

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-Sahayak 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. 6
JANUARY - MARCH, 1999**

APRIL, 1999

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

The **Micro Enterprise (ME) Development** component conducted ten training programs during the January-March quarter. A total of 196 participants from different NGOs attended the programs. The ME component has plans for organizing training programs on "Entrepreneurship Development" and "Business Management" for its partner organizations and micro entrepreneurs. To select the appropriate training organization, officials of JOBS and USAID witnessed presentations given by six invited organizations. After the presentations, four were selected to provide training to JOBS Field Supervisors and Advisors. In the last quarter, field trips were made by the Assistant Coordinators to collect information on the loans disbursed by the partner organizations of JOBS from June 1998 till now. Seventeen areas were visited, and information was collected on the amount of loans disbursed, the trade for which the loans were given, and employment generated through these loans. Information about the partner organizations was also collected. A status report was prepared showing the data collected from the field areas. As per the workplan, Proshika and Yogsutra continued their supervisory and advisory services in the 25 field areas.

The **Small and Medium Enterprise (SME) Development** component divided its activities in three subsectors: footwear, bakery and electrical small goods. In the *footwear subsector*, work on the formation of a footwear producers' cluster in the Siddique Bazar area of Dhaka has started. A program is going on to train 450 footwear workers in phases in the Legacy Footwear Factory in Mouchak, Gazipur. In February 1999, Mr. James Parchman, an American marketing specialist, provided technical assistance to small footwear producers and submitted a report with concrete recommendations. JOBS is trying to increase the access of the footwear manufacturers to institutional credit. With this in mind, the SME component held discussions with a number of lending organizations. Similar discussions are also going on for the *bakery subsector*. In the *electrical goods subsector*, a local consultant assessed the training and business advisory service needs of the producers. Such needs of Paradise Cables, a major private sector producer, were also assessed. The SME component held meetings with the Bureau of Research, Training and Consultancy (BRTC), Bangladesh University of Engineering and Technology (BUET), to discuss collaboration in designing and undertaking technical training programs. Mr. Anthony Dalglish joined the JOBS program as Senior Business Advisor (SBA) in the beginning of March. He has made a strengths and weaknesses (S/W) assessment of the SME unit's organizational structure, objectives, delivery capability and performance achievements to date. Based on the S/W assessment, he has formulated and secured an agreement to implement a new, strengthened SME unit organizational structure and revised the April-June 1999 work plan.

The **Policy** component commissioned three studies, after which separate papers were prepared on each of them. The papers were on "Policy-induced Constraints to SME Development in Bangladesh" by Dr. Zaid Bakht, "Secured Finance Involving Movable Assets as Collateral" by Mr. Allen Welsh, and "Credit Information System in Bangladesh" by Mr. Forrest Cookson. A Roundtable Conference on the "Obstacles to SME Development in Bangladesh" was jointly organized by JOBS and *The Daily Star*. The above papers were presented there by their authors. The issues discussed in the conference include access to credit facilities and absence of a level playing field for SMEs in Bangladesh. A workshop for the Council of Advocates for policy advocacy under the JOBS program was held after the roundtable. The workshop formed three subgroups of advocates for assigning specific campaign responsibilities. To forward the media campaign, preparations were made to draft op-ed articles, launch documentary drama, and design thematic advertisements.

**STATUS OF ACTIVITIES PLANNED IN THE MICRO ENTERPRISE (ME)
DEVELOPMENT COMPONENT
January-March, 1999**

SL. NO	PLANNED ACTIVITIES	STATUS
1.	Capacity enhancement training for micro finance NGOs	On-going
2.	Preparation of a status report	Completed
3.	Monitoring and supervision	On-going
4.	Supervision and advisory services	On-going
5.	Exploring the possibilities of working with micro finance organizations for enterprise development	On-going

Holding of training programs

The Micro Enterprise (ME) Development component conducted ten training programs during the January-March 1999 quarter under the planned activities for capacity enhancement training for micro finance NGOs. The programs were attended by 196 participants from different NGOs. As a result, the capacity of a number of NGOs was enhanced to get access to financial resources.

