

JOB OPPORTUNITIES AND BUSINESS SUPPORT PROGRAM (JOBS)

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Coordinating GOB Agency:	Ministry of Industries
Coordinating GOB Entities:	Ministry of Planning Bureau of NGO Affairs Palli Karma-Shahayak Foundation Economic Relations Division, Ministry of Finance
Implementing Contractor:	IRIS Center of University Research Corporation International University of Maryland at College Park, MD, USA
Implementing Partners of Contractor:	Proshika Manabik Unnayan Kendra Development Alternatives, Inc.

**QUARTERLY REPORT NO. 5
OCTOBER - DECEMBER 1998**

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**IRIS Center
University Research Corporation International (URCI)
Bangladesh JOBS Program
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EXECUTIVE SUMMARY

During the period October-December 1998, various activities were undertaken by the three components (Micro Enterprise Development, Small and Medium Enterprise Development, and Policy Advocacy) of the JOBS Program.

The Small and Medium Enterprise (SME) Development component of the JOBS Program held two training programs for the benefit of the footwear and plastic products sub-sectors. During the next quarter, an assessment of the impact of these training programs on the participants and their businesses will be performed. JOBS, Proshika and Legacy Footwear Ltd. arrived at an agreement whereby Legacy Footwear Ltd. has consented to administer training programs on footwear manufacturing for 450 Proshika group members. Three local consultants were recruited for working on the sub-sectors of bakery, electrical goods and footwear, and a number of international experts were identified for providing technical assistance to enterprises in these sub-sectors. A detailed work plan was prepared for the current fiscal year.

The Policy Component of the JOBS Program, in collaboration with the Federation of Bangladesh Chambers of Commerce (FBCCI) and Industries organized a seminar on small and medium enterprises. The seminar focused on two very crucial policy problems, namely, constraints to the flow of institutional finance to these enterprises, and the absence of a safety net for them to survive recurring shocks. A number of prospective advocacy champions were identified and an Advocacy Council was constituted in order to follow up on policy recommendations. An international expert and a local specialist on secured finance issues were identified and the relevant terms of references were created for them. In addition, a draft terms of reference defining the development of a documentary drama was prepared, and discussions with *The Daily Star* regarding a Round Table Conference on constraints to the development of small and medium enterprises in Bangladesh was initiated. An explicit work plan was prepared for implementation during the current fiscal year.

**STATUS OF ACTIVITIES PLANNED IN THE MICRO ENTERPRISE
DEVELOPMENT COMPONENT
October-December, 1998**

SL. NO	PLANNED ACTIVITIES		STATUS
1.	Holding of training programs		Completed
2.	MOU between PKSf and JOBS		Completed
3.	Micro-activities performed by Proshika and Yogsutra		On-going
4.	Entrepreneurs skill development training		Revised
5.	Field supervision and advisory services		On-going
6.	Other activities	Grameen Shakti TA	Completed
		Preparation of work plan	Completed

Holding of training programs

During the period of October-December 1998, five training programs were conducted under the Micro Enterprise (ME) Development component of the JOBS Program. In all, 6409 persons attended these training sessions. Details are shown below.

NAME OF TRAINING COURSE	TYPE OF PARTICIPANT	NUMBER
1. Orientation training course	Field Supervisors of JOBS	25
2. Training of trainers (TOT) on poultry, livestock and fishery	Field Advisors of JOBS	75
3. Formal training	Borrowers	625
4. Non-formal training	Borrowers	5625
5. Savings and credit management	NGO managers	59

As a result of the above training activities, a number of NGOs were able to increase their financial management capacity and get access to financial resources. These NGOs on-lent to 3247 micro entrepreneurs, who have invested the money in income generating activities like poultry, rice husking, cattle fattening, and small trading. These investments have resulted in the creation of as many jobs. Details are provided below:

- The Center for Development Services (CDS) trained 20 NGOs on Savings and Credit Management. Out of these 20 NGOs, 12 have received financial assistance from CDS. The disbursed amount is Tk. 32,00,000 and using this money as credit fund created a total of 1067 jobs.
- TARD (Technical Assistance for Rural Development) trained 40 NGOs on Savings and Credit Management. Out of these 40 NGOs, 10 have received financial assistance from TARD. The disbursed amount is Tk 37,60,000 and using this money as credit fund created a total of 1880 jobs.

