

# **Financial Opportunities and Challenges of Diploma Graduates to Become Entrepreneur**

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## **Acknowledgment**

The purpose of the paper is to explore the scopes of financial assistance during startup of an entrepreneurship and challenges a diploma graduate entrepreneur faces during his business. That might help the diploma graduate entrepreneurs and TVET planers for making policies.

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## Abstract

This study highlights the scopes of financial assistance that an entrepreneur can avail from government, banks and NGOs. Again, the challenges related to financial assistance from parents, relatives, friends, banks, NGOs. etc. The data were collected from 15 financial institutions (09 banks, 06 NGOs) of Gopalganj district, 100 diploma graduate's entrepreneurs of different districts in Bangladesh. Two Focus Group Discussion (FGD) have done in Dhaka Polytechnic Institute & Gopalganj Polytechnic Institute respectively. Four Key Informant Interview (KII) have done from DTE & BTEB officials and researchers. The study shows most of the graduates are from ICT (computer and telecom) sectors. The second most are from Mechanical/Power/Automobile/RAC & Food technology. Most of the diploma graduates started their business at the age of 18-29 yrs. Most of the diploma graduates initial capital is very low (1-2 lakh taka only). Majority of them needed taking loan from financial institutions at the start up and the amount of targeted loan was small (1-2lakhs). E-Commerce business is popular as its initial required capital is small. More than half of the entrepreneurs did not get financial assistance due to lack of experience. Moreover, 50% entrepreneurs did not get priority as a diploma engineer. Most of the entrepreneur tried to get loan from their parents, relatives, friends and some are from bank & NGOs. Due to financial issues family cannot support them although the graduates are of the top priority to their family. A significant percent of diploma graduates claim that the amount of bank loan is small, opportunity for new entrepreneurs is really poor. Entrepreneurs want an easier bank loan policy and special opportunity as a new entrepreneur. Again, they want subsidy or incentive from government. The study finds some implications. More emphasize should be given to the ICT graduates and the graduates of Mechanical, Power, Automobile, RAC technologies. Government, Banks, NGOs should give emphasize to finance diploma graduates entrepreneurs. Innovative, energetic and confident diploma graduates should be given more chances to get loan. Small entrepreneurs are needed to be special priority. Medium and large loan is not sufficient for the entrepreneur. It is badly needed to increase funding in this sector. Financial Institutions should accept diploma graduate's certificates as a mortgage facility. Polytechnic Institutes may act as a guarantor for the trustworthy entrepreneurs.

## Chapter One: Introduction

### 1.1 Introduction

Reducing unemployment of youth has become one of the most difficult challenges for Bangladesh where every year huge number of youths entering into the job market. At the same time the country is going through Demographic Dividend. So in a nutshell, the country is going through unemployment crises. Bear the fact in mind, the government has been taking initiatives to address the unemployment challenges. Strengthening Technical and Vocational Education and Training (TVET) is one of them. Every year more 3.5 lakh students enrolled diploma engineering program. [BTEB enrollment report - 2021]. After passing these diploma graduates extensively suffers unemployment crises. It is hardly possible to foster economic growth without ensuring entrepreneurial effort of this large group of youth. This youth are better educated, technically sound, visionary and ambitious too. As a result a self-driven and energetic young generation is expecting to enter the entrepreneurial market. They have the potential to bring Bangladesh to the golden age of development which will lead the country to vision 2041 of developed country. Although so many initiatives taken by the government, still entrepreneurship development is not satisfactory. For diploma graduates the scenario is even worse. So many causes are identified behind this but financial barrier is considered as the most important one. Government has taken initiatives but output is not up to the mark. So definitely there is a gap. This study is an endeavor to find out the gap. This study will find out financial opportunities provided by financial institutions and challenges getting financial assistance that graduates faces. Primary and secondary data are collected from diploma graduate entrepreneurs, banks, NGOs, teachers of polytechnic institutes, TVET officials and researchers through survey questionnaire, FGD, KII and desk review.



## 1.2 Perspectives

According to the report of the newspaper “The Daily Star” published on 24<sup>th</sup> Sep, 2021 based on World Economic Forum's (WEF) Inclusive Development Index-2018, Bangladesh ranks 34th, close to China (26th), and ahead of Pakistan (47th) and India (62nd), as of January 22, 2018 (when the IDI was published). One of the major contributors to this growth has been the growth of the start-up arena in Bangladesh. Thus, Young Entrepreneurs are representing our country in front of the abroad.

To sustain the reputation level of our country in this field the Diploma graduates can definitely play a vital role. Government of the People Republic of Bangladesh also emphasizing a lot to inspire Diploma graduates in becoming an entrepreneur to gain the status of developed country by 2041. Although, there are many challenges of becoming entrepreneur for the diploma graduates but the most popular challenge are their financial difficulties. The importance in becoming an entrepreneur for the diploma graduates is knows no bounds now a days to cope with the modern world as well as to empower our young generations. But, when they try to implement some ideas upon creativity they lag behind due to financial barriers.

In this study, we will try to explore the opportunities and challenges faced by diploma graduates in becoming an entrepreneur so that they can pre informed what facilities they might get from different financial institutions like State owned and Private Banks and NGOs as well as challenges they might face. Even if they get financial facilities from these institutions whether that amount of loans or facilities is quite enough or not to continue their business while being an entrepreneur as a diploma graduates. The researchers stand upon this theme. The perspective of the paper is to found some key points along with the objective to increase the number of diploma graduate entrepreneur.

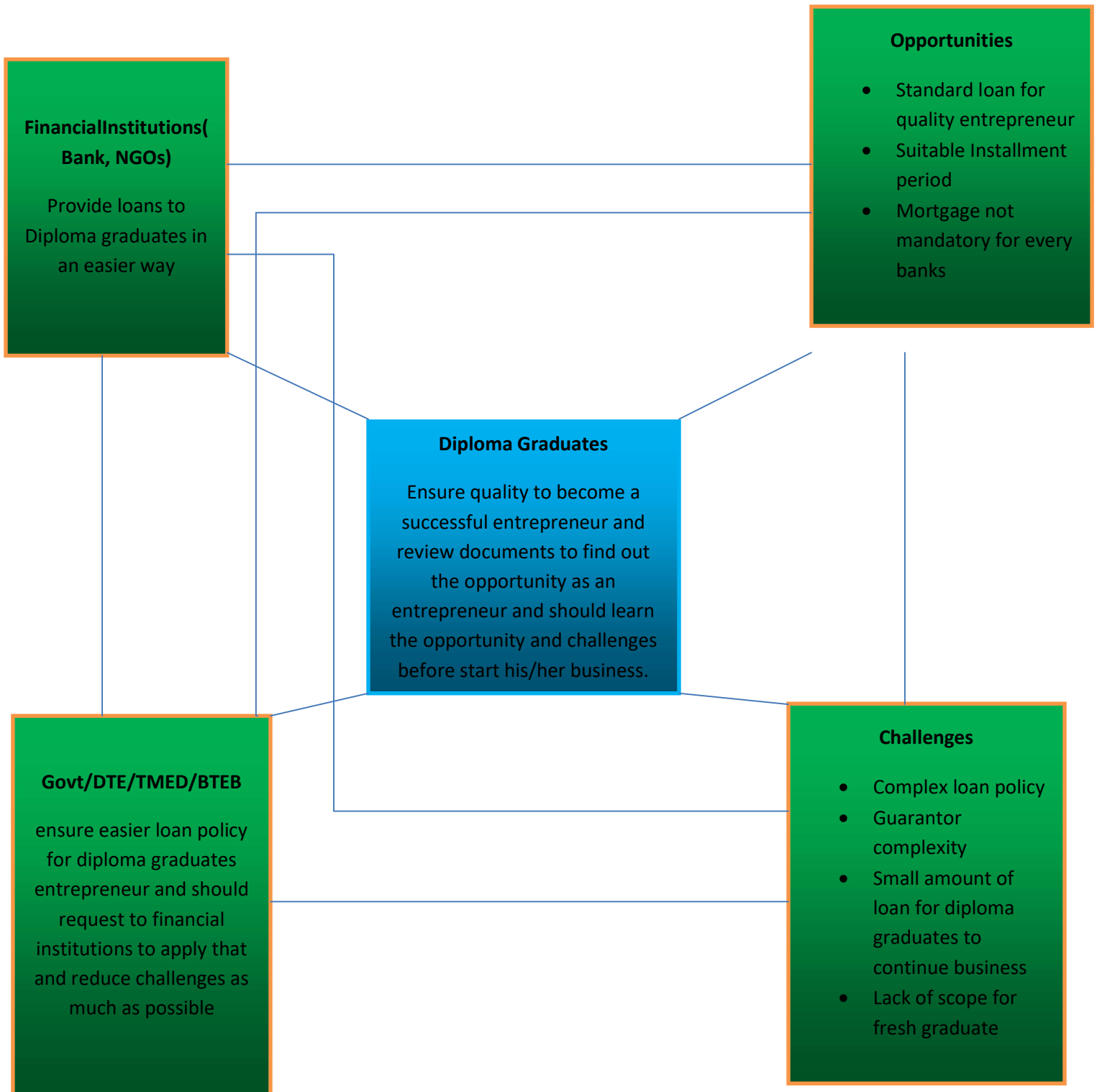
### 1.3 Statement of the problem

Every year Bangladeshi polytechnic Institutes under Technical and Vocational Education and Training (TVET) produce thousands of graduates and they run for getting suitable employment opportunities. In developing countries like us employment opportunities are a major crisis. Also, graduates fail to create market demand with their traditional degrees. There is rare similarity between institutional education and job market education. This is why, fresh graduates from these institutions start reading job related books for getting suitable employment opportunities or stay home as a burden of the family as well as for the country. Do these institutions fail to create market demand and job opportunities for graduates by their degree? The left-out graduate becomes disheartened and frustrated due to a lack of opportunities in getting suitable employment. To make these frustrated graduates, from job seekers to job creators “Entrepreneurship” is the best way. Entrepreneurship plays a very crucial role in socio-economic development in a developed or developing country like Bangladesh. But, in becoming an entrepreneur they need financial support to start their business from families, financial institutions like state owned and private commercial banks, NGOs or from relatives. Besides, most of the graduates even don't know about the opportunities they have to start a business from government or private sectors as well as they have poor knowledge what challenges they might face to become a successful entrepreneur. Hence, this is really important to find or explore the opportunities and challenges in becoming an entrepreneur for a diploma graduate. Entrepreneurship is the process of designing, launching, and setting up a business, taking on financial risks in the hope of profit. According to UNESCO (2006), Entrepreneurship Education describes as “a collection of formalized teachings that informs, trains, and educates anyone interested in participating in socio-economic development through a project to promote entrepreneurship awareness, business creation, or small business development”. Our government is highly focusing to become an entrepreneur and inspiring fresh graduates providing many workshops, seminars & training programs. Many public and private universities have already paid attention to Entrepreneurial education and they have introduced the course to their student about Entrepreneurship. But the rate of unemployment, poor level of industrialization introduces us to Bangladesh could not make significant development in Entrepreneurial Education. Among them, diploma graduates are highly targeting to change the economy being an entrepreneur. Indeed, not everybody who had completed his/her education will not be an entrepreneur. But

promoting and understanding entrepreneurship education and finding opportunities and challenges in becoming an entrepreneur can assist to know the concept that entrepreneurs are made, not born and if there are barriers need to be resolved. Hence, if we able to show the opportunities or scope to the graduates they have and what challenges they may face then the graduates can attract in becoming an entrepreneur. Besides, financial assistance while starting their business and growing themselves to an upper extent need to be ensured by hook or by crook through formulating easier loans from banks, NGOs and other sorts of financial institutions for a diploma graduates students who want to be a successful entrepreneur. This is why this study is a must.

