

INTRODUCTION

BACKGROUND:

In “The Study of Usage and Awareness of Business Development Services (BDS) of The Selected Centers of Urban Bangladesh” we get a comprehensive picture of demand for BDS by the respective private sector (SMEs) of the selected urban centers of the country. We have categorized this demand into three types in order to distinguish one from the other so that Swisscontact can carry out appropriate intervention program. These three types of BDS demand can be shown in the following manner:

- Existing Demand: The demand for BDS services that exists in the market at present
- Future Demand: The extra amount of BDS service will be demanded by the SMEs in the year to come without giving external stimulus i.e. natural growth of the market
- Potential Demand: The demand of BDS service that is yet to be explored considered as our potential demand. All the cases we found that potential demand for BDS services surpass the existing demand. With the proper intervention strategies, this potential demand can be realised and turns out to be effective demand.

Aforementioned part only reveals the demand side scenario of BDS market and that comes from a survey of various private companies/establishment in the urban area of the selected centres of the country. However, supply sides of BDS remained largely unexplored in our earlier study. Service providers of BDS are the main players of the market with whom Swisscontact would like to deal with. Since their intention was to allow for their Business Development Services Programme to equip the local service providers to come up with more effective services for small and micro enterprises located at potentially new and emerging growth centres beyond Dhaka and Chittagong. It also aimed to encourage the entry of new players to service the hitherto untapped segments. For BDSP – Bangladesh, the primary objective remains to explore ways and means of getting existing and new BDS suppliers interested enough to service the non-traditional markets and thus promote private sector development outside the two major metros.

In this regard, prior to initiating appropriate strategies and techniques for BD service providers, it seems indispensable for Swisscontact to know the present condition and the acceptability of BD service provider to SMEs in the country so that steps can be undertaken as deemed requisite by the service providers for the reason mentioned above.

In this backdrop, Swisscontact Bangladesh commissioned ORG-MARG QUEST (OMO) to conduct a project for a survey on BD service providers across selected centers of urban Bangladesh.

Chapter

THE SURVEY DETAILS

2.1 OBJECTIVES:

The objectives of the survey are primarily restricted to the following

- To derive individual profile of existing BD service provider from selected urban centres of the country with a view to selecting potential BD service providers as partner of Swisscontact
- To juxtapose all the profiles into service and town specific in order to facilitate comparison thereof getting a quick idea about the existing scenario of town specific market of particular service
- To identify main customers of various BD service provider
- To know future plan of various BD service provider
- To point out two main source of awareness of various BD service provider by customer
- To estimate transaction of specific BD service provider in urban Bangladesh
- To get an idea about the general impression of BD service providers.

2.2 METHODOLOGY:

2.2a Research Tool:

The entire study was quantitative in nature. All respondents (in this case owner/decision maker of each establishment) were contacted and interviewed using a pre-designed structured questionnaire.

2.2b Coverage:

After detailed deliberation with the client and scrutinizing from earlier studies, it was decided to limit this research to the following business development service providers:

- Advertising services
- Communications and correspondence (including courier services)
- Accountancy, finance and taxation services
- Advisory in legal processes
- Advisory in production processes and operations
- Management training (incl. HRD in various aspects of business management)
- Production training
- Technical training

2.2c Geographical coverage:

After detailed deliberation and scrutinising process from earlier studies, it was decided to restrict this survey to within seven towns namely Bogra Municipality, Narayanganj Municipality, Khulna Municipality, Jessore Municipality, Comilla Municipality, Sylhet Municipality and Tangail Municipality.

While Dhaka CC (including Keraniganj) is already highly developed markets and it is presumed that all kinds of BD services are available and thereof assisting service providers in Dhaka is not as much required as in the case of remaining seven towns where BDS market can be considered potential or evolving.

Therefore, this seven centres had been so chosen so that we include potential growth centres which are currently undergoing a stage of rapid urban/industrial expansion and Swisscontact can inject requisite technical assistance in them for keeping on equal footing with Dhaka.

2.2d Areas of inquiry:

- ❖ Experience in conducting specific BD service
- ❖ Employee details and their qualification including vocational and institutional education
- ❖ Services/products that fall under main services and their respective clients
- ❖ Getting an estimation of a yearly transaction of particular business set-up
- ❖ Why a particular service providers is chosen over others

- ❖ Any kind of future plan, be it pertaining to expansion of existing business or out of the purview of the existing business is seemed to be undertaken by the service providers
- ❖ Total number of service providers operating in particular centre on the basis of commercially and non-commercially
- ❖ What kind of development steps have to be undertaken by service providers in order charge more from their clients
- ❖ Main two sources of awareness of various BD service provider by customers

2.2e Sampling Framework

No secondary information of BD service providers was found available. List of service provider was made from our earlier survey "The Study of Usage and Awareness of Business Development Services (BDS) of The Selected Centers of Urban Bangladesh". For each sample town, separate list of BD service provider was prepared and exercise of selecting BD service providers was drawn from this list

Service Providers in Cities	Advertising	Communication & Correspondence	A/c Finance & Tax	Legal	Production Processes & Operations	Production Training	Technical Training	Business Plan & Mgt.	Grand total
Narayanganj	6	3	3	5	3	3	2	5	30
Bogra	5	3	3	5	2	3	5	2	28
Khulna	5	3	3	5	-	-	-	-	16
Jessore	5	2	3	5	-	-	2	3	20
Comilla	5	3	3	5	-	-	-	3	19
Tangail	5	3	3	5	2	-	2	-	20
Sylhet	5	3	3	5	-	-	-	1	17
Grand total	36	20	21	35	7	6	11	14	150

NATURE OF CUSTOMERS ACROSS TOWN

3.0 NATURE OF CUSTOMERS ACROSS TOWN:

In view of deriving profile of BD service providers, it seems very important to know the nature of customers usually outsource these kinds of services across towns. It was found that service providers in Bangladesh do not maintain any information regarding the type of customers outsourced their services. They provide their intuitive judgement in this regard. Whenever they mention “businessman” as their customers and that includes manufacturing segment as well. However in few circumstances, they were specified about the nature of customers. Apparently for the sake of convenience, all the customers are categorised into eight distinct groups. They fall as under.

- ❖ Large Businessman
- ❖ Medium Businessman
- ❖ Small Businessman
- ❖ Hotel Owner
- ❖ Private Hospital/Clinic Owner
- ❖ Electronics Shop
- ❖ Engineering Workshop
- ❖ Groceries including Confectionery and Stationery

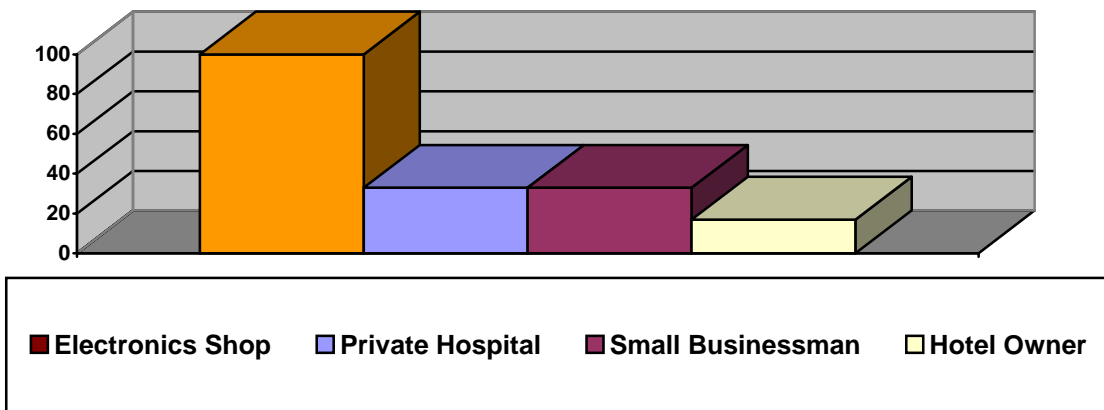
SERVICE: ADVERTISEMENT

4.0 SERVICE: ADVERTISEMENT

The following section specifically looks at the target group BDS customer segment in advertising (in the form of %age) services from respective service providers across towns.