**SCHEDULE OF THE TRAINING PROGRAMS
OF ME COMPONENT**

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO. OF NGOS	NO. OF PARTICIPANTS
30.01.99-05.02.99	Accounts and Financial Management	CDS	CDS	15	15
13.03.99-19.03.99	Accounts and Financial Management	CDS	CDS	22	22
01.03.99-07.03.99	Accounts and Financial Management	TARD	TARD	20	20
14.03.99-20.03.99	Accounts and Financial Management	TARD	TARD	19	20
14.03.99-20.03.99	Accounts and Financial Management	IVS	IVS	21	21
27.02.99-05.03.99	Savings and Credit Management	CDS	CDS	20	20
09.02.99-15.02.99	Savings and Credit Management	Proshika	Koitta	16	16
13.02.99-18.02.99	Savings and Credit Management	IVS	IVS	20	20
21.03.99-25.03.99	Institutional strengthening training for existing PKSF partners	RDA	RDA, Bogra	29	29
13.02.99-18.02.99	Institutional strengthening training for potential NGOs that have applied to PKSF	CDF	CDF	14	14

Yogendra Proshika

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The ME component has plans to organize training programs on Entrepreneurship Development/Business Management for its partner organizations and micro entrepreneurs. To select the appropriate training organization, JOBS requested six organizations to demonstrate their training methods and modules on training of trainers (TOT) on this subject. The six organizations – CARE Bangladesh, MIDAS, Shaptadinga, Center for Development Services (CDS), Steps towards Development (STD) and Ahsania Mission - gave demonstrations in the JOBS office. Officials of JOBS and USAID were present at the demonstrations. After the presentations, four organizations - CARE Bangladesh, CDS, STD and Ahsania Mission - were selected to provide training to cover the field areas. The participants of the TOT programs will be mainly field workers of the JOBS working areas, who will in turn provide training to the entrepreneurs.

Preparation of a status report

A status report was prepared reflecting the activities of the ME component from October 1997 till now. Data on loan status was collected in the last quarter by the Assistant ME Coordinators through their field trips in cooperation with the partner organizations. This data was incorporated in the report. According to the data collected, **a total loan of Taka 27,826,870 has been disbursed by the partner organizations since June 1998, and as a result 8,212 job opportunities have been created.** The ME component assisted in the creation of these employment through its various activities like training, advice, forward linkage facilitating, etc.

The information collected shows that approximately 75% of the total loans has been used in agribusiness (e.g. livestock, fisheries, poultry, seed producing, homestead gardening, nursery etc), 5% for cottage products manufacturing (e.g. bamboo products, jute products, handfans, pottery goods etc), 5% for small trade, and 15% for other purposes (e.g. van business, hotel business, rickshaw pulling, land mortgage, etc).

Monitoring and supervision

Field trips were made by the Assistant Coordinators to eight areas of Proshika and nine organizations under Yogsutra to collect information on the loans disbursed by various partner organizations from June 1998 till now. The information collected included the amount of loans disbursed to different borrowers, their trade, and the employment generated through these loans. The data was collected by filling up the official database form designed by the MIS component of JOBS. In addition, information on the partner organizations' fields of activity, area coverage, organograms, responsibilities of the personnel, etc. was collected.

Supervisory and advisory services

As per the workplan, Proshika and Yogsutra continued their supervisory and advisory services in the 25 field areas. The Assistant Coordinators of the ME component also visited the field areas and provided necessary advice.

Exploring the possibilities of working with micro finance organizations for enterprise development

The original concept of the ME activities of JOBS was to facilitate loan opportunities of Taka 10,000 or above for enterprise development. But till the end of last year, considering various reasons, JOBS facilitated loans of less than Taka 10,000 for micro initiatives, which mainly led to only self-employment of the borrowers. The reasons for relaxing the original conditions were: a) the borrowers lacked the confidence and interest to receive bigger loans; b) the credit disbursement capacity of many of the partner NGOs was limited; and c) in some cases a particular trade selected for a certain area was not feasible in terms of time and loan availability. But from this year onwards JOBS plans to strictly adhere to its original focus and will only facilitate loans of Taka 10,000 and above. This process started in the last quarter, and to implement its plan the ME component started negotiations with Small Economic Enterprise Development (SEED) of Proshika, Yogsutra and some other organizations like Micro Enterprise Lending and Assistance (MELA) of BRAC, Shakti Foundation, Palli Karma-Sahayak Foundation (PKSF), Ahsania Mission, BURO Tangail, Center for Development Services (CDS), etc.