- Credit and Development Forum (CDF) provided training on Accounting and Finance Management to 20 NGOs, which were considered by PKSf as being eligible for loans from them. Out of these 20 NGOs 3 have received financial assistance from PKSf. The disbursed amount is Tk 9,00,000 and using this money as credit fund created a total of 300 jobs.

Memorandum of Understanding between PKSf and JOBS

A Memorandum of Understanding (MOU) was signed between PKSf and JOBS on October 6, 1998 to foster collaboration between the two organizations. The objectives of the collaboration are:

- To finance training programs for strengthening the management capacity of potential NGOs to make them eligible to become PKSf's partner organizations (PO)
- To finance expanded training programs undertaken by PKSf for the staff of its existing POs with a view to enable them to serve the micro credit borrowers more efficiently and thereby contribute to their income enhancement through creation of opportunities for self-employment.

This agreement is valid for one year from the date of signing this MOU. The year to year Memoranda of Understanding may be signed with a view to explore new areas of collaboration through mutual agreement between PKSf and the JOBS program.

Other activities

The JOBS Program provided financial support to a consultancy by Mr. Wesley Banks, Bergey Windpower Co., USA, to Grameen Shakti's wind energy project during November-December 1998. The overall objective of the project is to set up micro enterprises for poverty alleviation by developing wind energy as a financially viable alternative source of renewable energy. The consultancy involved providing training on the installation and use of wind turbines for generating power for intended potential micro entrepreneurs in four remote coastal areas of Bangladesh. Twelve engineers of Grameen Shakti participated in the installation of the turbines and received the necessary training.

The ME component prepared a detailed work plan for implementation during the current program period. The work plan was a package of several interrelated components: a detailed activity plan with time schedule; a narrative of the plan elaborating the activities and the rationale for undertaking those activities; a monitoring plan; and an estimated budget for implementing the planned activities.

Micro enterprise-related activities performed by Proshika and Yogsutra

Details of the ME-related activities carried out by Proshika and Yogsutra are given in **Annex B** ("Quarterly Report on JOBS Activities Carried Out by Proshika").

**STATUS OF ACTIVITIES PLANNED IN THE SMALL AND MEDIUM
ENTERPRISE DEVELOPMENT COMPONENT**

October-December, 1998

SL. NO.	PLANNED ACTIVITIES		STATUS
1.	Holding of training programs		Completed
2.	Preparation of SME work plan		Completed
3.	Understanding between JOBS and Legacy Footwear Ltd.		Completed
4.	Intervention in the bakery, electrical goods, and footwear subsectors		On-going
5.	<i>Other activities</i>	Recruitment of local consultant	Completed
		Selection of international consultant	Completed
		MOUs with bakery, electrical goods and footwear associations	On-going
		Preparation of work plan	Completed

Holding of training programs

Under the Small and Medium Enterprise Development component, two training programs were held for entrepreneurs of the footwear and the plastic products sub-sectors. The first one - "Training for Small Business Management for Footwear Producers" - was held during November 22-26, 1998. This program was organized by a private sector consulting firm called "Training, Research and Information Network" (TRIN) and was attended by 22 members of the Bangladesh Footwear Manufacturers' Association. The following courses were offered in the training program:

- SWOT analysis
- Business plan introduction
- Marketing
- Distribution and credit management
- Productivity
- Costing and pricing
- Investment and profitability
- Sources of financing

In addition to the above courses, the training program included field visits to two leading footwear-manufacturing plants, Homeland Footwear (Tongi) and Legacy Footwear (Gazipur).

The second program - "Business Management Training for the Entrepreneurs of Bangladesh Plastic Goods Manufacturers Association" - was held during December 7-19, 1998. The program, also conducted by TRIN, was attended by 12 members of the Plastic Manufacturers' Association. The following courses were offered:

- Strategic marketing
- Selling skills
- Strategic marketing plan preparation

▪ **Management**

An assessment of the impact of these training programs on the participants and their businesses will be carried out in the next quarter.