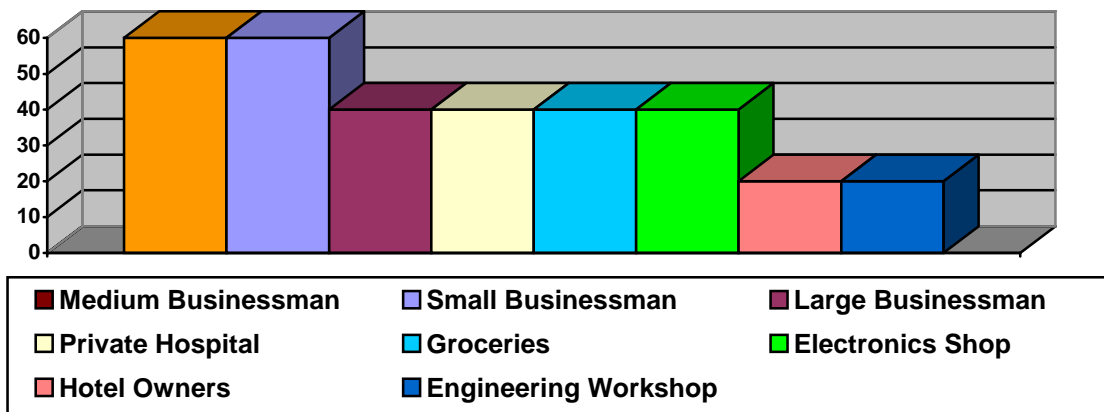
A) NARAYANGANJ

AMONG TARGET GROUP CUSTOMER SEGMENT IN ADVERTISING



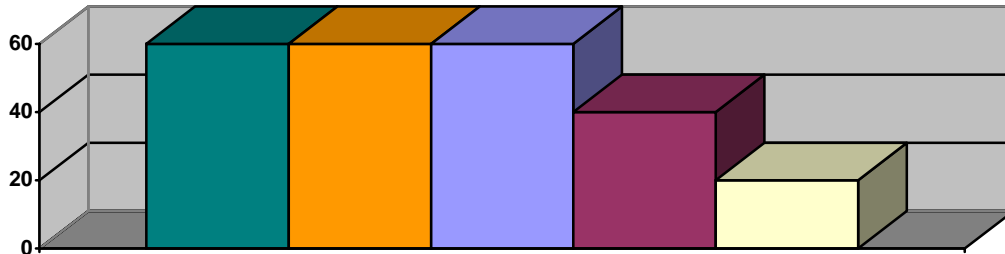
B) BOGRA

AMONG TARGET GROUP CUSTOMER SEGMENT IN ADVERTISING



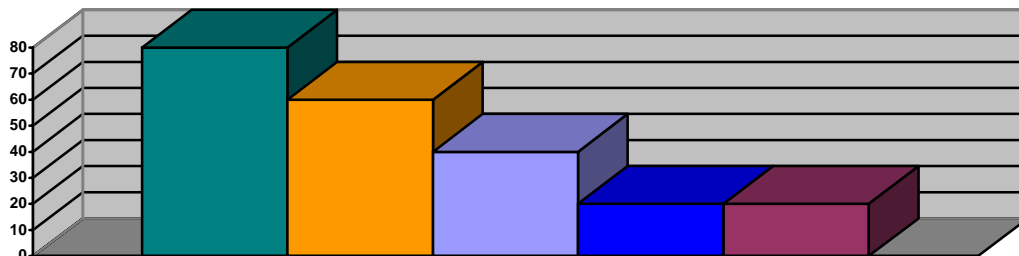
C) KHULNA

AMONG TARGET GROUP CUSTOMER SEGMENT IN ADVERTISING



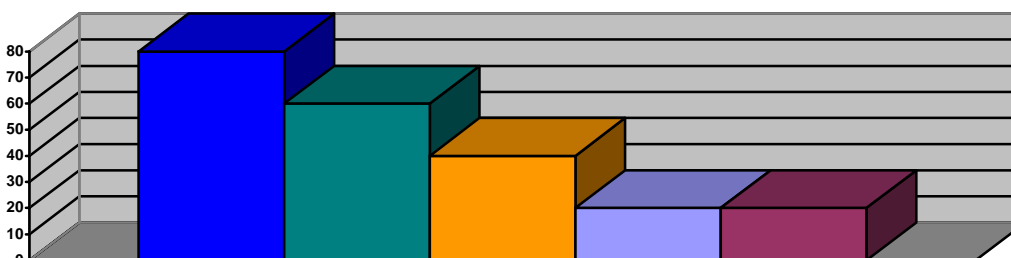
D) JESSORE

MAIN CUSTOMER SEGMENT IN ADVERTISING



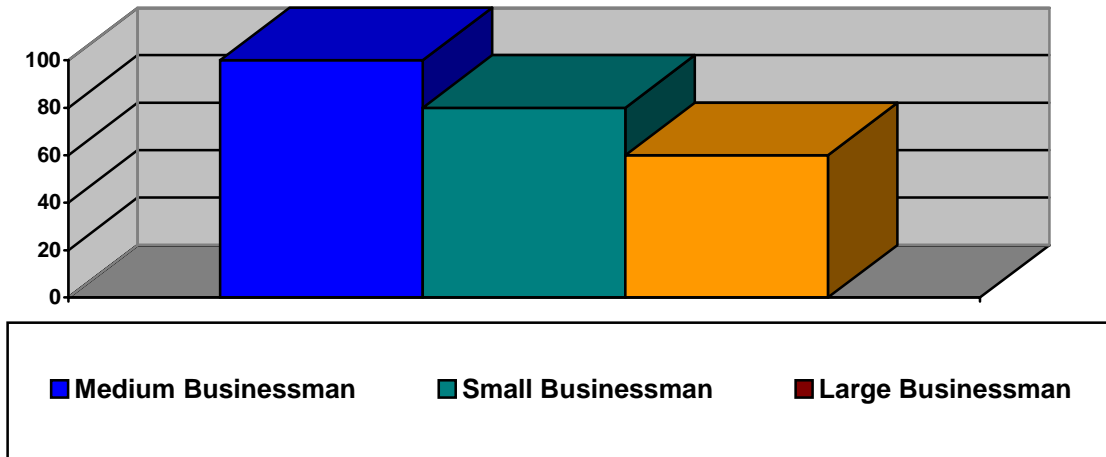
E) COMILLA

AMONG TARGET GROUP CUSTOMER SEGMENT IN ADVERTISING



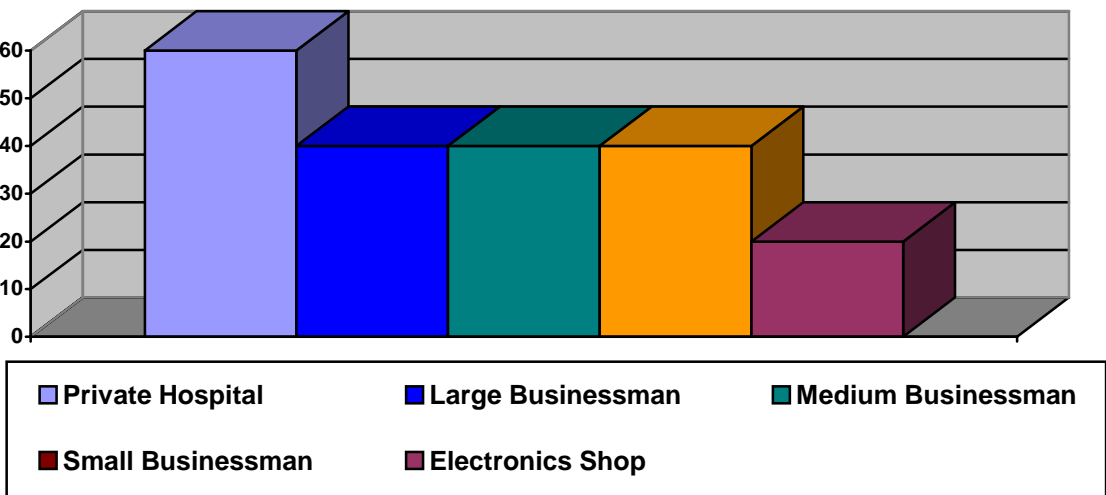
F) SYLHET

AMONG TARGET GROUP CUSTOMER SEGMENT IN ADVERTISING



G) TANGAIL

AMONG TARGET GROUP CUSTOMER SEGMENT IN ADVERTISING



From the above diagrams, it has been identified that among eight types of the enlisted customer category across towns, only advertisement service in Bogra has all the customers. The customers of the remaining towns are mostly restricted to five segments of business people. At a generic level, small, medium and large

businessman coupled with private hospital and electronics shops have relatively higher tendency of outsourcing as compared to the remaining business segment.

4.1 INSTITUTIONAL EDUCATION:

Education level among employees of advertising service providers was not found satisfactory. Only owner/managing directors have got their education up to BA or above. Most of their employees have education below SSC or at best SSC/HSC. Table below shows the different strata of education level among employees.

Resondent	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Below SSC	86	84	80	60	100	100	100	80
SSC	58	50	40	60	60	60	80	60
HSC	53	67	20	80	60	40	60	40
BA	8	-	-	-	20	-	20	20
BA/Bcom/BSc/ LLB	3	-	20	-	-	-	-	-
MA, NBR Course	3	-	20	-	-	-	-	-

All figures in percentage to base

4.2 MAIN PRODUCTS/SERVICES:

It seems clear from the table below that few products such as signboard, banner, plastic sign, poly sign have relatively higher presence across all the towns as compared to any other products fall under this service category. The remaining services such as designing, poly carbon, etc. are restricted to from two to three towns across sample survey centres. Market for billboard and name plate are noted only in Khulna and similarly market for poster is noted only in Bogra. The table below elaborates in details.

Products/ Services	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Signboard	84	83	60	100	80	80	100	80
Banner	28	50	-	40	40	20	20	20
Plastic Sign	33	17	20	60	20	60	20	40
Screen Print	17	-	40	20	20	-	-	40
Designing	14	-	40	20	-	-	20	20
Poly Sign	25	17	40	-	40	40	40	-
Poly Carbon	6	-	-	20	-	-	-	20
Poster	3	-	20	-	-	-	-	-
Name Plate	3	-	-	20	-	-	-	-
Billboard	3	-	-	20	-	-	-	-

All figures in percentage to base

4.3 CORE COMPETENCY:



The diagram above presents (schematically) the most oft repeated core competency of advertising service. The options are arranged in descending order of occurrence. It is quite clear that most of the respondents believe quality of service is good considered their number one core competency followed by timely delivery and having good connection. Experience in this particular field has very little importance in view of core competency of service providers. From this, one may conclude that for service providers to become successful and to develop their client base, it is imperative that each and every job be done to their clients' satisfaction. Therefore quality of service has to be given prime important. It seems that, experience in this particular field has very little impact among core competencies.

4.4 FUTURE PLAN:

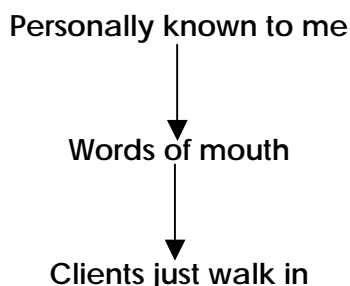
It is extremely important to evaluate the kind of future plan have in the mind of the service providers be it relevant to their running business or not. All the specific future plans cited by the service providers elaborate in the following table.

Narayanganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Start computer graphics design (75%)	Start computer graphics design (40%)	Start computer graphics design (68%)	Set up an offset printing press (25%)	Bring computer (40%)	Purchase neon sign machine (50%)	Set up an offset printing press (75%)
Install poly carbon & poly sign machine (50%)	Set up an offset printing press (20%)	Bring computer (20%)	Start computer compose (25%)	Start computer compose (20%)	Install poly carbon and poly sign machine (25%)	Bring computer (25%)
To have plastic sign (25%)	Bring computer (20%)	Screen print (33%)	Purchase photocopier (25%)	Start computer graphics design (20%)	Pena Flex (25%)	Plan to sell material for screen print (25%)
Procurement of hardboard & plywood (25%)	Set up a press (20%)	Set up a press (33%)	Purchase spiral binding machine (25%)	Get telephone/fax connection (20%)	Make cinema slide (25%)	
	Work on sculpture (20%)		Open book shop (25%)	Handicraft business (20%)	Start computer graphics design (25%)	
			Start handicraft & handprint business (25%)			
			Start chemical business (25%)			
			Start ad business in every district (25%)			

Overwhelmingly, most of the respondents across towns reveals that they will bring computer and start computer graphics design in order to improve the quality of their present service. Installment of poly carbon and poly sign machine, setting up offset printing press are also found considerable present among future plans of service providers across towns esp. Narayanganj, Tangail, Bogra, Jessore and Sylhet. Service providers in Jessore are not strict to any particular plan and their plans vary in a wide range. In addition to this, highly appreciable plan starting advertisement business in every district in Bangladesh is noted only in Jessore.

4.5 SOURCE OF AWARENESS ABOUT THE SERVICE PROVIDERS

The diagram below present (schematically) the most oft-quoted source of awareness regarding the service of a service providers. The options are arranged in descending order of occurrence for each service separately.



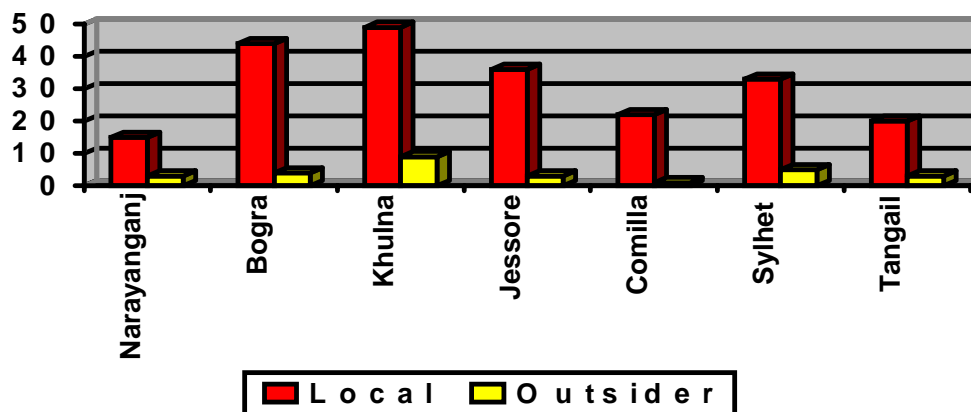
It seems from the above information that most clients are personally known to service providers. The reason behind this could be repeated times outsourcing by particular client from particular service provider and gradually the two develop a strong bond of relationship. Of course, this happens so when the quality of the service is better. Words of mouth is also another important source of awareness followed by clients just walk in. However, it must also be recognised that word of mouth propagation is very delimiting and lacks the reach that can be achieved through mass media. Hence, using the print as well as electronic media to advertise to a larger audience cannot be ruled out as a future strategy.

4.6 TOTAL NUMBER OF SERVICE PROVIDERS ACROSS TOWNS:

In order to estimate the total monetary supply of BD services, it is necessary to have the number of service providers operating in those towns. No data of service provider was available to us. Therefore respondents were asked about the total number of service providers operating commercially and non-commercially in particular town. The average was derived from total number of service providers as mentioned by the service providers. The following table gives a clear idea about the total number of service providers operating across towns.

Town	Commercially		Non-commercially	
	Local	Outsider	Government	Non-government
Narayanganj	15	3	-	-
Bogra	44	4	-	-
Khulna	49	9	-	-
Jessore	36	3	-	-
Comilla	22	1	-	-
Sylhet	33	5	-	-
Tangail	20	3	-	-

Service Provider of local as well as outsider can also be seen in diagrammatically for sake of simplicity in comparison



Average no. of service providers according to interviewed service providers

Commercially both local and outsider are operating in the field of advertising service across all the towns. Those organisations having their set-up within the particular city and providing service in this city can be regarded as local organisation and on the other, some organisation come to a particular city from other towns and providing services then they can be regarded as outsider. It is noted that Khulna, Bogra, Jessore and Sylhet have relatively more number of service providers in view of both local and outsider as compared to those of other towns. No organization is operating on the non-commercial basis.

4.7 INCOME RANGE OF SERVICE PROVIDERS

An idea of service providers of advertisement across towns can be elicited from the table below:

Towns	Interviewed sample	Average no. of commercial service provider per town (according to service providers)	Service provider's transaction from sample for 1999-2000 (in Tk).		
			Lowest transaction	Highest transaction	Average transaction
Narayanganj	6	18	40,000	595,000	322,850
Bogra	5	48	44,000	492,000	198,600
Khulna	5	57	50,000	185,000	196,167
Jessore	5	39	42,000	2,280,000	592,660
Comilla	5	23	45,000	1,804,000	350,500
Tangail	5	23	42,000	196,000	225,333

Sylhet	5	38	58,000	1,469,000	293,333
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Source: BD service providers

The information above throws up some important findings. There was an option in the questionnaire indicating total number of service providers across towns by the interviewed service providers and thereof average number of service provider was calculated in each town. As per the survey, it was found that Khulna has the maximum number of service providers followed by Bogra. Number of service provider in Narayanganj is minimal. Number of sample interviewed sample in all the towns other than Narayanganj is five whereas in Narayanganj it is six (due to unawareness about the total no. of service providers in each town). Narayanganj has the lowest income earner with just Tk. 40,000 and Jessore has the highest income earner with Tk. 2,280,000. Range of lowest income earners does vary to a high extent as in the case of range highest income earners across towns. Service providers in Comilla has the highest average income as compared to any other towns.

4.8 EXPECTED IMPROVEMENT:

While asking about the expected improvement by service providers, it was observed that service of providers across towns have some common items which they are keen to improve in general. They are the followings-

- High quality color
- High quality fabric for banner
- High quality tin/sheet
- Expensive/high quality sheet/plastic sheet
- High quality lighting
- High quality poly sticker

Improvement of the remaining items largely vary from town to town. The table below gives a vivid picture about the proposed improvement are likely to undertake by the service providers-

Expected Improvement	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
High quality colors	67	67	60	80	60	40	80	80
Improvement in quality design	36	83	20	40	-	60	-	40
High quality ink	11	-	20	-	60	-	-	-
Usage of multiple color	14	-	20	40	-	20	-	20
High quality fabric for banner	42	17	20	40	80	40	80	20
High quality sheet/tin	56	33	40	100	80	60	80	-
High quality plastic	33	-	40	80	20	40	20	40

Expected Improvement	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
sheet								
Expensive/high quality sheet	42	50	-	80	20	40	60	40
Modern design	17	50	20	-	-	-	20	20
Air-conditioned room/chamber	3	-	20					
High quality lighting	25	17	20	20	40	40	20	20
Quality polystiker	22	17	20	-	20	40	40	20
High quality rubber	14	17	-	20	-	-	-	60
Improvement the type of sticker	6	-	20	-	-	-	-	20
Improvement of frame	11	-	-	-	-	40	20	20
Make computer design	6	17	-	20	-	-	-	-
Automatic machine for screen printing	6	-	20	-	20	-	-	-
Getting computer	11	-	60	-	20	-	-	-
Getting type writer	8	33	20	-	-	-	-	-
No plan to improve	11	-	-	-	20	20	-	40

All figures in percentage to base

4.9 INCREASE IN COST DUE TO EXPECTED IMPROVEMENT:

Corresponding to the expected improvement of advertising service, increase in cost across towns is shown below in form of percentage. Most of the cases, it may be noted that for each type of improvement, cost usually varies on an average from 15% to 20%. However a few cases, cost varies sometimes 5% or above 20%

Expected Improvement	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
High quality colors	16	14	9	25	19	25	5	18
Improvement in quality design	11	8	-	-	-	10	-	17
High quality ink	25	-	-	-	25	-	-	-
Usage of multiple color	20	-	-	15	-	30	-	-
High quality fabric for banner	12	-	5	16	15	13	8	-
High quality sheet/tin	17	10	-	22	19	18	10	-
High quality plastic	11	-	2	12	15	18	-	5

Expected Improvement	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
sheet								
Expensive/high quality sheet	15	17	-	18	-	10	18	10
Modern design	8	10	10	-	-	-		5
Air-conditioned room/chamber	15	-	15	-	-	-	-	-
High quality lighting	8	10	-	-	-	-	5	10
Quality polystiker	13	5	30	-	-	15	10	5
High quality rubber	8	10	-	-	-	-	-	7
Improvement the type of sticker								
Improvement of frame	15	-	-	-	-	-	-	15
Make computer design	20	25	-	15	-	-	-	-
Automatic machine for screen printing								
Getting computer	25	-	30	-	10	-	-	-

All figures in percentage to base

4.10 NEWSPAPER READERSHIP:

It is found that 80% or more respondents providing advertising services, and nearly 20% respondents do not read any newspaper.