The strategy for giving the technical support from JOBS is that each partner organization will first select a group of potential and interested entrepreneurs according to their financial and management capacity, and only then will JOBS provide those entrepreneurs with the necessary training.

**STATUS OF ACTIVITIES PLANNED IN THE SMALL AND MEDIUM
ENTERPRISE (SME) DEVELOPMENT COMPONENT
January-March, 1999**

SL. NO.	PLANNED ACTIVITIES		STATUS
1.	FOOTWEAR		
a)	Formation of footwear producers' cluster in Siddique Bazar		On-going
b)	Footwear manufacturing training for 450 workers at the legacy footwear factory		On-going
c)	Consultancy on footwear marketing by James Parchman		Completed
d)	Discussions with lending organizations		On-going
2.	BAKERY		
a)	Discussion with lending organizations		On-going
b)	Involvement with the bakery association		On-going
3.	ELECTRICAL SMALL GOODS		
a)	Assessment of training and business advisory needs.		Completed
b)	Involvement with BEMMA		On-going
c)	Preparation of training module		On-going
d)	Search for consultants		On-going
e)	Training needs assessment for Paradise Cables		Completed
4.	<i>Other activities</i>	Assessment of training program held for electrical goods manufacturers	Completed
		Assessment of trade associations in the bakery, electrical goods, and footwear sub-sectors, and NASCIB	On-going

FOOTWEAR

Formation of footwear producers' cluster in Siddique Bazar

Work on the formation of a footwear producers' cluster in the Siddique Bazar area of Dhaka has been started. A preliminary meeting was held where the objectives of JOBS were explained to the businessmen working there. The meeting aimed to identify their problems and to examine how JOBS could assist them.

Footwear manufacturing training for 450 workers at the Legacy Footwear Factory

Four hundred and fifty footwear workers (in phases) are being trained in on footwear manufacturing by an Italian expert in the premises of the Legacy Footwear factory in Mouchak in Gazipur. On completion of the training program, the shoe factory will employ most of the trainees as workers and will give sub-contracting jobs to others. JOBS is bearing a part of the training costs.

Consultancy on Footwear Marketing by James Parchman

In February, 1999, an American marketing specialist, Mr. James Parchman, provided technical assistance to small footwear producers and the Footwear Association of Bangladesh. As part of his assignment, he met a number of shoe producers, exporters, retailers, mould makers, and tanners. He submitted a report containing concrete recommendations for increasing the productivity and export potentials of the factories he had visited.

Exploring credit opportunities for SMEs in this subsector

To increase the access of footwear producers to institutional credit, JOBS explored loan possibilities from a number of lending organizations like Micro enterprise Development Unit (MEDU) of Agrani Bank, Bank of Small Industries and Commerce (BASIC), Dutch-Bangla Bank, Small Economic Enterprise Development (SEED) of Proshika, and Shakti Foundation. Information on the terms and conditions of lending collected from these organizations was disseminated to the Executive Committee of the Footwear Association. JOBS will facilitate meetings between the lending agencies and the Footwear Association for follow-up action.

BAKERY

Exploring credit opportunities for SMEs in this subsector

To increase the access of bakeries to institutional credit, a number of lending organizations were identified, and loan possibilities from them for deserving SMEs in the sub-sector was explored. JOBS also facilitated meetings between these lending organizations and the Bakery Association. The financial institutions involved are Micro Enterprise Development initiative (MIDI) of MIDAS, SEED of Proshika, Micro Enterprise Lending and Assistance (MELA) of BRAC, and MEDU of Agrani Bank.

Involvement with the Bakery Association

A Memorandum of Understanding (MOU) was drafted for collaboration between JOBS and the Bakery Association to assist the enterprises in this subsector. A study is being conducted to review the strengths and weaknesses of the association.

ELECTRICAL SMALL GOODS

Assessment of training and business advisory needs

A local consultant assessed the training and business advisory service needs of the electrical goods producers. A report has been prepared in this regard.