The Government of Bangladesh also pays attention to entrepreneurship education and encouraging in becoming an entrepreneur. SME Foundation, BIDA-ESDP Project, Youth & Sports Ministry are now playing a crucial role in developing entrepreneurship education in Bangladesh but many financial institutions providing complex process of taking loans for a diploma graduates for which they stopped to continue their business ahead. It is very great joy that they are promoting the entrepreneurial mind but a matter of sorrow that they rarely get financial support. Without solving complex loan procedure, the diploma graduates entrepreneur will not able to generate them from SME Entrepreneur to IDE Entrepreneur even they will lose their hope to become successful. So, exploring the opportunities and challenges is a must to inspire the diploma graduates in becoming a successful entrepreneur. Entrepreneurship of Diploma Graduates is crucial for achieving sustainable economic development. It will help in growing and reducing the rate of unemployment. Achieving SDG 2030, LDC Graduation 2024, and Vision-2041 entrepreneurship of a diploma graduates will be the main force. It is high time for Bangladesh to develop diploma graduates entrepreneurship and ensure financial opportunities as much as possible by solving loan taking complexity from different financial institutions. Thus, diploma graduates can contribute to the GDP and Economy to the country by showing their talent or creativity.

## 1.4 Conceptual Framework



## 1.5 Objectives

In becoming an entrepreneur the main challenge is to overcome financial obstacles. The current study will explore the opportunities and challenges in getting financial assistance to become entrepreneur for Diploma Engineering Graduates.

## 1.6 Research Questions

1. What are the opportunities in getting financial assistance to become entrepreneur for Diploma Engineering Graduates?
2. What are the challenges in getting financial assistance to become entrepreneur for Diploma Engineering Graduates?

## 1.7 Research Methodology

This study integrated quantitative and qualitative approaches. Primary data are collected through desk review of bank circular and directly from entrepreneur graduates through survey questionnaire. Secondary data are collected through desk review of similar research paper and newspapers. Several KII and FGD have conducted to collect data. Considering the nature of the study, semi structured questionnaire was used as instrument. One semi structured questionnaire was designed to collect data from diploma graduate entrepreneurs and another for financial institutions such as Banks and NGOs. First questionnaire has three segments. First segment contains data about data collector and time of data collection. Second segment contains the affiliation of financial institutions such as name, address and contact details. Third segment is for the opportunities in getting financial assistance to become entrepreneur, which is the objective of the study. Second questionnaire was divided into three segments. First segment contains data about data collector and time of data collection. Second segment contains the profile of entrepreneurs such as name, department and contact details. Third segment is for the opportunities and challenges in getting financial assistance to become entrepreneur, which is the objective of the study. These two questionnaires were tabulated and presented as percentage basis using SPSS software and excel sheet. KII & FGD was conducted from TVET specialists as well as TVET researchers and teachers of polytechnic institutes.

## 1.8 Research Question wise Data Sources

Research Questions	Data Source
What are the opportunities in getting financial assistance to become entrepreneur for Diploma Engineering Graduates?	<ul style="list-style-type: none"> <li>• Document Review</li> <li>• Financial Institutions: (Banks, NGOs)</li> <li>• Graduates</li> <li>• Teachers</li> <li>• TVET Specialists.</li> </ul>
What are the challenges in getting financial assistance to become entrepreneur for Diploma Engineering Graduates?	<ul style="list-style-type: none"> <li>• Document Review</li> <li>• Teachers</li> <li>• Graduates</li> <li>• TVET Specialists.</li> </ul>

## 1.9 Sample and Sampling

Diploma Graduate Sample and selection strategies

formula for sample size:  $ss = \frac{z^2 p(1-p)}{c^2}$

where, Z=Z value (1.65 for 90% confidence level)

P=percentage picking a choice, expressed in decimal(0.5)

C=Confidence Interval/margin of error(10)

According to the formula, sample size was 68 for the entrepreneur diploma graduates. These graduates are selected as snowball sampling technique and conveniently. Data are collected from 100 entrepreneur diploma graduates situated at different districts of Bangladesh cause of clustering the graduates. Another 15 samples are the financial institutions (Banks and NGOs), where 9 banks (4 state owned and 5 private banks) and 6 NGOs. All are located at Gopalganj district. These financial institutions (Banks and NGOs) are selected conveniently.

## 1.10 Sample size and Sampling Technique

Data Sources	Sample Size	Sampling technique	Tools
1. Entrepreneur diploma graduates.	100	Snowball	Questionnaire
2. Financial institutions (Banks and NGOs).	15	Conveniently	Questionnaire
3. TVET specialists.	4	Conveniently	Interview
4. Teachers of Polytechnic Institutes.	20	Conveniently	Focus Group Discussion

## 1.11 Challenges

1. Most of the diploma graduate respondents are in different districts. So, connection communication with them was a big challenge.
2. To understand the respondents exactly what we want to do was another challenge.
3. It was really challenging to manage the schedule while communicating with Diploma Graduates who were from different districts like Dhaka, Khulna, Gazipur and Gopalganj.
4. Many entrepreneurs disallowed us to enter because of covid-19 pandemic.
5. Inadequate budget was a hindrance to conduct the study.
6. There is lack of proper information in the government websites also makes data collection process harder.

## 1.12 Data Analysis

Data are analyzed using a combination of both quantitative and qualitative manner. Analyzed data focuses the objectives of the study,

## 1.13 Ethical Considerations

An introductory letter was obtained from the Directorate of technical education, Bangladesh stating the aims and purpose of the study and the need for the participants to give their consent and co-operation. We have obtained consent from the participants prior to the study. The anonymity and confidentiality of the participants, entrepreneurs, offices and institutes has

ensured during the study. The use of offensive, discriminatory, or other unacceptable language have avoided in the formulation of Questionnaire/Interview/Focus group questions. The information that respondents gave were confidentially kept.

#### **1.14 Review of Literature**

A solid number of primary and secondary reports on entrepreneur and entrepreneurship have been conducted in desk review. Again circular and different local / investment scheme of state owned and private banks under BB (Bangladesh Bank) have been conducted. Fatema Nusrat (2017) revealed that technical education highlights three levels of programs certificate, diploma and degrees to demonstrate the growth of entrepreneurship in Bangladesh. This study also said that, entrepreneurs of Bangladesh get direct and indirect favorable support from the financial sector by the way of entrepreneurship development policy. BB is the most leading contributor of the financial sector through financial assistance, interest free loan, micro credit facilities, collecting foreign and subsidy and various ways for young entrepreneur. Again the study claims that entrepreneurs get other constraints like absence of proper policy decision, lack of financial support, and lack of awareness of incentives offered by the government. Here is a gap between government policy and the young entrepreneur. If the young entrepreneur knows the paths to get financial assistance served by the government then they can survive easily. Nazneen, et al. (2017) reveals that, At the initial stage, the majority of the female entrepreneur funded their investment through their own savings. Again, 18.57% of women entrepreneur takes loan from private banks, where 6.16% takes loan from NGOs (3). This study also recommends that credit facilities should be more gender friendly. College and University students should be encouraged to have their own bank account which will later help them to get bank credit. According to Faruque A. Haolader (2015) TVET in Bangladesh is expected to accelerate SME development, create job-opportunity and hence, contribute to the country's economic development. This paper also argues, the integration of the entrepreneurship course in to TVET is not enough. The entrepreneur moves various resources both tangible and intangible promoting capital formation. To the extent that capitalism is a dynamic profit and loss system entrepreneurs drive efficient discovery and consistently reveal knowledge. Established firms face increased competition and challenges from entrepreneurs which often spurs them towards research and development efforts as well. In technical economic terms the entrepreneur disrupts the course toward steady state equilibrium. Rahnuma, et al. (2012) reveals that young entrepreneurs face several young specific



trust among supplier and customers, lack of family support, lack of experience and skill etc this study pinpointed that young entrepreneurs of Bangladesh has obstacles of due to lack of access to resources, start business with low levels of capital. Bangladesh government and its central Bank (BB) have action integrated initiatives to promote SMEs and have tried to instigate improved levels of success lacking in the SME sector (Md. Asadul, et al.2019).International labor organization (ILO) identifies the entrepreneur with a set of characteristics including risk taking, leadership, originality, self-confident, result oriented and future oriented. However no study have we seen so far about the financial barriers in the path way in becoming an entrepreneur. So, our study attempts to find out the opportunities and challenges in getting financial assistance to become entrepreneur for diploma graduates.In this world no one born as an Entrepreneur. Social and Education system, state as well as environment make a man Entrepreneur. An entrepreneur is an individual who creates employments. The entrepreneur is commonly seen as an innovator, a source of new idea, goods, services, and a creator of employment. In world, technical education is called practical education. TVET Graduates learn work in hand and script. Bangladesh is not exceptional to it. TVET is providing practical education in both govt. and non govt. system. The purpose of it is to create employment. The main stream of TVET is diploma engineering education. Diploma graduates are considered as mid-level engineer. They along with B.Sc. engineer investigate the work. These diploma graduates are working in home and abroad widely. Bangladeshi diploma graduates have demand in job field. These diploma graduates generally complete their graduation at the age of 22-25. These small aged diploma graduates start business with a courageous initiative. Most of the Polytechnic students are poor and middle class. For these reason, those graduates faces problems in business.