News paper readership	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Yes	83	83	80	80	80	80	100	80
No	17	17	20	20	20	20	-	20

All figures in percentage to base

4.11 TYPES OF NEWSPAPER:

Service providers of advertisement are interested in reading both types of newspapers local as well as national newspaper. However, readership of national newspaper exceed than that of local in many cases. In Comilla, none read local newspaper.

News paper	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
National Newspaper	97	100	75	100	100	100	100	100
Local	60	20	100	100	100	-	80	25

Newspaper								
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All figures in percentage to base

4.12 VIEWERSHIP OF ADVERTISEMENT IN THE NEWS PAPER:

While asking service providers of advertisement about noticing the advertisement published in local and national dailies prior/during the survey of their particular areas, most of respondents shown negative answer. No respondent saw this published advertisement in Bogra.

Viewership	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Yes	25	50	-	20	40	20	20	20
No	75	50	100	80	60	80	80	80

All figures in percentage to base

4.13 SENDING APPLICATION

Question was asked to those who have seen advertisement about sending their "Letter of Interest (LOI) to Swisscontact and it was found that no respondents from advertisement service sent LOI to Swisscontact.

Viewership	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Yes	-	-	-	-	-	-	-	-
No	100	100	100	100	100	100	100	100

All figures in percentage to base

4.14 EFFECT OF AD IN SENDING APPLICATION

While asking the question "had you seen this advertisement, would you been interested to sending LOI" to respondents of advertisement service providers, majority of respondents reveal their preference in sending LOI. The table below elaborate details.

Effect	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Yes	70	100	60	75	67	50	75	75
No	30	-	40	25	33	50	25	25

All figures in percentage to base

4.15 REASONS PREVENTED FROM SENDING LETTER:

While asking reasons those prevented them sending LOI to respondents of advertisement service, overwhelmingly they quoted that lack of time in their hand hinder from sending LOI to Swisscontact. The following table elaborates details.

Narayanganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Did not find time (67%)	Did not find time (50%)	Do not have confidence/faith (100%)	The ad was not comprehended (67%)	Did not find time (67%)	Do not have confidence/faith (100%)	Did not find time (100%)
It seems kind of nuisance (33%)	It does not seem useful (50%)	It seems kind of nuisance (33%)	It does not seem useful (33%)	The ad was not comprehended (33%)	Did not find time (50%)	Do not have confidence/faith (50%)
			It seems kind of nuisance (33%)			

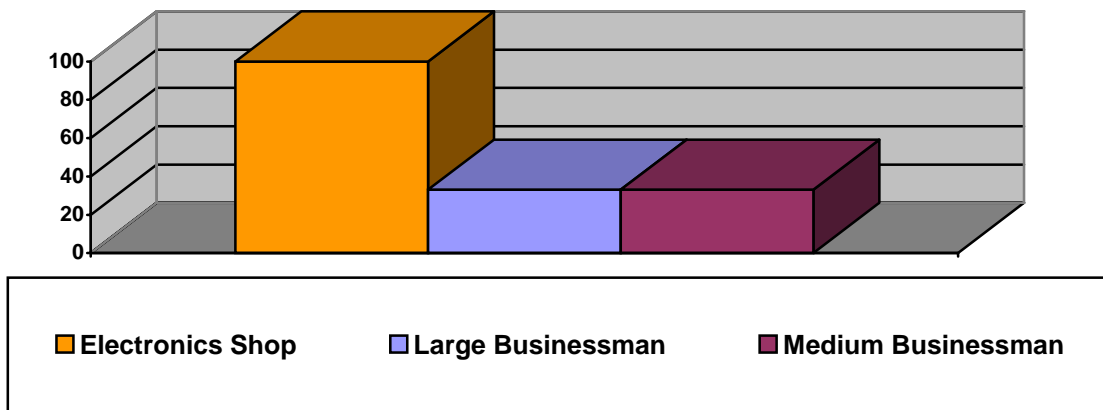
SERVICE: COMMUNICATION AND CORRESPONDENCE

5.0 SERVICE: COMMUNICATION AND CORRESPONDENCE

The following section specifically looks at the target group BDS customer segment (in the form of %age) of communication and correspondence service from respective service providers across towns.

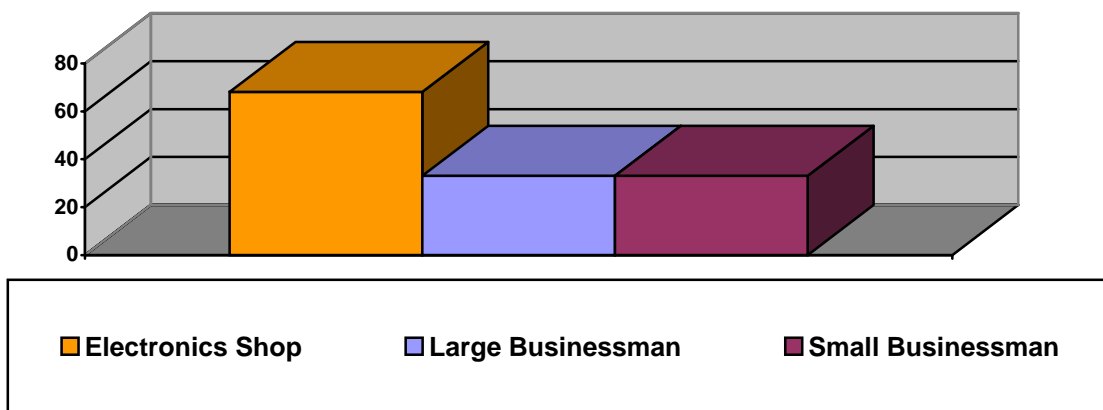
A) NARAYANGANJ

AMONG TARGET GROUP CUSTOMER SEGMENT IN COMMUNICATION & CORRESPONDENCE



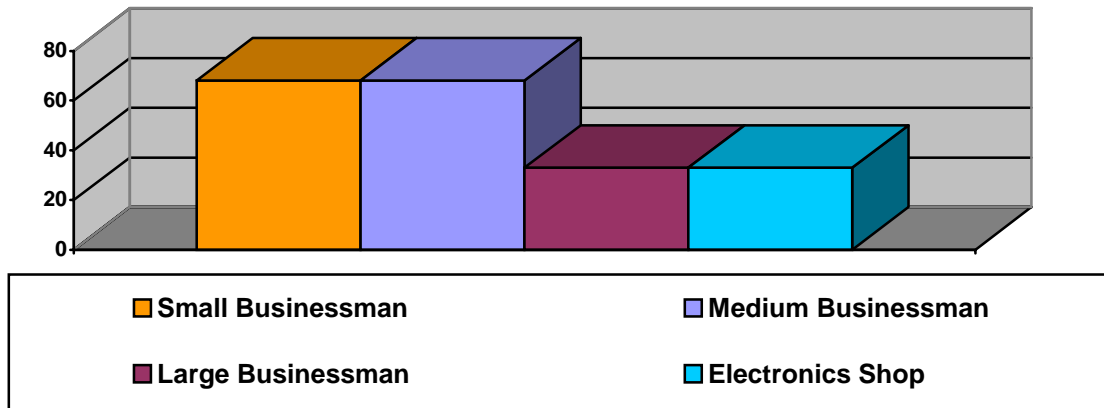
B) BOGRA

AMONG TARGET GROUP CUSTOMER SEGMENT IN COMMUNICATION & CORRESPONDENCE



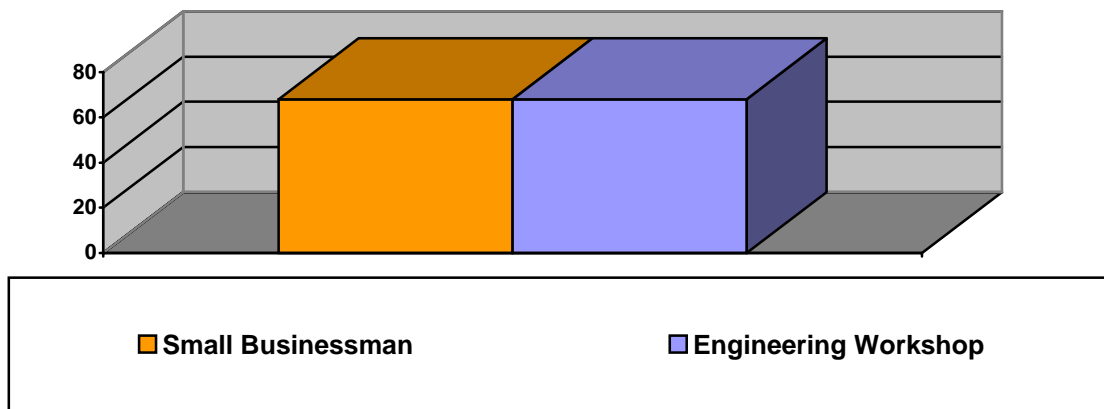
C) KHULNA

AMONG TARGET GROUP CUSTOMER SEGMENT IN COMMUNICATION & CORRESPONDENCE



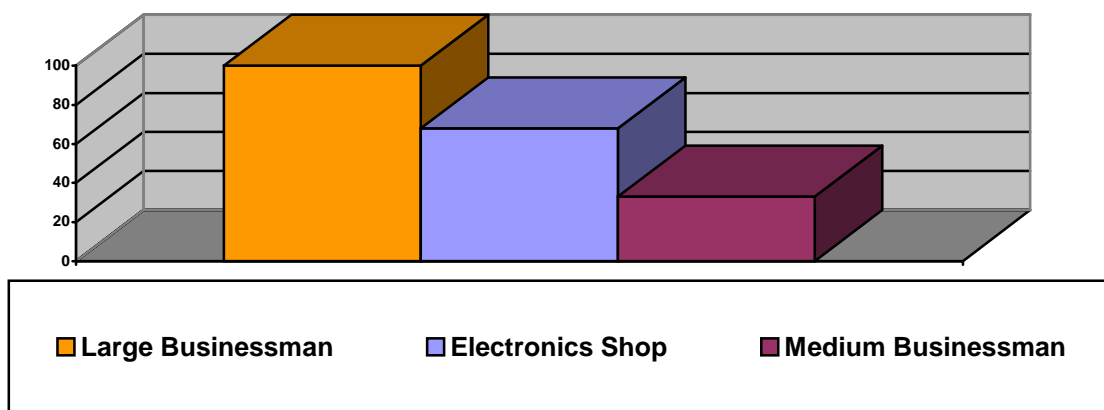
D) JESSORE

AMONG TARGET GROUP CUSTOMER SEGMENT IN COMMUNICATION & CORRESPONDENCE



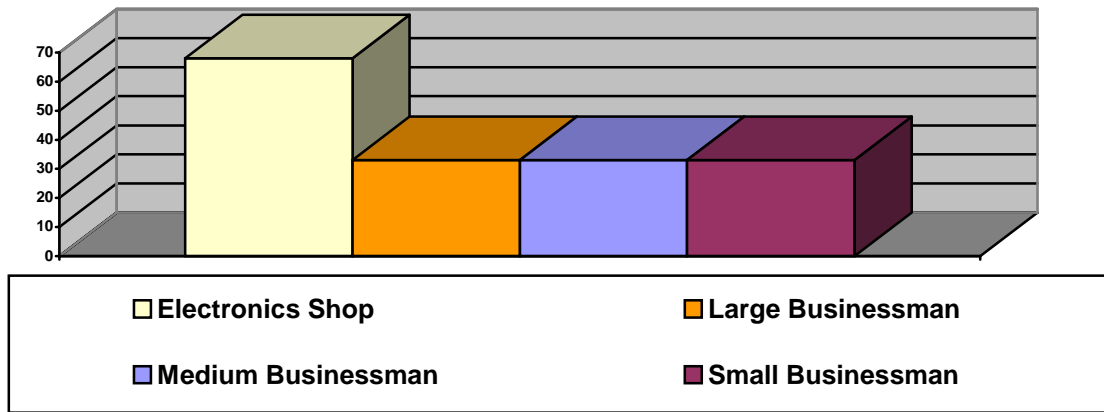
E) COMILLA

AMONG TARGET GROUP CUSTOMER SEGMENT IN COMMUNICATION & CORRESPONDENCE



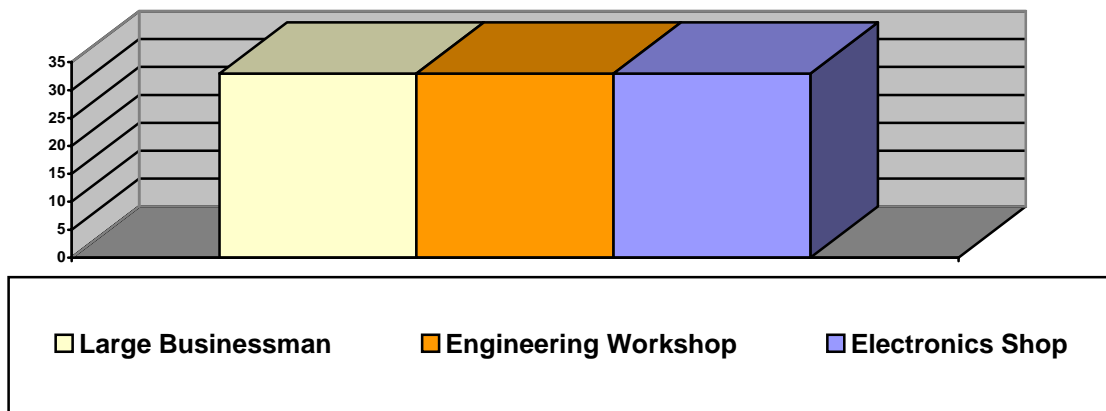
F) SYLHET

AMONG TARGET GROUP CUSTOMER SEGMENT IN COMMUNICATION & CORRESPONDENCE



G) TANGAIL

AMONG TARGET GROUP CUSTOMER SEGMENT IN COMMUNICATION & CORRESPONDENCE



Unlike Advertisement, in communication and correspondent, it is observed from the above diagrams that all the sample towns are primarily restricted to only three types of customers segments namely large businessman, small businessman and electronics shop. However, numbers of customers are restricted to four types in Khulna and Sylhet including medium types of businessman. In view of outsourcing at a generic level similar situation like advertisement found where customers are mainly comprises of small, medium and large businessman.