Involvement with BEMMA

Meetings were held with the Bangladesh Electrical Merchandise Manufacturers' Association (BEMMA) to familiarize their new executive committee with the objectives, activities, and

the current work plan of JOBS. An MOU has been drafted for fostering collaboration between JOBS and BEMMA to assist the enterprises in this subsector.

Preparation of training module

Meetings were held with the Bureau of Research, Training and Consultancy (BRTC), Bangladesh University of Engineering and Technology (BUET), to discuss collaboration in designing and undertaking technical training programs.

Search for consultants

The International Executive Services Corps (IESC) has been requested to search for a suitable expatriate consultant to provide technical assistance to small electrical goods producers. The necessary terms of reference (TOR) has also been drafted.

Training needs assessment for Paradise Cables

A local consultant has conducted an assessment of the training needs of Paradise Cables, a major private sector electrical goods producer.

Other activities

A follow-up of the training program for electrical goods manufacturers was done by the Business Advisory Services Center (BASC), and a draft report has been submitted.

A local consultant did an assessment of trade associations in the bakery, electrical goods and footwear subsectors and National Association of Small and Cottage Industries in Bangladesh (NASCIB).

Activities of the Senior Business Advisor

In the beginning of March, Mr. Anthony Dalglish, an international expert on small business development and particularly export marketing, was invited by IRIS to visit Bangladesh and advise the JOBS program as Senior Business Advisor (SBA), and in that month performed did the following major tasks:

- Making a strengths and weaknesses (S/W) assessment of the SME unit's organisational structure, objectives, delivery capability and performance achievements to date.
- Based on the S/W assessment, formulating and securing an agreement to implement a new, strengthened SME unit organisational structure and revised April-June 1999 work plan (detailed in **Annex C**) designed to markedly increase the propensity to achieve set objectives and targets.

STATUS OF ACTIVITIES PLANNED IN THE POLICY COMPONENT
January-March, 1999

SL. NO.	ACTIVITIES	STATUS
1.	Report on credit information in the financial system	Completed
2.	Report on policy-induced constraints to SME development	Completed
3.	Report on secured finance involving non-real estate collateral	Completed
4.	<i>The Daily Star</i> -JOBS Roundtable on "Obstacles to SME Development"	Completed
5.	Workshop for assigning responsibility to the Council of Advocates	Completed
6.	Media campaign	On-going

Report on Policy Induced Constraints to SME Development in Bangladesh

The JOBS Program commissioned a study of policy-induced constraints to the development of SMEs in Bangladesh. The report, prepared by Dr. Zaid Bakht, was presented in *The Daily Star*-JOBS Round table Conference. The report studied in brief the whole range of policy-induced constraints to SME development including access to finance, access to infrastructural support services, trade policy, fiscal policy and utility rates. It also discussed the absence of a consistent set of definitions of enterprise size categories and pointed out that although successive plan documents have mentioned the development of SMEs as a priority area, public development expenditure in this sector has never been commensurate with this declared policy.

Report on secured finance involving non-real estate collateral

Mr. Allen Welsh from IRIS produced a draft report on secured finance for SMEs involving non-real estate collateral. The report points out that SMEs in most developed economies rely on business credit based on movable property as security for loan. There are many provisions in Bangladesh law relating to movable property as collateral: pledge, charge, hypothecation, financial lease and others. Unfortunately, creditors are unwilling to give credit against moveable property as these do not offer the legal certainty necessary to assure the creditor that the collateral will in fact be available, if necessary, to assure repayment of the credit.

Report on the credit information system in Bangladesh

Mr. Forrest Cookson, JOBS consultant, drafted a report on the credit information system in Bangladesh. The report argues in favor of setting up a private sector credit information agency that will collect information on borrowers and share it with commercial banks which need the data. The report also reviews the role of the Credit Information Bureau (CIB) within the Bangladesh Bank. A detailed workplan for improving the credit information system by JOBS is also included in the report.

The Daily Star- JOBS Roundtable on "Obstacles to SME Development"

A Roundtable Conference on the "Obstacles to SME Development in Bangladesh", jointly organized by the JOBS Program and *The Daily Star*, was held on February 18, 1999. It was designed to capture wider coverage of policy issues related to financial and fiscal problems of SMEs.