There must be a clear research on of these financial obstacle problems for young Entrepreneur. Especially it is essential to find out financial difficulties for diploma graduates. If an Entrepreneur has some pre-knowledge of problems, he will overcome such problems. Besides, he can easily take financial assistance from any person, Bank or any financial institution. Banks are eager to provide loan for Entrepreneur. Entrepreneur continues Business from taking loan from Bank. As a result, financial growth maintains. Bangladesh Bank has launched micro/middle/SME loan for an Entrepreneur as special scheme. Diploma graduates have become obliged to stop their business. They fail to get loan from Bank/ Financial institutions due to some

reasons, such as guarantor difficulties, high rate of interest, documentary problem etc. New Entrepreneurs are blaming person or financial assistance. With the fulfilment of conditions, Bank and Financial institutions are willing to provide loan. Where does the problem lie? A research is needed to find out the problems. If this gap is founded, Banks can easily provide loans to Entrepreneurs whereas young diploma graduates easily get financial assistance. Bangladesh Bank provides loan under start up fund for invention, national award achievement or for business Entrepreneur. Our diploma graduates have got awards nationally for invention under skill-21 project. If this inventory become commercialized, new Entrepreneurs will be created. Despite having national awards young diploma graduates fail to be an Entrepreneur for financial assistance. It is necessary to find out the cause of not getting financial assistance through research.

### **1.15Section Outline**

This paper is structured into three broad sections. The first section highlights the Purpose, Problem Statement, Background, Research Questions, Literature Review and Methodology. The second section provides description and statistics of data, interpretation of collected data, Results and discussions as well as the major findings. The third section contains Key Purpose, Implications and conclusion.

## Chapter Two: Results and Discussions

### 2.1 Opportunity

This chapter will cover and explore the scopes of getting financial assistance from govt. and private Banks as well as NGOs that may give a pleasure for the young diploma graduates who have a potentiality in becoming an entrepreneur. We have taken 9 commercial banks and 6 private banks and 6 NGOs as financial institution. Their profile is given below:

**Table 1 Financial Institutions.**

Financial Institution	Number	Location
State owned commercial Bank	04	All Financial Institutions are located at Gopalganj District.
Private commercial Bank	05	
NGO	06	

Summary of key points related with opportunities of Financial assistance from financial institutions is given below (in percentage):

**Table:2: Opportunities from Financial institutions.**

Gender		Laon Amount(taka)						Bank Statement			Mortgage			Certificate as social guaranty		Guarantor		
Advantage for Women	No Advantage for Women	1-2 lakh	2-5 lakh	5-10 lakh	above 10 lakh	All of the above	Mandatory	Optional	Relax for New Entre	Mandatory	Optional	varies	Yes	no	Mandatory	Optional	Relax	
73.3	26.6	13.33	6.66	0	0	80	60	33.33	0	60	33.33	13.33	20	73.3	86.6	13.33	0	

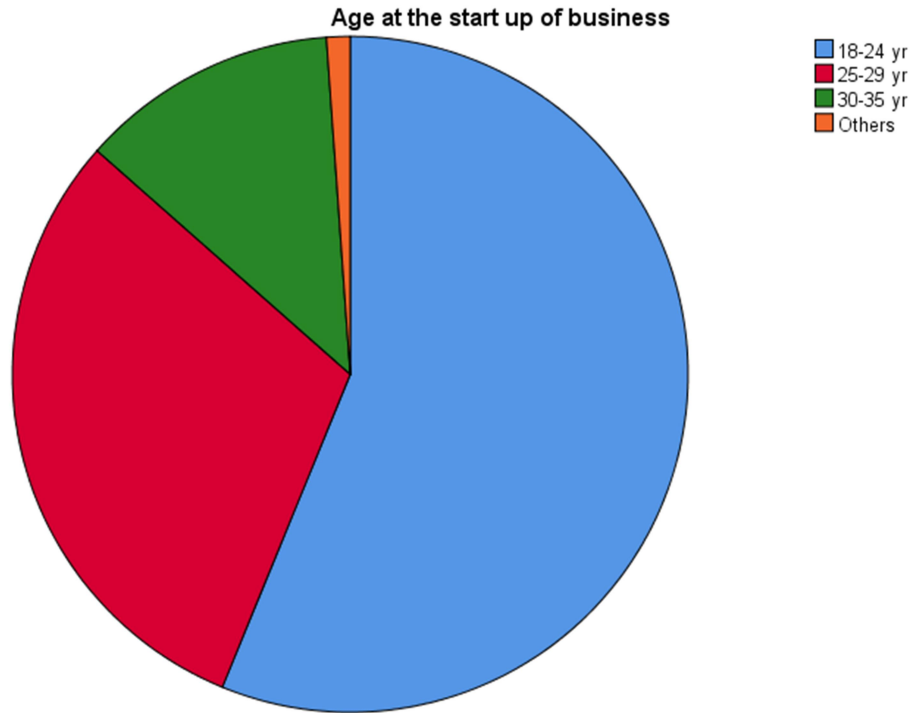
Above data demonstrates that, there are advantages for women entrepreneurs, loan amount varies in ranges 1-10 lakh taka, bank statement is mandatory, mortgage is mandatory, diploma

engineering certificate is not taken as guaranty, guarantor is mandatory for getting financial assistance from financial institutions.

**Table:3: Graduates Technology.**

<b>Technology</b>	<b>Frequency</b>	<b>Percent(%)</b>
Computer/Telecom	53	53
Electrical	1	1
Electronics	7	7
Mechanical/Power/Automobile/RAC	12	12
Civil/Construction	6	6
Food Chemical	7	7
Others	11	11
Total	97	97
Missing	3	3
Grand Total	100	100

Table 3 shows that among the total respondents who wanted to become an entrepreneur, computer/telecom technology graduates are the most as 54.6% and lowest respondents was Electrical Technology as 1% only. Others technology except Computer Technology have less interest in becoming an entrepreneur. While conducting FGD all of them come to the same point that more investment or financial assistance is required except computer technology due to the variation of equipment cost. Besides, the demand of every technology is not equal to the context of present world.



**Figure 1: Age at startup.**

Figure1 clearly shows that, 56.2% entrepreneur's age at the startup of business was in the range of 18-24 years and this is the most interested entrepreneurs among 89 valid respondents. The number of entrepreneurs whose age at the startup of business was in the range of 25-29 years are 30.3%. So, most of the entrepreneurs try to start the business after completion their graduations if they have no shortage of funds. The perfect age range seems from 18-29 years to start their business.

**Table 4: Capital required at the beginning of the business**

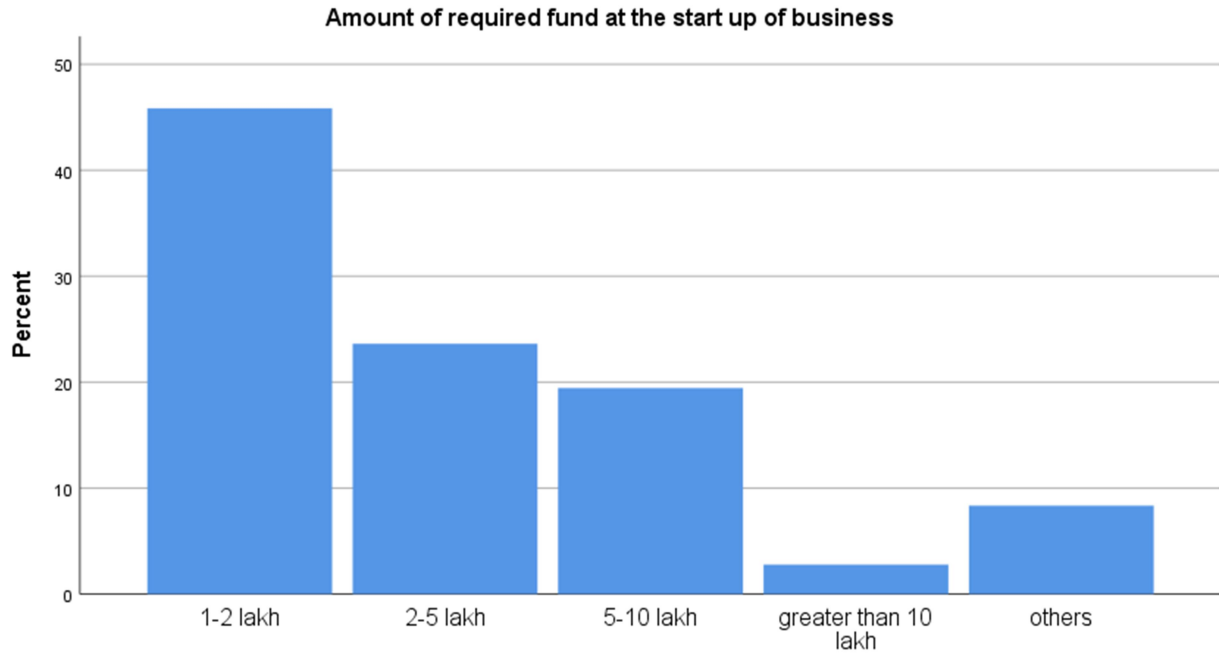
<b>Startup Capital (lakh)</b>	<b>Frequency</b>	<b>Percent(%)</b>
1-2	39	39
2-5	25	25
5-10	11	11
Greater than 10	3	3
Others	11	11
Total	89	89
Missing	11	11
Grand Total	100	100

The above table 4 statistics shows that, among the total valid 89 entrepreneurs 43.8% had capital of 1-2 lakh, 28.1%, 12.4%, 3.4% had capital of 2-5 lakh, 5-10 lakh and greater than 10 lakh respectively at the startup of business. And almost 12.4% entrepreneurs had less than 1 lakh capital only. An FGD and a director agreed to the same point that to increase the number of successful entrepreneur we need to ensure to increase their capital by providing loans or family support etc.

**Table 5: Necessity of Taking loans by the Entrepreneurs**

<b>Responds</b>	<b>Frequency</b>	<b>Percent(%)</b>
Yes	65	65
No	23	23
Total	88	88
Missing	12	12
Grand Total	100	100

Above table 5 shows that, only 25.6% who did not require any help of taking loan from others and 72.2% from valid respondents required assistance to take help from others like family, friends, relatives or any financial institutions.