Understanding with Legacy Footwear Ltd.

An agreement was reached between JOBS, Proshika and Legacy Footwear Ltd., whereby 450 Proshika group members will be given training on footwear manufacturing. After the training is over, 30 of the trainees, who form a cluster of small producers in Mirpur, will continue to work in their own enterprises. About 150 will be absorbed and given employment by Legacy Footwear Ltd. while another 200 trainees will be provided sub contracting jobs outside the factory. The sub-contractors will be supported by the Small Enterprise and Economic Development (SEED) Project of Proshika to fund their working and fixed capital needs. The training will be conducted by experienced Italian specialists and the venue of the program will be Legacy Footwear Ltd. It was also agreed that Legacy would allow JOBS to arrange field visits for participants of different footwear training programs to their factory.

Other activities

During the quarter under review, three local consultants, one each for the bakery, electrical goods, and footwear sub-sectors, were recruited. In addition, a number of international experts, who would assist in implementing the SME work plan, were identified. Amongst them are: Mr. Anthony Dalglish, who would act as a Senior Business Advisor to JOBS; Mr. James Parchman, a footwear marketing specialist; Mr. Daniel Ettling; an expert on bakeries; and Mr. Mike Field, a specialist on business associations. All these short-term expatriate consultants would be available to render services to the JOBS Program in the beginning of the next quarter. Scopes of work for the proposed consultants were also drafted. In addition, three MOUs (with the bakery, electrical goods, and footwear associations) have been drafted. These MOUs would be finalized and signed in the next quarter.

The SME component prepared a detailed work plan for implementation during the current program period. The work plan document consists of four components: a narrative of planned activities; a time schedule; a monitoring plan; and an estimated budget for implementing the program activities. The work plan comprises specific interventions in four sub-sectors (bakery, electrical small goods, footwear, and specialized handloom) and some general activities, including training for these and other sub-sectors. The purpose of the work plan is to provide a detailed time schedule of activities aimed at developing selected sub-sectors by working through business associations and directly with small and medium entrepreneurs. The ultimate objective of the planned activities is to create additional jobs for the poor people of Bangladesh by increasing the productivity and sales of SMEs.

STATUS OF ACTIVITIES PLANNED IN THE POLICY COMPONENT
October-December, 1998

SL. NO.	PLANNED ACTIVITIES	STATUS
1.	Holding of a seminar on "Policy Issues Relating to Small and Medium Enterprise Development in Bangladesh"	Completed
2.	Finalization of the advocacy council	Completed
3.	Support to 'enterprise Loan' consultative group	Not approved by USAID
4.	Meeting with advocacy champions, interested donors, banks, and other relevant institutions/persons.	On-going
5.	<i>Other activities</i>	
	Identification of local consultant for secured finance	Completed
	Identification of international consultant for secured financing	Completed
	Documentary drama for media campaign on secured finance	On-going
	Discussions with The Daily Star	Completed
	Preparation of work plan	Completed

Seminar on "Policy Issues Relating to SME Development in Bangladesh"

On October 8, 1998, the JOBS program and the Federation of Bangladesh Chambers of Commerce and Industries held an important and timely seminar, entitled "Policy Issues Relating to Small and Medium Enterprise Development in Bangladesh", creating a discourse among entrepreneurs, policy makers, bankers, development experts and others on two very pressing policy problems: constraints on the flow of institutional finance to SMEs and the absence of a safety net for SMEs to survive recurring shocks. Three papers were presented in the seminar (abstract of the papers were included in the last quarterly report). The participants agreed that flood-affected SMEs need immediate public and private arrangements in order to withstand their losses and resume production. The seminar produced the following recommendations:

Short-term:

- Promote a Natural Disaster Fund for the business sector. Banks could do this by adding an insurance premium to interest charges.
- Arrange temporary funding for SMEs' labor bill. The GOB and entrepreneurs would arrange this for a short specific period of time as a production incentive and form of working capital assistance.

Medium and long-term:

- Simplify loan sanctioning and asset registration procedures, and research possibilities for using the chambers and associations as credit-reporting agencies for members, certifying eligibility.