The specific objective of the Round Table Conference was to discuss in detail the practical implications of the recommendations identified at the FBCCI-JOBS seminar of October 1998. The conference aimed to increase awareness among policy makers, bankers, entrepreneurs, development experts and others to overcome policy hindrances with a view to creating an environment fostering SME development.

The three papers mentioned above were presented by their authors. A number of designated discussants commented on the papers. The following issues were discussed in the Roundtable:

1. *Access to credit facilities, particularly working capital supply*
 - Modern secured financing arrangements against movable properties, and
 - Credit information systems to serve the needs of all business creditors
2. *Absence of a level playing field for SMEs in Bangladesh*
 - Low ceiling for VAT exemption subjects the SME products to VAT, which negatively contributes to their price competitiveness.
 - High rates coupled with frequent disruption of utility services to SMEs increase the cost of finished products thereby reducing their competitiveness.
 - Disadvantageous tariff structure for the SMEs leaves imported finished products better off compared to SME manufactured products dependent on imported raw materials.

Workshop for assigning responsibility to the Council of Advocates

A workshop for the Council of Advocates for assigning responsibilities for policy advocacy under the JOBS Program was held after the Roundtable. It was an orientation and strategy formulation workshop for the "JOBS Advocacy Council". The objective of the workshop was to formulate a strategy for advocacy, determine who will do what and assign specific responsibilities to the participants or group of participants. The workshop formed three subgroups of advocates who, in principle, agreed to assume specific campaign responsibilities. These are:

1. Secured Finance Sub-group
2. Credit Information Sub-group
3. Tariff and VAT Sub-group

Media campaign

During the quarter under review, a number of important activities related to the JOBS media campaign were undertaken. These include preparation for drafting op-ed articles, launching a documentary drama and designing thematic advertisements on the major policy advocacy campaigns.

**ACTIVITIES PLANNED FOR THE NEXT QUARTER
(April-June, 1999)**

MICRO ENTERPRISE (ME) DEVELOPMENT COMPONENT

SL. NO	PLANNED ACTIVITIES
1.	Capacity Enhancement Training for MF NGOs.
2.	TOT on micro enterprise management.
3.	Institutional strengthening training for existing PKSF partners
4.	Business management training for entrepreneurs.
5.	Monitoring and Supervision by JOBS Team.
6.	Field supervision and advisory services.

SMALL AND MEDIUM ENTERPRISE (SME) DEVELOPMENT COMPONENT

SL. NO.	PLANNED ACTIVITIES
1.	Restructuring and strengthening the organizational and operational structure of the SME unit; including the appointment of another SME Coordinator and an SME Bank Loans Facilitator.
3.	Implementing a more effective promotional and public relations program and launching a "JOBS SME, Micro-Enterprise and Women Entrepreneurs of the Year" awards program to assist in achieving this objective.
4.	Following the initial SME sub sector market research studies, developing and implementing strategies to assist the enterprises in the following initial priority sectors: Bakery (Bangladesh market), Footwear (Bangladesh and export markets), Handloom/hand crafts (export market), Light electrical products (Bangladesh market)
5.	Developing and implementing a strategy to persuade banks to make loans available to JOBS-screened clients against a less restrictive loans criteria basis; including creation of a "JOBS SME Banker of the Year" awards program as a promotional device.
6.	Producing an English/Bangla JOBS SME services booklet to more effectively promote and explain the benefits the project can offer the potential clients.
7.	Developing and implementing a basic SME business, marketing and loans facilitation workshop training program targeted at 600 SME enterprises over the next 12 months.

POLICY COMPONENT

SL. NO	PLANNED ACTIVITIES
1.	Developing documentary drama and spot-ad after resolving the issues of advocacy.
2.	Holding district-level workshop starting in June.
3.	Print media campaign through publishing op-ed articles.
4.	Training on loan application procedures for bankers and SME entrepreneurs (to be jointly undertaken with the SME component)
5.	Organizing policy dialogue with Bangladesh Bank, NBR and Ministry of Finance
6.	Organizing LCG on enterprise development
7.	Working with SMEs to arrange loans for them from different banks.