**Amount of required fund at the start up of business**

**Figure 2: Amount of Required Fund.**

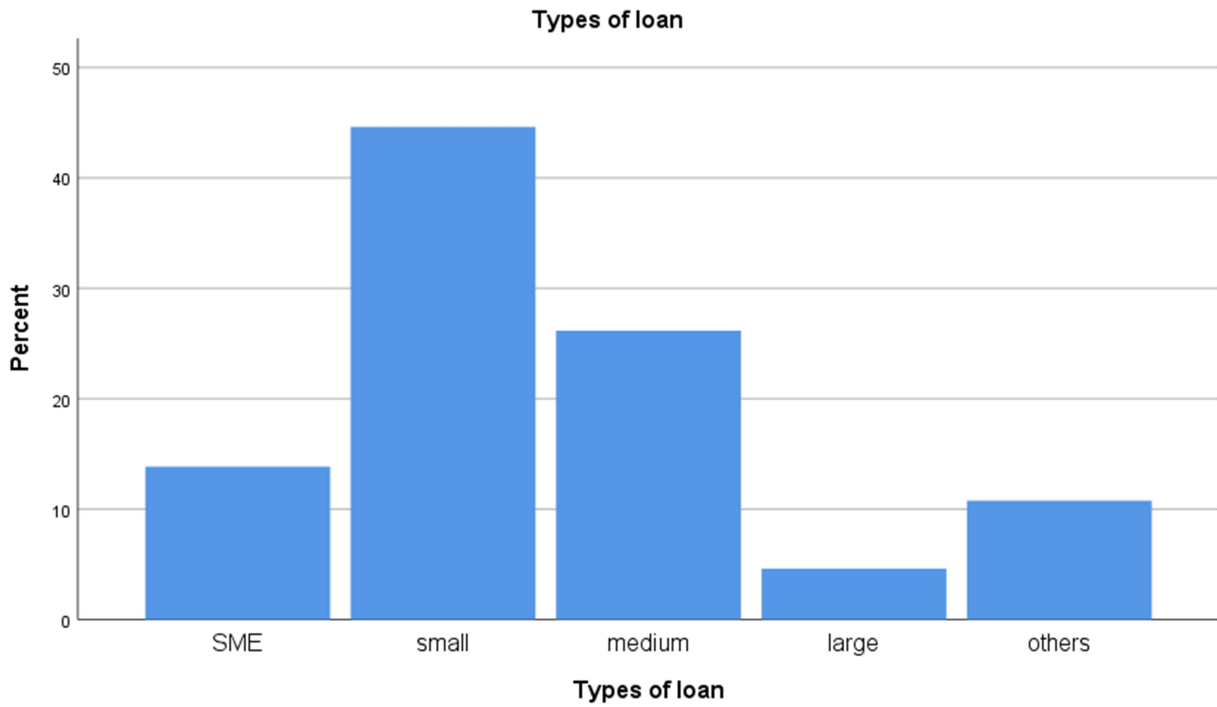
The above table 5 statistics shows that, among the total valid 72 entrepreneurs 45.8% required 1-2 lakh taka capital, 23.6%, 19.4%, 2.8% required 2-5 lakh taka, 5-10 lakh taka and greater than 10 lakh taka respectively at the startup of business. And almost 8.3% entrepreneurs required less than 1 lakh fund only at the startup of a business.

**Table 6: Business Type.**

<b>Business Type</b>	<b>Frequency</b>	<b>Percent(%)</b>
E-commerce	34	34
Educational Service	8	8
Machineries and Accessories	3	3
Food Item	8	8
Manufacturing	1	1
Import and Export	2	2
Software	1	1
Computer Hardware and Network	2	2
Consultancy	3	3
Handicraft	1	1
Toys	1	1
Automobile and Refrigeration	4	4
Others	22	22
Total	90	90
Missing	10	10
Grand Total	100	100

The above table 6 statistics shows that, among the total valid 90 entrepreneurs 37.8% started an e-commerce business. We asked the respondents to choose their business among 17 type of above businesses where majority start up with e-commerce business. 8.9% was educational service and food items respectively. The others types of business is almost same poor interest to most of them. While conducting FGD all of them come to the same point that more investment or financial assistance is required except computer technology due to the variation of equipment cost. Besides, the demand of every technology is not equal to the context of present world. A director agreed with the data analysis report of Type of Business is that most of the entrepreneurs are interested doing e-commerce business as it needs low investment and they feel fear to start business on other sectors due to large investment because they don't get large financial support from Banks and NGOs etc.





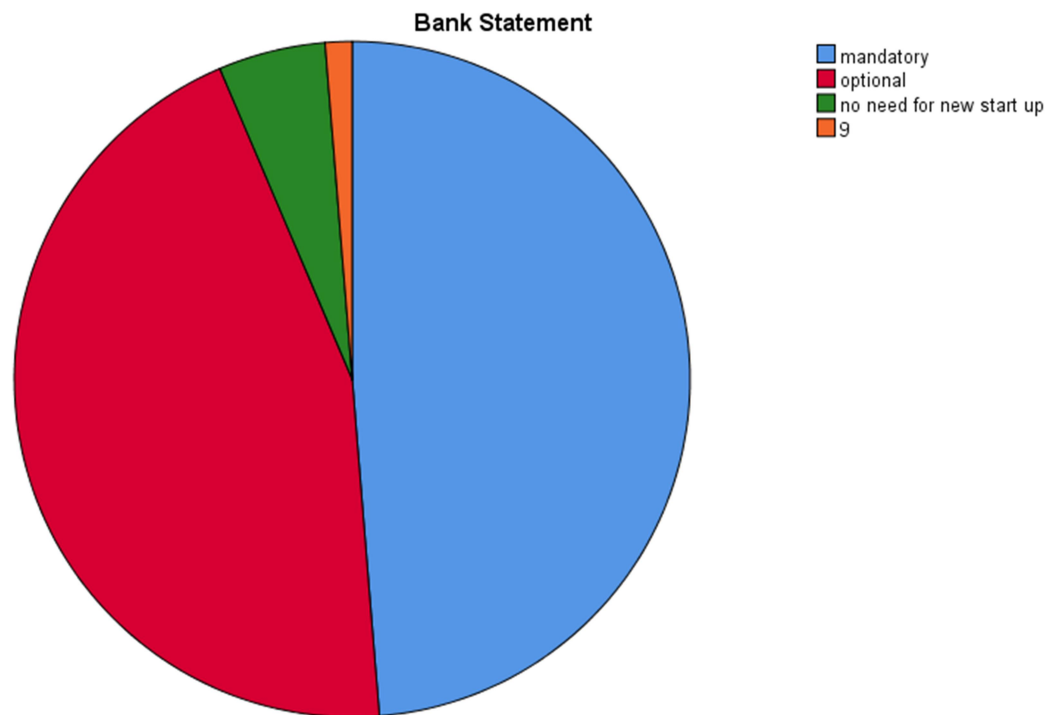
**Figure 3: Types of Loan.**

The above table 6 illustrates, among 65 valid respondents small loan takers was most 44.6% and only 4.6% was large loan takers. The type of SME and Medium loan was 13.8% and 26.2% respectively.

**Table 7: Amount of Loan which was taken by Entrepreneurs**

Loan Amount (lakh)	Frequency	Percent(%)
1-2	21	21
2-5	18	18
5-10	12	12
Greater than 10	6	6
Others	10	10
Total	67	67
Missing	33	33
Grand Total	100	100

The above table 7 statistics shows that, among the total valid 67 entrepreneurs 31.3% got 1-2 lakh loan, 26.9%, 17.9%, 9.0% got 2-5 lakh taka, 5-10 lakh taka and greater than 10 lakh taka respectively. And almost 14.9% entrepreneurs took loan less than 1 lakh taka only.



**Figure 4:Bank Statement**

Table 7 data describes that, from the 78 number of valid respondents who wanted to be an entrepreneur and took loans, 48.7% was asked bank statements as mandatory and 44.9% not mandatory but S/he can provide it if s/he wants. Only 5.1% don't need it as a new start-up.

**Table 8: Mortgage condition while taking loan from Banks**

<b>Mortgage</b>	<b>Frequency</b>	<b>Percent(%)</b>
Mandatory	30	30
Optional	41	41
No need for new startup	4	4
Total	75	75
Missing	25	25
Grand Total	100	100

Table 8 data describes that, from the 75 number of valid respondents who wanted to be an entrepreneur and whom asked for mortgage while taking loan, 40% was asked mortgage as mandatory and 54.7% not mandatory. Only 5.3% don't need it as a new start-up.

**Table 9: Diploma in Engineering certificate or creative work as a mortgage facility**

<b>Mortgage Facility</b>	<b>Frequency</b>	<b>Percent (%)</b>
Yes	15	15
No	57	57
Total	73	73
Missing	28	28
Grand Total	100	100

Table 9 research data describes that among the total valid 73 respondents only 20.5% got the opportunity to provide their certificate or proof of creative work as a mortgage facility whereas about 78.1% did not get that lucky chance. An FGD agreed that Financial Institutions should accept the certificate of Diploma Graduates who want to be an entrepreneur as a mortgage facility while taking bank loans.

**Table 10: Guarantor condition while taking loans**

<b>Mortgage</b>	<b>Frequency</b>	<b>Percent(%)</b>
Mandatory	30	30
Optional	41	41
No need for new start up	4	4
Total	75	75
Missing	25	25
Grand Total	100	100

Table 10 data describes that, from the 74 number of valid respondents who wanted to be an entrepreneur and took loans, 62.2% was asked Guarantor as mandatory and 35.1% not mandatory but S/he can provide it if s/he wants. Only 2.7% don't need it as a new start-up.

**Table 11: Period of Loan/Investment**

<b>Period of Loan</b>	<b>Frequency</b>	<b>Percent(%)</b>
Determinate by Financial Institutions	28	28
Determinate upon discussions with applicants	25	25
Relaxable for new entrepreneur	13	13
Total	66	66
Missing	34	34
Grand Total	100	100

The above table 11 clearly explains that among 66 valid respondents for this research 42.4% period of loan was set by banks or financial institutions and 37.9% banks or other financial institutions took the decision upon discussion with the applicants. Period of loan was relax able for 19.7% applicants.

**Table 12: Deed of rental institutions documents while taking loans**

<b>Deed of Rental Institutions</b>	<b>Frequency</b>	<b>Percent(%)</b>
Mandatory	47	47
Optional	24	24
No need for new start up	3	3
Total	74	74
Missing	26	26
Grand Total	100	100

The following Table 12 shows that 74 respondent's responds for this query and among them 63.5% had to show the deed of rental institutions as mandatory to loan providers whereas only 32.4% case it was not mandatory.