- Identify and address legal factors that preclude banks from allowing non real estate assets as collateral.
- Banks should consider advancing loans using market-based interest rates to SMEs following the lending practices adopted by Micro Industries Development Assistance Society (MIDAS), Proshika and the highly successful experience of the Agro-based Industries and Technology Development Project (ATDP) in funding Agriculture Credit Fund (ACF)

General:

- Raise the turnover ceiling for VAT exemption from Tk.1.5 million to Tk.3.0 million for the SMEs with a view to ensuring a level playing field vis-a-vis neighboring countries.
- Rationalize the tariff structure on the imported finished products vis-a-vis imported raw materials of small and medium sized manufacturers.
- Introduce industrial rates for electricity, gas, water, etc., instead of the current higher commercial rates paid by small and medium manufacturers.

The JOBS program was keen to identify a pool of appropriate champions to carry forward the recommendations made in the seminar. The seminar was successful in generating a general consensus among the concerned persons as well. The Chief Guest of the Closing Ceremony, Honorable Minister of Industries, Government of Bangladesh, reiterated that SMEs are the life blood for a developing economy like that of Bangladesh. He committed his all out support in persuading the recommendations of the seminar.

Finalization of the Advocacy Council

JOBS identified a number of prospective advocacy champions and held a series of meetings with them. Most of them showed keen interest in the issues raised by JOBS and committed their support to the advocacy campaign organized by it. An Advocacy Council comprising the champions has been set up to follow-up on the policy recommendations. Members of this council are senior and successful individuals from different professions and businesses, and they have the potential to contribute and exert influence through their extensive professional network. A list of the advocacy champions is included in **Annex C**.

Other activities

Identification of Local Consultant for Secured Finance: We identified an appropriate pool of local consultants and selected one for working on secured finance. He has years of experience in commercial and developmental finance institutions in Bangladesh.

Identification of International Consultant for Secured Finance: An international consultant for secured finance was also identified and a TOR for the assignment was developed at the end of December. The consultant, Mr. Allen Welsh of IRIS, will bring a wealth of Policy Advocacy experience with him and is expected to contribute to the further development of a Credit Information System in Bangladesh.

Documentary Drama for Media Campaign on Secured Finance: A draft TOR outlining the development of a documentary drama was prepared and several television film developers

were contacted for preliminary discussion on the production of the proposed documentary drama. This is intended to capture a wider media coverage.

Discussion with The Daily Star: Discussions with *The Daily Star* on holding a Round Table Conference on constraints to the development of SMEs in Bangladesh was started. The Round Table itself was scheduled for January 1999.

Preparation of work plan: The policy component of the JOBS Program prepared a detailed work plan for implementation during the current program period. The work plan was a package of several interrelated components: a detailed activity plan with time schedule; a narrative of the plan elaborating the activities and the rationale for undertaking those activities; a monitoring plan; and an estimated budget for implementing the planned activities.

ACTIVITIES PLANNED FOR THE NEXT QUARTER (January-March, 1999)

MICRO ENTERPRISE DEVELOPMENT COMPONENT

The following activities have been planned for the next quarter under the ME component:

- 1. Capacity enhancement training for Micro Finance NGOs**
 - Accounting and Financial Management
 - Savings and Credit Management
 - Institutional strengthening training for potential and existing PKSF partners.
 - Refresher TOT Course for livestock, fisheries and poultry (4 days in 3 batches)
 - TOT on micro enterprise management for the 25 areas where the partner NGOs of JOBS are operating.
- 2. Entrepreneurs' skill development training (management and specific need based technical training)**
 - Application of a new revised training on fisheries, livestock and poultry.
- 3. Monitoring and supervision by JOBS Team**
- 4. Field supervision and advisory services**

SMALL AND MEDIUM ENTERPRISE DEVELOPMENT COMPONENT

The SME component will undertake the following activities in the next quarter:

- 1. Bakery**
 - Access to finance for bakery producers;
 - Capacity building of the bakery association;
 - Workshop on hygiene and sanitation;
 - Publication of posters and booklets on hygiene and sanitation; and
 - Training of bakery workers on hygiene and sanitation and improved technology.
- 2. Footwear**

A group organizer will be recruited for this sub-sector whose task would be to:

- Ensure formation of clusters in Mirpur and Siddique Bazar;
- Negotiate with financial institutions;
- Provide training services in order to develop management and marketing skills;
- Provide services for development in designing and marketing intermediaries; and
- Strengthen the Footwear Association, enabling it to provide better services to its members.