QUARTERLY REPORT ON JOBS ACTIVITIES OF PROSHIKA January-March, 1999

Background

This quarterly report on the JOBS program has covered the activities done during January-March 1999. During this period most of the activities were related with the disbursement of fund in different trades for job creation at the field level, participation in meeting of three components, and preparation of Task Directives. Component-wise activities are as follows:

Micro Enterprise Component (ME)

Proshika's personnel of JOBS program attended regular ME working group meeting where activities were reviewed and planned for the steps through preparation and implementation of Task Directives (TD). According to the TD 8, a training was conducted on "Accounting and Financial Management of Development Organization" for the accountants of the NGOs who are receiving fund from Proshika and are working with the local level people having micro credit program. Proshika trainers who prepared the training outlines along with the necessary training materials conducted training at the Human Resource Development Centre at Koitta, Manikganj. Duration of the training was seven days (9-15 February 1999).

Formal and Non-formal training

Some of the carried over non-formal training which is non-residential in nature (for 3 days duration) were conducted during January, 1999. Some of the borrowers who received formal training of 6 days' duration acted as resource persons to help the advisors in conducting the non-formal training course.

Development of Implementation Policy

A guideline on field implementation has been developed. The Head of the Field Implementation helped the Proshika JOBS personnel to develop the policy relating to the existing Proshika policy of program implementation. This implementation policy may be approved by the President of Proshika within the next meeting between JOBS and the President of Proshika

Preparation of Task Directive (TD)

The TD 1 on Provision of Advisory and Administrative Services was redesigned during this quarter for the next year. TD 8 on Savings and Credit management for the NGO for building up their capacity and TD 9 on Training material development was prepared. They will be implemented in early next quarter.

Field Visit

During this quarter JOBS personnel from Proshika visited the activities area under JOBS program to monitor and supervise the activities.

Implementation Team Meeting:

JOBS personnel from Proshika and Yogsutra participated in the meeting held on 11-03-99 and presented the quarterly progress report of ME component.

Field Activities:

The Field Advisors have been giving their full working time to JOBS activities for successful implementation of the program. Each Field Advisor is responsible to work for 83 borrowers who belong to various groups of the ADC's program and he has to reach regularly all the groups to follow up his 83 borrowers. During this quarter 90% employment was created in Proshika working areas and 72% in Yogsutra areas

Small and Medium Enterprise (SME) Development:

Several meetings were arranged on SME activities where all SME working group members were attended. As IRIS is the main implementer of SME component, Proshika is attending the meetings. During this quarter a series of formal and non-formal meetings were held with the President of Proshika and the concerned head of Small Enterprise and Economic Development (SEED) program regarding the extension of Proshika's SEED Program in order to include the ADCs under JOBS program in to the SEED program. The preliminary activities are going on for the mentioned purposes.

Proshika discussed about SME development with the Head of the Footwear, Handloom and Bakery Association. A lot of improvement found in legacy footwear enterprise through participation in training program. Proshika group members receiving training on footwear manufacturing as per agreement was reached between JOBS, Proshika and Legacy Footwear Ltd.. After the training is over, 30 of the trainees, who are from cluster of small producers in Mirpur, will continue to work in their own enterprises. About 200 trainees will provided sub-contracting jobs outside the factory. The sub-contractors will be supported by the SEED project of Proshika.

Policy Component:

Responsible representatives from Proshika attended all working groups meeting on policy advocacy component and contributed in identifying policy issues. It was suggested from Proshika that Institute for Development Policy Analysis and Advocacy (IDPAA) can extend its expertise to advocacy program of JOBS through exchanging views with the IDPAA time to time which might enrich the understanding the advocacy process in the Bangladeshi settings.

Conclusion

The total activities under the JOBS program have started in full speed. According to our revised plan maximum work has been completed for timely implementation of the activities. Cooperation from all partners is appreciable and it is expected that the continuation of cooperation will contribute to a positive impact of the project.