5.1a INSTITUTIONAL EDUCATION:

Education level among employee of communication and correspondence service provider follows similar pattern with that of advertising service provider. Most of the case, it is managing director or owner who has education up to BA or above. The remaining employees have education level up to HSC or SSC. Employees of communication and correspondence service providers do have education level below SSC apparently they are not as dominant as in the case of advertising services. The following table shows a detail deliberation in this regard.

Respondent	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Below SSC	25	33	33	33	-	-	67	-
SSC	40	67	33	33	-	67	67	-
HSC	50	33	33	67	-	33	67	100
BA	45	33	33	100	50	33	-	67
BA/Bcom/BSc/LB	15	-	-	-	100	-	33	33
BA, NBR Course	5	-	-	-	-	-	-	-
MA	10	-	33	-	-	-	-	-
MA, NBR Course	10	-	33	-	-	-	-	-

All figures in percentage to base

5.1b VOCATIONAL TRAINING

Taking part in providing vocational training is conspicuously absent among service providers across towns. Very insignificant practice of technical training is just confined to Narayanganj, Bogra and Jessore, that too is scattered in a particular service in particular town.exhibiting no uniform trend or pattern. The table below shows the kind of technical training is undertaken by service provider of respective town.

Resondent	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Computer Certificate Course	5	33	-	-	-	-	-	-
Typing	5	-	-	-	50	-	-	-
Mechanical Diploma	5	-	33	-	-	-	-	-

All figures in percentage to base

5.2 MAIN PRODUCTS/SERVICES:

It is found that our target group respondents utilise service of phone across all the sample towns from communication and correspondence service provider. Most cases utilisation of phone service rate is as high as 100% in exception of Tangail where it is 67% and PABX is 33%. Utilisation of fax and computer compose is limited to only Narayanganj and similarly utilisation of PABX is limited to only Tangail among our target respondents. The following table gives vivid picture.

Products/ Services	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Phone	95	100	100	100	100	100	100	67
Fax	10	67	-	-	-	-	-	-
Computer Compose	5	33	-	-	-	-	-	-
PABX	5	-	-	-	-	-	-	33

All figures in percentage to base

5.3 CORE COMPETENCY:

Behaviour/Attitude towards clients



The diagram above presents (schematically) the most oft quoted core competency of communication and correspondence service. The options are arranged in descending order of occurrence. Unlike advertisement service, in communication and correspondence it seems that behaviour/attitude towards clients is the most important core competency from service provider point of view. Service providers give very little importance about the quality of their respective service, may be due to the fact that variation in quality among different services under communication and correspondence does not differ much like advertisement.

5.4 FUTURE PLAN:

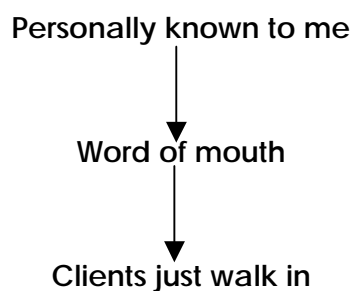
It is extremely important to evaluate the kind of future plan have in the mind of the service providers be it relevant to their running business or not. All the specific future plans cited by the service providers elaborate in the following table.

Narayanganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Provide internet/e-mail facility (100%)	Provide internet/e-mail facility (100%)	Prepare consumable products (100%)	Install V-set connection (100%)	Bring computer (50%)	Bring computer (100%)	Provide internet/e-mail facility (33%)
Start computer compose (33%)	Purchase photocopier (68%)			Start internet/e-mail facility (50%)		Purchase photocopier (33%)
Purchase photocopier (33%)	Bring computer (68%)			Purchase laminating machine (50%)		
Set up an offset printing press (33%)	Start computer compose (33%)			Open a pharmacy shop (50%)		

Overwhelmingly, respondents intend to increase their existing range of services by incorporating internet and e-mail facilities. Other future plans may include inter alia purchase photocopy machine, purchase laminating machine, preparation of consumable products, etc.

5.5 SOURCE OF AWARENESS ABOUT THE SERVICE PROVIDERS

The diagram below present (schematically) the most oft-quoted source of awareness regarding the service of a service providers. The options are arranged in descending order of occurrence for each service separately.



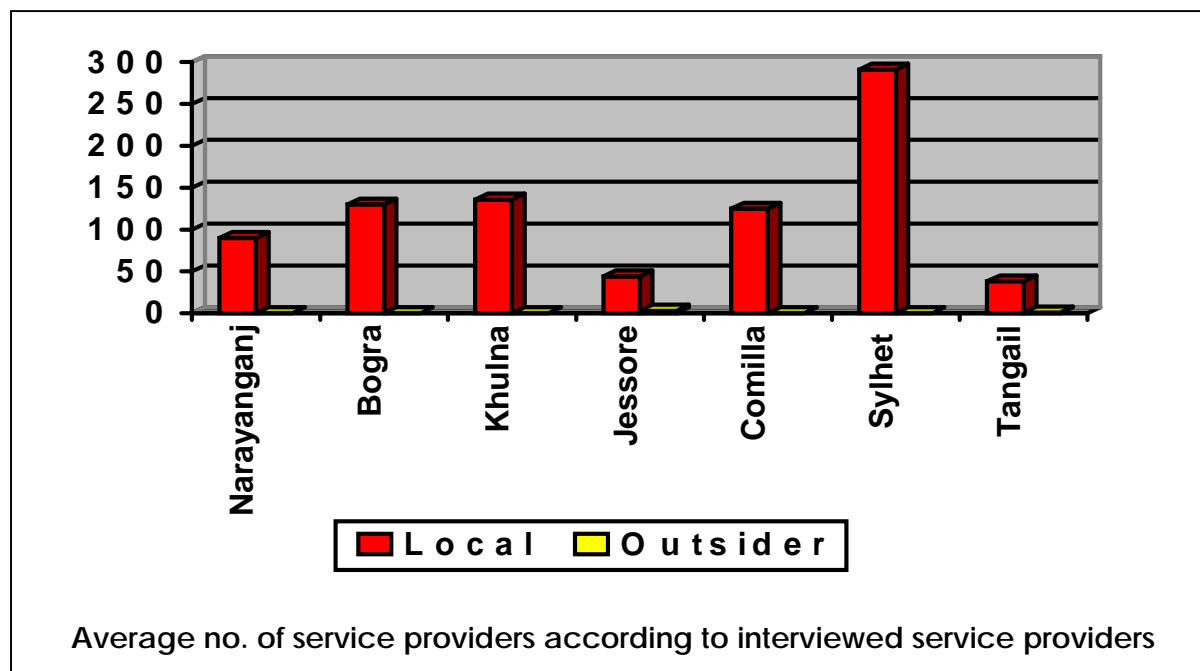
No difference is found regarding source of awareness between advertisement and communication and correspondence service providers.

5.6 TOTAL NUMBER OF SERVICE PROVIDERS ACROSS TOWNS:

In order to estimate the total monetary supply of BD services, it is necessary to have the number of service providers operating in those towns. No data of service provider was available to us. Therefore respondents were asked about the total number of service providers operating commercially and non-commercially in particular town. The average was derived from total number of service providers as mentioned by the service providers. The following table gives a clear idea about the total number of service providers operating across towns.

Town	Commercially		Non-commercially	
	Local	Outsider	Government	Non-government
Narayanganj	90	-	-	-
Bogra	130	-	-	-
Khulna	136	-	-	-
Jessore	44	3	-	-
Comilla	125	-	1	-
Sylhet	291	-	1	-
Tangail	38	1	-	-

Service provider of local as well as outsider can also be seen diagrammatically for the sake of simplicity in comparison



It is observed from above table and diagram that most of the towns other than Jessore and Tangail have sufficient number (90 and above) of communication and correspondence service providers. Sylhet has as many as 292 service providers considered the highest amongst towns.

5.7 INCOME RANGE OF SERVICE PROVIDERS

An idea of service providers of communication and correspondence across towns can be elicited from the table below:

Towns	Interviewed sample	Average no of commercial service provider per town (according to service providers)	Service provider's transaction from sample for 1999-2000 (in Tk).		
			Lowest transaction	Highest transaction	Average transaction
Narayanganj	3	90	146,000	370,000	237,167
Bogra	3	130	46,000	290,000	160,333
Khulna	3	136	50,000	2,500,000	897,560
Jessore	2	47	177,000	670,000	423,125
Comilla	3	125	227,000	850,000	582,267
Tangail	3	39	80,000	750,000	364,667
Sylhet	3	291	215,000	1,200,000	551,667

Source: BD service providers

Total number of service providers in communication and correspondence was calculated the same way as it was in the case advertisement. From the above table, it is clear that like advertisement, Khulna has maximum number of service providers here as well and Tangail has minimum number of service providers. All the towns other than Jessore, number of sample was limited to only 3 whereas in Jessore it is just 2 (due to unawareness about the total no. of service providers in each town). Bogra has the lowest earner with Tk. 47,000 and Khulna has the highest income earner with Tk. 2,500,000. Income variation among lowest earner and highest earners is quite high especially in comparison to advertisement service. Service providers in Khulna has the highest amount of average income earning.

5.8 EXPECTED IMPROVEMENT:

Like advertisement, in case of communication and correspondence, no systematic pattern of expected improvement is found across towns. Expected improvement largely varies from town to town. The following table elaborates about the expected improvement in the field of communication and correspondence.

Expected Improvement	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Increase number of fax machine	10	-	-	33	-	-	-	33
Getting computer	10	-	-	-	-	-	-	68
Getting type writers	5	-	-	-	50	-	-	5
Decoration	20	-	33	68	-	-	-	-
Air conditioned room	20	-	33	33	-	-	68	-
Have telephone connection	5	-	-	-	-	-	33	-
Getting booth system	5	33	-	-	-	-	-	-
Have Photostat machine	5	33	-	-	-	-	-	-
No plan to improve	65	100	67	-	100	100	33	68

All figures in percentage to base

5.9 INCREASE IN COST DUE TO EXPECTED IMPROVEMENT:

It is found that most of the cases, cost remains same even after taking up the expected improvement plan. Whatever little variation in cost found is due to change in the appearance of service provider not improvement of the quality of service.

Expected Improvement	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Getting type writers	5	-	-	-	5	-	-	5
Decoration	20	-	20	-	-	-	-	-
Air conditioned room	10	-	10	-	-	-	-	-

All figures in percentage to base

5.10 NEWSPAPER READERSHIP:

100% of the respondents who provide communication and correspondence read newspaper across towns other than Narayanganj and Jessore where newspaper readership is 67% and 50% respectively.

News paper readership	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Yes	90	67	100	100	50	100	100	100
No	10	33	-	-	50	-	-	-

All figures in percentage to base

5.11 TYPES OF NEWSPAPER:

Service providers of communication and correspondence are interested in reading both types of newspapers local as well as national newspaper. However, readership of national newspaper exceed than that of local in many cases. In Narayanganj, none are found to read local newspaper.

News paper	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
National Newspaper	94	100	67	100	100	100	100	100
Local Newspaper	83	-	100	100	100	67	100	100

All figures in percentage to base

5.12 VIEWERSHIP OF ADVERTISEMENT IN THE NEWS PAPER:

While asking service providers of communication and correspondent about noticing the advertisement published in local and national dailies prior to/during the survey of their particular areas, all the respondents across towns other than Sylhet were not aware of the fact.

Viewership	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Yes	10	-	-	-	-	-	67	-
No	90	100	100	100	100	100	100	100

All figures in percentage to base

5.13 SENDING APPLICATION

Question regarding sending application was asked to respondents in Sylhet because of their noticing in the ad and found that none from Sylhet sent LOI to swisscontact

	Total	Sylhet
Yes	-	-
No	100	100

All figures in percentage to base

5.14 EFFECT OF AD IN SENDING APPLICATION

In case of communication and correspondent service providers, none of the respondents were interested in sending LOI in Sylhet and Jessore even had they seen the advertisement. Respondents in other cities are found interested to sending LOI

Effect	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Yes	56	67	67	67	-	33	-	-
No	44	33	33	33	100	67	100	100

All figures in percentage to base

5.15 REASONS PREVENTED FROM SENDING LETTER:

While asking reasons those prevented sending LOI by the respondents of advertisement service, overwhelmingly they quoted that lack of time in their hand hinder from sending LOI to Swisscontact. The following table elaborates details.

SERVICE: COMMUNICATION AND CORRESPONDENCE

Reasons prevented from sending LOI to Swisscontact in case of communication and correspondence service providers vary from one service provider to another to some extent. The table provides a detail picture in this regard.

Narayanganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Do not have confidence/faith (100%)	Do not have confidence/faith (100%)	It seems kind of nuisance (100%)	It seems kind of nuisance (50%)	Do not have confidence/faith (50%)	It seems kind of nuisance (33%)	
		No time in my hand (100%)	No relationship between this ad and my activity (50%)	No relationship between this ad and my activity (50%)	It does not seem useful (67%)	
			The ad was not comprehended (50%)			

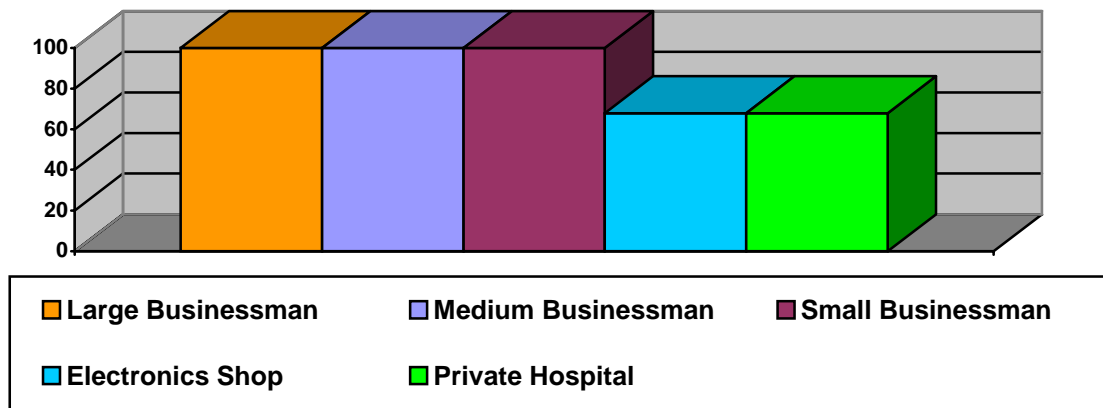
SERVICE: ACCOUNTS, FINANCE AND TAXATION

6.0 SERVICE: ACCOUNTS, FINANCE AND TAXATION

The following section specifically looks at the target group BDS customer segment (in the form of %age) of accounts, finance and taxation service from respective service providers across towns.

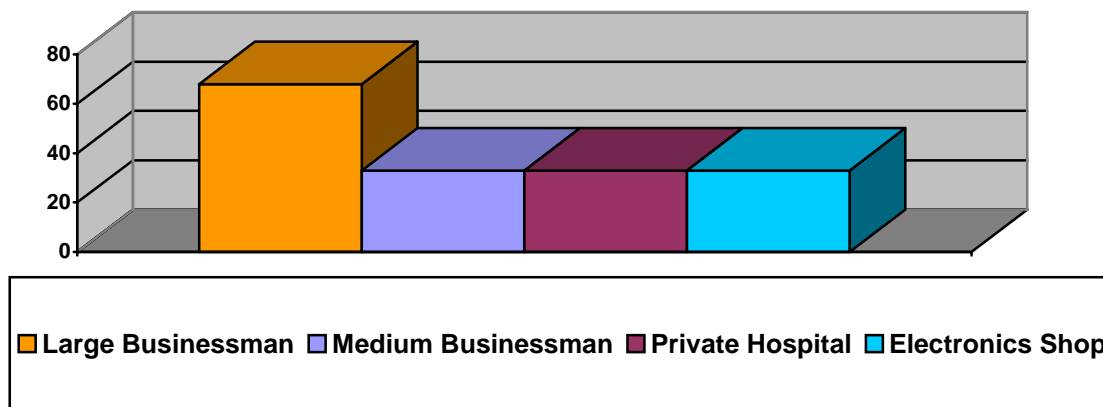
A) NARAYANGANJ

MAIN CUSTOMER SEGMENT IN ACCOUNTS, FINANCE AND TAXATION



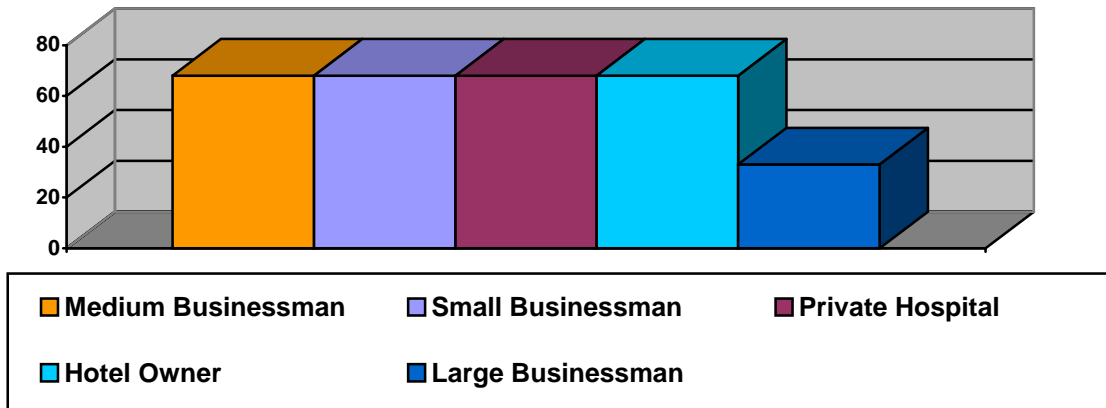
B) BOGRA

AMONG TARGET GROUP CUSTOMER SEGMENT IN ACCOUNTS, FINANCE AND TAXATION



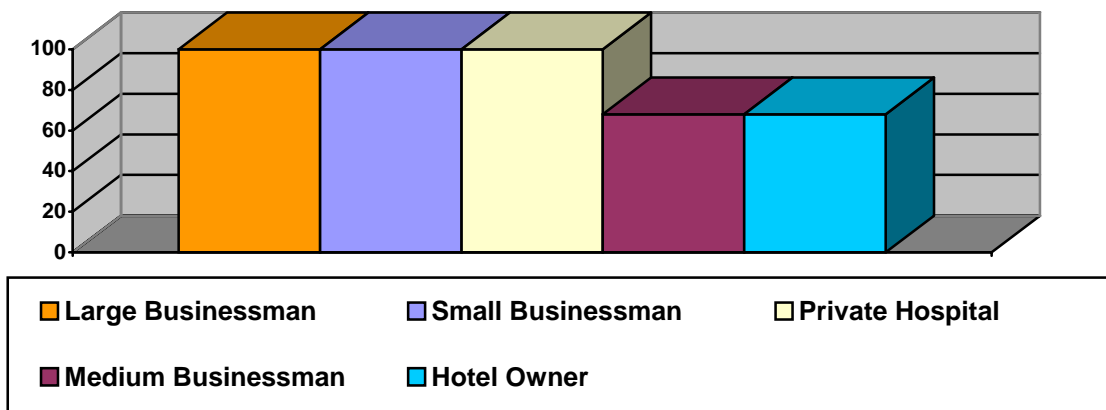
C) KHULNA

AMONG TARGET GROUP CUSTOMER SEGMENT IN ACCOUNTS,
FINANCE AND TAXATION



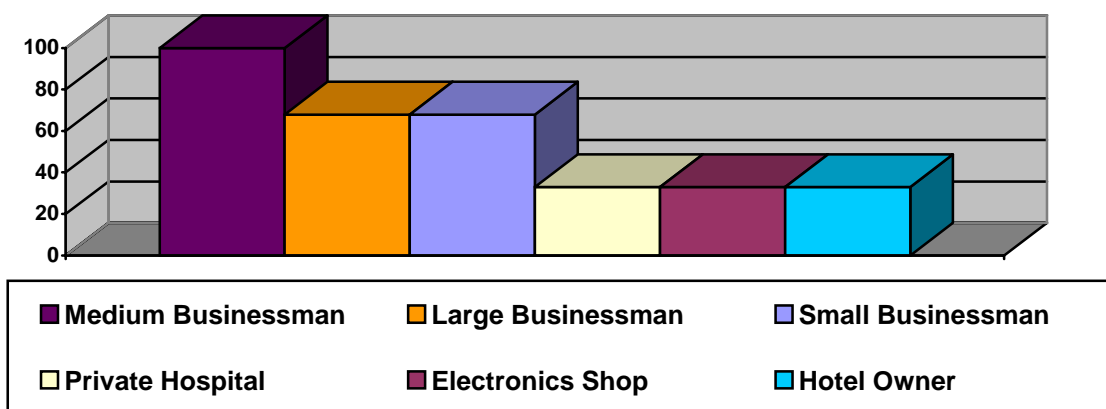
D) JESSORE

AMONG TARGET GROUP CUSTOMER SEGMENT IN ACCOUNTS,
FINANCE AND TAXATION



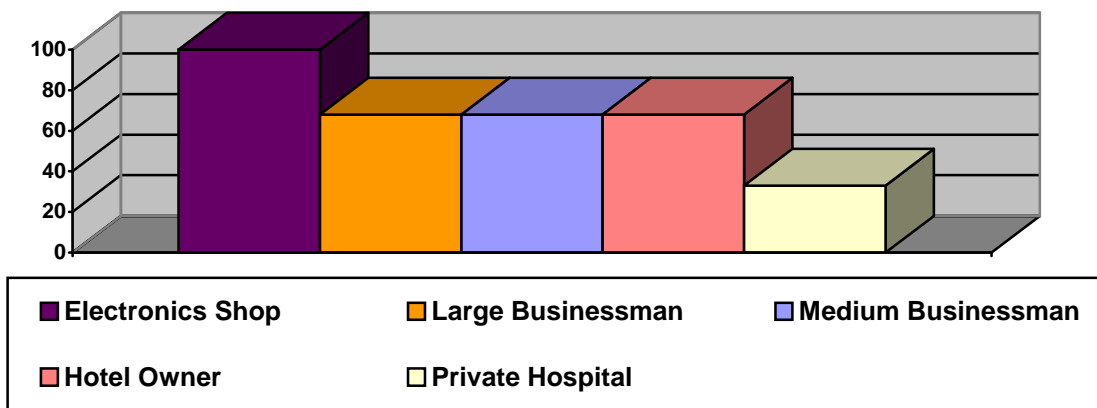
E) COMILLA

AMONG TARGET GROUP CUSTOMER SEGMENT IN ACCOUNTS,
FINANCE AND TAXATION



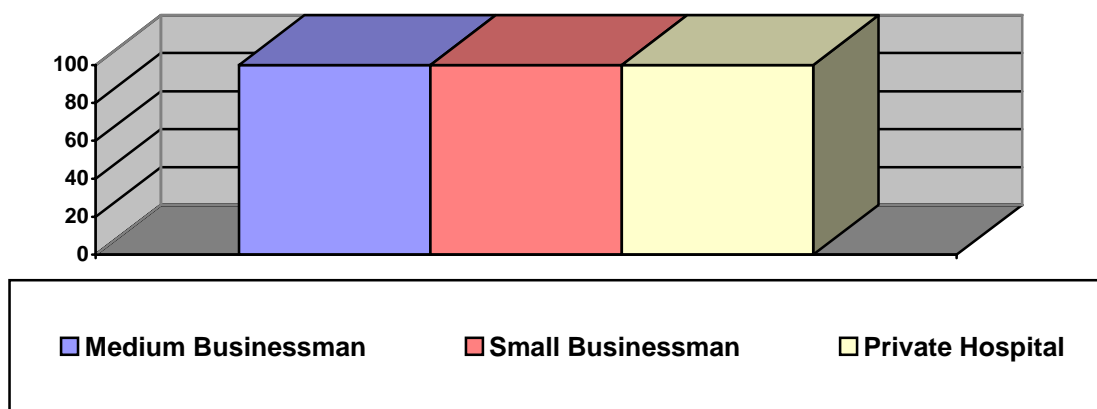
F) SYLHET

AMONG TARGET GROUP CUSTOMER SEGMENT IN ACCOUNTS,
FINANCE AND TAXATION



G) TANGAIL

AMONG TARGET GROUP CUSTOMER SEGMENT IN ACCOUNTS,
FINANCE AND TAXATION



From the above diagram, it is cleared that moderate number of customers are present across all the towns for the service provider of A/C, Finance and Taxation. However, small, medium and large businessman have an edge over others in view of outsourcing this service.

5.1 INSTITUTIONAL EDUCATION:

Because of the nature of the service, A/C, finance and taxation service providers have education level up to BA or above. Many of them have completed their LLB degree. However other employees who work as their assistant have education level

up to SSC or HSC level. Surprisingly it is noted that 33% (1 out of 3) A/C, finance and taxation service providers have completed their CA course and this is highly desirable in a city like Khulna considered the third largest business centers in Bangladesh. The table below elaborates details about the education level of employees.

Respondent	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
SSC	10	33	-	-	33	-	-	-
HSC	14	68	33	-	-	-	-	-
BA	14	-	-	-	-	-	-	33
BA/Bcom/BS c/LLB	19	33	33	33	100	-	67	100
BA, NBR Course	43	67	-	33	-	68	33	67
MA	19	67	-	33	-	33	-	-
MA, NBR Course	10	-	33	33	-	-	-	-
CA Course completed	5	-	-	33	-	-	-	-

All figures in percentage to base

5.2 MAIN PRODUCTS/SERVICES:

Taxation as a service is used across all the towns in accounts, finance and taxation service category. Usage of accounting service is limited to only in Sylhet and similarly usage of audit is limited to only Bogra according to survey across our sample towns. This can be seen in the table below.

Products/ Services	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Accounting	5	-	-	-	-	-	33	-
Taxation	91	100	67	100	100	100	67	100
Audit	5	-	33	-	-	-	-	-

All figures in percentage to base

5.3 CORE COMPETENCY:



The diagram above presents (schematically) the most oft quoted core competency of accounts, finance and taxation service. The options are arranged in descending order of occurrence. It is quite clear that having good connection is the most important core competency from the service providers point of view. In this regard, it can be mentioned that service providers having liaison esp. with government official considered themselves worthy enough to execute their task smoothly. Experience in the field is the second important factor considered by service providers as their core competency.