3. Electrical goods

Training sessions will be carried out in the electrical goods sub-sector, in order to assess the needs of the manufacturers and distributors of electrical goods in Bangladesh regarding training for themselves and for their production workers. Advisory services will also be provided to the target entrepreneurs from time to time on issues related to product designs, production processes, and machinery.

4. Training programs

- Design development, dyeing and printing;
- Training on small business management; and
- ISO 9000, WTO and concept of Uruguay round.

The former is applicable only to the specialized handloom sub-sector, whereas the latter two are applicable for all sub-sectors.

5. Assessment of past training for electrical goods producers

A follow-up assessment of the business management training program provided to electrical goods manufacturers last year will be carried out. The purpose of the assessment is to examine the effectiveness of the training program and to properly identify the training requirements of this sub-sector for future development.

6. Assessment of business associations

A local consultant will be appointed to carry out an assessment in order to ascertain the strengths and weaknesses of the three sub-sectors (bakery, electrical goods and footwear) associations and to determine what developments are required for them to serve and respond better to the needs of the sub-sectors and their membership.

POLICY COMPONENT

During the next quarter, the following activities will be carried out under the Policy component:

1. Technical Assistance

- A report on pragmatic recommendations for the broader use of non real-estate based collateral by SMEs. This will be prepared by a two-member team of an international expert and a local consultant.

2. Advocacy campaign by champions

- A workshop will be held to assign the responsibilities to the Champions. The champions will be divided into groups and peruse the campaign objective assigned to them. These groups will meet with bankers, Bangladesh Bank, Ministry of Finance authorities, NBR, DESA, WASA etc.
- Monthly meetings of the advocacy council will review the progress of the campaign.

3. Media Campaign

- Developing a mini documentary drama
- Airing of the documentary drama
- Developing thematic advertisement
- Airing on the TV
- Holding a Round Table Meeting
- Carrying out a print media campaign (op-ed pieces)

4. Credit Information System (TA and training)

- TA for developing/strengthening the Credit Information System in Bangladesh
- Training for bankers
- Course on system design and management
- Training for SME trade associations

JOBS PROJECT
IRIS / Bangladesh

Quarterly Expenditure Information as of 31st December 1998

Particulars	Expenditures October 1, 98 to December 31, 98	Cumulative Expenditures April 1, 97 to December 31, 98
Personnel	\$ 85,557.60	\$455,673.86
Travel	\$ 18,117.61	\$120,886.10
Communications	\$ 5,332.39	\$28,720.83
Equipment and Supplies	\$ 7,189.50	\$53,127.42
Consultants / Sub-contractors	\$ 193,045.41	\$444,904.28
Rent and Insurance	(\$ 2,484.18)	\$36,125.20
Indirect Costs	\$ 93,856.14	\$253,468.95
Totals	\$ 400,614.47	\$1,392,906.64

Quarterly Report on JOBS Activities Carried Out by Proshika October-December, 1998

Background

This quarterly report on the JOBS program covers the activities carried out by Proshika over the period of October-December, 1998. Some of the activities could not be done timely due to the devastating flood situation which affected all the departmental works, particularly the field activities. This resulted in the change of the total annual work plan. Considering this situation some of the field activities were carried over to the period of the next quarter. Component-wise activities are described below:

Micro Enterprise (ME) Component

Proshika's personnel assigned to the JOBS program attended regular ME working group meetings where activities were reviewed and planned for the steps through preparation and implementation of Task Directives (TD). According to the TD 4 and TD 5, which were related to conducting training of trainers (TOT) for participating NGO staff of JOBS and improvement of management and technical skills of micro entrepreneurs with growth potential in the target areas, the following activities have been done: Trainer selection has been completed; trainers have developed course outline/module for training; and three types of curriculum were developed. One curriculum was for two weeks (TOT) for the staff members; one for one week (formal) for the borrowers; and the remaining one for three days (non-formal) for the borrowers. These are detailed below.