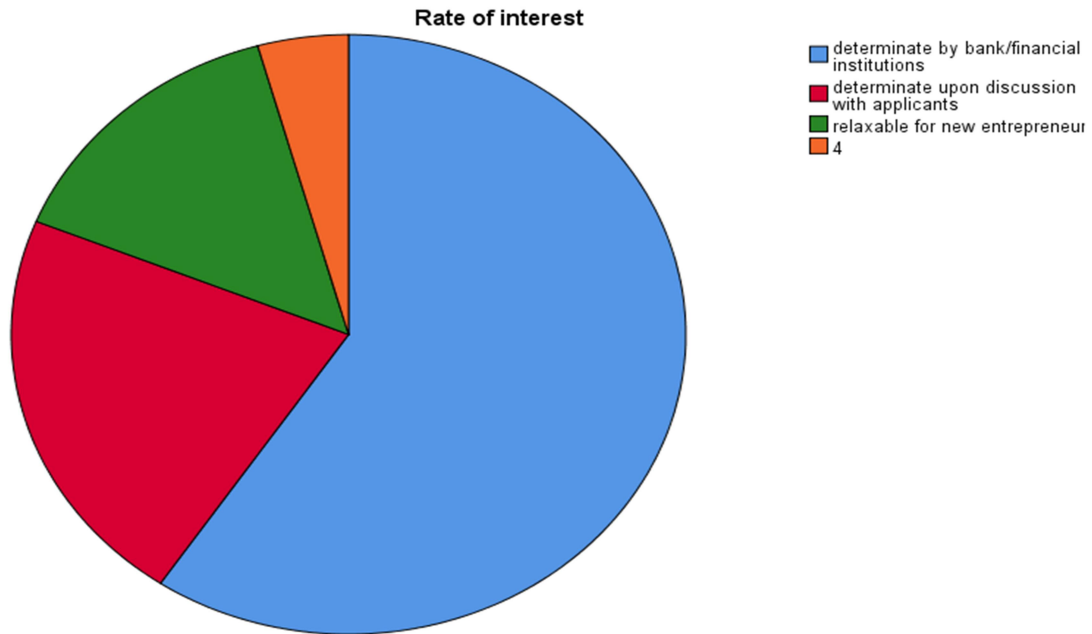


Figure 5: Interest Rate

The above figure 5 clearly explains that among 69 valid respondents for this research 59.4% loan applicant's rate of interest was set by banks or financial institutions and 21.7% banks or other financial institutions took the decision upon discussion with the applicants. Rate of interest was relaxed for 14.5% applicants.

**Table 13: Priority of diploma graduates to Financial Institutions while getting loans**

<b>Priority to Financial Institutions as Diploma Graduates</b>	<b>Frequency</b>	<b>Percent(%)</b>
Yes	25	25
No	37	37
Total	62	62
Missing	38	38
Grand Total	100	100

Table 13 describes that as a diploma graduates 39.1% entrepreneurs got the priority to take loans easily and 57.8% did not get this facility.

**Table 14: Persons or Institutions from which an Entrepreneur wanted to take loan**

<b>Loan Provider</b>	<b>Frequency</b>	<b>Percent(%)</b>
Persons	58	58
Financial Institutions(Banks and NGOs)	25	25
Total	83	83
Missing	17	17
Grand Total	100	100

Table 14 describes that from the number of 83 valid respondents most of them tried to take loans from his or her parents/relatives/friends and this number is 69.9% where only 30.1 % tried to take loan from banks or other financial institutions.

**Table 15: Creating opportunity for new Entrepreneurs**

<b>Opportunity for New Entrepreneur is Important</b>	<b>Frequency</b>	<b>Percent(%)</b>
Yes	55	55
No	36	36
Total	91	91
Missing	9	9
Grand Total	100	100

The above table 15 data describes, among the total valid 91 respondents we found the recommendation that 60.4% recommends create opportunities for new entrepreneurs may help to increase the number of diploma graduates in becoming an entrepreneurs. An FGD agreed that TMED/DTE/BTEB/Polytechnic Institutes can create opportunities for the entrepreneurs by proposing financial institutions under the supervisions of Economist.

**Table 16: Incentive from Government need to ensure for diploma graduate Entrepreneurs**

<b>Adequate Incentive from Govt. Need to Ensure</b>	<b>Frequency</b>	<b>Percent(%)</b>
Yes	51	51
No	40	40
Total	91	91
Missing	9	9
Grand Total	100	100

The above table 16 data describes, among the total valid 91 respondents we found the recommendation that 56% recommends ensuring incentive from govt. for diploma graduates entrepreneurs may help to increase the number of diploma graduates in becoming an entrepreneurs. While conducting KII, a Director said that government should take proper steps to encourage entrepreneurs by creating new projects as well as govt. can formulate easier loan policy for diploma graduates who want to be an entrepreneurs upon discussion with Bangladesh Bank etc.

**Table 17: Support from Industrialists need to ensure for Diploma Graduate Entrepreneurs**

<b>Support from Industrialist</b>	<b>Frequency</b>	<b>Percent(%)</b>
Yes	28	28
No	61	61
Total	89	89
Missing	11	11
Grand Total	100	100

The above table 17 data describes, among the total valid 89 respondents we found the recommendation that 31.5% recommends ensuring economic support from industrialists for the diploma graduates entrepreneurs may help to increase the number of diploma graduates in becoming an entrepreneurs. An FGD agreed that Industrialists or different govt. body such as Ministry of Industrialization, Ministry of Youth, PM Office, FBCCI should train diploma graduates at a free cost and even should provide financial support to the diploma graduates entrepreneur who are meritorious but needy.

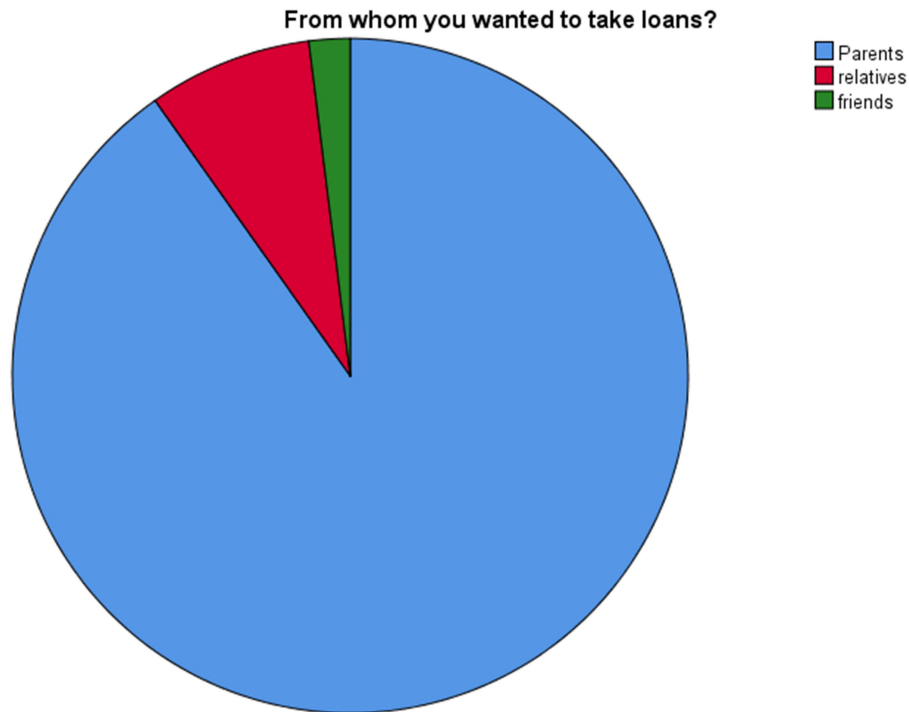
## 2.2 Challenges

This chapter will cover and explore the challenges in getting financial assistance from govt. and private Banks as well as NGOs which was faced by the young diploma graduates who received loans while starting their business or during their business as an entrepreneur.

**Table 18: Challenge in Getting loans due to Lack of Experience**

Loan Status	Frequency	Percent(%)
Did not get loan	47	47
Got loan	19	19
Not Tryed	15	15
Missing	19	19
Grand Total	100	100

From the above table 18 it is crystal clear that, the entrepreneurs who are not enough experienced had poor possibility in getting loans. 58% among them did not get loans due to lack of experience and 23.5% got loans without any experience. An FGD agreed that most of the graduates don't know the process of getting loan from financial institutions or lack of knowledge about govt. policy. Besides, govt. should be relaxed the loan policy for the new start-ups.



**Figure 6: Person.**



We found upon research that 90.2% from valid respondents tried to take loans from parents which is clearly shows on the above table and 7.8%, 2.0% tried from relatives and friends respectively. This research shows only in case of taking loans from persons and not from bank or other financial institutions. It also proves that diploma graduates who want to be an entrepreneur get support mostly from parents or father and mother. In rare case relatives and friends support them to start their business.

**Table 19: Priority from Parents**

<b>Priority to parents</b>	<b>Frequency</b>	<b>Percent(%)</b>
Most	42	42
Fairly	6	6
Little	2	2
Total	50	50
Missing	50	50
Grand Total	100	100

Among the total valid respondents, 84% entrepreneurs priority to their parents are most and 12%, 4% have fairly and little priority respectively. It proves to get financial support from father or mother one priority should be as much as possible.

**Table 20: Reasons Not to Get Loans/Support from Parents**

<b>Reasons</b>	<b>Frequency</b>	<b>Percent(%)</b>
Lack of trust	1	1
Unable to afford by family	13	13
Total	14	14
Missing	86	86
Grand Total	100	100

Among the respondents who did not get financial support from family/parents 86.7% was family financial crisis and only 6.7% family capable to afford but don't provide support due to lack of trust to entrepreneur. An FGD comes to the point that a diploma graduates rarely get financial support from their parents due to belong the lower middle class family. Most of their parents lead their life from hand to mouth that's why they are unable to support their Childs in becoming an entrepreneur. A director also agreed that most of the graduate's family backup is too poor to support them.