6.4 FUTURE PLAN:

It is extremely important to evaluate the kind of future plan have in the mind of the service providers be it relevant to their running business or not. All the specific future plans cited by the service providers elaborate in the following table.

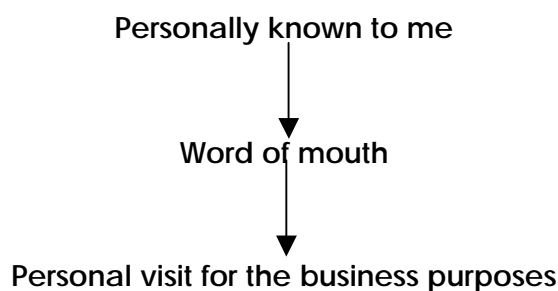
Narayanganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
			Have plan to build community center (100%)	Prepare consumable goods (50%)	Bring computer (50%)	Build up law institute (100%)
					Set up accounts and management training centers (50%)	

Surprisingly it is observed from the above table that A/C, finance and taxation service providers across Narayanganj, Bogra and Khulna lack any sort of plans in the days to come. Future plans in the remaining cities are also noticed grossly irrelevant to their existing professions.

6.5 SOURCE OF AWARENESS ABOUT THE SERVICE PROVIDERS

The diagram below present (schematically) the most oft-quoted source of awareness regarding the service of a service providers. The options are arranged in descending order of occurrence for each service separately.

SERVICE: ACCOUNTS, FINANCE AND TAXATION



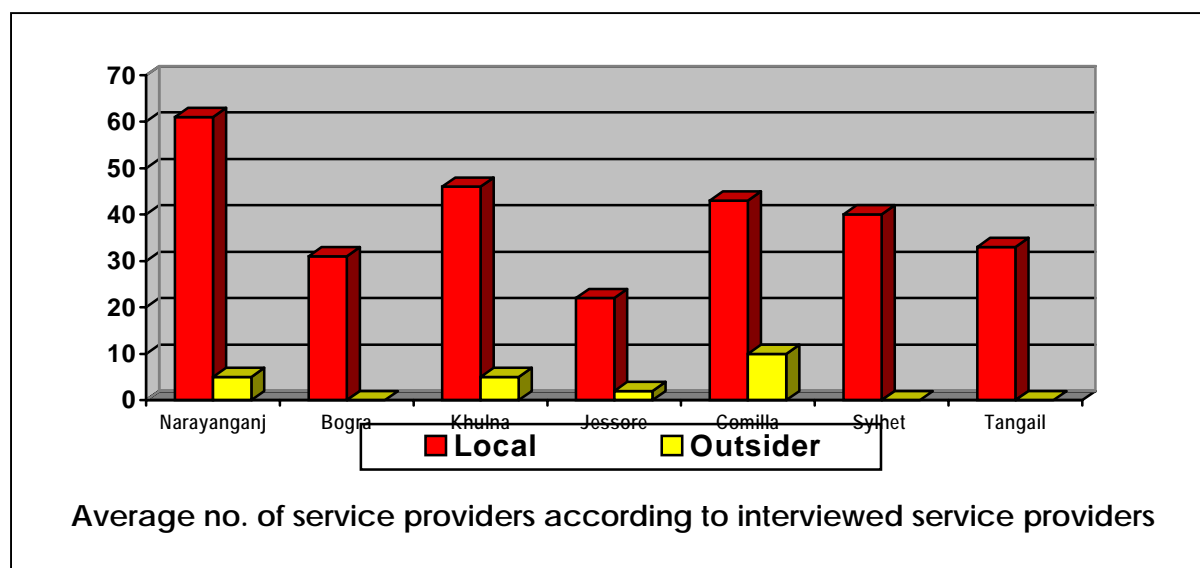
Regarding accounts, finance and taxation, top two sources are similar to that of communication and advertisement. Very little information source has been covered by the personal visits of clients for the business purposes

6.6 TOTAL NUMBER OF SERVICE PROVIDERS ACROSS TOWNS:

In order to estimate the total monetary supply of BD services, it is necessary to have the number of service providers operating in those towns. No data of service provider was available to us. Therefore respondents were asked about the total number of service providers operating commercially and non-commercially in particular town. The average was derived from total number of service providers as mentioned by the service providers. The following table gives a clear idea about the total number of service providers operating across towns.

Town	Commercially		Non-commercially	
	Local	Outsider	Government	Non-government
Narayanganj	61	5	-	-
Bogra	31	-	-	-
Khulna	46	5	-	-
Jessore	22	2	-	-
Comilla	43	10	-	-
Sylhet	40	-	-	-
Tangail	33	-	-	-

Service provider of local as well as outsider can also be seen diagrammatically for the sake of simplicity in comparison



Narayanganj and Khulna have relatively more number of service providers as compared to other towns of our sample list. According to service providers no non-commercial service provider is operating any sample town. Among commercial service providers, no outsider found operating in Bogra and Sylhet. Narayanganj has as many as 70 service providers considered the highest amongst towns whereas Jessore has the least number of service providers registering just only 22.

6.7 INCOME RANGE OF SERVICE PROVIDERS

SERVICE: ACCOUNTS, FINANCE AND TAXATION

An idea of service providers of Accounts, Finance and Taxation across towns can be elicited from the table below:

Towns	Interviewed sample	Average no. of commercial service provider per town (according to service providers)	Service provider's transaction from sample for 1999-2000 (in Tk).		
			Lowest transaction	Highest transaction	Average transaction
Narayanganj	3	66	100,000	200,000	200,000
Bogra	3	31	84,000	904,000	407,568
Khulna	3	51	90,000	129,000	107,000
Jessore	3	24	70,000	100,000	90,000
Comilla	3	53	100,000	325,000	198,333
Tangail	3	33	155,000	300,000	223,667
Sylhet	3	40	60,000	150,000	103,333

Source: BD service providers

Total number of service providers was calculated the same way as it was done earlier. Across all the towns, sample size is limited to only 3. Sylhet is having the lowest income earner with Tk. 60,000. Income variation in the lowest range among towns other than Tangail is not very high. Contrary to Sylhet, Bogra is having the highest income earner with Tk. 904,000. Similarly Bogra has highest income earning service providers in the area of accounts, finance and taxation.

6.8 EXPECTED IMPROVEMENT:

Expected improvements of a couple of items are found similar across towns in case of Accounts, finance and taxation. These items are shown as under.

- Having computer
- Getting telephone connection
- Getting fax machine
- Having room decorated/air conditioned

The remaining items does not show any trend and differ largely from town to town. The following table gives a details elaboration.

Expected Improvement	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Getting computer	48	-	33	67	67	67	100	-
Getting more books	24	33	-	-	67	33	33	-
Setting up separate chamber	29	-	-	33	67	33	-	67
Getting telephone connection	33	-	33	68	-	68	33	33
Getting fax machine	19	-	-	33	-	67	33	-
Have decoration room/air-conditioned room	19	-	-	33	-	33	33	33
No plan to improve	29	67	67	-	33	33	-	-

All figures in percentage to base

6.9 INCREASE IN COST DUE TO EXPECTED IMPROVEMENT:

As far as A/C, finance and taxation service is concerned, a few cases, cost remained same and few cases it raises. Raise in cost is not solely restricted to the improvement of service particularly rather addition to different services as well

Expected Improvement	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Getting computer	30	-	-	-	18	50	33	-
Getting more books	50	50	-	-	-	-	-	-
Setting up separate chamber	29	-	-	33	67	33	-	67
Getting telephone connection	20	-	20	20	-	-	-	20
Have decoration room/air-conditioned room	19	-	-	-	-	-	-	-
Employ more employees/assistants	20	-	20	-	-	-	-	-

All figures in percentage to base

6.10 NEWSPAPER READERSHIP:

100% of the respondents providing A/c, finance and taxation read newspaper across towns.

This high ratio of newspaper readership reveals the education level of service providers and getting informed of day today affairs.

News paper readership	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Yes	100	100	100	100	100	100	100	100
No	-	-	-	-	-	-	-	-

All figures in percentage to base

6.11 TYPES OF NEWSPAPER:

Similar to above two services, in case of accounts, finance and taxation, service providers are interested in reading both types of newspapers local as well as national newspaper. However, readership of national newspaper exceed than that of local in many cases. In Narayanganj, none are found to read local newspaper.

News paper	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
National Newspaper	95	100	67	100	100	100	100	100
Local Newspaper	76	-	67	100	100	100	100	67

All figures in percentage to base

6.12 VIEWERSHIP OF ADVERTISEMENT IN THE NEWS PAPER:

While asking service providers of accounts, finance and taxation about noticing the advertisement published in local and national dailies prior/during the survey of their particular areas, most of respondents shown negative answer other than Comilla. No respondent saw this published advertisement in Bogra, Jessore and Tangail.

Viewership	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Yes	29	67	-	67	-	100	67	-
No	71	33	100	33	100	-	33	100

All figures in percentage to base

6.13 SENDING APPLICATION

Among respondents in financial advisory services noticing the ad, it was found that 50% of them in Sylhet sent LOI to Swisscontact.

	Total	N'ganj	Khulna	Sylhet
Yes	17	-	-	50
No	83	100	100	50

All figures in percentage to base

6.14 EFFECT OF AD IN SENDING APPLICATION

In case of financial advisers, most of the respondents were not interested in sending LOI across towns even had they seen the advertisement. Respondents in other cities are found interested to sending LOI

Effect	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Yes	47	-	-	-	100	67	-	67
No	53	100	100	100	-	33	100	33

All figures in percentage to base

6.15 REASONS PREVENTED FROM SENDING LETTER:

While asking reasons those prevented sending LOI by respondents of advertisement service, overwhelmingly they quoted that lack of time in their hand hinder from sending LOI to Swisscontact. The following table elaborates details.

SERVICE: ACCOUNTS, FINANCE AND TAXATION

As far as financial advisory service is concerned, most respondents quoted two reasons that prevented them from sending LOI. They are as under

- Did not find time
- It does not seem important

The following table elaborates in details about reasons that prevented service providers from sending LOI.

Narayanganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
No relationship between this ad and my activity (33%)	Did not find time (67%)	Did not find time (33%)		Did not find time (100%)	Did not find time (50%)	It does not seem useful (100%)
Did not read the ad attentively (33%)	It does not seem useful (33%)	Skeptic about the usefulness (33%)			It does not seem useful (50%)	
Did not give importance (33%)		No relationship between this ad and my activity (33%)				
		Did not read the ad attentively (33%)				

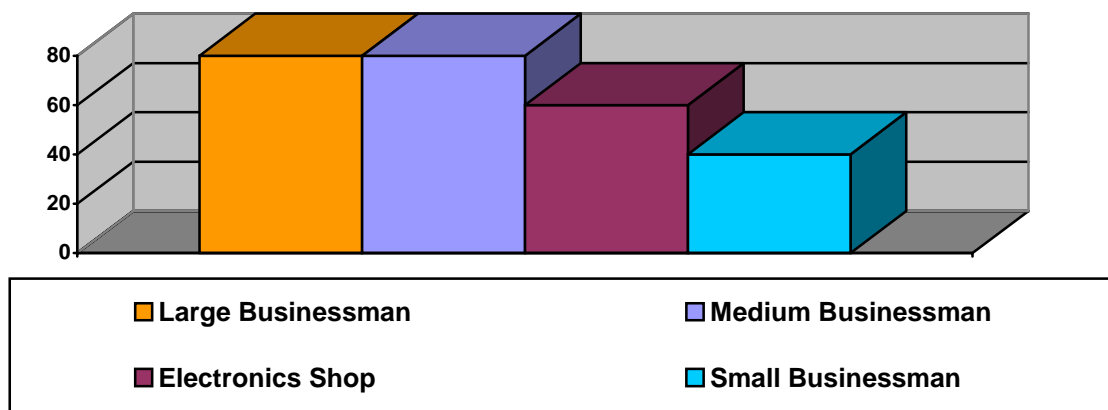
SERVICE: LEGAL ADVISORY

7.0 SERVICE: LEGAL ADVISORY

The following section specifically looks at the target group BDS customer segment (in the form of %age) of legal advisory service from respective service providers across towns.