- *Training of Trainers:* To carry out this training, 6 trainers were selected. Proshika and Yogsutra coordinated this TOT program. The TOT was conducted in 3 batches (25 participants in each batch). The duration was of 2 weeks and the venue was the premises of Proshika and Yogsutra. Among the 3 batches, training for 2 (on fisheries and poultry) were organized by Proshika Human Resource Development Center at Koitta, Manikganj, and the third program was organized in Yogsutra Training Center. Trainers were identified from Proshika and Yogsutra who were responsible for preparation of a module in the light of baseline survey findings, preparation of training materials and conduction of training. All these courses were completed during October 1998. An interim report on TOT and skill management training was submitted to the JOBS/IRIS office.
- *Formal and Non-formal training:* A curriculum for formal and non-formal training was developed. In each target area a total number of 250 borrowers were selected as trainees. Among them 25 received formal training and some of them acted as resource persons to help the advisors in conducting non formal training courses. The formal training was residential in nature and continued for 6 days.

The non-formal training was non-residential and it lasted for 3 days. The number of participants in the non-formal training was 225. There were approximately 9 batches of non-formal training at the village level.

The Field Supervisors (FS) and Field Advisors (FA) prepared training calendars/schedule for both formal and non-formal training. According to the schedule, FSs and FAs provided formal and non-formal training during November-December 1998, immediately after receiving TOT in October 1998. A report along with a training calendar has been submitted to the IRIS office.

- *Supervisors' Orientation Workshop:* A two-day orientation workshop was held on 22-23 December, 1998, where various issues were discussed regarding the JOBS program, including the reporting system. On the basis of field visits, Field Advisors needed some corrective measures and at the same time the Supervisors needed some follow-up orientation. This orientation provided the Field Supervisors a very quick way to resolve the issues. An outline of the orientation program on JOBS was developed by JOBS personnel where implementation procedures, Management Information System (MIS), monitoring and reporting system, etc. were included. A draft report was prepared on the workshop and submitted to the IRIS office

Development of Implementation Policy:

A guideline on field implementation has been developed. The Head of the Field Implementations helped the Proshika/JOBS personnel to develop Proshika's policy of program implementation.

Preparation of TD 8:

TD 8 on Savings and Credit management for NGOs for building up their capacity was prepared. It will be implemented in early next quarter.

Preparation of Quarterly and Annual Report Form:

Two types of forms were developed during this quarter in consultation with JOBS personnel of IRIS. The Quarterly Form was developed to get updated information on employment creation through provisions of training and loan, and the Annual Reporting Form was developed for preparation of MIS to get the annual result and impact of the program.

Field Visit:

During the quarter under review, JOBS personnel from Proshika, IRIS and Yogsutra visited the activity areas under JOBS program to monitor and supervise the activities.

Small and Medium Enterprise (SME) Development Component:

Several meetings were arranged on SME activities, which all the SME working group members attended. As IRIS is the main implementing agency of the SME component, Proshika is attending the meetings only. Proshika attended a seminar on Policy Issues Relating to SME Development organized by IRIS. In that seminar Proshika informed about

their involvement in small economic enterprise development since 1995. In consultation with IRIS and the related SME consultant in JOBS, Proshika prepared an Annual Work Plan on 6 sub-sectors which will be implemented from the next quarter. Proshika discussed about SME development with the Head of the Footwear, Handloom and Bakery Associations. A lot of improvements were found in Legacy Footwear Ltd. through the training program.

Training program on footwear for income and employment generation has already been started. All the trainees are Proshika members. About 450 group members from Proshika will be trained. A cluster of 30 small footwear manufacturers live in Mirpur, and the rest 420 members live in the working areas of Proshika at Gazipur district. The cluster of 30 members has been doing footwear-manufacturing business for more than 15 years. They will be provided training on “stitching” and after completion of the training they will work in their own enterprises. This training will help them to improve the quality of their production. From the remaining 420 trainees, 150 trainees will be absorbed and given employment by the Legacy Footwear Ltd. according to their recruitment policy and they will provide sub contracting jobs outside the factory to another 200 workers. Regarding the remaining 70 trainees, we assume that 45 trainees (10% of 450) will not be able to complete the training program successfully and 25 trainees may create their own enterprises in their areas after successfully completing the training program. Proshika will help them to build their own enterprise by providing credit, marketing, technology and management support.