JOBS PROJECT
IRIS/BANGLADESH
Quarterly Expenditure Information as of March 31, 1999

Particulars	Expenditures January 1, 99 – March 31, 99	Cumulative Expenditures April 1, 97 – March 31, 99
Personnel	\$58,128.84	\$513,802.70
Travel	\$13,710.39	\$134,596.49
Communications	\$4,723.84	\$33,444.67
Equipment and Supplies	\$7,354.39	\$60,481.81
Consultants/Sub- contractors	\$135,553.41	\$581,457.69
Rent and Insurance	\$17,725.77	\$53,850.97
Indirect Costs	\$53,774.80	\$307,243.75
Total	\$291,971.44	\$1,684,878.08

JOBS SME UNIT - REVISED APRIL-JUNE WORK PLAN

KEY COMPONENTS	APRIL			MAY					JUNE				
	1	2	3	4	5	6	7	8	9	10	11	12	13
<u>1. NEW ORGANISATIONAL/ DELIVERY STRUCTURE (SBA)</u>													
A. Agreement		X											
B. Positions advertising			XXXXXX										
C. Interviews					XXXX								
D. Positions offered							XX						
E. Appointees join												XX	
<u>2. NEW JOBS POSITIONING STATEMENT, LETTER HEADS, BUSINESS CARDS (TL/SBA)</u>													
A. Concept approval		X											
B. Availability of printed components				X									
<u>3. SME SERVICES/PROMOTIONAL BOOKLET (INCLUDING BANKING COMPONENT) (R: SBA/TL)</u>													
A. Collection of banking information component						XXXXXXXX							
B. Draft write-up of non banking component						XXXXX							
C. Final copy A/C.									XX				
D. Finished design										XX			
E. Availability printed booklet												X	
<u>4. JOBS SME, MICRO-ENTERPRISE AND WOMENS ENTREPRENEURS OF YEAR AWARDS (R: SBA/TL/MEC/SMEC)</u>													
A. Concept development (including possible partner)			XXXXXXXXXXXX										
B. Finalisation for media launch							XX						
C. Tentative media launch								XX					
<u>5. SME CLIENT DATA BASE AND PERFORMANCE MONITORING PROFILES(x) (R: SBA/SMEC/DMISC)</u>													
A. Format Development		XX											
B. Establishment of initial data base program					X								
(x) Initially for bakery, footwear, hand loom/hand crafts, light electrical products sectors													
<u>6. SME BANK LOANS FACILITATION STRATEGY AND JOBS SME BANKER OF THE YEAR AWARDS PROGRAM (R: SBA/TL)</u>													
A. Final strategy paper development							XX						
B. Team Leader/Senior Business									XXXXXX				

KEY COMPONENTS	APRIL			MAY				JUNE				
	1	2	3	4	5	6	7	8	9	10	11	12

- Advisor formal presentations to partner banks CEOs/GMs
- C. Confirmation/agreement from partner banks XXXXXX
- D. Media launch of JOBS SME Banker of the Year awards program X

(NB: Development/timing etc of proposed Bank Loan Officer "SME Training Workshops" will take place after the SME Loans Facilitator has joined the project).

7. SME BASIC BUSINESS, MARKETING AND BANK LOANS FACILITATION WORKSHOPS (R: SBA)

- A. Tender advertising for training consultants/organisations XXXXX
- B. Screen/select training consultant and/or organisation XXXXX
- C. Develop/implement test marketing program (2 X 20 participant workshops) XXXX
- D. Launch full program (=)

(=) Date still to be determined

8. SME BAKERY SECTOR (R: SBA)

- A. Produce promotion, client and performance monitoring profile X
- B. Place promotional advertising (English/Bangla) XXXXX
- C. Identify/profile initial 75 SME bakeries XXXXXXXXXX
- D. Develop bakery sector initiatives workshop XXXXXXXXX
- E. Implement D. workshop and maximise public relations coverage at this juncture X
- F. Conduct first " Health/hygiene and bank loan facilitation workshops " (3 X 25 participant workshops) XXXXXX

9. FOOTWEAR SECTOR (R: SMEC)

11/12 LARGE SME POTENTIAL EXPORTERS

- A. Produce promotion, client and performance monitoring brief XXXXX

KEY COMPONENTS	APRIL			MAY					JUNE				
	1	2	3	4	5	6	7	8	9	10	11	12	13
B. Place promotional advertising (English/Bangla)				XXXXX									
C. Mail out A. to held and collected data bases					XXXXX								
D. Screen/select participants to attend export sector strategy/discussion workshop						XXXXX							
E. Develop workshop; including list of overseas/domestic market speakers							XXXXXXXXX						
F. Implement workshop and maximise public relations coverage at this juncture										X			
G. Select final 11/12 export trade fair participants												X	