**Table 21: Financial Institutions from which Entrepreneurs Wanted to Take Loans**

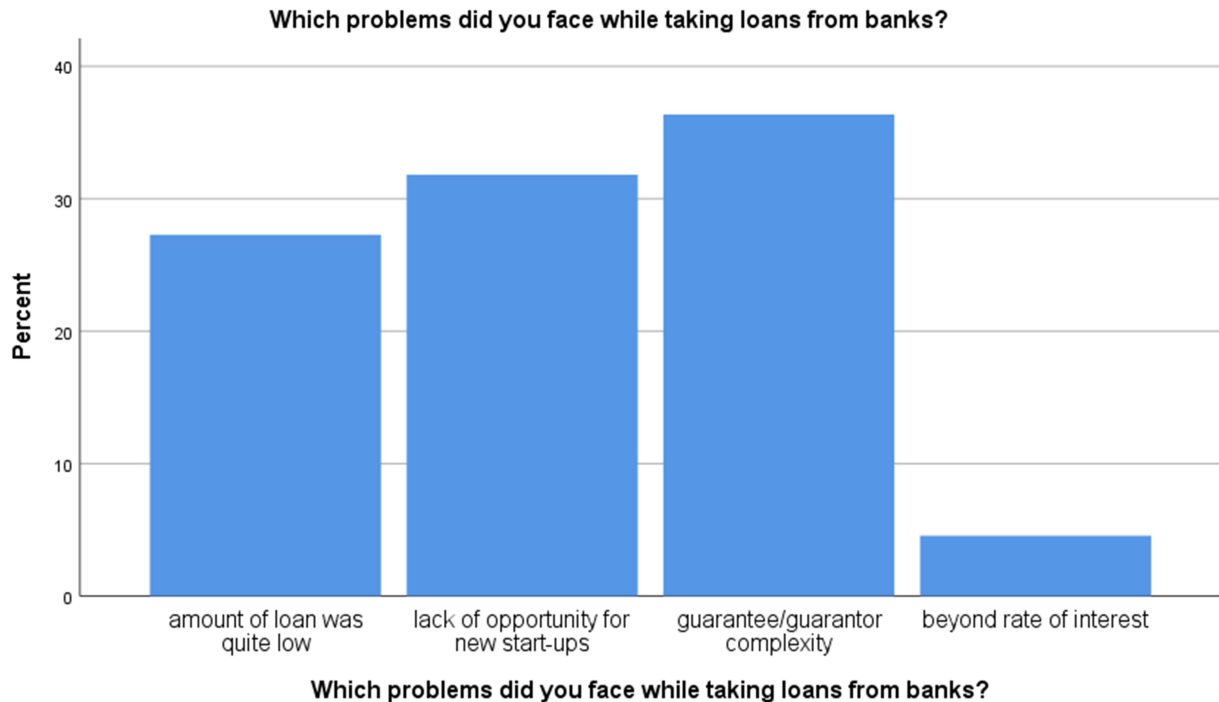
<b>Financial Institutions</b>	<b>Frequency</b>	<b>Percent(%)</b>
Govt./Private Banks	26	26
NGOs	1	1
Total	27	27
Missing	73	73
Grand Total	100	100

The respondents who tried to take loans from financial institutions, among them 96.3% tried to take loans from govt. or private banks and only 3.7% went to NGOs for loan purpose. So, we need to make bank loan facility easier for them.

**Table 22: Problems While Taking Loans from Banks**

<b>Problems on taking loan from banks</b>	<b>Frequency</b>	<b>Percent(%)</b>
Yes	14	14
No	11	11
Total	25	25
Missing	75	75
Grand Total	100	100

Table 22 shows that from valid respondents we found that 53.8% face some kinds of complexity while taking loans from banks and 42.3% faced no problem for the same.



**Figure 7: Problem Faced by Graduates.**

Table 22 shows that from 22 valid data respondents 27.3% found amount of loan approved by banks was very low and rate of interest was not that much high. Only 4.5% found the interest rate as higher which is acceptable. 36.4% faced guarantor complexity which is definitely a threat for the entrepreneurs as well as 31.8% found lack of opportunity for the new diploma graduates start-ups.

**Table 23: Easier Conditions of Bank Loans**

<b>Easier Condition on Loan</b>	<b>Frequency</b>	<b>Percent(%)</b>
Yes	39	39
No	52	52
Total	91	91
Missing	9	9
Grand Total	100	100

The above table 23 data describes, among the total valid 91 respondents we found the recommendation that 42.9% recommends easier condition on bank loans may help to increase the number of diploma graduates in becoming an entrepreneurs. Upon Focus Group Discussion

we come to the same point that getting loan process is really complex and it should be much more user friendly especially for the diploma graduates. Some of them also said that Banks may provide loans but they are confused whether the entrepreneurs can pay the installment timely or not. A director said that the conditions of banks loan should be easier for diploma graduates who want to be an entrepreneurs.

**Table 24: Decrease the Complexity of Depositing Funds**

<b>Decrease the Complexity</b>	<b>Frequency</b>	<b>Percent(%)</b>
Yes	40	40
No	51	51
Total	91	91
Missing	9	9
Grand Total	100	100

The above table 24 data describes, among the total valid 91 respondents we found the recommendation that 44% recommends decreasing the complexity of depositing fund may help to increase the number of diploma graduates in becoming an entrepreneurs.

**Table 25: Interest Rate of Financial Institutions**

<b>Decrease the Rate</b>	<b>Frequency</b>	<b>Percent(%)</b>
Yes	36	36
No	55	55
Total	91	91
Missing	9	9
Grand Total	100	100

The above table25 data describes, among the total valid 91 respondents we found the recommendation that 39.6% recommends decreasing the interest rate may help to increase the number of diploma graduates in becoming an entrepreneurs

## 2.3 Major Findings

1. More than half (54.6%) of the diploma graduate entrepreneurs are from computer or telecom technology.
2. The second most entrepreneurs are from mechanical/power/automobile/RAC technology (12.4%).
3. More than half (56.2%) diploma graduate entrepreneurs startup at the age of 18-24 year (just after passing) their graduation.
4. A significant percent (30.3%) diploma graduate startup business at the age of 25-29.
5. 43.8% graduates startup their business only with a very low (1-2 lakh taka) amount of capital.
6. A few (3.4%) graduates gets loan amount of greater than 10 lakh taka.
7. Majority (72.2%) graduates needs taking loan/financial assistance at the startup of business. Around half (45.8%) entrepreneurs required only 1-2 lakh taka.
8. A significant percent (37.8%) diploma graduate entrepreneurs starts their business at e-commerce platform.
9. More than half (58%) diploma graduate entrepreneurs did not got loan due to lack of experience. Only 23.5% got loans without experience.
10. Around half (44.6%) diploma graduate entrepreneurs got small loan, only (26.2%) got medium loan, a few (4.6%) diploma graduate entrepreneurs got large loan.
11. Only (31.3%) diploma graduate entrepreneurs got loan amount of 1-2 lakh. A few (9%) got amount greater than 10 lakh taka.
12. Significant percent (39.1%) diploma graduate entrepreneurs got priority as a diploma engineer. More than half (57.8%) did not get priority as a diploma engineers.
13. Majority (69.9%) entrepreneurs try to get loan from parents, relatives or friends. Only (30.1%) try from financial institutions (banks, NGOs).
14. Most of (84%) the diploma graduate entrepreneurs avail most priority, but almost all (86.7%) parents are not able to lend money due to poor economic condition.
15. All most all (96.3%) diploma graduate entrepreneurs got loan from bank. Only a few (3.7%) from NGOs.
16. More than half (53.8%) diploma graduate entrepreneurs faced problem while getting loan from bank. 27.3% entrepreneurs claim the amount of loan is quite low, 31.8% claims that opportunity for new entrepreneur is small, 36.4% claims about guarantor complexity.
17. Around half (42.9%) diploma graduate entrepreneurs need to relax complexity of loan, majority (60%) said need to create opportunity for new entrepreneur, 39.6% needs to decrease interest rate,

more than half (56%) wants incentive from government, only 31.5% wants support from industrialists.

## Chapter three: Conclusions

### 3.1 Conclusions

The purpose of the study was to explore the scopes of Financial Assistance during a business and to find out the challenges that a diploma graduate's entrepreneur usually faces so that the number of unemployment of diploma graduates can be reduced in a satisfactory way and the long cherished dream of Technical Education comes true. The majority of the diploma graduates who wanted to become an entrepreneur are from the department, the department of Computer Science and Technology because being an entrepreneur is comparatively easy to them but others could not mainly for the high prices of equipment and so on to continue their businesses. A huge number of graduates faced financial difficulties while starting their business even to continue it. Most of the loan takers faced bank loan complexity issues as well as the amount of loan was not satisfactory as per their requirement in becoming a successful entrepreneur. The good news is we discovered their interest in becoming an entrepreneur a lot and upon making the bank loan policy for them easier their interest might increase more than our expectations.

### 3.2 Implications

1. More emphasize should be given to the diploma graduate students of Information Technology such as Computer Science and Telecom Technology for increasing entrepreneur.
2. Special priority should be given upon mechanical, power, automobile and RAC (Refrigeration and Air-Condition) technology to create new entrepreneur.
3. There is a need for resolving financial crisis after passing diploma engineering for those graduates who want to be an entrepreneur.
4. Government, banks, NGOs should be given emphasize to finance the diploma graduate entrepreneurs who are owner of a running business.
5. There is a need for raising capital at startup in order to the graduate starts his business easily.
6. Due to small amount of startup capital the number of diploma graduate entrepreneur is not up to mark. Proper authority should take initiative to resolve it.
7. Innovative, energetic and confident diploma graduates should be given more chances to get loan from financial institutions (Banks/NGOs) at the startup of business.
8. Small enterprises should be given more priority and finance to encourage new diploma graduate entrepreneurs.
9. To increase the number of Diploma Graduate's Entrepreneurs it is essential to finance on e-commerce business at the rural areas.

10. Financial Institutions (Banks and NGOs) can flexible/relax for entrepreneurs by providing loan facilities for fresh diploma graduate entrepreneurs.
11. Medium and large loan is not sufficient for the entrepreneurs. There is a need to increase medium and large funding to boost up diploma graduate entrepreneurs.
12. Financial Institutions can get diploma engineer certificate as a mortgage facility for new diploma graduate entrepreneurs.
13. Dissemination is necessary that diploma graduate entrepreneurs can do. So, parents, relatives, friends can help financially.
14. Diploma graduate entrepreneurs got most priority from their parents, but most of the parents are unable to afford due to low economic condition.
15. Loan getting process should be much easier for a novice entrepreneur.
16. Fresh entrepreneurs should be more emphasized by reducing the complexity.
17. Government should give incentives and industrialists should capitalize the innovative and emerging entrepreneurship.



