনেস ক্লাইমেট ইনডেক্স (বিবিএক্স) ২০২২-২৩ শীর্ষক এ সূচকের তথ্য উপস্থাপন করা হয়। এটি তৈরি করেছে মেট্রোপলিটন চেম্বার অব কমার্স অ্যান্ড ইন্ডাস্ট্রিজ (এমসিসিআই) ও পলিসি এক্সচেঞ্জ বাংলাদেশ (পিইবি)।

এতে বলা হয়, গত বছর ব্যবসা পরিবেশ সূচক দাঁড়িয়েছে ৬১ দশমিক ৯৫ পয়েন্টে, যা ২০২১ সালে ছিল ৬১ দশমিক শূন্য ১ পয়েন্ট। অর্থাৎ এক বছরের ব্যবধানে সূচকের ১০টি ভিন্ন দিক বিবেচনায় এ সূচক তৈরি করা হয়েছে।

সূচকে দেখা গেছে, নীতিগত তথ্যের প্রাপ্যতা বেড়েছে ২১ দশমিক ৭৭ শতাংশ। তবে ব্যবসায় অর্থায়ন পাওয়ার ক্ষেত্র সংকুচিত হয়েছে। ২০২১ সালে এটির স্কোর ছিল ৫০ দশমিক ৭৮ পয়েন্ট। তবে চলতি বছর তা কমে ৩৫ দশমিক ২২ পয়েন্টে নেমেছে। জমির প্রাপ্যতা কমেছে ৯ দশমিক ৯০ শতাংশ এবং কর প্রদানের হার কমেছে ৫ দশমিক শূন্য ৩ শতাংশ।

অনুষ্ঠানে মূল প্রবন্ধ উপস্থাপন করেন পলিসি এক্সচেঞ্জ কমিশনের (পিইবি) চেয়ারম্যান ড. মাশরুর রিয়াজ। প্রধান অতিথি হিসেবে উপস্থিত ছিলেন বাণিজ্যমন্ত্রী টিপু মুনশি এমপি। বিশেষ অতিথি হিসেবে উপস্থিত ছিলেন পররাষ্ট্র মন্ত্রণালয়ের জ্যেষ্ঠ সচিব মাসুদ বিন মোমেন, বাংলাদেশ বিনিয়োগ উন্নয়ন কর্তৃপক্ষের (বিডা) নির্বাহী চেয়ারম্যান (জ্যেষ্ঠ সচিব) লোকমান হোসেন মিয়া।

প্রধান অতিথির বক্তব্যে বাণিজ্যমন্ত্রী টিপু মুনশি বলেন, এসএমই উদ্যোক্তারা নানা কারণে ঋণ পেতে বাধার সম্মুখীন হন, এটা ঠিক। তাদের ঋণ পাওয়ার ক্ষেত্রে বিডা ভূমিকা রাখতে পারে। সরকারি কর্মকর্তারা কথাবার্তায় স্মার্ট হলেও কাজে স্মার্ট নয়। তিন বছর ধরে সাতারের চামড়া শিল্প নগরীর সিইটিপির উন্নয়নের তাগিদ দেয়া হচ্ছে। তারা সেটাকে গুরুত্ব দিচ্ছে না। সিইটিপি উন্নত হলে, অর্থাৎ সেখানে ব্যবসার পরিবেশ ঠিক হলে বর্তমানের চেয়ে কয়েক বিলিয়ন ডলার বেশি রফতানি সম্ভব।

ড. মাশরুর রিয়াজ বলেন, বাংলাদেশের অর্থনীতিতে এসএমই একটি উল্লেখযোগ্য খাত। এ খাতের উদ্যোক্তাদের বেশির ভাগই নারী। তাদের নিজের নামে উল্লেখ করার মতো সম্পদ থাকে না। যা থাকে, হয়তো

স্বামীর নামে নয়তো বাবার নামে। ফলে তারা আর্থিক প্রতিষ্ঠানগুলোয় ঋণের বিপরীতে কোনো জামানত দিতে পারেন না। তাই অর্থায়নের সুবিধা থেকেও বঞ্চিত হন।

তিনি আরো বলেন, ঢাকা ও চট্টগ্রামের বাইরের এলাকাগুলোয় করদাতার সংখ্যা নামমাত্র। কর দেয়ার ক্ষেত্রে অনেকগুলো জটিলতা দেখা যায়। পদ্ধতিগত ও নীতিগত জটিলতাও রয়েছে। ফলে অনেকেই ট্যাক্স দেয়ার ক্ষেত্রে উৎসাহ পান না। এখানে অনেক বেশি কাজ করা দরকার।

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এমসিসিআই র বিবিএক্স প্রকাশ

ব্যবসা পরিবেশে সামান্য অগ্রগতি

যুগান্তর প্রতিবেদন

২৭ জানুয়ারি ২০২৩, ১২:০০ এএম | প্রিন্ট সংস্করণ

আগের বছরের তুলনায় ২০২২ সালে ব্যবসার পরিবেশের সামান্য অগ্রগতি হয়েছে। এ সময় অর্থায়ন নিয়ে উদ্যোক্তাদের সবচেয়ে বেশি বেগ পোহাতে হয়। ২০২১ সালের তুলনায় ২০২২-এ অর্থায়নের সমস্যা প্রকট আকার ধারণ করে। জমির প্রাপ্যতা এবং কর পরিশোধ পরিস্থিতিও খারাপ হয়েছে। অবশ্য অবকাঠামো, শ্রম বিধিবিধান, বিরোধ নিষ্পত্তি ও আন্তঃসীমান্ত বাণিজ্য পরিস্থিতির সামান্য উন্নতি হয়েছে।