SIDDIQUE BAZAAR PRODUCERS

A. Formulate sector assistance strategy				XXXXXXXXX									
B. Present A. to producers to establish reaction/ support at workshop							X						
C. Subject to successful B. outcome prepare/ present (with producers) business/bank loan application plan to bank										XXXX			
D. Next stage strategy to be determined following C. outcome													

10. HAND LOOM/HAND CRAFTS SECTOR (EXPORT) (R: SMEC)

A. Produce United States marketing data collection brief and send to IRIS (sent 3/27/99)				X									
B. A. ongoing data etc feed back and United States trade fair development assistance					XXXXXXXXXXXXXXXXXXXX								
C. Produce promotion, client and monitoring profile form				X									
D. Place promotional advertising (English/Bangla) including mailers to held/ other data bases					XXXXXXXXXXXX								
E. Screen/select participants for export strategy/ discussion workshop										XXXXX			
F. Develop export marketing											XXXXXXXXXXXXXXXXXXXX		

KEY COMPONENTS	APRIL				MAY				JUNE			
	1	2	3	4	5	6	7	8	9	10	11	12

workshop and selection of overseas/domestic market speakers
 G. Implement export marketing workshop (date still to be determined)

11. LIGHT ELECTRICAL " NEW "
PRODUCTS SECTOR E.G.
TECHNOLOGIES TRANSFER (R: SBA)
WORKSHOPS

A. Produce promotion, client and monitoring profile form	XXXX												
B. Place promotional advertising (English/Bangla)				XXXXX									
C. Mail out A. to held/secured electrical manufacturers, wholesale/retail etc data bases and B. respondents				XXXXX									
D. Meet with electrical and related trade associations to inform identities of JOBS planned assistance strategy to this sector; and identify possible joint cooperation possibilities				XXXXX									
E. Commence identification of " Technology Transfer Specialists " who would conduct these workshops				XXXXXXXXXXXXXXXXXXXXXXX									
F. Evaluate B./C. response to determine whether sufficient interest exists to implement " Technology Transfer Workshops " and new product sectors										XXXX			
G. If F. outcome positive develop/implement assistance strategy													

(R) = SECTOR RESPONSIBILITIES; TL - TEAM LEADER, SBA - SENIOR BUSINESS ADVISOR, SME - SME COODINATOR, RMEC - MICRO ENTERPRISE COORDINATOR, DMISC - DEPUTY MIS COORDINATOR

Possible inhibitors that could frustrate on-time delivery of revised April-June work plan objectives include -

- A. Speed with which suitable overseas TA specialists can be identified and are available in a number of sectors.
- B. Any delay in the forecast joining dates of the second SME coordinator and SME bank loans facilitator.
- C. Level and speed of response to sub sector promotional advertising and mailers e.g. completion and return of enterprise profile forms.
- D. Hands on implementation (as opposed to market research) skills of external sub sector consultants.

DEVELOPMENT ALTERNATIVES INC.

Development Alternatives Inc. (DAI), a leader in microfinance and micro enterprise development, working under the auspices of IRIS's USAID funded JOBS program, has been active in providing research and technical support to the project in the first quarter of 1999.

As it was during 1998, research is provided as part of an ongoing effort to uncover the latest innovations and publications in microfinance, micro-credit and other related fields of interest. Bibliographies compiled in January, February and March include books, manuals and monographs that illustrate Action International's approach to micro enterprise. Also provided was a listing of financial management publications focusing on training for microfinance organizations.

Other activities during the first fiscal quarter included short-term technical assistance under Task Directive Number 4. This assistance, provided by James Parchman, focused on the needs of the clusters of footwear producers identified by JOBS and the Footwear Association Of Bangladesh. James Parchman spent three weeks in Bangladesh addressing technical issues at the sub-sector, producer, and association levels. He analyzed and identified the critical steps necessary to increase exports while controlling quality.