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## Annexure: Instruments Used

### Annexure-1: Instrument used for Financial Institutions (Banks/NGOs).

আইডি নম্বর:-----

#### ক. তথ্য সংগ্রহকারী সম্পর্কিত তথ্যাবলী (তথ্য সংগ্রহকারী পূরণ করবেন)

তথ্য সংগ্রহের তারিখ:----- /----- /----- / তথ্য সংগ্রাহকের নাম : -----

#### খ. উত্তরদাতা সম্পর্কিত তথ্যাবলী (প্রশ্ন ১-৫)

১. উত্তরদাতার নাম:-----পদবী:-----

৩. উত্তরদাতার মোবাইল নম্বর:-----

৪. উত্তরদাতার ইমেইল আইডি (যদি থাকে):-----

৫. ঠিকানা: (ব্যাংক/আর্থিক প্রতিষ্ঠান/এনজিও)

শাখা:-----উপজেলা:-----জেলা:-----বিভাগ:-----

#### গ. ব্যাংক/আর্থিক প্রতিষ্ঠান/এনজিও কর্তৃক পূরণীয়(১-২০)

(নিম্নলিখিত বিষয়সমূহ সম্পর্কে মতামত প্রদান করুন)

❖ একজন ব্যবসায়ী/উদ্যোক্তা আপনার ব্যাংক/আর্থিক প্রতিষ্ঠান/এনজিও থেকে লোন/বিনিয়োগ পেতে নিম্নোক্ত কি কি বিষয়ের প্রয়োজন হয়(টিক চিহ্ন দিন) :

১. ব্যাংক একাউন্ট

১.১ ব্যাংক একাউন্ট আবশ্যিক অথবা আবশ্যিক নয়/ঐচ্ছিক?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional)

২. ট্রেড লাইসেন্স

২.১ ট্রেড লাইসেন্স আবশ্যিক অথবা আবশ্যিক নয়/ঐচ্ছিক?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional)

৩. জাতীয় পরিচয়পত্র/এনআইডি

৩.১ জাতীয় পরিচয়পত্র/এনআইডি আবশ্যিক অথবা আবশ্যিক নয়/ঐচ্ছিক?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional)

৪. টিন সার্টিফিকেট

৪.১ টিন সার্টিফিকেট আবশ্যিক অথবা আবশ্যিক নয়/ঐচ্ছিক?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথীলযোগ্য

৫. ঋন/ইনভেস্টমেন্ট প্রার্থীর জেভার

৫.১ পুরুষ অথবা নারী প্রার্থীর সুবিধা?

ক) নারীদের ক্ষেত্রে বাড়তি সুবিধা আছে খ) নারীদের ক্ষেত্রে বাড়তি সুবিধা নাই

৬. ঋন/ইনভেস্টমেন্ট প্রার্থীর বয়স

৬.১ প্রার্থীর ন্যূনতম বয়স কত হতে হবে?

ক) ১৮-৬০ খ) ১৮ এর কম গ) ৬০ এর উপরে (উত্তর একাধিক হতে পারে)

৭. ঋন/ইনভেস্টমেন্ট প্রার্থীর অভিজ্ঞতা

৭.১ অভিজ্ঞতা আবশ্যিক অথবা আবশ্যিক নয়/ঐচ্ছিক?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথীলযোগ্য

৮. ঋনের প্রকৃতি

(এসএমই/স্কুদ্র/মাঝারি/বড়)

৯. ঋনের পরিমাণ (নতুন উদ্যোক্তার ক্ষেত্রে)

ক) ১-২ লক্ষ টাকা খ) ২-৫লক্ষ টাকা গ) ৫-১০লক্ষ টাকা ঘ) ১০লক্ষ টাকার উপরে

১০. ব্যবসায়ের প্রকৃতি (একক মালিকানা/যৌথ মালিকানা)

১১. ঋন/ইনভেস্টমেন্ট প্রার্থীর ব্যাংক স্টেটমেন্ট

১১.১ ব্যাংক স্টেটমেন্ট আবশ্যিক অথবা আবশ্যিক নয়/ঐচ্ছিক?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথীলযোগ্য

১২. ব্যবসায়ের লেনদেন হিসাব

১২.১ ব্যবসায় প্রতিষ্ঠান এর (দৈনিক/মাসিক/ষান্মাসিক/বার্ষিক) হিসাব আবশ্যিক অথবা আবশ্যিক নয়/ঐচ্ছিক?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথীলযোগ্য

১৩. ব্যবসায়িক প্রতিষ্ঠানের পিরিয়ড

১৩.১ ব্যবসায় প্রতিষ্ঠান এর (পিরিয়ড/কত দিনের ব্যবসা) আবশ্যিক অথবা আবশ্যিক নয়/ঐচ্ছিক?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথীলযোগ্য

১৪. জামানত/সম্পদ বন্ধক

১৪.১ জামানত/সম্পদ বন্ধকআবশ্যিক অথবা আবশ্যিক নয়/ঐচ্ছিক?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথীলযোগ্য

১৪.২ ডিপ্লোমা ইনঞ্জিনিয়ারিং ডিগ্রি/উদ্ভাবনী কোন কর্মকে সামাজিক জামানত হিসেবে গ্রহন করা যায় কিনা?

ক) হ্যা খ) না

১৫. সহ-জামানত

১৫.১ সহায়ক জামানত আবশ্যিক অথবা আবশ্যিক নয়/ঐচ্ছিক?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথীলযোগ্য

১৬. গ্যারান্টর

১৬.১ গ্যারান্টরআবশ্যিক অথবা আবশ্যিক নয়/ঐচ্ছিক?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথীলযোগ্য

১৭. ঋন/ইনভেস্টমেন্ট এর পিরিয়ড/সময়কাল

১৭.১ ঋন/ইনভেস্টমেন্ট এর পিরিয়ড/সময়কাল কিরূপ?

উত্তর:

ক) ব্যাংক/আর্থিক প্রতিষ্ঠান কর্তৃক নির্ধারিত

খ) প্রার্থীর সাথে আলোচনা সাপেক্ষে নির্ধারিত

গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথীলযোগ্য

১৮. প্রতিষ্ঠান ভাড়ার চুক্তিপত্র

১৮.১ ভাড়ার চুক্তিপত্রআবশ্যিক অথবা আবশ্যিক নয়/ঐচ্ছিক?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথীলযোগ্য

১৯. সুদ/মুনাফার হার

উত্তর: ক) ব্যাংক/আর্থিক প্রতিষ্ঠান কর্তৃক নির্ধারিত খ) প্রার্থীর সাথে আলোচনা সাপেক্ষে নির্ধারিতগ) নতুন উদ্যোক্তার ক্ষেত্রে শিথীলযোগ্য

২০. ডিপ্লোমা ইনঞ্জিনিয়ারিং ডিগ্রিধারী প্রার্থীকে উদ্যোক্তা বানাতে আপনার ব্যাংক/আর্থিক প্রতিষ্ঠান/এনজিও এর পক্ষ থেকে সহজ শর্তে কোন ঋন/ইনভেস্টমেন্ট প্রদানের কার্যক্রম থাকলে

সংক্ষেপে লিখুন: -----

\*\*\* আপনাকে অসংখ্য ধন্যবাদ \*\*\*

## Annexure-2: Instrument used for Entrepreneur Diploma Graduates.

আইডি নম্বর:-----

ক. তথ্য সংগ্রহকারী সম্পর্কিত তথ্যাবলী (তথ্য সংগ্রহকারী পূরণ করবেন)

তথ্য সংগ্রহের তারিখ:----- /----- /----- / তথ্য সংগ্রহকারীর নাম :-----

খ. উত্তরদাতা সম্পর্কিত তথ্যাবলী (প্রশ্ন ১-৫)

১. উত্তরদাতার নাম:-----

২. উত্তরদাতার ডিপ্লোমা ইঞ্জিনিয়ারিং এর স্পেশালাইজেশন/টেকনোলজি কি ছিল?

কম্পিউটার(টেলিকম)

ইলেক্ট্রিক্যাল

ইলেক্ট্রনিক্স

মেকানিক্যাল (অটোমোবাইল/আরএসি)

সিভিল (আর্কিটেকচার)

ফুড (কেমিক্যাল)

পাওয়ার

অন্যান্য হলে নাম লিখুন:-----

৩. উত্তরদাতার মোবাইল নম্বর:-----

৪. উত্তরদাতার ইমেইল আইডি (যদি থাকে):-----

৫. ঠিকানা: (ব্যবসা প্রতিষ্ঠানের)

গ্রাম/বাজার/রোড:----- ইউনিয়ন/ওয়ার্ড:----- উপজেলা:----- জেলা:-----

বিভাগ:-----

গ. ডিপ্লোমা ইঞ্জিনিয়ারিং কোর্স সম্পন্নকারী উদ্যোক্তা/দের কর্তৃক পূরণীয়(১-২৮)

(নিম্নলিখিত বিষয়সমূহ সম্পর্কে মতামত প্রদান করুন)

ব্যবসায় সম্পর্কিত প্রশ্ন(১-৪)

১. ব্যবসায়ের শুরুতে আপনার বয়স কত ছিল?

ক) ১৮-২৪ বছর খ) ২৫-২৯ বছর গ) ৩০-৩৫বছর ঘ) ৩৫ এর উপরে

২. ব্যবসায়ের শুরুতে আপনার মূলধন কত ছিল?

ক) ১-২ লক্ষ খ) ২-৫ লক্ষ গ) ৫-১০ লক্ষ ঘ) ১০ লক্ষ এর উপরে

৩. ব্যবসায়ের অর্থ সংস্থানের জন্য আপনার ব্যক্তি/বন্ধু/আত্মীয়/ব্যাংক/এনজিও থেকে কোন লোন/ইনভেস্টমেন্ট প্রয়োজন হয়েছিল কি?

উত্তর: ক) হ্যা খ) না

উত্তর হ্যা হলে:

৩.১ কত টাকার প্রয়োজন ছিল?

ক) ১-২ লক্ষ খ) ২-৫ লক্ষ গ) ৫-১০ লক্ষ ঘ) ১০ লক্ষ এর উপরে

৪. আপনার ব্যবসায়ের প্রকৃতি নিম্নোক্ত কোনটি ?