বাংলাদেশ বিজনেস ক্লাইমেট ইনডেক্স (বিবিএক্স) প্রতিবেদনে এ তথ্য জানানো হয়েছে। মেট্রোপলিটন চেম্বার অব কমার্স অ্যান্ড ইন্ডাস্ট্রিজ (এমসিসিআই) এবং পলিসি এক্সচেঞ্জ বাংলাদেশ (পিইবি) যৌথভাবে মাঠ জরিপের মাধ্যমে বিবিএক্স প্রকাশ করে। বৃহস্পতিবার রাজধানীর এমসিসিআই কার্যালয়ে আয়োজিত এক অনুষ্ঠানে প্রতিবেদনের ফলাফল তুলে ধরা হয়। এতে প্রধান অতিথি ছিলেন বাণিজ্যমন্ত্রী টিপু মুনশি। বিশেষ অতিথি ছিলেন পররাষ্ট্র সচিব মাসুদ বিন মোমেন, বাংলাদেশ বিনিয়োগ উন্নয়ন কর্তৃপক্ষের (বিডা) নির্বাহী চেয়ারম্যান লোকমান হোসেন মিয়া।

মূল প্রবন্ধে পলিসি এক্সচেঞ্জ বাংলাদেশের চেয়ারম্যান ড. মশরুর রিয়াজ বলেন, ব্যবসাসংক্রান্ত ১০টি সূচকের ওপর ভিত্তি করে জরিপ চালানো হয়েছে। এগুলো হলো ব্যবসা শুরু, জমির সহজলভ্যতা, তথ্যের সহজলভ্যতা, অবকাঠামো, শ্রম বিধিবিধান, বিরোধ নিষ্পত্তি, বাণিজ্য সহজীকরণ, কর পরিশোধ, প্রযুক্তির অভিযোজন ও ঋণের প্রাপ্যতা। গত বছরের জুলাই থেকে সেপ্টেম্বর পর্যন্ত ৫১৮ জন উদ্যোক্তার ওপর জরিপ চালানো হয়েছে। বাংলাদেশে ১০টির মধ্যে ৩টি সূচকের অবস্থা আগের বছরের চেয়ে খারাপ হয়েছে। এগুলো হচ্ছে জমির সহজলভ্যতা, কর পরিশোধ ও ঋণের প্রাপ্যতা। বাকি সূচকগুলোর অগ্রগতি হয়েছে একেবারেই নগণ্য। ১০০ পয়েন্টের মধ্যে সমন্বিত পয়েন্টের অবস্থান ৬১ দশমিক ৯৫, যেখানে গত বছর ছিল ৬১ পয়েন্ট। সামগ্রিকভাবে বলা হয়েছে, ব্যবসার পরিবেশ উন্নতির দিকে। তবে উন্নতিতে আরও পদক্ষেপ নিতে হবে।

কোন দেশে ব্যবসার করার পরিবেশ কেমন, সেটি তুলে ধরতে বিশ্বব্যাংক ২০০৫ সাল থেকে ‘ইজ অব ডুয়িং বিজনেস’ বা সহজে ব্যবসা সূচক প্রতিবেদন প্রকাশ করে আসছিল। বিশ্বের ১৯০টি দেশ নিয়ে বিশ্বব্যাংকের প্রতিবেদনটি তৈরিতে অনিয়ম প্রমাণিত হওয়ায় প্রতিবেদন প্রকাশ করা হচ্ছে না। বিশ্বব্যাংকের আদলেই এমসিসিআই ও পিইবি ২০২১ সাল থেকে বিবিএক্স প্রকাশ করে আসছে।

অনুষ্ঠানে সাংবাদিকদের প্রশ্নের জবাবে বাণিজ্যমন্ত্রী টিপু মুনশি বলেন, মূল্যবৃদ্ধি তখনই করা হয়, যখন প্রয়োজন হয়। সব হিসাবনিকাশ করে চিনির দাম যতটুকু বাড়ানো দরকার, ততটুকু বাড়ানো হয়েছে। দাম বাড়ানো না হলে বাজারে চিনি পাওয়াই যাবে না। আবার যখন কমার প্রয়োজন, তখন কমবে। অপর প্রশ্নের জবাবে তিনি বলেন, দেশে যে পরিমাণ চিনি উৎপাদন হয়, তা মোট প্রয়োজনের ১ শতাংশ। তাই চিনির দামের ক্ষেত্রে এটা কোনো প্রভাব ফেলতে পারে না। আন্তর্জাতিক বাজারে চিনির দাম বেড়েছে। এ কারণে সমস্যা হয়েছে। পাশাপাশি চেষ্টা করছি যাতে ভ্যাটটা একটু কমিয়ে দেওয়া হয়, যাতে দামে প্রভাব পড়ে।

বাণিজ্যমন্ত্রী বলেন, নিত্যপণ্যের এলসি খুলতে বাংলাদেশ ব্যাংক চারটি রাষ্ট্রায়ত্ত্ব ব্যাংককে নির্দেশ দিয়েছে। ব্যাংক তাদের আস্থার ভিত্তিতে পণ্য আমদানিতে এলসি খুলে থাকে। সে আস্থার জায়গা থেকেই ব্যাংকগুলো বড় বড় প্রতিষ্ঠানের এলসি খুলছে। ছোট গ্রুপগুলোও ব্যাংক টু গ্রাহকের আস্থার ভিত্তিতে এলসি খুলে থাকে। ব্যাংকগুলোয় নির্দেশ দেওয়া হয়েছে রমজানের পণ্যের এলসি যেন অগ্রাধিকারের ভিত্তিতে খুলে থাকে।