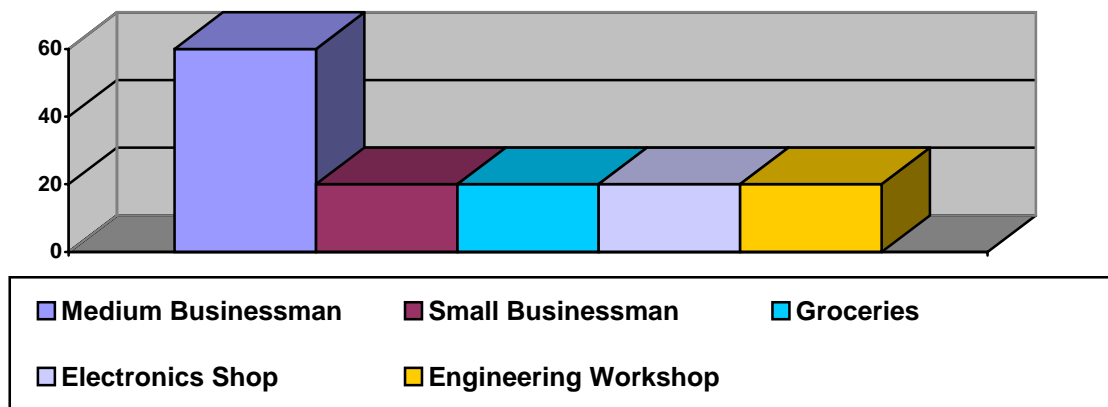
A) NARAYANGANJ

AMONG TARGET GROUP CUSTOMER SEGMENT IN LEGAL ADVISORY SERVICE



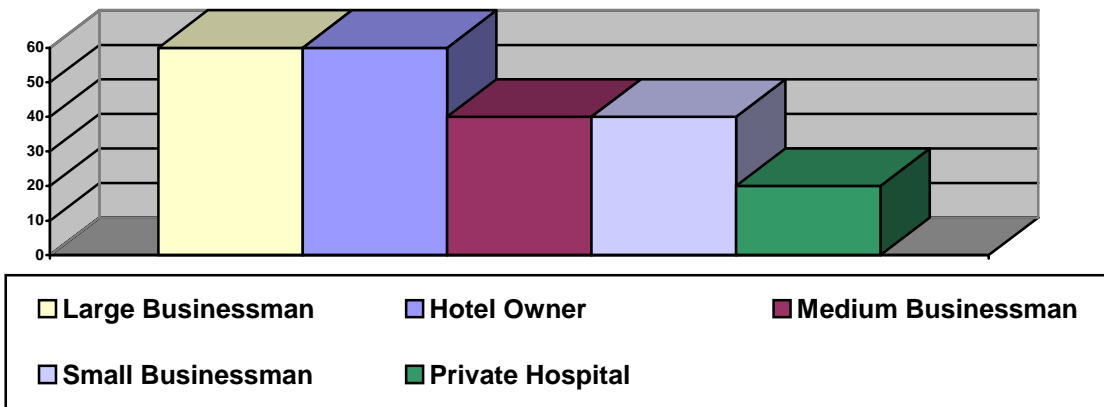
B) BOGRA

AMONG TARGET GROUP CUSTOMER SEGMENT IN LEGAL ADVISORY SERVICE



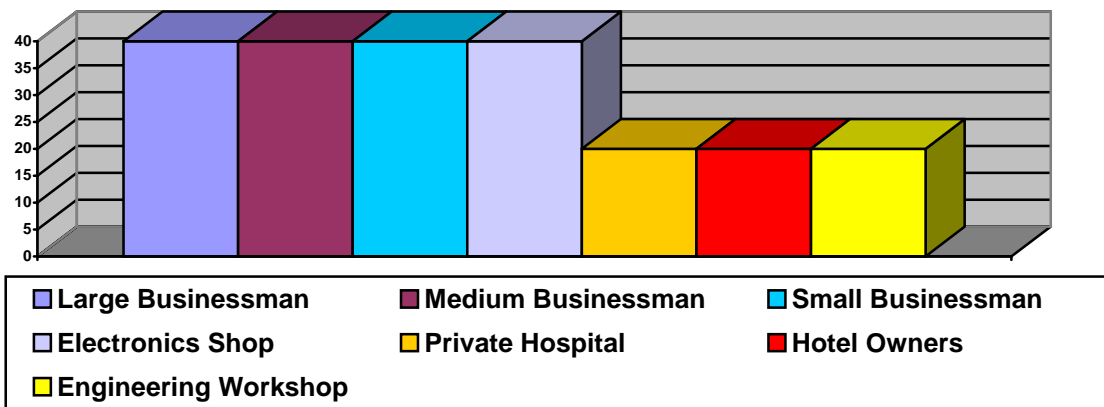
C) KHULNA

AMONG TARGET GROUP CUSTOMER SEGMENT IN LEGAL ADVISORY SERVICE



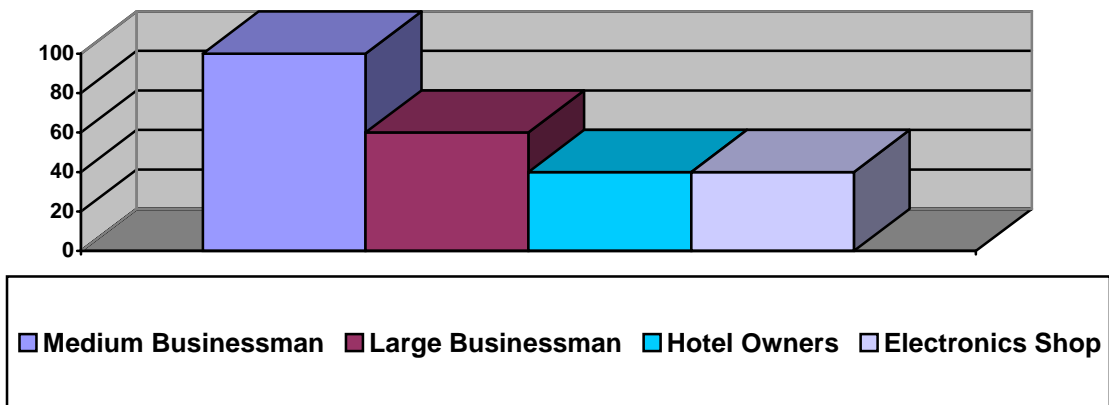
D) JESSORE

AMONG TARGET GROUP CUSTOMER SEGMENT IN LEGAL ADVISORY SERVICE



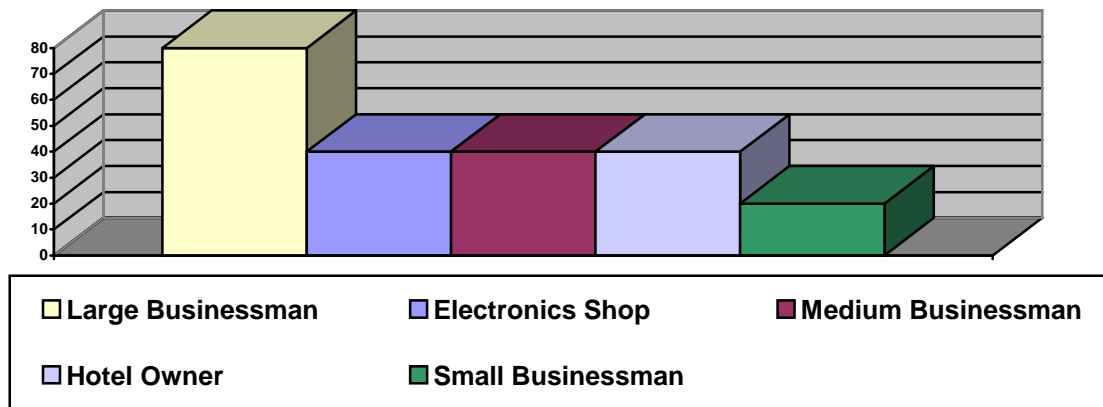
E) COMILLA

AMONG TARGET GROUP CUSTOMER SEGMENT IN LEGAL ADVISORY SERVICE



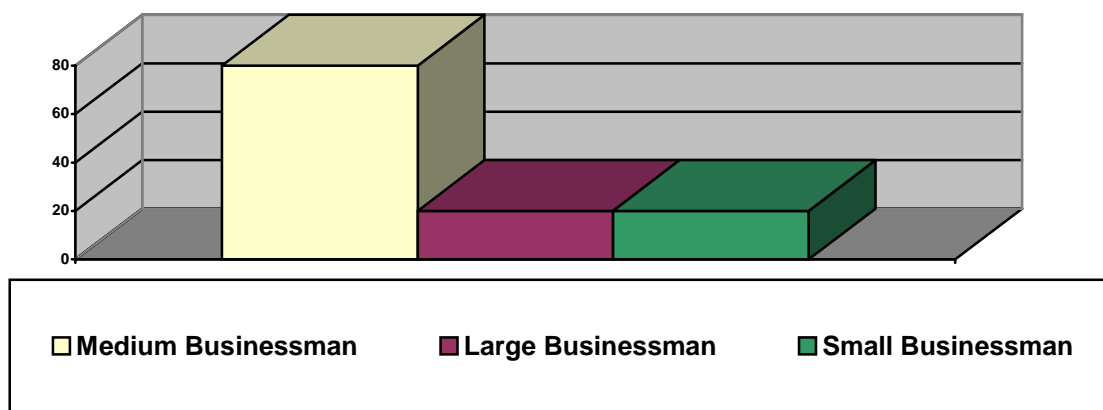
F) SYLHET

AMONG TARGET GROUP CUSTOMER SEGMENT IN LEGAL ADVISORY SERVICE



G) TANGAIL

AMONG TARGET GROUP CUSTOMER SEGMENT IN LEGAL ADVISORY SERVICE



Like A/C, Finance and Taxation, Advisory in Legal Service have also moderate present across towns even though small, medium and large businessman along with private medical are more prone to outsourcing this service as compared to the remaining business segment.

7.1 INSTITUTIONAL EDUCATION:

It is mandatory to have legal degree (minimum LLB) in order to be a legal practitioner. Without completing bachelor degree, none are eligible to appear for LLB course. Due to this fact, all the lawyers across seven towns have LLB degree after completing their bachelor degrees. Few of them across Narayanganj, Bogra, Khulna, Sylhet have their Master degree along with LLB. It should be kept in mind that this phenomena is highly prevalent in Bangladesh. Most of their assistants regarded as "Muhuri" have education level below bachelor degree. In many cases,

it was also found that many young lawyer works as assistants for reputed senior lawyers. The following table gives overall picture regarding the education level of employees.

Respondent	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Below SSC	14	40	-	40	-	-	-	20
SSC	69	60	80	60	60	60	80	80
HSC	37	40	60	40	40	40	20	20
BA	9	-	20	-	20	20	-	-
BA/Bcom/BSc/LLB	100	100	100	100	120	100	100	100
MA/Mcom/LLB	23	40	60	40	-	-	20	-

All figures in percentage to base

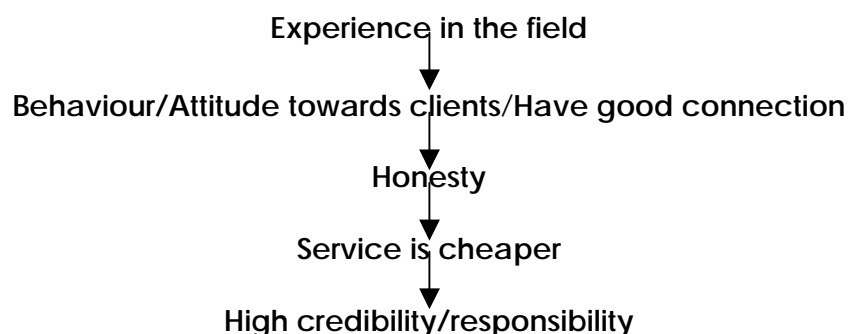
7.2 MAIN PRODUCTS/SERVICES

Legal advisory (civil) and legal advisory (criminal) services are used across all the towns. Another service, legal advice and business consultation is limited to only Bogra and Jessore This can be seen in the table below.

Products/Services	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Legal Advisory (civil)	71	80	60	80	60	80	60	80
Legal Advisory (criminal)	20	20	20	20	-	20	40	20
Legal Advice & Business consultation	8	-	20	-	40	-	-	-

All figures in percentage to base

7.3 CORE COMPETENCY:



The diagram above presents (schematically) the most oft quoted core competency of advisory in legal service. The options are arranged in descending order of occurrence. It seems that experience in the field is the most important core competency from the service provider point view. Behaviour/Attitude towards clients and having good connection are also two important core competencies from service provider point of view.

7.4 FUTURE PLAN:

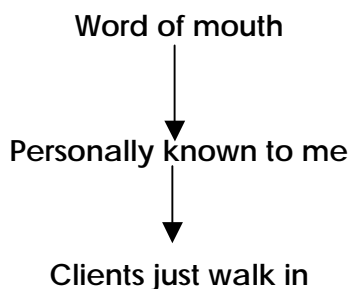
It is extremely important to evaluate the kind of future plan have in the mind of the service providers be it relevant to their running business or not. All the specific future plans cited by the service providers elaborate in the following table.

Narayanganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Open a pharmacy shop (33%)			bring computer (100%)	Open a pharmacy shop (100%)	bring computer (33%)	Set up a law institute (67%)
Start software business (33%)					Make a shopping complex (33%)	Set up law chamber (33%)
Start poultry firm (33%)					Set up a law institute (33%)	

Similar to A/C, finance and taxation service providers, legal service providers in Bogra and Khulna also found lack in taking initiative for future planning. Future plan of service providers in remaining cities are also grossly irrelevant to their present context of business. Service providers in Sylhet and Tangail reveals very ambitious plan to set up a law institute.

7.5 SOURCE OF AWARENESS ABOUT THE SERVICE PROVIDERS

The diagram below present (schematically) the most oft-quoted source of awareness regarding the service of a service providers. The options are arranged in descending order of occurrence for each service separately.



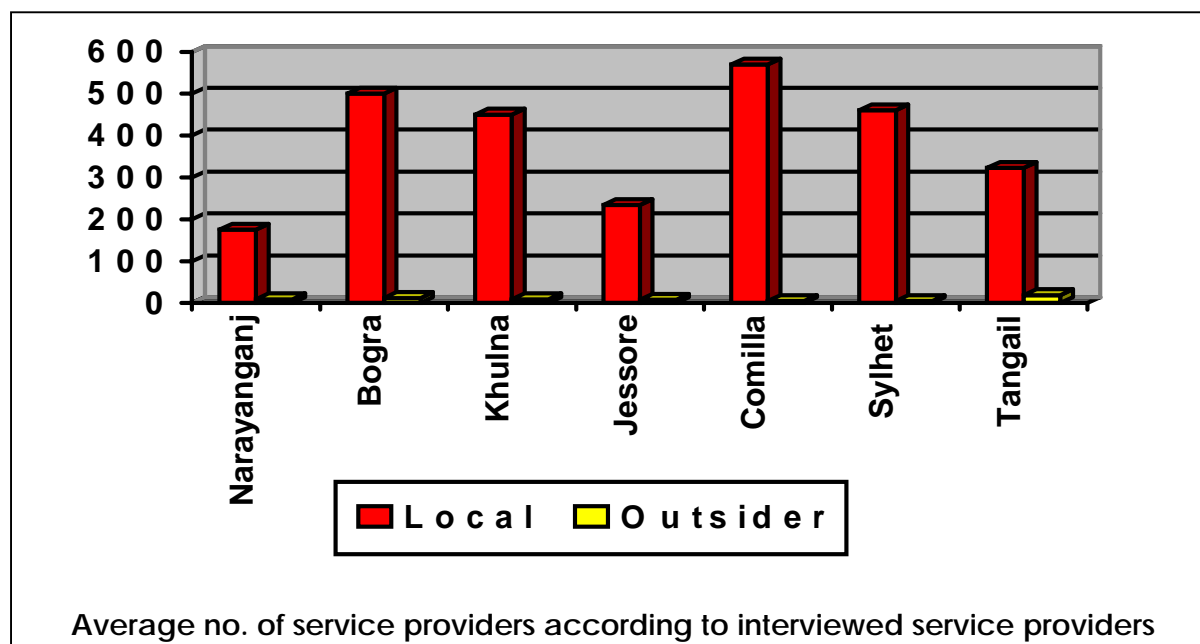
In case of advisory in legal, we find replica of advertisement and communication service where words of mouth and personally known to service providers are predominantly present as a source of awareness. Clients' just walk in has very insignificant present as compared to the above two sources.