- ই-কমার্স
- সফটওয়্যার
- কম্পিউটার হার্ডওয়্যারএন্ড নেটওয়ার্ক
- ইন্টারনেট সার্ভিস
- কনসালট্যান্সি
- ইলেকট্রিক্যাল এন্ড ইলেক্ট্রনিক্স
- প্রিন্টিং এন্ড ফটোকপি

- শিক্ষা সার্ভিস
- ক্লথ আইটেম
- হস্ত শিল্প
- খেলনা সামগ্রী
- মেশিনারি এন্ড এক্সেসরিজ
- ফুড আইটেম
- এছো-বেসড

- অটোমোবাইল এন্ড রেফ্রিজারেটর সেলস
- অটোমোবাইল এন্ড রেফ্রিজারেটর সার্ভিস
- ম্যানুফ্যাকচারিং
- ইমপোর্ট/এক্সপোর্ট

অন্যান্য হলে লিখুন:(১)-----

সুযোগ সম্পর্কিত প্রশ্ন: (৫-১৯)

❖ একজন ব্যবসায়ী/উদ্যোক্তা হিসেবে ব্যাংক/আর্থিক প্রতিষ্ঠান/এনজিওথেকে লোন/বিনিয়োগ পেতে নিম্নোক্ত কি কি বিষয়ের প্রয়োজন হয়(টিক চিহ্ন দিন/লিখুন) :

৫. ব্যবসায়ের শুরুতে আপনি ঋন/ইনভেস্টমেন্ট পাওয়ার ক্ষেত্রে ব্যবসায়িক অভিজ্ঞতা না থাকায় নিম্নোক্ত কোন সমস্যা হয়েছিল কিনা?

উত্তর: ক) অভিজ্ঞতা না থাকায় লোন হয়নি খ) অভিজ্ঞতা না থাকা সত্ত্বেও লোন হয়েছিল

৬. আপনার ঋনের প্রকৃতি কি ছিল?

(এসএমই/ক্ষুদ্র/মার্বারি/বড়)

৭. ঋনের পরিমাণ কত ছিল?

ক) ১ লক্ষ এর কম খ) ১-৩ লক্ষ গ) ৩-১০ লক্ষ ঘ) ১০ লক্ষ এর উপরে

৮. আপনার ব্যবসায়ের প্রকৃতি কি?

(একক মালিকানা/যৌথ মালিকানা)

৯. আপনার ব্যাংক স্টেটমেন্ট আবশ্যিক ছিল কি?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথিলযোগ্য

১০. আপনার ব্যবসায়ের লেনদেন হিসাব আবশ্যিক ছিল কি?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথিলযোগ্য

১১. আপনার ব্যবসায়িক প্রতিষ্ঠানের পিরিয়ড লোনের ক্ষেত্রে অনুকূল ছিল কি?

উত্তর: ক) হ্যাঁ খ) না

১২. আপনার ক্ষেত্রে জামানত/সম্পদ বন্ধক রাখা আবশ্যিক হয়েছিল কি?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথিলযোগ্য

১৩. ডিপ্লোমা ইনঞ্জিনিয়ারিং ডিগ্রি/উদ্ভাবনী কোন কর্মকে ব্যাংক/আর্থিক প্রতিষ্ঠান/এনজিও সামাজিক জামানত হিসেবে গ্রহণ করেছিল কি?

ক) হ্যাঁ খ) না

১৪. আপনার ক্ষেত্রে সহ-জামানত এর আবশ্যিক হয়েছিল কি?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথিলযোগ্য

১৫. আপনার ক্ষেত্রে গ্যারান্টর এর আবশ্যিক হয়েছিল কি?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথিলযোগ্য

১৬. ঋন/ইনভেস্টমেন্ট এর পিরিয়ড/সময়কাল কিরূপ?

উত্তর:

ক) ব্যাংক/আর্থিক প্রতিষ্ঠান কর্তৃক নির্ধারিত

খ) প্রার্থীর সাথে আলোচনা সাপেক্ষে নির্ধারিত

গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথিলযোগ্য

১৭. প্রতিষ্ঠান ভাড়ার চুক্তিপত্র আবশ্যিক হয়েছিল কি?

উত্তর: ক) আবশ্যিক (Mandatory) খ) আবশ্যিক নয় (Optional) গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথিলযোগ্য

১৮. সুদ/মুনাফার হার

উত্তর: ক) ব্যাংক/আর্থিক প্রতিষ্ঠান কর্তৃক নির্ধারিত

খ) প্রার্থীর সাথে আলোচনা সাপেক্ষে নির্ধারিত

গ) নতুন উদ্যোক্তার ক্ষেত্রে শিথিলযোগ্য

১৯. ডিপ্লোমা ইনঞ্জিনিয়ারিং ডিগ্রিধারী প্রার্থী হিসেবে উদ্যোক্তা বানাতে আপনাকে ব্যাংক/আর্থিক প্রতিষ্ঠান/এনজিও এর পক্ষ থেকে সহজ শর্তে কোন ঋন/ইনভেস্টমেন্ট প্রদান করার কথা বলেছিল কি?

সংক্ষেপে লিখুন:-----

### চ্যালেঞ্জ সম্পর্কিত প্রশ্ন: (২০-২৩)

২০. ব্যবসায়ের অর্থ সংস্থানের জন্য আপনি নিম্নোক্ত কোন আর্থিক প্রতিষ্ঠান/ব্যক্তির কাছে লোন/ইনভেস্টমেন্ট পাওয়ার জন্য চেষ্টা করেছিলেন অথবা লোন গ্রহণ করেছিলেন:

ক) ব্যক্তি খ) আর্থিক প্রতিষ্ঠান/ব্যাংক/এনজিও

### উত্তর-ব্যক্তি হলে

২১. নিম্নোক্ত কার কাছ থেকে আপনি লোন/ইনভেস্টমেন্ট নিতে চেয়েছিলেন? (১৭-১৯)

উত্তর:

ক) পিতা/মাতা	খ) আত্মীয়	গ) বন্ধু
২১.১ পিতা/মাতার কাছে আপনার অগ্রগন্যতা (priority) কেমন: (নিচের উত্তরে টিক চিহ্ন দিন)	২২.১ আত্মীয়ের কাছে আপনার অগ্রগন্যতা(priority) কেমন: (নিচের উত্তরে টিক চিহ্ন দিন)	২৩.১ বন্ধুর কাছে আপনার অগ্রগন্যতা (priority) কেমন: (নিচের উত্তরে টিক চিহ্ন দিন)
ক) সবচেয়ে বেশি খ) মোটামুটি গ) কম	ক) সবচেয়ে বেশি খ) মোটামুটি গ) কম	ক) সবচেয়ে বেশি খ) মোটামুটি গ) কম
২১.২ আপনি লোন পেয়েছিলেন কি?	২২.২ আপনি লোন পেয়েছিলেন কি?	২৩.২ আপনি লোন পেয়েছিলেন কি?
ক) হ্যাঁ খ) না	ক) হ্যাঁ খ) না	ক) হ্যাঁ খ) না
২১.৩ উত্তর না হলে: না পাওয়ার কারণ কি ছিল?	২২.৩ উত্তর না হলে: না পাওয়ার কারণ কি ছিল?	২৩.৩ উত্তর না হলে: না পাওয়ার কারণ কি ছিল?
ক) আস্থার অভাব খ) ঝুঁকি গ্রহণ করতে অনাগ্রহ গ) পরিবারের সামর্থ্য না থাকা	ক) আস্থার অভাব খ) ঝুঁকি গ্রহণ করতে অনাগ্রহ গ) পরিবারের সামর্থ্য না থাকা	ক) আস্থার অভাব খ) ঝুঁকি গ্রহণ করতে অনাগ্রহ গ) পরিবারের সামর্থ্য না থাকা



উত্তর-আর্থিক প্রতিষ্ঠান/ব্যাংক/এনজিও হলে:

২৪.কোন আর্থিক প্রতিষ্ঠান/ব্যাংক/এনজিও থেকে আপনি লোন নিতে চেয়েছিলেন? (২৪-২৮)

ক) সরকারি/বেসরকারী ব্যাংক	গ) ব্যাংক ব্যতিত অন্য আর্থিক প্রতিষ্ঠান	গ) এনজিও
২৫. ব্যাংক থেকে লোন পেতে আপনি কোন সমস্যায় পড়েছিলেন? উত্তর: (নিচের উত্তরে টিক চিহ্ন দিন)	২৬. আর্থিক প্রতিষ্ঠান থেকে লোন পেতে আপনি কোন সমস্যায় পড়েছিলেন? উত্তর: (নিচের উত্তরে টিক চিহ্ন দিন)	২৭. এনজিও থেকে লোন পেতে আপনি কোন সমস্যায় পড়েছিলেন? উত্তর: (নিচের উত্তরে টিক চিহ্ন দিন)
ক) হ্যা খ) না	ক) হ্যা খ) না	ক) হ্যা খ) না
উত্তর হ্যা হলে (উত্তর একাধিক হতে পারে): ক) লোনের পরিমাণ কম হওয়া খ) নতুন উদ্যোক্তাদের জন্য কোন সুযোগ নাই গ) জামানত/গ্যারান্টর জটিলতা ঘ) মুনাফার/সুদের হার বেশি হওয়া	উত্তর হ্যা হলে (উত্তর একাধিক হতে পারে): ক) লোনের পরিমাণ কম হওয়া খ) নতুন উদ্যোক্তাদের জন্য কোন সুযোগ নাই গ) জামানত/গ্যারান্টর জটিলতা ঘ) মুনাফার/সুদের হার বেশি হওয়া	উত্তর হ্যা হলে (উত্তর একাধিক হতে পারে): ক) লোনের পরিমাণ কম হওয়া খ) নতুন উদ্যোক্তাদের জন্য কোন সুযোগ নাই গ) জামানত/গ্যারান্টর জটিলতা ঘ) মুনাফার/সুদের হার বেশি হওয়া

২৮. ডিপ্লোমা গ্রাজুয়েটদের উদ্যোক্তা হওয়ার পথে আর্থিক বাধা দূর করার কোন পদ্ধতি উপযোগী বলে মনে করেন? (উত্তর একাধিক হতে পারে)

উত্তর:

- ক) ব্যাংক লোনের শর্ত শিথিল করা।
- খ) নতুন উদ্যোক্তাদের জন্য সুযোগ সৃষ্টি করা
- গ) জামানত/গ্যারান্টর জটিলতা কমানো
- ঘ) মুনাফার/সুদের হার কমানো
- ঙ) সরকারি প্রনোদনা দেওয়া
- চ) শিল্প মালিকদের সহযোগিতা

অন্যান্য হলে লিখুন: (১)----- (২)----- (৩)-----

\*\*\* আপনাকে অসংখ্য ধন্যবাদ \*\*\*