Policy Component:

Responsible representatives from Proshika attended all working group meetings of the policy advocacy component and contributed in identifying policy issues. Valuable suggestions on policy and regulatory reforms of micro finance institutions (MFI) came out from the round table discussions of policy working groups. It was decided that the TV campaign development will require substantial input from experts on various financial and legal technicalities. It was decided that a follow up workshop would be organized on policy issues for MFIs in the next quarter.

Conclusion:

The total activities under the JOBS program have again started in full speed as the devastating flood situation is now over. According to our revised plan, maximum work has been completed for timely implementation of the activities. It is expected that continued cooperation from all the partners will contribute to a positive impact of the project.

List of Advocacy Champions

1. Mr. M. Syeduzzaman, former Minister of Finance, GOB
2. Mr. Omar Chowdhury, Advisor, Dutch Bangla Bank
3. Mr. Muzaffar Hossain (Poltu), Editor, Daily Provat
4. Mr. M. R. Khan, Managing Director, Sonali Bank
5. Mr. Anwar Ahmed, President, Al-baraka Bank, Ltd.
6. Mr. Kazi A. Mazid, Managing Director, Prime Bank
7. Mr. M. H. Rahman, President, Dhaka Chamber of Commerce and Industries, Dhaka
8. Professor Wahiduddin Mahmud, President, Bangladesh Economic Association
9. Dr. Q. K. Ahmed, Chairman, Bangladesh Unnayan Parishad
10. Dr. Debapriya Bhattacharya, Senior Research Fellow, BIDS
11. Dr. Zaid bakht, Research Director, BIDS
12. Dr. Momtazuddin Ahmed, Dept. of Economics, University of Dhaka
13. Mr. A. K. M. Shamsuddoha, President, NASCIB
14. Ms. Maleka Khan, former Vice President, Standing Committee on SCI, FBCCI
15. Mr. Absar Karim Chowdhury, Former President, BEMMA
16. Ms. Sultana Nahar, Advocate, Supreme Court
17. Mr. A. H. M. Gaziul Haque, Retired Joint Chief, Planning Commission
18. Mr. Abdul Awal, SPO and Coordinator Microcredit, Sonali Bank
19. Mr. Moniruzzaman Chowdhury, Managing Director, First Securities Investor Limited
20. Mr. Abdul Karim, Managing Director, MIDAS
21. Mr. Forrest E. Cookson, President, American Chamber of Commerce in Bangladesh
22. Mr. Mahfuz Anam, President of the Editorial Board, The Daily Star
23. Mrs. Laila Kabir, former President, Metropolitan Chamber of Commerce and Industries
24. Mrs. Rokeya Rahman, President, Bangladesh Employers' Association

Quarterly Report on JOBS Activities Carried Out by Development Alternatives Inc.

Development Alternatives, Inc. (DAI), a leader in microfinance and microenterprise development, working under the auspices of IRIS's USAID funded JOBS project, has been active in providing research and technical support to the project in the last quarter of 1998.

Research is provided as part of an ongoing effort to uncover the latest innovations and publications in microfinance, microcredit and other related fields of interest. Bibliographies compiled in October, November, and December included such areas of interest as Gemini project reports on regulation in microfinance institutions and training resources provided by the CGAP project. Also provided were a list of the foremost newsletters used in the field and further entries from the Microfinance Network, CGAP, and the UNDP.

Other activities during the last fiscal quarter include the recruitment of James Parchman and Michael Field to provide short-term technical assistance under Task Directive Number 4 to the clusters of footwear producers identified by JOBS and the Footwear Association of Bangladesh. This Task Directive encompasses two activities: the first activity will focus on the sub-sector, producer and association level, while the second activity will concentrate on developing the institutional capabilities of the association. These activities will be completed in the first quarter of 1999.