7.6 TOTAL NUMBER OF SERVICE PROVIDERS ACROSS TOWNS:

In order to estimate the total monetary supply of BD services, it is necessary to have the number of service providers operating in those towns. No data of service provider was available to us. Therefore respondents were asked about the total number of service providers operating commercially and non-commercially in particular town. The average was derived from total number of service providers as mentioned by the service providers. The following table gives a clear idea about the total number of service providers operating across towns.

Town	Commercially		Non-commercially	
	Local	Outsider	Government	Non-government
Narayanganj	175	9	22	-
Bogra	500	12	36	4
Khulna	450	9	40	3
Jessore	234	8	28	8
Comilla	570	5	112	-
Sylhet	460	5	45	-
Tangail	323	19	29	22

Service provider of local as well as outsider can also be seen diagrammatically for the sake of simplicity in comparison



Only in case of advisory in legal service, it was found that both commercial and non-commercial service providers are in operation across towns. Among non-commercial service providers only Jessore, Tangail and Khulna have both government and non-government types of service providers. Comilla have the highest number of both local and government service provider registering respectively as many as 570 and 112. Among other towns, those have significant present of legal service providers are Bogra, Sylhet, Khulna.

7.7 INCOME RANGE OF SERVICE PROVIDERS

An idea of service providers of legal advisory across towns can be elicited from the table below:

Towns	Interviewed sample	Average no of commercial service provider (according to service providers)	Service provider's transaction from sample for 1999-2000 (in Tk).		
			Lowest transaction	Highest transaction	Average transaction
Narayanganj	5	184	120,000	320,000	322,850
Bogra	5	512	60,000	230,000	198,600
Khulna	5	459	60,000	235,000	196,167
Jessore	5	342	236,000	630,000	592,660
Comilla	5	575	162,000	346,500	350,500
Tangail	5	342	32,000	370,000	225,333
Sylhet	5	465	70,000	540,000	293,333

Source: BD service providers

Total number of service providers was calculated the same way as it was done in the remaining towns shown above. Bogra has maximum number of service providers and Jessore has minimum number of service providers. Across all towns, sample size is limited to five only. It is found that Tangail has the least income earner with Tk. 592,660 among the lowest income ranges across towns whereas Jessore has the highest income earner with Tk. 630,000 among the highest group of income range across towns. Similarly, Jessore has the highest amount of average income earners among all the towns.

7.8 EXPECTED IMPROVEMENT:

As far as advisory in Legal service providers are concerned, expected improvement of different items are found similar across towns apart from few exceptions. It may be noted that across seven towns, there is not a significant difference in the proposed improvement plan of services. The following table detailed picture.

Expected Improvement	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Have computer	49	80	20	60	60	40	40	40
More book on legal affairs	31	40	20	60	-	40	20	40
Getting telephone connection	23	60	20	20	40	-	20	-
Have library on legal matters	20	40	40	-	40	-	20	-
Have separate chambers	26	40	20	60	20	-	40	-
Getting fax connection	20	60	-	20	40	-	20	-
Modernization	6	-	-	-	-	20	20	-
No plan to improve	26	-	20	20	20	40	40	40

All figures in percentage to base

7.9 INCREASE IN COST DUE TO EXPECTED IMPROVEMENT:

As found in A/c, finance and taxation, in case of advisory in legal service also, it is noticed that a few cases, cost remained same and few cases it raises. Raise in cost is not solely restricted to the improvement of service particularly rather addition to different services as well

Expected Improvement	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Have computer	17	-	20	-	-	50	-	15
More book on legal affairs	22	20	9	20	-	50	-	15
Getting telephone connection	15	18	-	-	-	-	10	-
Have library on legal matters	21	30	14	-	25	-	-	-
Have separate chambers	24	20	-	10	25	-	33	-

All figures in percentage to base

7.10 NEWSPAPER READERSHIP:

Similar to financial advisory service, in case of advisory in legal service, 100% of the respondents providing legal advisory service read newspaper.

News paper readership	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Yes	100	100	100	100	100	100	100	100
No	-	-	-	-	-	-	-	-

All figures in percentage to base

7.11 TYPES OF NEWSPAPER:

Service providers of advisory in legal service are also interested in reading both types of newspapers local as well as national newspaper. However, readership of national newspaper exceed than that of local in many cases. In Narayanganj, none are found to read local newspaper.

News paper	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
National Newspaper	97	100	80	100	100	100	100	100
Local Newspaper	94	100	100	100	80	80	100	100

All figures in percentage to base

7.12 VIEWERSHIP OF ADVERTISEMENT IN THE NEWS PAPER:

While asking advisor in legal service about noticing the advertisement published in local and national dailies prior/during the survey of their particular areas, they show somehow a mixed response of it.

Viewership	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Yes	37	60	20	80	20	20	40	20
No	63	40	80	20	80	80	60	80

All figures in percentage to base

7.13 SENDING APPLICATION:

None of the adviser in legal service (lawyer) sent any application to Swisscontact.

Newspaper Readership	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Yes	-	-	-	-	-	-	-	-
No	100	100	100	100	100	100	100	100

All figures in percentage to base

7.14 EFFECT OF AD IN SENDING APPLICATION

As far as legal advisers are concerned, service providers other than Narayanganj, none were interested in sending the LOI even had they seen the advertisement published by Swisscontact.

Effect	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Yes	59	50	100	100	75	25	33	50
No	41	50	-	-	-	-	-	-

All figures in percentage to base

7.15 REASONS PREVENTED FROM SENDING LETTER:

While asking reasons those prevented sending LOI by the respondents of advertisement service, overwhelmingly they quoted that lack of time in their hand hinder from sending LOI to Swisscontact. The following table elaborates details.

Two reasons overwhelmingly present in service providers of legal that prevented from sending LOI. They are as under.

- Did not have confidence and faith
- Did not have time

The table below gives a details view about reasons prevented them from sending LOI.

Narayanganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Did not find time (75%)	Did not read the ad attentively (100%)	Do not have confidence/faith (50%)	Do not have confidence/faith (50%)	Did not find time (75%)	Did not find time (50%)	Do not have confidence/faith (67%)
Do not have confidence/faith (25%)		Did not find time (25%)	It seems kind of nuisance (50%)	Do not have confidence/faith (25%)	No relationship between this ad and my activity (25%)	Did not find time (33%)
It does not seem useful (25%)		No relationship between this ad and my activity (25%)	Did not find time (50%)	It does not seem useful (25%)	Lack desire in me to respond (25%)	Did not give importance (33%)
		No time in my hand (25%)				No time in my hand (33%)
		Did not give importance (25%)				

SERVICE: TECHNICAL TRAINING

8.0 SERVICE: TECHNICAL TRAINING:

In case of technical training, interview was conducted only across three towns. Because of non-availability of service providers other towns were left out from the survey. The following information were found in technical training service providers

8.1 INSTITUTIONAL EDUCATION:

Service provider in Narayanganj has education level below SSC, service providers in Bogra have both SSC and HSC passed employees and service providers in Jessore have employee up to BA level along with SSC and below SSC. This story reveals the deplorable state of so-called high-end service across towns. Apparently doubt may also arise instantly about the quality of the service. The table below illustrated about the fact in details.

Respondent	Total	N'ganj	Bogra	Jessore
Below SSC	67	100	-	100
SSC	67	-	100	100
HSC	33	-	100	-
BA	33	-	-	100

All figures in percentage to base

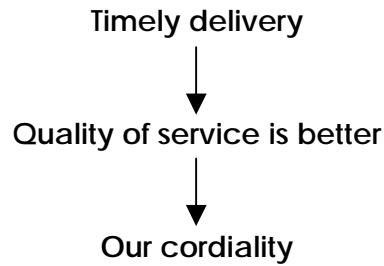
8.2 MAIN PRODUCTS/SERVICES:

Lack of finding out proper sample reveals the gloomy picture of high-end service. Table below gives an over view regarding technical training service.

Products/Services	Total	N'ganj	Bogra	Khulna	Jessore	Comilla	Sylhet	Tangail
Technical training welding	33	-	100	-	-	-	-	-
Pharmacy Training	33	-	-	-	100	-	-	-
Technical Training (repairing)	33	100	-	-	-	-	-	-

All figures in percentage to base

8.3 CORE COMPETENCY:



The diagram above presents (schematically) the most oft quoted core competency in technical training service. The options are arranged in descending order of occurrence. It seems that timely delivery is the most important core competency from the service provider point view. Quality of service and cordiality are also two important core competencies from service provider point of view.

8.4 FUTURE PLAN:

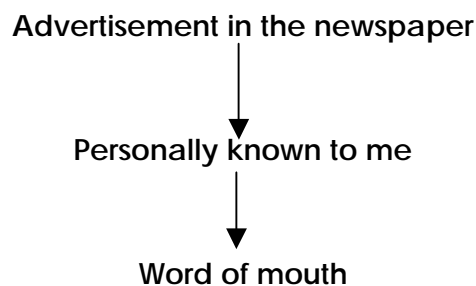
Only service provider in Jessore has future plan to establish a private clinics. Service provider in Narayanganj and Bogra have no plan as such.

Narayanganj	Bogra	Jessore
		To establish private clinic (100)

All figures in percentage to base

8.5 SOURCE OF AWARENESS ABOUT THE SERVICE PROVIDERS

The diagram below present (schematically) the most oft-quoted source of awareness regarding the service of a service providers. The options are arranged in descending order of occurrence for each service separately.



According to service providers, advertisement in the newspaper is most common source of awareness by their clients followed by personally known and word of mouth.

8.6 TOTAL NUMBER OF SERVICE PROVIDERS ACROSS TOWNS:

Town	Commercially		Non-commercially	
	Local	Outsider	Government	Non-government
Narayanganj	10	-	-	-
Bogra	-	-	2	-
Jessore	-	-	-	-

Because of non-availability of sample in towns other than Narayanganj, Bogra and Jessore, interview was conducted.

8.7 INCOME RANGE OF SERVICE PROVIDERS

A idea picture of service providers of technical training across towns can be elicited from the table below:

Towns	Average no of service provider per town (according to service providers)	Interviewed sample	Service provider's transaction from sample for 1999-2000 (in Tk).
Narayanganj	10	1	36,500
Bogra	1	1	20,000
Jessore	-	1	13,500

Source: BD service providers

Due to non-availability of service providers, interview was conducted only for single service providers in each town namely Narayanganj, Bogra and Jessore. No such service providers were found in the remaining towns. A person provides technical training for welding to school drop outs and later they are recruited by metal and engineering manufacturing entrepreneurs. Technical training for pharmacists and chemists was provided in Jessore in the banner of Chemist and Druggists Association.

8.8 EXPECTED IMPROVEMENT:

Technical training service providers are found only in Narayanganj, Bogra and Jessore. Whatever improvement plans are likely to take up by service providers, are not at all relevant to their present status of business. This discloses a gloomy picture of technical training where service providers could be put in doubt in view of providing so-called technical training services. The following table elaborates regarding expected improvement by service providers concerned.

Expected Improvement	Total	N'ganj	Bogra	Jessore
Getting decoration	33	100	-	-
Employ more employee/assistant	33	100	-	-
Increase number of machine and tool	33	-	100	-
Increase number of business items	33	-	100	-
Employ an expert demonstrator	33	-	-	100
Increase the space of shop	33	100	-	-

All figures in percentage to base

8.9 INCREASE IN COST DUE TO EXPECTED IMPROVEMENT:

Increase in cost due to expected improvement can be seen below.

Expected improvement	Narayanganj	Bogra	Jessore
Pharmacists training	-		20%
More employee, decoration	-	10%	-

All figures in percentage to base

8.10 NEWSPAPER READERSHIP:

Newspaper readership across Narayanganj, Bogra and Jessor can be seen in the following table.

News paper readership	Total	N'ganj	Bogra	Jessore
Yes	67	-	100	100
No	33	100	-	-

All figures in percentage to base

8.11 TYPES OF NEWSPAPER:

In Narayanganj, none are reading either local or national newspaper. In Bogra, newspaper readership is confined to only national newspaper whereas in Jessore, it includes both national as well as local newspaper.

News paper	Total	N'ganj	Bogra	Jessore
Yes	67	-	100	100
No	33	100	-	-

All figures in percentage to base

8.12 VIEWERSHIP OF ADVERTISEMENT IN THE NEWS PAPER:

No respondents from technical training show this advertisement.

Viewership	Total	N'ganj	Bogra	Jessore
Yes	-	-	-	-
No	100	-	100	100

All figures in percentage to base

8.13 SENDING APPLICATION:

None of the service provider sent any application to Swisscontact.

Readership	Total	N'ganj	Bogra	Jessore
Yes	-	-	-	-
No	100	100	100	100

All figures in percentage to base

8.14 EFFECT OF AD IN SENDING APPLICATION

Service providers other than Narayanganj were interested in sending LOI to Swisscontact had they seen the advertisement.

Effect	Total	N'ganj	Bogra	Jessore
Yes	67	-	100	100
No	33	100	-	-

All figures in percentage to base

8.15 REASONS PREVENTED FROM SENDING LETTER:

The solo reason that prevented from sending LOI by technical training service provider in Narayanganj to Swisscontact is given in the form of table below.

Narayanganj
Did not seem needful (100%)